



# Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2021

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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 first quarter 2021 Report to Shareholders, 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 first quarter 2021, 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			
			RTS First Quarter 2021	SFI First Quarter 2021	SRD First Quarter 2021	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			
			RTS First Quarter 2021	SFI First Quarter 2021	SRD First Quarter 2021	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	68			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 <sup>5</sup> .	Annual				
	<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			23-38	
	<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 <sup>5</sup> .	Annual				
	<b>CR10</b> – IRB (specialized lending and equities under the simple risk weight method).	Quarterly			39	
Counterparty credit risk	<b>CCRA</b> – Qualitative disclosure related to CCR.	Annual				88, 102
	<b>CCR1</b> – Analysis of CCR exposure by approach.	Quarterly			40-41	
	<b>CCR2</b> – CVA capital charge.	Quarterly			42	
	<b>CCR3</b> – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			42	
	<b>CCR4</b> – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	<b>CCR5</b> – Composition of collateral for CCR exposure.	Quarterly			49	
	<b>CCR6</b> – Credit derivatives exposures.	Quarterly			50	
	<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			50	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2021	SFI First Quarter 2021	SRD First Quarter 2021	Annual Report 2020
Securitization	<b>SECA</b> – Qualitative disclosure requirements related to securitization exposures.	Annual				69-71, 89, 144, 173-175
	<b>SEC1</b> – Securitization exposures in the banking book.	Quarterly			54	
	<b>SEC2</b> – Securitization exposures in the trading book.	Quarterly			55	
	<b>SEC3</b> – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			56-57	
	<b>SEC4</b> – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			58-59	
Market risk <sup>4</sup>	<b>MRA</b> – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	<b>MRB</b> – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	<b>MR1</b> – Market risk under standardized approach.					
	<b>MR2</b> – RWA flow statements of market risk exposures under an IMA.					
	<b>MR3</b> – IMA values for trading portfolios.					
	<b>MR4</b> – Comparison of VaR <sup>6</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> For annual disclosures, refer to the fourth quarter 2020 SRD.

<sup>6</sup> Value-at-Risk.

## Capital Position – Basel III (CC1)

(\$ millions)  
As at

### Common Equity Tier 1 Capital

Common shares plus related contributed surplus  
Retained earnings  
Accumulated other comprehensive income (loss)  
Directly issued capital subject to phase out from CET1<sup>2</sup>  
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)

### Common Equity Tier 1 Capital before regulatory adjustments

### Common Equity Tier 1 Capital regulatory adjustments

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

### Total regulatory adjustments to Common Equity Tier 1 Capital

### Common Equity Tier 1 Capital

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

### Additional Tier 1 capital instruments

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

### Additional Tier 1 capital instruments before regulatory adjustments

### Additional Tier 1 capital instruments regulatory adjustments

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

### Total regulatory adjustments to Additional Tier 1 Capital

### Additional Tier 1 Capital

### Tier 1 Capital

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

Line #	2021 Q1	Q4	2020 Q3	Q2	Q1	Cross Reference <sup>1</sup>
1	\$ 22,594	\$ 22,570	\$ 22,429	\$ 21,864	\$ 21,801	A1+A2+B
2	56,032	53,845	49,934	49,702	50,119	C
3	11,152	13,437	14,307	15,970	11,087	D
4	–	–	–	–	–	
5	–	–	–	–	–	
6	89,778	89,852	86,670	87,536	83,007	
7	–	–	–	–	–	
8	(16,413)	(17,019)	(20,001)	(20,707)	(19,793)	E1-E2
9	(1,899)	(2,030)	(2,138)	(2,267)	(2,312)	F1-F2
10	(158)	(177)	(207)	(286)	(192)	G
11	(3,368)	(3,720)	(4,276)	(4,237)	(1,704)	H
12	–	–	–	(273)	(1,158)	I
13	–	–	–	–	–	
14	(59)	(57)	(62)	(200)	(61)	J
15	(9)	(9)	(13)	(13)	(13)	K
16	(4)	(36)	(87)	(75)	(53)	
17	–	–	–	–	–	
18	(5,873)	(6,321)	–	–	–	L1+L2
19	–	–	(2,197)	(2,292)	(2,032)	
20	–	–	–	–	–	
21	–	–	–	–	–	
22	–	–	–	–	–	
23	–	–	–	–	–	
24	–	–	–	–	–	
25	–	–	–	–	–	
26	1,398	2,133	1,857	511	–	M
27	–	–	–	–	–	
28	(26,385)	(27,236)	(27,124)	(29,839)	(27,318)	
29	63,393	62,616	59,546	57,697	55,689	
29a	61,995	60,483	57,689	57,135	n/a	
30	5,647	5,647	5,796	5,798	5,795	N+O+P
31	5,647	5,647	5,796	5,798	5,795	
32	–	–	–	–	–	
33	615	1,190	1,193	1,173	1,195	Q+R+S
34	61	–	–	–	–	T
35	61	–	–	–	–	
36	6,323	6,837	6,989	6,971	6,990	
37	–	–	–	–	–	
38	–	–	–	–	–	
39	(12)	(12)	–	–	–	U
40	(350)	(350)	(350)	(350)	(350)	V
41	–	–	–	–	–	
41a	–	–	–	–	–	
42	–	–	–	–	–	
43	(362)	(362)	(350)	(350)	(350)	
44	5,961	6,475	6,639	6,621	6,640	
45	69,354	69,091	66,185	64,318	62,329	
45a	\$ 67,956	\$ 66,958	\$ 64,328	\$ 63,756	\$ n/a	

<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).

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

(\$ millions)

As at

### Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus

Directly issued capital instruments subject to phase out from Tier 2

Tier 2 instruments issued by subsidiaries and held by third parties

of which: instruments issued by subsidiaries subject to phase out

Collective allowance

### Tier 2 Capital before regulatory adjustments

### Tier 2 regulatory adjustments

Investments in own Tier 2 instruments

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

Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by global systemically important banks (G-SIBs) and Canadian domestic systemically important banks (D-SIBs) that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)

Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions

Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation

Other deductions from Tier 2 capital

### Total regulatory adjustments to Tier 2 Capital

### Tier 2 Capital

### Total Capital

Total Capital with transitional arrangements for ECL provisioning not applied

### Total risk-weighted assets

### Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

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

Tier 1 Capital Ratio

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

Total Capital (as percentage of RWA)

Total Capital Ratio with transitional arrangements for ECL provisioning not applied

Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIBs buffer plus D-SIBs buffer requirement expressed as percentage of RWA)<sup>2,3</sup>

of which: capital conservation buffer requirement

of which: bank-specific countercyclical buffer requirement<sup>4</sup>

of which: G-SIB buffer requirement<sup>5</sup>

of which: D-SIB buffer requirement

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

### OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))<sup>6</sup>

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

Line #	2021 Q1	Q4	Q3	2020 Q2	Q1	Cross Reference <sup>1</sup>
46	\$ 11,183	\$ 11,277	\$ 12,276	\$ 13,825	\$ 10,511	W
47	160	160	160	200	200	X
48	—	—	—	—	—	
49	—	—	—	—	—	
50	1,172	509	646	1,875	1,893	Y
51	12,515	11,946	13,082	15,900	12,604	
52	—	—	—	(1)	—	
53	—	—	—	—	—	
54	(406)	(856)	—	—	—	Z
54a	—	—	—	—	—	
55	(160)	(160)	(160)	(160)	(160)	Z1
56	—	—	—	—	—	
57	(566)	(1,016)	(160)	(161)	(160)	
58	11,949	10,930	12,922	15,739	12,444	
59	81,303	80,021	79,107	80,057	74,773	
59a	81,303	80,021	79,107	80,006	n/a	
60	\$ 467,227	\$ 478,909	\$ 478,117	\$ 523,979	\$ 476,012	
61	13.6 %	13.1 %	12.5 %	11.0 %	11.7 %	
61a	13.3	12.6	12.1	10.9	n/a	
62	14.8	14.4	13.8	12.3	13.1	
62a	14.5	14.0	13.5	12.2	n/a	
63	17.4	16.7	16.5	15.3	15.7	
63a	17.4	16.7	16.5	15.3	n/a	
64	8.0	8.0	8.0	8.0	8.0	
65	2.5	2.5	2.5	2.5	2.5	
66	—	—	—	—	—	
67	1.0	1.0	1.0	1.0	1.0	
67a	—	—	—	—	—	
68	13.6	13.1	12.5	11.0	11.7	
69	8.0	8.0	8.0	8.0	8.0	
70	9.5	9.5	9.5	9.5	9.5	
71	11.5	11.5	11.5	11.5	11.5	

<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 2020 list of G-SIBs, using 2019 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 #	2021	2020			
	Q1	Q4	Q3	Q2	Q1
72	\$ 6,927	\$ 6,894	\$ 1,816	\$ 2,101	\$ 1,996
73	1,582	1,411	6,174	5,999	5,772
74	66	61	56	57	57
75	944	748	663	444	1,020
76	285	316	331	2,885	1,893
77	180	196	207	2,386	2,187
78	3,268	3,262	2,813	—	—
79	2,390	2,446	2,296	—	—
80	—	—	—	—	—
81	—	—	—	—	—
82	675	1,350	1,350	1,350	1,350
83	515	—	—	—	—
84	876	1,753	1,753	1,753	1,753
85	—	—	—	—	—
86	15.3 %	15.0 %	14.6 %	14.5 %	14.8 %
87	15.3	15.0	14.6	14.5	14.8
88	16.6	16.2	15.9	15.6	15.6
89	38.9	38.9	39.0	38.8	40.1
90	38.9	38.9	39.0	38.8	40.1
91	39.1	39.3	39.4	39.2	40.5

<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)

### Common Equity Tier 1

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

### Balance at end of period

### Additional Tier 1 Capital

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

### Balance at end of period

### Total Tier 1 Capital

### Tier 2 Capital

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

### Balance at end of period

### Total Regulatory Capital

Line #	2021 Q1	Q4	Q3	2020 Q2	Q1
1	\$ 62,616	\$ 59,546	\$ 57,697	\$ 55,689	\$ 55,042
2	46	14	12	12	41
3	—	(6)	—	(541)	(306)
4	(1,498)	(1,495)	(1,491)	(1,489)	(1,406)
5	112	112	583	74	69
6	3,277	5,143	2,248	1,515	2,989
7	(2)	5	138	(139)	71
8	(2,286)	(301)	(2,248)	2,912	201
9	n/a	n/a	n/a	n/a	n/a
10	318	(27)	448	(469)	5
11	35	14	98	(93)	(15)
12	737	3,090	835	(869)	(4)
13	19	30	79	(94)	53
14	—	—	—	—	—
15	19	(3,509)	1,147	1,189	(1,051)
16	63,393	62,616	59,546	57,697	55,689
17	6,475	6,639	6,621	6,640	6,641
18	—	—	—	—	—
19	—	(150)	—	—	—
20	(514)	(14)	18	(19)	(1)
21	5,961	6,475	6,639	6,621	6,640
22	69,354	69,091	66,185	64,318	62,329
23	10,930	12,922	15,739	12,444	12,439
24	—	—	—	3,000	—
25	—	(1,000)	(1,500)	—	—
26	—	—	(41)	—	—
27	663	(137)	(1,229)	(18)	19
28	356	(855)	(47)	313	(14)
29	11,949	10,930	12,922	15,739	12,444
30	\$ 81,303	\$ 80,021	\$ 79,107	\$ 80,057	\$ 74,773

<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.

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

(\$ millions)  
As at

Cash and due from banks
Interest-bearing deposits with banks
Trading loans, securities, and other
Non-trading financial assets at fair value through profit or loss
Derivatives
Financial assets designated at fair value through profit or loss
Financial assets at fair value through other comprehensive income
Non-Significant investments in financials (excluding Schwab)
Non-significant investments exceeding regulatory thresholds – CET1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1
Non-significant investments exceeding regulatory thresholds – Tier 2
Non-significant investments not exceeding regulatory thresholds
Debt securities at amortized cost, net of allowance for credit losses
Securities purchased under reverse repurchase agreements
Loans
Allowance for loan losses
Eligible allowance reflected in Tier 2 regulatory capital
Shortfall of allowance to expected loss
Transitional arrangement for expected credit loss provisioning
Allowances not reflected in regulatory capital
Other
Investment in Schwab
Non-significant investments exceeding regulatory thresholds
Non-significant investments not exceeding regulatory thresholds
Goodwill
Other intangibles
Other intangibles (Mortgage Servicing Rights)
Deferred tax assets
Deferred tax assets (DTA) excluding those arising from temporary differences
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback
Other DTA/DTL adjustments <sup>4</sup>
Significant investments in financials
Significant investments exceeding regulatory thresholds
Significant investments not exceeding regulatory thresholds
Defined pension benefits
Other Assets
<b>TOTAL ASSETS</b>
<b>LIABILITIES AND EQUITY<sup>5</sup></b>
Trading deposits
Derivatives
Securitization liabilities at fair value
Financial liabilities designated at fair value through profit or loss
Deposits
Other
Deferred tax liabilities
Goodwill
Intangible assets (excluding mortgage servicing rights)
Other deferred tax liabilities (Cash flow hedges and other DTL's)
Other DTA/DTL adjustments <sup>4</sup>
Gains and losses due to changes in own credit risk on fair value liabilities
Other liabilities
Subordinated notes and debentures
Directly issued qualifying Tier 2 instruments
Directly issued capital instruments subject to phase out from Tier 2
Regulatory capital amortization of maturing debentures
<b>Liabilities</b>
Common Shares
Preferred Shares
Directly issued qualifying Additional Tier 1 instruments
Directly issued capital instruments subject to phase out from Additional Tier 1
Preferred shares not allowed for regulatory capital
Treasury Shares – Common
Treasury Shares – Preferred
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares
Contributed Surplus
Contributed surplus – Common Shares
Contributed surplus – Preferred Shares
Retained Earnings
Accumulated other comprehensive income (AOCI)
Cash flow hedges requiring derecognition
Net AOCI included as capital
Non-controlling interests in subsidiaries
Portion allowed for regulatory capital (directly issued)
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out from Additional Tier 1
Portion not allowed for regulatory capital subject to phase out
<b>TOTAL LIABILITIES AND EQUITY</b>

Line #	2021 Q1		Cross Reference <sup>3</sup>
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
1	\$ 6,250	\$ 6,250	
2	217,106	216,927	
3	156,351	156,351	
4	7,690	7,101	
5	53,596	53,596	
6	4,257	1,035	
7	98,290	96,022	
8			
9		285	L1
10		12	U
11		406	Z
12		774	
13	210,206	210,015	
14	156,176	156,176	
15	713,928	713,928	
16	(7,932)	(7,932)	
17		(1,172)	Y
18		–	I
19		(1,398)	M
20		(5,362)	
21	119,677	117,047	
22			
23		5,588	L2
24		6,152	
25		16,540	E1
26		1,933	F1
27		66	
28			
29		158	G
30		944	
31		2,323	
32		(1,286)	
33			
34		–	
35		81	
36		9	K
37		84,539	
38	1,735,595	1,726,516	
39			
40	47,154	47,154	
41	56,727	56,727	
42	13,619	13,619	
43	49,087	49,087	
44	1,139,196	1,139,196	
45	323,004	313,925	
46			
47		127	E2
48		34	F2
49		1,396	
50		(1,286)	
51		59	J
52		313,595	
53	11,383	11,383	
54		11,183	W
55		160	X
56		40	
57	1,640,170	1,631,091	
58	22,645	22,645	A1
59	5,650	5,650	
60		5,650	N
61		340	Q
62		(340)	
63	(171)	(171)	A2
64	(4)	(4)	
65		(4)	O
66	121	121	
67		120	B
68		1	P
69	56,032	56,032	C
70	11,152	11,152	D
71		3,368	H
72		7,784	
73	–	–	
74		100	R
75		61	T
76		(161)	
77	\$ 1,735,595	\$ 1,726,516	

<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 \$9.1 billion and total equity of \$2.0 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (V, Z1) 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). The allowed for capital is \$175 million (S – 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 #	2021 Q1	Q4	Q3	2020 Q2	Q1	OSFI Template
1	\$ 1,735,595	\$ 1,715,865	\$ 1,697,305	\$ 1,673,745	\$ 1,457,429	1
2	(7,419)	(7,668)	(7,339)	(6,619)	(6,596)	2
3	(1,266)	(4,118)	(4,117)	(5,105)	(5,177)	3
4	–	–	–	–	–	4
5	1,459	1,497	(24,350)	(19,145)	10,866	5
6	(19,632)	(22,701)	(17,621)	(24,025)	(17,283)	6
7	178,865	178,989	173,810	163,216	164,919	7
8	(340,409)	(325,191)	(312,297)	(252,900)	(26,991)	8
9	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	9
10	\$ 1,204,814	\$ 1,185,157	\$ 1,165,828	\$ 1,197,995	\$ 1,234,874	1
11	–	–	–	–	–	2
12	(12,537)	(9,551)	(16,282)	(12,808)	(8,409)	3
13	(28,086)	(29,674)	(29,270)	(30,502)	(27,608)	4
14	1,164,191	1,145,932	1,120,276	1,154,685	1,198,857	5
15	18,180	18,971	23,260	22,762	17,204	6
16	48,520	45,544	45,141	43,294	46,997	7
17	–	–	–	–	–	8
18	2,077	1,543	1,970	1,538	1,213	9
19	(1,184)	(767)	(1,117)	(95)	(535)	10
20	67,593	65,291	69,254	67,499	64,879	11
21	156,176	169,162	159,672	167,791	165,795	12
22	(23,782)	(26,197)	(22,307)	(27,912)	(19,911)	13
23	4,150	3,496	4,686	3,888	2,628	14
24	–	–	–	–	–	15
25	136,544	146,461	142,051	143,767	148,512	16
26	627,795	632,676	631,527	612,153	596,851	17
27	(448,930)	(453,687)	(457,717)	(448,937)	(431,932)	18
28	178,865	178,989	173,810	163,216	164,919	19
29	69,354	69,091	66,185	64,318	62,329	20
30	67,956	66,958	64,328	63,756	n/a	20a
31	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167	21
32	4.5 %	4.5 %	4.4 %	4.2 %	4.0 %	22
33	4.4	4.4	4.3	4.2	n/a	22a

## Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

### Resolution group 1

Total loss absorbing capacity (TLAC) available

*TLAC available with transitional arrangements for ECL provisioning not applied<sup>1</sup>*

Total RWA at the level of the resolution group

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

*TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied<sup>1</sup>*

Leverage ratio exposure measure at the level of the resolution group

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

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

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

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

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

Line #	2021 Q1	Q4	Q3	2020 Q2	Q1
1	\$ 110,980	\$ 104,933	\$ 100,624	\$ 98,924	\$ 92,657
1a	110,980	104,933	100,624	98,872	n/a
2	467,227	478,909	478,117	523,979	476,012
3	23.8 %	21.9 %	21.0 %	18.9 %	19.5 %
3a	23.8	21.9	21.0	18.9	n/a
4	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	\$ 1,577,167
5	7.2 %	6.8 %	6.7 %	6.5 %	5.9 %
5a	7.2	6.8	6.7	6.5	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)

### Regulatory capital elements of TLAC and adjustments

Common Equity Tier 1 capital (CET1)

Additional Tier 1 capital (AT1) before TLAC adjustments

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

Other adjustments

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

Tier 2 capital (T2) before TLAC adjustments

Amortized portion of T2 instruments where remaining maturity > 1 year

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

Other adjustments

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

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

### Non-regulatory capital elements of TLAC

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

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

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

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

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

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

### Non-regulatory capital elements of TLAC: adjustments

TLAC before deductions (sum of lines 11 and 17)

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

Deduction of investments in own other TLAC liabilities

Other adjustments to TLAC

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

### Risk-weighted assets and leverage exposure measure for TLAC purposes

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

Leverage exposure measure

### TLAC ratios and buffers

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

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

CET1 (as a percentage of risk-weighted assets) available after meeting the

resolution group's minimum capital and TLAC requirements<sup>2</sup>

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

*Of which: capital conservation buffer*

*Of which: bank specific countercyclical buffer*

*Of which: D-SIB / G-SIB buffer*

Line #	2021 Q1	Q4	Q3	2020 Q2	Q1
1	\$ 63,393	\$ 62,616	\$ 59,546	\$ 57,697	\$ 55,689
2	5,961	6,475	6,639	6,621	6,640
3	—	—	—	—	—
4	—	—	—	—	—
5	5,961	6,475	6,639	6,621	6,640
6	11,949	10,930	12,922	15,739	12,444
7	40	40	41	—	—
8	—	—	—	—	—
9	—	—	—	—	—
10	11,989	10,970	12,963	15,739	12,444
11	81,343	80,061	79,148	80,057	74,773
12	n/a	n/a	n/a	n/a	n/a
13	29,756	24,962	21,618	19,050	17,900
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	29,756	24,962	21,618	19,050	17,900
18	111,099	105,023	100,766	99,107	92,673
19	n/a	n/a	n/a	n/a	n/a
20	(119)	(90)	(142)	(183)	(16)
21	—	—	—	—	—
22	110,980	104,933	100,624	98,924	92,657
23	467,227	478,909	478,117	523,979	476,012
24	1,547,193	1,536,673	1,505,391	1,529,167	1,577,167
25	23.8 %	21.9 %	21.0 %	18.9 %	19.5 %
26	7.2	6.8	6.7	6.5	5.9
27	n/a	n/a	n/a	n/a	n/a
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

<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 #		2021 Q1						2020 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <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
1	Description of creditor ranking (free text)												
2	Total capital and liabilities net of credit risk mitigation	22,645	5,650	11,366	32,358	–	72,019	22,487	5,650	11,446	27,530	–	67,113
3	Subset of row 2 that are excluded liabilities	175	4	90	2,885	–	3,154	73	4	92	2,862	–	3,031
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,470	5,646	11,276	29,473	–	68,865	22,414	5,646	11,354	24,668	–	64,082
5	Subset of row 4 that are potentially eligible as TLAC	22,470	5,646	11,276	29,473	–	68,865	22,414	5,646	11,354	24,668	–	64,082
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	5,894	–	5,894	–	–	–	678	–	678
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	160	22,750	–	22,910	–	–	160	23,078	–	23,238
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	6,213	816	–	7,029	–	–	6,198	845	–	7,043
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	4,903	13	–	4,916	–	–	4,996	67	–	5,063
10	Subset of row 5 that is perpetual securities	22,470	5,646	–	–	–	28,116	22,414	5,646	–	–	–	28,060
		2020 Q3						2020 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <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
11	Description of creditor ranking (free text)												
12	Total capital and liabilities net of credit risk mitigation	22,361	5,800	12,456	24,128	–	64,745	21,766	5,800	14,035	20,863	–	62,464
13	Subset of row 12 that are excluded liabilities	146	5	124	2,748	–	3,023	100	3	91	2,099	–	2,293
14	Total capital and liabilities less excluded liabilities (row 12 minus row 13)	22,215	5,795	12,332	21,380	–	61,722	21,666	5,797	13,944	18,764	–	60,171
15	Subset of row 14 that are potentially eligible as TLAC	22,215	5,795	12,332	21,380	–	61,722	21,666	5,797	13,944	18,764	–	60,171
16	Subset of row 15 with 1 year ≤ residual maturity < 2 years	–	–	–	863	–	863	–	–	–	1,327	–	1,327
17	Subset of row 15 with 2 years ≤ residual maturity < 5 years	–	–	160	20,320	–	20,480	–	–	–	17,215	–	17,215
18	Subset of row 15 with 5 years ≤ residual maturity < 10 years	–	–	7,176	130	–	7,306	–	–	8,859	134	–	8,993
19	Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	4,996	67	–	5,063	–	–	5,085	88	–	5,173
20	Subset of row 15 that is perpetual securities	22,215	5,795	–	–	–	28,010	21,666	5,797	–	–	–	27,463
		2020 Q1											
		Creditor Ranking											
		1	2	3	4	5	Sum of 1 to 5						
		(most junior)			(most senior)								
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum						
21	Description of creditor ranking (free text)												
22	Total capital and liabilities net of credit risk mitigation	21,773	5,800	10,932	17,885	–	56,390						
23	Subset of row 22 that are excluded liabilities	184	7	86	105	–	382						
24	Total capital and liabilities less excluded liabilities (row 22 minus row 23)	21,589	5,793	10,846	17,780	–	56,008						
25	Subset of row 24 that are potentially eligible as TLAC	21,589	5,793	10,846	17,780	–	56,008						
26	Subset of row 25 with 1 year ≤ residual maturity < 2 years	–	–	–	2,896	–	2,896						
27	Subset of row 25 with 2 years ≤ residual maturity < 5 years	–	–	–	14,661	–	14,661						
28	Subset of row 25 with 5 years ≤ residual maturity < 10 years	–	–	5,886	140	–	6,026						
29	Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	4,960	83	–	5,043						
30	Subset of row 25 that is perpetual securities	21,589	5,793	–	–	–	27,382						

<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
		2021 Q1	Q4	Q3	Q2	Q1	2021 Q1	Q4	Q3	Q2	Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 328,283	\$ 341,143	\$ 347,237	\$ 396,674	\$ 356,669	\$ 26,263	\$ 27,291	\$ 27,779	\$ 31,734	\$ 28,534	1
Of which: standardized approach (SA) <sup>3</sup>	2	29,909	30,022	30,250	186,165	169,464	2,393	2,402	2,420	14,893	13,557	2
Of which: internal ratings-based (IRB) approach	3	298,374	311,121	316,987	210,509	187,205	23,870	24,889	25,359	16,841	14,977	3
Counterparty credit risk	4	19,592	19,598	20,703	20,952	18,631	1,567	1,568	1,656	1,676	1,490	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,785	8,698	9,134	9,536	8,691	703	696	731	763	695	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR <sup>4</sup>	8	10,807	10,900	11,569	11,416	9,940	864	872	925	913	795	n/a
Equity positions in banking book under market-based approach	9	26,440	22,246	—	—	—	2,115	1,780	—	—	—	7
Equity investments in funds – look-through approach	10	1,372	1,423	348	341	348	110	114	28	27	28	8
Equity investments in funds – mandate-based approach	11	76	85	53	46	51	6	7	4	4	4	9
Equity investments in funds – fall-back approach	12	915	826	666	601	598	73	66	53	48	48	10
Settlement risk	13	86	36	66	27	31	7	3	5	2	2	11
Securitization exposures in banking book	14	11,720	12,527	12,889	13,917	13,555	938	1,002	1,031	1,113	1,084	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	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	11,690	12,496	12,831	13,866	13,514	936	1,000	1,026	1,109	1,081	14
Of which: securitization standardized approach (SEC-SA)	18	30	31	58	51	41	2	2	5	4	3	15
Market risk	19	12,810	16,758	20,810	17,741	12,765	1,025	1,341	1,665	1,419	1,021	16
Of which: standardized approach (SA)	20	1,706	3,401	1,783	1,628	1,226	137	272	143	130	98	17
Of which: internal model approaches (IMA)	21	11,104	13,357	19,027	16,113	11,539	888	1,069	1,522	1,289	923	18
Operational risk	22	59,454	58,715	58,112	57,429	56,242	4,756	4,697	4,649	4,594	4,499	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	59,454	58,715	58,112	57,429	56,242	4,756	4,697	4,649	4,594	4,499	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	6,479	5,552	17,233	16,251	17,122	518	444	1,379	1,300	1,370	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
<b>Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)</b>	28	<b>\$ 467,227</b>	<b>\$ 478,909</b>	<b>\$ 478,117</b>	<b>\$ 523,979</b>	<b>\$ 476,012</b>	<b>\$ 37,378</b>	<b>\$ 38,313</b>	<b>\$ 38,249</b>	<b>\$ 41,917</b>	<b>\$ 38,080</b>	25

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

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

<sup>3</sup> Includes other assets and equities which use a regulatory prescribed risk weight.

<sup>4</sup> Includes qualifying central counterparties (QCCPs), CVA and repo style transactions.



## Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at		LINE	2021 Q1				2020 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	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	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956
Asset size <sup>4</sup>		2	4,404	(180)	117	355	(2,978)	(2,620)	(1,453)	(400)
Asset quality <sup>5</sup>		3	(3,450)	(3,450)	285	168	(1,750)	(1,750)	487	279
Model updates <sup>6</sup>		4	(1,440)	(1,440)	—	—	3,378	(409)	—	—
Methodology and policy <sup>7</sup>		5	—	—	—	—	—	—	—	—
Acquisitions and disposals		6	—	—	—	—	6,407	—	—	—
Foreign exchange movements <sup>8</sup>		7	(9,640)	(7,677)	(408)	(220)	(1,307)	(1,087)	(139)	(68)
Other <sup>9</sup>		8	1,659	—	—	—	1,596	—	—	—
<b>RWA, balance at end of period</b>		9	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767

  

			2020 Q3				2020 Q2			
			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	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477
Asset size <sup>4</sup>		11	(4,297)	(4,815)	256	(185)	14,173	3,844	786	(237)
Asset quality <sup>5</sup>		12	(4,924)	(4,924)	(141)	(77)	7,894	7,894	910	513
Model updates <sup>6</sup>		13	(30,353)	119,436	—	347	4,000	7,909	—	—
Methodology and policy <sup>7</sup>		14	—	—	—	—	—	—	—	—
Acquisitions and disposals		15	—	—	—	—	—	—	—	—
Foreign exchange movements <sup>8</sup>		16	(10,694)	(3,219)	(364)	(202)	13,045	3,657	625	320
Other <sup>9</sup>		17	903	—	—	—	371	—	—	—
<b>RWA, balance at end of period</b>		18	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073

  

			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
<b>RWA, balance at beginning of period</b>		19	\$ 373,661	\$ 181,664	\$ 14,510	\$ 8,703
Asset size <sup>4</sup>		20	7,000	4,344	3,148	994
Asset quality <sup>5</sup>		21	842	842	50	30
Model updates <sup>6</sup>		22	(352)	144	—	—
Methodology and policy <sup>7</sup>		23	5,977	—	894	740
Acquisitions and disposals		24	—	—	—	—
Foreign exchange movements <sup>8</sup>		25	1,152	211	29	10
Other <sup>9</sup>		26	94	—	—	—
<b>RWA, balance at end of period</b>		27	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477

<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 first quarter of 2021, increased in various portfolios in the Wholesale Banking segment.

<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 first quarter of 2021, 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.

<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> 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>9</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)

As at

### RWA, balance at beginning of period

Movement in risk levels<sup>1</sup>

Model updates/changes<sup>2</sup>

Methodology and policy<sup>3</sup>

Acquisitions and disposals

Foreign exchange movements and other<sup>4</sup>

### RWA, balance at end of period

LINE #	2021	2020			
	Q1	Q4	Q3	Q2	Q1
1	\$ 16,758	\$ 20,810	\$ 17,741	\$ 12,765	\$ 12,200
2	(3,207)	(4,052)	3,069	12,297	632
3	—	—	—	—	(67)
4	(741)	—	—	(7,321)	—
5	—	—	—	—	—
6	n/m <sup>5</sup>	n/m	n/m	n/m	n/m
7	\$ 12,810	\$ 16,758	\$ 20,810	\$ 17,741	\$ 12,765

<sup>1</sup> The Movement in risk levels category reflects changes in risk due to position changes and market movements. The reduction in RWA was driven by lower corporate and government bond exposures.

<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 Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes. Methodology changes related to debt specific risk drove the reduction in RWA.

<sup>4</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)

As at

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

#### RWA, balance at beginning of period

Revenue generation<sup>1</sup>

Acquisitions and disposals

#### RWA, balance at end of period

LINE #	2021	2020			
	Q1	Q4	Q3	Q2	Q1
1	\$ 58,715	\$ 58,112	\$ 57,429	\$ 56,242	\$ 55,606
2	739	603	683	1,187	636
3	—	—	—	—	—
4	\$ 59,454	\$ 58,715	\$ 58,112	\$ 57,429	\$ 56,242

<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.

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

(\$ millions)  
As at

LINE  
#

2021  
Q1

		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	\$ 6,250	\$ 6,250	\$ 6,415	\$ -	\$ -	\$ -	\$ (165)
Interest-bearing deposits with banks	2	217,106	216,927	216,193	-	-	860	(126)
Trading loans, securities, and other	3	156,351	156,351	-	-	-	151,578	4,773
Non-trading financial assets at fair value through profit or loss	4	7,690	7,101	1,757	-	5,763	-	(419)
Derivatives	5	53,596	53,596	-	53,596	-	51,099	-
Financial assets designated at fair value through profit or loss	6	4,257	1,035	1,035	-	-	-	-
Financial assets at fair value through other comprehensive income	7	98,290	96,022	86,227	-	7,662	-	2,133
Debt securities at amortized cost, net of allowance for credit losses	8	210,206	210,015	168,337	-	41,492	-	186
Securities purchased under reverse repurchase agreements	9	156,176	156,176	-	156,176	-	7,035	-
Residential mortgages	10	253,868	253,868	253,418	-	-	-	450
Consumer instalment and other personal	11	184,950	184,950	184,689	-	-	-	261
Credit card	12	30,740	30,740	29,540	-	-	-	1,200
Business and government	13	244,370	244,370	235,872	-	8,332	-	166
Allowance for loan losses	14	(7,932)	(7,932)	-	-	-	-	(7,932)
Customers' liability under acceptances	15	18,760	18,760	18,760	-	-	-	-
Investment in Schwab and TD Ameritrade	16	11,740	11,740	11,740	-	-	-	-
Goodwill	17	16,540	16,540	-	-	-	-	16,540
Other intangibles	18	1,999	1,999	-	-	-	-	1,999
Land, buildings, equipment, and other depreciable assets	19	9,740	9,633	9,633	-	-	-	-
Deferred tax assets	20	2,229	2,139	2,944	-	-	-	(805)
Amounts receivable from brokers, dealers and clients	21	41,251	41,251	2,163	-	-	-	39,088
Other assets	22	17,418	14,985	2,410	12,501	72	-	2
<b>Total assets</b>	23	<b>\$ 1,735,595</b>	<b>\$ 1,726,516</b>	<b>\$ 1,231,133</b>	<b>\$ 222,273</b>	<b>\$ 63,321</b>	<b>\$ 210,572</b>	<b>\$ 57,351</b>
<b>Liabilities</b>								
Trading deposits	24	\$ 47,154	\$ 47,154	\$ -	\$ -	\$ -	\$ 46,896	\$ 258
Derivatives	25	56,727	56,727	-	56,727	-	52,330	-
Securitization liabilities at fair value	26	13,619	13,619	-	-	-	13,619	-
Financial liabilities designated at fair value through profit or loss	27	49,087	49,087	-	-	-	11	49,076
Deposits	28	1,139,196	1,139,196	-	-	-	-	1,139,196
Acceptances	29	18,760	18,760	-	-	-	-	18,760
Obligations related to securities sold short	30	41,768	41,768	-	-	-	40,976	792
Obligations related to securities sold under repurchase agreements	31	175,672	175,672	-	175,672	-	2,687	-
Securitization liabilities at amortized cost	32	15,216	15,216	-	-	-	-	15,216
Amounts payable to brokers, dealers, and clients	33	37,105	37,105	-	-	-	-	37,105
Insurance-related liabilities	34	7,604	31	-	-	-	-	31
Other liabilities	35	26,879	25,373	-	-	-	-	25,373
Subordinated notes and debentures	36	11,383	11,383	-	-	-	-	11,383
<b>Total liabilities</b>	37	<b>\$ 1,640,170</b>	<b>\$ 1,631,091</b>	<b>\$ -</b>	<b>\$ 232,399</b>	<b>\$ -</b>	<b>\$ 156,519</b>	<b>\$ 1,297,190</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 #	2021 Q1				
		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	\$ 1,727,299	\$ 1,231,133	\$ 222,273	\$ 63,321	\$ 210,572
Liabilities carrying value amount under regulatory scope of consolidation	2	388,918	—	232,399	—	156,519
Total net amount under regulatory scope of consolidation	3	1,338,381	1,231,133	(10,126)	63,321	54,053
Off-balance sheet amounts	4	343,155	319,423		23,732	
Differences due to different netting rules, other than those already included in line 2	5	64,057	—	64,057	—	—
Adjustment for derivatives and PFE	6	59,844	—	59,844	—	—
Gross up for repo-style transactions	7	351,345	—	351,345	—	—
<b>Exposure amounts considered for regulatory purposes</b>	8	\$ 2,156,782	\$ 1,550,556	\$ 465,120	\$ 87,053	\$ 54,053

<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</sup>

(\$ millions)  
As at

	LINE #	2021 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>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	1	\$ 3,057	\$ 722,279	\$ (7,925)	\$ –	\$ (2)	\$ (7,923)	\$ 717,411
Debt securities	2	–	251,363	(2)	–	–	(2)	251,361
Off-balance sheet exposures	3	205	530,739	(1,004)	–	–	(1,004)	529,940
<b>Total</b>	4	<b>\$ 3,262</b>	<b>\$ 1,504,381</b>	<b>\$ (8,931)</b>	<b>\$ –</b>	<b>\$ (2)</b>	<b>\$ (8,929)</b>	<b>\$ 1,498,712</b>
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>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	5	\$ 3,157	\$ 726,815	\$ (8,279)	\$ (1)	\$ (2)	\$ (8,276)	\$ 721,693
Debt securities	6	–	270,449	(2)	–	–	(2)	270,447
Off-balance sheet exposures	7	144	537,033	(1,087)	–	–	(1,087)	536,090
<b>Total</b>	8	<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>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	9	\$ 3,821	\$ 727,536	\$ (8,123)	\$ (1)	\$ –	\$ (8,122)	\$ 723,234
Debt securities	10	–	253,513	(2)	–	–	(2)	253,511
Off-balance sheet exposures	11	241	538,652	(1,087)	–	–	(1,087)	537,806
<b>Total</b>	12	<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>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	13	\$ 3,606	\$ 749,926	\$ (6,915)	\$ (57)	\$ (1,321)	\$ (5,537)	\$ 746,617
Debt securities	14	–	211,416	(2)	–	(2)	–	211,414
Off-balance sheet exposures	15	282	524,535	(991)	(13)	(137)	(841)	523,826
<b>Total</b>	16	<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>

<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> Includes total impaired exposures, of which \$1,997 million (October 31, 2020 – \$1,750 million; July 31, 2020 – \$2,525 million; April 30, 2020 – \$2,200 million) is in the default category and \$1,060 million as at January 31, 2021 (October 31, 2020 – \$1,407 million; July 31, 2020 – \$1,296 million; April 30, 2020 – \$1,406 million) is in the high risk/watch and classified categories.

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

<sup>4</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

		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:	
		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>		Net values
Loans	1	\$ 3,207	\$ 695,018	\$ (4,673)	\$ (151)	\$ (1,186)	\$ (3,336)	\$ 693,552
Debt securities	2	—	174,775	(1)	—	(1)	—	174,774
Off-balance sheet exposures	3	297	511,621	(613)	(12)	(166)	(435)	511,305
<b>Total</b>	4	<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 FVTPL, and ACI loans.

<sup>2</sup> Restructured exposures as at January 31, 2020 are \$1,070 million, of which \$532 million is considered impaired.

<sup>3</sup> Includes total impaired exposures of which \$1,864 million is in the default category and \$1,343 million as at January 31, 2020 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 #	2021 Q1					2020 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>	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	\$ 246,276	\$ 479,060	\$ 361,667	\$ 117,355	\$ 38	\$ 251,313	\$ 478,659	\$ 357,227	\$ 121,411	\$ 21
Debt securities		2	249,119	2,244	–	12	2,232	267,957	2,492	–	16	2,476
<b>Total</b>		3	<b>\$ 495,395</b>	<b>\$ 481,304</b>	<b>\$ 361,667</b>	<b>\$ 117,367</b>	<b>\$ 2,270</b>	<b>\$ 519,270</b>	<b>\$ 481,151</b>	<b>\$ 357,227</b>	<b>\$ 121,427</b>	<b>\$ 2,497</b>
<i>Of which: defaulted</i>		4	<i>1,501</i>	<i>1,556</i>	<i>1,261</i>	<i>295</i>	<i>–</i>	<i>1,545</i>	<i>1,612</i>	<i>1,323</i>	<i>289</i>	<i>–</i>
			2020 Q3					2020 Q2				
			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	\$ 264,898	\$ 466,459	\$ 344,510	\$ 121,944	\$ 5	\$ 287,592	\$ 465,940	\$ 345,162	\$ 120,778	\$ –
Debt securities		6	251,142	2,371	–	20	2,351	209,256	2,160	–	27	2,133
<b>Total</b>		7	<b>\$ 516,040</b>	<b>\$ 468,830</b>	<b>\$ 344,510</b>	<b>\$ 121,964</b>	<b>\$ 2,356</b>	<b>\$ 496,848</b>	<b>\$ 468,100</b>	<b>\$ 345,162</b>	<b>\$ 120,805</b>	<b>\$ 2,133</b>
<i>Of which: defaulted</i>		8	<i>2,125</i>	<i>1,696</i>	<i>1,408</i>	<i>288</i>	<i>–</i>	<i>1,990</i>	<i>1,616</i>	<i>1,368</i>	<i>248</i>	<i>–</i>
			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>					
Loans		9	\$ 254,362	\$ 443,863	\$ 331,722	\$ 112,141	\$ –					
Debt securities		10	172,944	1,831	–	29	1,802					
<b>Total</b>		11	<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>		12	<i>1,607</i>	<i>1,600</i>	<i>1,352</i>	<i>248</i>	<i>–</i>					

<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 January 31, 2021, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.8 billion (October 31, 2020 – 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) (CR7).

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

(\$ millions) As at		LINE #	2021 Q1						2020 Q4						
			Repo-style Drawn Undrawn <sup>2</sup> transactions derivatives balance sheet Total				Repo-style Drawn Undrawn <sup>2</sup> transactions derivatives balance sheet Total								
By Counterparty Type															
Retail															
Residential secured	1	\$	359,046	\$ 56,297	\$ –	\$ –	\$ –	\$ 415,343	\$	357,842	\$ 55,316	\$ –	\$ –	\$ –	\$ 413,158
Qualifying revolving retail	2		37,820	113,114	–	–	–	150,934		37,095	116,725	–	–	–	153,820
Other retail	3		83,414	7,962	–	–	31	91,407		83,227	8,061	–	–	32	91,320
	4		480,280	177,373	–	–	31	657,684		478,164	180,102	–	–	32	658,298
Non-retail															
Corporate	5		231,239	104,981	199,473	22,115	19,849	577,657		240,061	106,674	209,869	23,516	19,985	600,105
Sovereign	6		443,835	1,151	80,659	12,322	1,687	539,654		416,986	1,211	95,996	12,741	1,665	528,599
Bank	7		28,329	7,081	105,776	18,797	5,847	165,830		27,885	6,965	93,318	16,173	5,222	149,563
	8		703,403	113,213	385,908	53,234	27,383	1,283,141		684,932	114,850	399,183	52,430	26,872	1,278,267
Total	9	\$	1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825	\$	1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565
By Country of Risk															
Canada	10	\$	649,958	\$ 154,216	\$ 169,125	\$ 17,864	\$ 9,489	\$ 1,000,652	\$	632,064	\$ 152,474	\$ 171,558	\$ 18,170	\$ 9,147	\$ 983,413
United States	11		462,858	129,939	99,772	14,840	16,696	724,105		464,608	136,104	111,395	13,866	16,474	742,447
Other International															
Europe	12		49,023	5,603	90,997	14,742	937	161,302		44,453	5,488	86,813	15,349	704	152,807
Other	13		21,844	828	26,014	5,788	292	54,766		21,971	886	29,417	5,045	579	57,898
	14		70,867	6,431	117,011	20,530	1,229	216,068		66,424	6,374	116,230	20,394	1,283	210,705
Total	15	\$	1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825	\$	1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565
By Residual Contractual Maturity															
Within 1 year	16	\$	423,079	\$ 209,364	\$ 381,207	\$ 33,876	\$ 13,052	\$ 1,060,578	\$	433,044	\$ 209,459	\$ 394,041	\$ 31,989	\$ 12,068	\$ 1,080,601
Over 1 year to 5 years	17		529,456	80,146	4,701	11,681	13,211	639,195		487,807	84,000	5,142	11,768	14,259	602,976
Over 5 years	18		231,148	1,076	–	7,677	1,151	241,052		242,245	1,493	–	8,673	577	252,988
Total	19	\$	1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825	\$	1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565
Non-Retail Exposures by Industry Sector															
Real estate															
Residential	20	\$	31,137	\$ 2,809	\$ 5	\$ 464	\$ 1,717	\$ 36,132	\$	30,719	\$ 2,756	\$ 1	\$ 550	\$ 1,704	\$ 35,730
Non-residential	21		43,177	6,667	13	1,754	532	52,143		44,475	6,920	11	2,011	517	53,934
Total real-estate	22		74,314	9,476	18	2,218	2,249	88,275		75,194	9,676	12	2,561	2,221	89,664
Agriculture	23		8,721	392	10	68	32	9,223		8,448	381	11	89	30	8,959
Automotive	24		9,856	7,488	15	572	199	18,130		10,415	7,536	20	676	188	18,835
Financial	25		40,542	16,580	300,687	28,997	2,928	389,734		41,769	15,905	298,864	26,619	2,878	386,035
Food, beverage, and tobacco	26		5,461	4,654	8	955	513	11,591		5,665	4,685	4	1,019	521	11,894
Forestry	27		1,090	989	–	25	57	2,161		1,021	1,042	–	24	65	2,152
Government, public sector entities, and education	28		461,830	6,805	80,975	12,922	6,110	568,642		435,300	6,834	96,179	13,369	6,173	557,855
Health and social services	29		21,545	4,814	301	332	2,844	29,836		22,486	4,988	380	369	2,979	31,202
Industrial construction and trade contractors	30		5,785	1,959	11	67	883	8,705		6,011	1,976	5	69	965	9,026
Metals and mining	31		3,699	3,847	271	332	858	9,007		3,914	3,810	307	359	840	9,230
Pipelines, oil, and gas	32		8,409	13,366	1,440	1,504	1,371	26,090		9,710	13,484	1,711	1,789	1,683	28,377
Power and utilities	33		4,996	9,293	2	833	4,932	20,056		5,199	9,960	2	1,056	4,275	20,492
Professional and other services	34		18,283	7,867	273	686	1,007	28,116		18,369	8,379	281	573	784	28,386
Retail sector	35		8,852	3,723	75	283	217	13,150		9,284	3,840	83	216	213	13,636
Sundry manufacturing and wholesale	36		8,768	8,857	488	495	520	19,128		9,423	9,517	570	443	481	20,434
Telecommunications, cable, and media	37		5,629	7,100	563	760	346	14,398		5,412	7,380	590	881	295	14,558
Transportation	38		10,365	2,650	90	746	1,687	15,538		11,506	2,368	79	858	1,677	16,488
Other	39		5,258	3,353	681	1,439	630	11,361		5,806	3,089	85	1,460	604	11,044
Total	40	\$	703,403	\$ 113,213	\$ 385,908	\$ 53,234	\$ 27,383	\$ 1,283,141	\$	684,932	\$ 114,850	\$ 399,183	\$ 52,430	\$ 26,872	\$ 1,278,267

<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 Q3						2020 Q2					
					Repo-style	OTC	Other off-				Repo-style	OTC	Other off-	
By Counterparty Type			Drawn	Undrawn <sup>2</sup>	transactions	derivatives	balance sheet	Total	Drawn	Undrawn <sup>2</sup>	transactions	derivatives	balance sheet	Total
Retail														
Residential secured	1	\$	349,355	\$ 55,578	\$ –	\$ –	\$ –	\$ 404,933	\$ 346,845	\$ 55,044	\$ –	\$ –	\$ –	\$ 401,889
Qualifying revolving retail	2		37,432	120,280	–	–	–	157,712	38,641	125,125	–	–	–	163,766
Other retail	3		81,940	8,202	–	–	33	90,175	81,550	7,809	–	–	36	89,395
	4		468,727	184,060	–	–	33	652,820	467,036	187,978	–	–	36	655,050
Non-retail														
Corporate	5		244,627	106,947	211,150	25,214	19,564	607,502	268,520	88,496	220,112	25,025	19,180	621,333
Sovereign	6		397,892	1,263	86,977	13,416	1,698	501,246	341,906	1,354	81,894	12,458	1,562	439,174
Bank	7		24,820	6,391	82,919	17,029	4,999	136,158	25,984	5,978	72,672	15,999	4,701	125,334
	8		667,339	114,601	381,046	55,659	26,261	1,244,906	636,410	95,828	374,678	53,482	25,443	1,185,841
Total	9	\$	1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
By Country of Risk														
Canada	10	\$	607,003	\$ 151,901	\$ 180,313	\$ 17,067	\$ 9,001	\$ 965,285	\$ 567,874	\$ 149,954	\$ 156,402	\$ 18,214	\$ 9,032	\$ 901,476
United States	11		458,276	140,816	105,465	16,546	15,999	737,102	472,114	129,211	117,135	15,830	15,205	749,495
Other International														
Europe	12		48,907	5,241	73,335	15,756	742	143,981	40,886	4,158	73,324	14,387	714	133,469
Other	13		21,880	703	21,933	6,290	552	51,358	22,572	483	27,817	5,051	528	56,451
	14		70,787	5,944	95,268	22,046	1,294	195,339	63,458	4,641	101,141	19,438	1,242	189,920
Total	15	\$	1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
By Residual Contractual Maturity														
Within 1 year	16	\$	406,337	\$ 216,890	\$ 370,903	\$ 34,250	\$ 13,346	\$ 1,041,726	\$ 382,619	\$ 211,520	\$ 374,370	\$ 30,798	\$ 12,548	\$ 1,011,855
Over 1 year to 5 years	17		492,233	79,732	10,143	12,487	12,515	607,110	491,828	69,241	308	13,166	11,769	586,312
Over 5 years	18		237,496	2,039	–	8,922	433	248,890	228,999	3,045	–	9,518	1,162	242,724
Total	19	\$	1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	30,118	\$ 2,813	\$ 2	\$ 641	\$ 1,713	\$ 35,287	\$ 29,552	\$ 2,636	\$ 2	\$ 627	\$ 1,617	\$ 34,434
Non-residential	21		44,610	6,835	176	2,348	484	54,453	47,220	5,599	22	2,354	504	55,699
Total real-estate	22		74,728	9,648	178	2,989	2,197	89,740	76,772	8,235	24	2,981	2,121	90,133
Agriculture	23		8,339	415	12	57	28	8,851	8,433	343	8	96	28	8,908
Automotive	24		11,824	6,816	40	842	187	19,709	14,834	5,496	15	1,172	149	21,666
Financial	25		34,908	17,140	290,429	27,752	2,780	373,009	41,145	14,943	288,790	25,169	2,614	372,661
Food, beverage, and tobacco	26		6,301	4,550	–	1,111	511	12,473	7,294	3,700	–	1,203	529	12,726
Forestry	27		1,192	944	–	32	63	2,231	1,597	748	–	63	57	2,465
Government, public sector entities, and education	28		416,145	6,842	87,129	14,144	6,114	530,374	358,593	5,346	82,240	13,271	5,880	465,330
Health and social services	29		22,770	6,134	361	423	2,857	32,545	22,021	2,064	263	392	2,395	27,135
Industrial construction and trade contractors	30		6,097	2,022	23	78	975	9,195	5,913	1,798	9	78	998	8,796
Metals and mining	31		4,608	3,400	275	493	843	9,619	5,244	3,121	204	653	894	10,116
Pipelines, oil, and gas	32		10,567	13,796	1,071	1,680	1,567	28,681	12,173	12,460	1,907	1,732	1,702	29,974
Power and utilities	33		5,446	10,099	–	1,270	4,192	21,007	6,747	8,606	–	1,012	4,030	20,395
Professional and other services	34		19,723	7,751	224	647	816	29,161	21,611	6,229	208	534	811	29,393
Retail sector	35		9,894	3,601	80	215	231	14,021	10,436	2,767	302	172	225	13,902
Sundry manufacturing and wholesale	36		11,281	9,003	347	450	502	21,583	13,988	7,761	111	517	481	22,858
Telecommunications, cable, and media	37		5,793	7,405	543	993	301	15,035	7,695	7,523	442	1,248	517	17,425
Transportation	38		12,209	2,291	96	896	1,570	17,062	13,462	2,061	2	1,137	1,534	18,196
Other	39		5,514	2,744	238	1,587	527	10,610	8,452	2,627	153	2,052	478	13,762
Total	40	\$	667,339	\$ 114,601	\$ 381,046	\$ 55,659	\$ 26,261	\$ 1,244,906	\$ 636,410	\$ 95,828	\$ 374,678	\$ 53,482	\$ 25,443	\$ 1,185,841

<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 Q1					
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
<b>By Counterparty Type</b>							
<b>Retail</b>							
Residential secured	1	\$ 340,808	\$ 54,009	\$ —	\$ —	\$ —	\$ 394,817
Qualifying revolving retail	2	36,839	98,292	—	—	—	135,131
Other retail	3	86,250	7,279	—	—	37	93,566
	4	463,897	159,580	—	—	37	623,514
<b>Non-retail</b>							
Corporate	5	220,829	89,982	227,549	22,807	17,832	578,999
Sovereign	6	194,812	1,565	37,275	12,831	1,570	248,053
Bank	7	25,667	5,690	77,353	17,891	4,721	131,322
	8	441,308	97,237	342,177	53,529	24,123	958,374
<b>Total</b>	9	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888
<b>By Country of Risk</b>							
Canada	10	\$ 502,420	\$ 145,833	\$ 128,751	\$ 18,650	\$ 8,709	\$ 804,363
United States	11	347,916	106,431	122,358	13,870	13,980	604,555
Other International							
Europe	12	37,791	3,757	70,492	15,966	891	128,897
Other	13	17,078	796	20,576	5,043	580	44,073
	14	54,869	4,553	91,068	21,009	1,471	172,970
<b>Total</b>	15	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888
<b>By Residual Contractual Maturity</b>							
Within 1 year	16	\$ 284,324	\$ 179,215	\$ 341,877	\$ 34,025	\$ 10,259	\$ 849,700
Over 1 year to 5 years	17	416,104	74,649	300	11,887	12,874	515,814
Over 5 years	18	204,777	2,953	—	7,617	1,027	216,374
<b>Total</b>	19	\$ 905,205	\$ 256,817	\$ 342,177	\$ 53,529	\$ 24,160	\$ 1,581,888
<b>Non-Retail Exposures by Industry Sector</b>							
Real estate							
Residential	20	\$ 27,872	\$ 2,702	\$ 1	\$ 336	\$ 1,586	\$ 32,497
Non-residential	21	41,878	6,108	11	1,412	462	49,871
Total real-estate	22	69,750	8,810	12	1,748	2,048	82,368
Agriculture	23	8,024	269	6	48	29	8,376
Automotive	24	11,775	6,366	4	921	91	19,157
Financial	25	36,413	14,977	301,700	28,557	2,491	384,138
Food, beverage, and tobacco	26	6,068	3,725	—	955	517	11,265
Forestry	27	1,434	771	—	27	59	2,291
Government, public sector entities, and education	28	209,103	5,345	37,443	13,651	5,710	271,252
Health and social services	29	18,406	2,169	131	257	2,073	23,036
Industrial construction and trade contractors	30	4,580	1,829	1	44	982	7,436
Metals and mining	31	4,141	3,438	280	488	851	9,198
Pipelines, oil, and gas	32	9,504	12,340	56	1,479	1,529	24,908
Power and utilities	33	5,466	8,033	—	639	3,869	18,007
Professional and other services	34	15,315	7,003	135	383	810	23,646
Retail sector	35	7,639	2,983	189	174	218	11,203
Sundry manufacturing and wholesale	36	10,656	8,109	117	420	448	19,750
Telecommunications, cable, and media	37	5,294	6,049	351	807	407	12,908
Transportation	38	11,871	2,308	3	898	1,547	16,627
Other	39	5,869	2,713	1,749	2,033	444	12,808
<b>Total</b>	40	\$ 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.

## Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)<sup>1,2</sup>

(\$ millions) As at		LINE #	2021 Q1						2020 Q4					
			Exposures before CCF <sup>3</sup> and CRM		Exposures post-CCF and CRM		RWA <sup>4</sup>	RWA density <sup>5</sup>	Exposures before CCF and CRM		Exposures post-CCF and CRM		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		
Asset classes														
Corporate		1	\$ 10,373	\$ 353	\$ 10,373	\$ –	\$ 349	3.36 %	\$ 11,774	\$ 364	\$ 11,774	\$ –	\$ 389	3.30 %
Sovereign		2	1	–	1	–	–	–	1	–	1	–	–	–
Bank		3	423	–	423	–	85	20.09	446	–	446	–	89	19.96
Retail residential mortgages		4	2,789	1,075	2,789	475	2,022	61.95	3,168	978	3,168	426	2,269	63.13
Other retail		5	3,565	4,699	3,565	147	1,820	49.03	2,978	4,911	2,978	157	1,883	60.06
Equity		6	4,416	2,552	4,416	1,276	3,876	68.10	4,599	2,597	4,599	1,299	4,009	67.97
Other assets <sup>6</sup>		7	28,819	–	28,819	–	21,757	75.50	27,204	–	27,204	–	21,383	78.60
Total		8	\$ 50,386	\$ 8,679	\$ 50,386	\$ 1,898	\$ 29,909	57.20 %	\$ 50,170	\$ 8,850	\$ 50,170	\$ 1,882	\$ 30,022	57.68 %
			2020 Q3						2020 Q2					
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>4</sup>	RWA density <sup>5</sup>	Exposures before CCF and CRM		Exposures post-CCF and CRM		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		
Asset classes														
Corporate		9	\$ 11,796	\$ 399	\$ 11,796	\$ –	\$ 420	3.56 %	\$ 130,324	\$ 60,350	\$ 130,324	\$ 29,961	\$ 141,109	88.04 %
Sovereign		10	1	–	1	–	–	–	170,947	190	170,947	96	10,417	6.09
Bank		11	424	–	424	–	85	20.05	12,821	9,379	12,821	6,139	3,792	20.00
Retail residential mortgages		12	2,861	994	2,861	423	2,014	61.33	2,697	1,132	2,697	468	1,914	60.47
Other retail		13	2,927	4,289	2,927	160	1,793	58.08	3,337	5,082	3,337	205	1,906	53.81
Equity		14	5,497	2,959	5,497	1,480	5,160	73.96	5,715	3,079	5,715	1,539	5,362	73.92
Other assets <sup>6</sup>		15	27,120	–	27,120	–	20,778	76.62	29,462	–	29,462	–	21,665	73.54
Total		16	\$ 50,626	\$ 8,641	\$ 50,626	\$ 2,063	\$ 30,250	57.41 %	\$ 355,303	\$ 79,212	\$ 355,303	\$ 38,408	\$ 186,165	47.28 %
			2020 Q1											
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>4</sup>	RWA density <sup>5</sup>					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								
Asset classes														
Corporate		17	\$ 104,184	\$ 60,298	\$ 104,184	\$ 30,701	\$ 124,609	92.38 %						
Sovereign		18	115,148	486	115,148	243	9,007	7.81						
Bank		19	12,141	8,813	12,141	5,851	3,599	20.00						
Retail residential mortgages		20	2,446	927	2,446	421	1,697	59.19						
Other retail		21	8,100	43,560	8,100	170	5,773	69.81						
Equity		22	5,646	3,008	5,646	1,504	5,371	75.12						
Other assets <sup>6</sup>		23	23,211	–	23,211	–	19,408	83.62						
Total		24	\$ 270,876	\$ 117,092	\$ 270,876	\$ 38,890	\$ 169,464	54.71 %						

<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 #	2021 Q1								2020 Q4								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other		
Asset classes																			
Corporate	1	\$	10,024	\$	–	\$	–	\$	349	\$	–	\$	–	\$	389	\$	–	\$	11,774
Sovereign	2		–	1	–	–	–	–	–		11,385	–	1	–	–	–	–	1	
Bank	3		–	423	–	–	–	–	–		–	446	–	–	–	–	–	446	
Retail residential mortgages	4		–	–	1,076	2,171	17	–	–		–	–	1,079	2,497	18	–	–	3,594	
Other retail	5		1,277	241	–	2,027	–	167	–		615	258	–	2,080	–	182	–	3,135	
Equity	6		1,884	189	–	–	3,619	–	–		1,963	191	–	–	3,744	–	–	5,898	
Other assets <sup>3</sup>	7		8,350	–	–	–	20,357	–	112		7,154	–	–	–	19,934	–	116	27,204	
Total	8	\$	21,535	\$	854	\$	1,076	\$	4,198	\$	21,117	\$	896	\$	1,079	\$	116	\$	52,052
			2020 Q3								2020 Q2								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other		
Asset classes																			
Corporate	9	\$	11,376	\$	–	\$	–	\$	420	\$	17,358	\$	2,422	\$	–	\$	–	\$	160,285
Sovereign	10		–	1	–	–	–	–	–		118,957	52,086	–	–	–	–	–	171,043	
Bank	11		–	424	–	–	–	–	–		–	18,960	–	–	–	–	–	18,960	
Retail residential mortgages	12		–	–	1,134	2,133	17	–	–		–	7	1,150	1,992	16	–	–	3,165	
Other retail	13		677	254	–	1,989	–	167	–		871	282	–	2,310	–	79	–	3,542	
Equity	14		1,974	169	–	–	4,834	–	–		2,051	181	–	–	5,022	–	–	7,254	
Other assets <sup>3</sup>	15		7,606	–	–	–	19,404	–	110		7,995	1,333	–	–	20,024	–	110	29,462	
Total	16	\$	21,633	\$	848	\$	1,134	\$	4,122	\$	147,232	\$	75,271	\$	1,150	\$	110	\$	393,711
			2020 Q1																
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)									
			0%	20%	35%	75%	100%	150%	Other										
Asset classes																			
Corporate	17	\$	8,476	\$	2,393	\$	–	\$	–	\$	134,885								
Sovereign	18		70,356	45,035	–	–	–	–	–		115,391								
Bank	19		–	17,992	–	–	–	–	–		17,992								
Retail residential mortgages	20		–	7	1,132	1,713	15	–	–		2,867								
Other retail	21		467	255	–	7,469	–	79	–		8,270								
Equity	22		1,950	166	–	–	5,034	–	–		7,150								
Other assets <sup>3</sup>	23		5,337	–	–	–	17,741	–	133		23,211								
Total	24	\$	86,586	\$	65,848	\$	1,132	\$	9,182	\$	309,766								

<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) As at		LINE #	2021 Q1														
			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-	\$ 32,945	\$ 87,655	70.48	% \$ 108,048	0.07	% 5,830	34.82	% 2.4	\$ 17,002	15.74	% \$ 27		
	2		0.15 to <0.25	BB+	18,221	9,401	67.97	19,699	0.20	1,934	21.61	2.0	4,552	23.11	9		
	3		0.25 to <0.50	BB to BB-	31,125	12,288	68.18	33,907	0.36	6,542	26.45	2.2	12,644	37.29	33		
	4		0.50 to <0.75	B+	11,013	4,034	70.33	12,388	0.69	2,433	29.80	2.3	6,838	55.20	25		
	5		0.75 to <2.50	B To B-	24,121	5,208	70.18	26,549	1.66	11,888	32.50	2.1	21,517	81.05	142		
	6		2.50 to <10.00	CCC+	2,347	1,933	46.05	3,183	9.82	429	34.50	2.1	4,851	152.40	108		
	7		10.00 to <100.00	CCC to CC and below	2,595	674	45.95	2,848	24.57	752	40.68	1.9	6,341	222.65	281		
	8		100.00 (Default)	Default	434	61	48.09	445	100.00	267	56.27	1.7	1,192	267.87	221		
	9		Total		\$ 122,801	\$ 121,254	69.50	% \$ 207,067	1.08	% 29,322	31.72	% 2.3	\$ 74,937	36.19	% \$ 846	\$ 238	
U.S. <sup>1</sup>	10		0.00 to <0.15	% AAA to A-	\$ 18,647	\$ 19,852	65.35	% \$ 39,833	0.05	% 465	42.49	% 3.2	\$ 7,362	18.48	% \$ 7		
	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+	4,213	5,871	58.85	7,674	0.29	167	32.89	2.9	3,576	46.60	7		
	13		0.50 to <0.75	BBB to BBB-	14,359	14,510	59.43	22,984	0.71	1,357	35.99	2.9	16,924	73.63	59		
	14		0.75 to <2.50	BB+ to B	42,343	23,226	58.47	55,223	1.30	11,198	36.79	3.2	51,814	93.83	265		
	15		2.50 to <10.00	B-	12,331	2,050	58.34	6,017	4.70	1,937	38.40	3.1	8,421	139.95	109		
	16		10.00 to <100.00	CCC+ to CC and below	5,800	1,505	44.47	6,459	27.88	920	42.22	3.0	15,609	241.66	771		
	17		100.00 (Default)	Default	371	160	42.40	439	100.00	222	71.02	2.8	3,414	777.68	55		
	18		Total		\$ 98,064	\$ 67,174	60.39	% \$ 138,629	2.49	% 16,258	38.51	% 3.1	\$ 107,120	77.27	% \$ 1,273	\$ 69	
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	
Canada <sup>8</sup>	19		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		
	20		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		
	21		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		
	22		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		
	23		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		
	24		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		
	25		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		
	26		100.00 (Default)	Default	538	77	47.68	562	100.00	270	57.50	1.8	1,308	232.74	311		
	27		Total		\$ 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>	28		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		
	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+	4,399	5,896	58.76	7,870	0.29	165	33.94	2.9	3,765	47.84	8		
	31		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		
	32		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		
	33		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		
	34		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		
	35		100.00 (Default)	Default	324	155	42.84	390	100.00	200	70.88	2.6	2,931	751.54	60		
	36		Total		\$ 105,550	\$ 68,780	60.58	% \$ 147,219	2.26	% 16,067	39.17	% 3.1	\$ 111,767	75.92	% \$ 1,226	\$ 69	

<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>1,2</sup>

(\$ millions, except as noted)

As at

2020

Q3

				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
	PD scale <sup>3</sup>	External rating													
Canada <sup>8</sup>	1	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	
	2	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	
	3	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	
	4	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	
	5	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	
	6	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	
	7	100.00 (Default)	Default	782	161	42.63	835	100.00	262	55.27	1.8	1,414	169.34	495	
	9	Total		\$ 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>	10	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	
	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+	4,628	6,971	59.66	8,793	0.29	174	34.32	2.8	4,227	48.07	9	
	13	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	
	14	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	
	15	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	
	16	100.00 (Default)	Default	341	109	41.28	386	100.00	195	71.42	2.8	2,850	738.34	61	
	17	Total		\$ 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>

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		
7	10.00 to <100.00	CCC to CC and below	2,321	917	59.28	% 2,750	23.02	% 672	31.38	1.8	4,703	171.02	200		
8	100.00 (Default)	Default	743	158	34.93	% 788	100.00	% 251	52.29	1.7	1,880	238.58	404		
9	Total		\$ 138,141	\$ 111,722	69.55	% \$ 215,842	1.20	% 29,584	31.65	% 2.5	\$ 82,717	38.32	% \$ 972	\$ 426	
2020 Q1															
	PD scale <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		
16	10.00 to <100.00	CCC to CC and below	1,449	497	67.79	% 1,740	24.79	% 610	31.47	1.7	2,978	171.15	137		
17	100.00 (Default)	Default	450	65	35.10	% 463	100.00	% 223	50.99	2.0	1,171	252.92	172		
18	Total		\$ 116,594	\$ 110,529	69.75	% \$ 193,691	0.89	% 29,805	31.74	% 2.6	\$ 70,117	36.20	% \$ 579	\$ 196	

<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) LINE  
As at #

2021  
Q1

	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-	\$ 442,465	\$ 3,611	78.60	% \$ 522,678 <sup>8</sup>	0.01	1,076	9.52	2.1	\$ 3,585	0.69	% \$ 2	
2	0.15 to <0.25	BB+	28	–	–	8	0.20	1	13.60	1.0	1	12.50	–	
3	0.25 to <0.50	BB to BB-	310	–	–	310	0.29	1	11.12	1.0	31	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+	1,031	1	100.00	1	4.70	1	–	3.1	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 443,834	\$ 3,612	78.60	% \$ 522,997	0.01	1,080	9.53	2.1	\$ 3,617	0.69	% \$ 2	\$ –

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
10	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	
11	0.15 to <0.25	BB+	47	–	–	25	0.20	2	13.69	1.0	2	8.00	–	
12	0.25 to <0.50	BB to BB-	660	–	–	660	0.29	1	11.12	1.0	66	10.00	–	
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+	1,077	1	100.00	1	4.70	1	–	3.3	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 416,985	\$ 3,721	77.26	% \$ 500,738	0.01	1,071	9.84	2.0	\$ 3,500	0.70	% \$ 2	\$ –

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
19	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	
20	0.15 to <0.25	BBB- to BB+	69	–	–	32	0.20	1	13.60	1.0	3	9.38	–	
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-	–	–	–	–	2.23	2	33.75	2.5	–	–	–	
24	2.50 to <10.00	CCC+	1,099	1	100.00	1	4.70	1	–	3.6	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 397,891	\$ 3,859	76.75	% \$ 482,560	0.01	1,064	9.82	2.1	\$ 3,325	0.69	% \$ 2	\$ –

<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.

<sup>2</sup> 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>3</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>4</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>5</sup> Exposures based on obligors prior to CRM.

<sup>6</sup> Exposures after CRM reflecting guarantor.

<sup>7</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>8</sup> Total RWA as a percentage of post-CRM EAD.

<sup>9</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													
	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	\$ 170,892	\$ 3,648	77.31	% \$ 256,622 <sup>7</sup>	0.01	114	8.80	1.5	\$ 750	0.29	% \$ 1	
2	0.15 to <0.25	BBB- to BB+	67	—	—	42	0.22	1	12.80	1.0	4	9.52	—	
3	0.25 to <0.50	BB to BB-	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	B To B-	—	—	—	—	2.27	2	34.00	2.5	—	—	—	
6	2.50 to <10.00	CCC+	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
9	Total		\$ 170,959	\$ 3,648	77.31	% \$ 256,664	0.01	114	8.80	1.5	\$ 754	0.29	% \$ 1	\$ —
2020														
Q1														
	PD scale <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	\$ 79,596	\$ 3,805	75.98	% \$ 166,751 <sup>7</sup>	0.01	114	12.13	1.8	\$ 640	0.38	% \$ 1	
11	0.15 to <0.25	BBB- to BB+	68	—	—	39	0.22	1	12.80	1.0	4	10.26	—	
12	0.25 to <0.50	BB to BB-	—	—	—	—	—	—	—	—	—	—	—	
13	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—	
14	0.75 to <2.50	B To B-	—	—	—	—	2.27	3	34.00	2.5	—	—	—	
15	2.50 to <10.00	CCC+	—	—	—	—	—	—	—	—	—	—	—	
16	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
17	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
18	Total		\$ 79,664	\$ 3,805	75.98	% \$ 166,790	0.01	116	12.13	1.8	\$ 644	0.39	% \$ 1	\$ —

<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 #	2021 Q1													
	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-	\$ 26,097	\$ 16,634	71.97	\$ 38,628	0.04	1,079	28.64	2.4	\$ 4,397	11.38	\$ 4	
2	0.15 to <0.25	BB+	135	504	68.52	480	0.20	8	7.69	1.2	33	6.88	–	
3	0.25 to <0.50	BB to BB-	1,002	674	87.25	1,051	0.31	53	18.59	1.6	236	22.45	1	
4	0.50 to <0.75	B+	387	4	57.04	385	0.70	41	35.59	4.5	329	85.45	1	
5	0.75 to <2.50	B To B-	230	13	62.83	227	1.32	44	56.36	4.2	351	154.63	2	
6	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	3	64.75	2.3	3	300.00	–	
7	10.00 to <100.00	CCC to CC and below	49	13	100.00	62	30.25	2	55.61	4.8	217	350.00	11	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 27,906	\$ 17,842	72.46	\$ 40,834	0.11	1,215	28.40	2.4	\$ 5,566	13.63	\$ 19	\$ –
2020 Q4														
10	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	
11	0.15 to <0.25	BB+	139	510	68.33	487	0.20	7	7.02	1.3	29	5.95	–	
12	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	
13	0.50 to <0.75	B+	268	3	57.03	268	0.72	34	40.50	4.4	259	96.64	1	
14	0.75 to <2.50	B To B-	182	12	62.20	180	1.14	40	56.64	4.1	270	150.00	1	
15	2.50 to <10.00	CCC+	1	–	57.10	1	4.70	3	66.10	2.6	3	300.00	–	
16	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	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 27,439	\$ 16,978	71.78	\$ 39,626	0.09	1,185	28.28	2.5	\$ 5,281	13.33	\$ 11	\$ –
2020 Q3														
19	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	
20	0.15 to <0.25	BBB- to BB+	189	512	68.24	484	0.20	8	6.57	1.4	28	5.79	–	
21	0.25 to <0.50	BB to BB-	781	509	92.94	741	0.32	37	17.73	2.0	182	24.56	–	
22	0.50 to <0.75	B+	480	198	57.08	590	0.70	30	35.36	3.2	432	73.22	1	
23	0.75 to <2.50	B To B-	143	8	65.62	147	1.35	45	60.70	3.8	235	159.86	1	
24	2.50 to <10.00	CCC+	–	14	99.03	13	4.70	2	14.97	4.7	8	61.54	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 24,395	\$ 15,769	72.24	\$ 35,787	0.07	1,165	27.24	2.6	\$ 4,944	13.82	\$ 6	\$ –

<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.

<sup>2</sup> 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>3</sup> Excludes CCR exposures (derivative and repo-style transactions).

<sup>4</sup> Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

<sup>5</sup> Exposures based on obligors prior to CRM.

<sup>6</sup> Exposures after CRM reflecting guarantor.

<sup>7</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>8</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 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	\$ 11,976	\$ 5,402	74.96	% \$ 16,675	0.04	% 356	31.00	% 1.7	\$ 1,634	9.80	% \$ 2		
2	0.15 to <0.25	BBB- to BB+	578	763	63.89	841	0.17	36	9.57	1.9	69	8.20	–		
3	0.25 to <0.50	BB to BB-	565	–	–	144	0.46	5	12.82	1.0	29	20.14	–		
4	0.50 to <0.75	B+	3	–	–	–	0.71	2	12.80	1.0	–	–	–		
5	0.75 to <2.50	B To B-	42	6	67.02	44	1.48	23	79.42	1.7	76	172.73	–		
6	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–		
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–		
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
9	Total		\$ 13,164	\$ 6,171	73.58	% \$ 17,704	0.05	% 405	29.95	% 1.7	\$ 1,808	10.21	% \$ 2		\$ –
2020 Q1															
	PD scale <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	\$ 12,596	\$ 5,366	76.05	% \$ 17,139	0.04	% 353	34.68	% 1.5	\$ 1,614	9.42	% \$ 2		
11	0.15 to <0.25	BBB- to BB+	338	715	66.38	764	0.16	35	9.87	1.9	65	8.51	–		
12	0.25 to <0.50	BB to BB-	562	1	23.76	149	0.46	7	12.85	1.0	29	19.46	–		
13	0.50 to <0.75	B+	26	5	68.30	29	0.71	3	93.18	2.1	49	168.97	–		
14	0.75 to <2.50	B To B-	5	1	60.29	5	2.01	19	25.32	1.8	3	60.00	–		
15	2.50 to <10.00	CCC+	–	–	–	–	–	–	–	–	–	–	–		
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–		
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–		
18	Total		\$ 13,527	\$ 6,088	74.89	% \$ 18,086	0.05	% 403	33.55	% 1.6	\$ 1,760	9.73	% \$ 2		\$ –

<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 #	2021 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	\$ 49,993	\$ 18,039	51.61	\$ 7,558	0.07	358,069	7.40		\$ 103	1.36	% \$ –		
2	0.15 to <0.25	10,617	425	46.69	3,038	0.20	52,509	8.49		110	3.62	1		
3	0.25 to <0.50	7,599	179	46.30	2,090	0.32	45,905	8.63		108	5.17	1		
4	0.50 to <0.75	5,334	374	52.02	1,352	0.52	21,847	8.50		97	7.17	1		
5	0.75 to <2.50	6,187	72	48.80	1,356	1.23	24,778	8.36		167	12.32	1		
6	2.50 to <10.00	1,926	18	39.69	390	5.54	11,054	7.27		101	25.90	2		
7	10.00 to <100.00	487	–	94.58	86	25.89	3,037	6.14		29	33.72	1		
8	100.00 (Default)	248	–	–	26	100.00	1,377	7.17		25	96.15	–		
9	Total	82,391	19,107	51.43	15,896	0.70	518,576	7.94		740	4.66	7	22	
10	0.00 to <0.15	149,925	67,588	49.51	183,388	0.06	751,094	19.61		5,715	3.12	21		
11	0.15 to <0.25	33,001	3,926	46.32	34,819	0.19	122,979	23.44		3,378	9.70	16		
12	0.25 to <0.50	21,194	1,741	46.33	22,001	0.30	87,477	24.47		3,129	14.22	16		
13	0.50 to <0.75	9,624	1,246	50.87	10,258	0.52	31,332	25.15		2,179	21.24	13		
14	0.75 to <2.50	10,700	758	51.07	11,087	1.24	35,020	24.15		3,955	35.67	32		
15	2.50 to <10.00	2,617	68	45.50	2,648	5.85	11,676	18.62		1,765	66.65	27		
16	10.00 to <100.00	760	7	64.39	765	28.40	3,840	15.50		665	86.93	33		
17	100.00 (Default)	307	–	–	307	100.00	1,311	20.45		599	195.11	18		
18	Total	228,128	75,334	49.31	265,273	0.42	1,044,729	20.90		21,385	8.06	176	38	
19	0.00 to <0.15	25,854	12,663	65.64	34,166	0.06	125,376	29.41		1,557	4.56	6		
20	0.15 to <0.25	5,763	532	39.19	5,972	0.19	24,472	28.95		713	11.94	3		
21	0.25 to <0.50	4,138	395	36.94	4,284	0.31	21,052	30.53		778	18.16	4		
22	0.50 to <0.75	2,796	220	36.82	2,877	0.52	8,687	32.96		803	27.91	5		
23	0.75 to <2.50	4,985	246	35.39	5,072	1.26	17,509	33.01		2,536	50.00	21		
24	2.50 to <10.00	1,116	77	14.16	1,126	5.81	6,367	32.43		1,321	117.32	21		
25	10.00 to <100.00	435	14	13.49	437	27.13	2,924	30.87		754	172.54	35		
26	100.00 (Default)	651	–	–	651	100.00	3,572	27.18		432	66.36	145		
27	Total	45,738	14,147	62.53	54,585	1.76	209,959	30.02		8,894	16.29	240	52	
28		\$ 356,257	\$ 108,588	51.41	\$ 335,754	0.66	1,773,264	21.56		\$ 31,019	9.24	% \$ 423	\$ 112	

<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 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	% \$	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		–						
9	Total		84,489		19,112	51.18		13,392	0.81		531,027	8.21			677	5.06		6	23					
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						
18	Total		221,792		73,193	48.99		257,647	0.46		1,031,939	21.77			22,320	8.66		196	42					
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						
27	Total		48,393		14,717	62.87		57,647	1.77		214,700	30.44			9,972	17.30		273	71					
28		\$	354,674	\$	107,022	51.29	% \$	328,686	0.72	%	1,777,666	22.48	%	\$	32,969	10.03	% \$	475	\$	136				

<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 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	
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	
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	
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	
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																			
	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	%	\$ 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	1			
5	0.75 to <2.50		7,268	54	44.63		1,191	1.29		29,494	8.00		145	12.17		1	1			
6	2.50 to <10.00		2,037	1	53.94		353	5.87		12,130	6.97		90	25.50		1	1			
7	10.00 to <100.00		676	–	–		101	26.82		3,970	5.64		32	31.68		2	2			
8	100.00 (Default)		198	–	–		24	100.00		1,091	6.68		21	87.50		–	–			
9	Total		86,185	19,384	51.07		13,201	0.81		549,825	7.54		613	4.64		5	16			
10	0.00 to <0.15		127,689	64,264	49.96		159,796	0.06		700,931	20.96		5,373	3.36		19	–			
11	0.15 to <0.25		33,409	3,550	44.92		35,004	0.19		127,355	23.57		3,392	9.69		16	–			
12	0.25 to <0.50		19,849	1,793	45.42		20,663	0.31		95,118	26.32		3,216	15.56		17	–			
13	0.50 to <0.75		11,609	767	45.31		11,956	0.51		30,147	26.94		2,713	22.69		17	–			
14	0.75 to <2.50		12,324	482	49.92		12,564	1.24		39,820	26.78		5,017	39.93		41	–			
15	2.50 to <10.00		2,643	42	56.81		2,667	5.62		12,533	22.06		2,092	78.44		32	–			
16	10.00 to <100.00		839	8	74.05		846	28.72		3,946	17.86		840	99.29		44	–			
17	100.00 (Default)		256	–	–		256	100.00		1,111	22.33		552	215.63		16	–			
18	Total		208,618	70,906	49.55		243,752	0.45		1,010,961	22.39		23,195	9.52		202	35			
19	0.00 to <0.15		24,932	12,648	66.07		33,288	0.07		119,863	31.25		1,732	5.20		6	–			
20	0.15 to <0.25		7,179	751	47.97		7,539	0.19		26,744	31.29		979	12.99		5	–			
21	0.25 to <0.50		5,245	766	52.00		5,644	0.32		27,639	32.91		1,114	19.74		6	–			
22	0.50 to <0.75		3,525	260	38.83		3,626	0.52		9,934	34.36		1,060	29.23		6	–			
23	0.75 to <2.50		6,010	594	51.97		6,319	1.26		19,853	35.30		3,381	53.51		28	–			
24	2.50 to <10.00		1,259	101	13.70		1,273	5.61		7,172	35.59		1,619	127.18		25	–			
25	10.00 to <100.00		474	23	9.03		476	25.20		3,171	33.02		890	186.97		39	–			
26	100.00 (Default)		721	–	–		721	100.00		3,813	27.40		698	96.81		145	–			
27	Total		49,345	15,143	63.00		58,886	1.81		218,189	32.30		11,473	19.48		260	72			
28		\$	344,148	\$	105,433	51.76	%	\$	315,839	0.72	%		\$	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													
	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	% \$ 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	–	
<b>Canadian Retail Uninsured<sup>7</sup></b>	9	Total	87,593	19,884	50.90	13,480	0.82	563,287	7.52		616	4.57	3	16
	10	0.00 to <0.15	126,384	63,153	49.97	157,940	0.06	696,107	21.13		5,318	3.37	20	
	11	0.15 to <0.25	32,876	3,516	46.24	34,502	0.19	125,036	24.27		3,447	9.99	17	
	12	0.25 to <0.50	18,985	1,642	45.62	19,734	0.31	90,108	26.56		3,111	15.76	16	
	13	0.50 to <0.75	10,773	647	45.97	11,070	0.52	29,198	26.70		2,494	22.53	15	
	14	0.75 to <2.50	11,881	454	47.96	12,099	1.24	38,240	26.61		4,779	39.50	40	
	15	2.50 to <10.00	2,565	38	54.19	2,585	5.67	12,066	21.81		2,013	77.87	32	
	16	10.00 to <100.00	827	5	68.69	831	28.92	3,934	17.73		818	98.44	44	
<b>U.S. Retail Uninsured<sup>7</sup></b>	17	100.00 (Default)	220	–	–	220	100.00	1,023	21.41		437	198.64	14	
	18	Total	204,511	69,455	49.63	238,981	0.43	995,712	22.56		22,417	9.38	198	28
	19	0.00 to <0.15	24,628	12,699	66.13	33,026	0.06	124,202	31.53		1,688	5.11	6	
	20	0.15 to <0.25	6,065	570	42.65	6,308	0.19	27,686	30.82		804	12.75	4	
	21	0.25 to <0.50	4,349	409	38.72	4,507	0.32	23,538	32.76		880	19.53	5	
	22	0.50 to <0.75	3,080	243	37.93	3,173	0.52	10,637	34.94		944	29.75	6	
	23	0.75 to <2.50	5,908	264	34.53	5,999	1.22	18,729	35.94		3,205	53.43	27	
	24	2.50 to <10.00	1,104	77	15.79	1,116	5.56	6,972	36.15		1,437	128.76	22	
<b>Total residential secured</b>	25	10.00 to <100.00	423	22	8.72	425	26.34	3,291	34.21		816	192.00	37	
	26	100.00 (Default)	701	–	–	701	100.00	3,891	28.34		703	100.29	144	
	27	Total	46,258	14,284	62.99	55,255	1.83	218,946	32.30		10,477	18.96	251	71
	28		\$ 338,362	\$ 103,623	51.71	% \$ 307,716	0.70	% 1,777,945	23.37	%	\$ 33,510	10.89	% \$ 452	\$ 115

<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)<sup>1</sup>

(\$ millions, except as noted)  
As at

LINE  
#

2021  
Q1

	PD scale <sup>2</sup>	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) <sup>6</sup>	RWA	RWA density <sup>7</sup>	EL	Provisions
1	0.00 to <0.15	% \$ 5,392	\$ 133,356	58.78	% \$ 83,774	0.05	15,738,567	85.87	%	\$ 2,488	2.97	% \$ 36	
2	0.15 to <0.25	2,107	15,619	61.01	11,636	0.19	2,414,808	87.08		1,110	9.54	19	
3	0.25 to <0.50	2,657	12,170	60.44	10,013	0.32	2,837,211	87.85		1,449	14.47	28	
4	0.50 to <0.75	3,258	9,035	58.63	8,555	0.53	1,570,802	88.48		1,861	21.75	40	
5	0.75 to <2.50	13,267	16,583	58.63	22,988	1.49	4,379,998	89.77		11,136	48.44	309	
6	2.50 to <10.00	9,141	3,826	67.16	11,711	5.48	3,628,799	89.94		14,095	120.36	577	
7	10.00 to <100.00	1,897	351	73.26	2,155	25.62	1,350,578	88.35		5,077	235.59	493	
8	100.00 (Default)	102	–	–	102	100.00	14,233	83.58		44	43.14	82	
9	Total	\$ 37,821	\$ 190,940	59.24	% \$ 150,934	1.18	31,934,996	87.19	%	\$ 37,260	24.69	% \$ 1,584	\$ 242

2020  
Q4

	PD scale <sup>2</sup>	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) <sup>6</sup>	RWA	RWA density <sup>7</sup>	EL	Provisions
10	0.00 to <0.15	% \$ 4,869	\$ 136,217	58.33	% \$ 84,330	0.05	15,377,849	85.91	%	\$ 2,495	2.96	% \$ 36	
11	0.15 to <0.25	2,003	15,791	60.91	11,622	0.19	2,391,577	87.10		1,112	9.57	20	
12	0.25 to <0.50	2,538	13,178	62.78	10,811	0.32	2,935,794	87.86		1,570	14.52	30	
13	0.50 to <0.75	3,146	9,542	60.76	8,943	0.53	1,626,772	88.44		1,948	21.78	42	
14	0.75 to <2.50	13,081	17,393	60.78	23,653	1.48	4,444,741	89.69		11,404	48.21	316	
15	2.50 to <10.00	9,268	3,982	67.99	11,975	5.50	3,662,418	89.86		14,419	120.41	590	
16	10.00 to <100.00	2,081	392	75.58	2,377	25.34	1,454,300	88.16		5,640	237.27	535	
17	100.00 (Default)	109	–	–	109	100.00	15,938	83.75		47	43.12	88	
18	Total	\$ 37,095	\$ 196,495	59.40	% \$ 153,820	1.21	31,909,389	87.21	%	\$ 38,635	25.12	% \$ 1,657	\$ 228

2020  
Q3

	PD scale <sup>2</sup>	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) <sup>6</sup>	RWA	RWA density <sup>7</sup>	EL	Provisions
19	0.00 to <0.15	% \$ 4,283	\$ 139,681	59.50	% \$ 87,398	0.05	15,799,726	85.57	%	\$ 2,530	2.89	% \$ 36	
20	0.15 to <0.25	1,821	15,364	61.11	11,210	0.19	2,299,155	87.39		1,076	9.60	19	
21	0.25 to <0.50	2,379	11,879	61.30	9,661	0.32	2,672,497	87.95		1,399	14.48	27	
22	0.50 to <0.75	3,051	9,535	60.13	8,785	0.53	1,528,039	88.46		1,916	21.81	41	
23	0.75 to <2.50	13,081	17,354	62.05	23,850	1.50	4,344,300	89.28		11,532	48.35	320	
24	2.50 to <10.00	10,078	4,894	70.67	13,536	5.56	3,882,274	89.37		16,314	120.52	672	
25	10.00 to <100.00	2,571	644	82.96	3,105	25.44	1,809,330	85.71		7,164	230.72	682	
26	100.00 (Default)	167	–	–	167	100.00	45,806	80.39		59	35.33	130	
27	Total	\$ 37,431	\$ 199,351	60.34	% \$ 157,712	1.40	32,381,127	86.89	%	\$ 41,990	26.62	% \$ 1,927	\$ 367

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

<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> Number of retail accounts.

<sup>6</sup> Average maturity is not used in the calculation of retail exposure RWA.

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

2020  
Q1

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

<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  
#

2021  
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 %	\$ 9,364	\$ 4,598	72.55 %	\$ 12,700	0.08 %	695,019	41.18 %		\$ 1,123	8.84 %	\$ 4	
2	0.15 to <0.25	6,673	3,293	44.80	8,148	0.20	381,657	40.99		1,417	17.39	7	
3	0.25 to <0.50	14,607	1,215	66.75	15,418	0.35	531,926	33.92		3,171	20.57	18	
4	0.50 to <0.75	7,999	1,055	70.68	8,745	0.53	276,361	42.86		2,952	33.76	20	
5	0.75 to <2.50	26,348	1,750	62.57	27,443	1.53	942,876	48.45		16,217	59.09	204	
6	2.50 to <10.00	11,293	550	58.32	11,614	5.54	536,084	53.11		9,795	84.34	342	
7	10.00 to <100.00	3,130	94	60.07	3,186	26.21	179,619	51.47		3,798	119.21	427	
8	100.00 (Default)	436	5	100.00	441	100.00	14,166	46.59		382	86.62	177	
9	Total	\$ 79,850	\$ 12,560	62.46 %	\$ 87,695	2.81 %	3,557,708	44.31 %		\$ 38,855	44.31 %	\$ 1,199	\$ 137

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
10	0.00 to <0.15 %	\$ 7,938	\$ 4,598	75.23 %	\$ 11,398	0.08 %	680,929	47.30 %		\$ 1,154	10.12 %	\$ 4	
11	0.15 to <0.25	6,067	3,284	45.38	7,558	0.20	372,513	46.19		1,490	19.71	7	
12	0.25 to <0.50	13,184	1,170	67.12	13,970	0.34	513,687	37.03		3,127	22.38	18	
13	0.50 to <0.75	7,602	914	68.97	8,232	0.53	274,707	46.01		2,978	36.18	20	
14	0.75 to <2.50	25,620	1,808	63.93	26,774	1.51	976,150	49.93		16,283	60.82	204	
15	2.50 to <10.00	14,502	592	58.55	14,849	5.77	538,579	50.02		11,852	79.82	427	
16	10.00 to <100.00	4,944	97	65.02	5,007	26.32	188,001	48.15		5,505	109.95	628	
17	100.00 (Default)	392	5	100.00	397	100.00	12,911	46.61		328	82.62	160	
18	Total	\$ 80,249	\$ 12,468	63.65 %	\$ 88,185	3.51 %	3,557,477	46.76 %		\$ 42,717	48.44 %	\$ 1,468	\$ 125

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
19	0.00 to <0.15 %	\$ 9,050	\$ 4,876	65.56 %	\$ 12,247	0.08 %	714,446	46.48 %		\$ 1,219	9.95 %	\$ 4	
20	0.15 to <0.25	5,800	3,140	45.69	7,235	0.20	363,253	47.12		1,451	20.06	7	
21	0.25 to <0.50	12,097	1,205	66.68	12,900	0.34	512,738	38.00		2,959	22.94	17	
22	0.50 to <0.75	7,186	961	70.58	7,865	0.53	265,277	47.71		2,951	37.52	20	
23	0.75 to <2.50	25,450	2,120	65.58	26,840	1.53	945,243	50.53		16,552	61.67	208	
24	2.50 to <10.00	14,430	742	64.23	14,906	5.74	555,194	51.81		12,316	82.62	442	
25	10.00 to <100.00	4,549	129	69.19	4,638	25.00	187,900	50.45		5,372	115.83	585	
26	100.00 (Default)	452	5	100.00	457	100.00	14,350	48.16		354	77.46	194	
27	Total	\$ 79,014	\$ 13,178	61.27 %	\$ 87,088	3.44 %	3,558,401	47.77 %		\$ 43,174	49.58 %	\$ 1,477	\$ 166

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

2020  
Q1

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

<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 #	2021 Q1					
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	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
1	\$ 13,607	\$ –	300 %	\$ 13,607	\$ 25,419
2	94	295	400	241	1,021
3	<b>\$ 13,701</b>	<b>\$ 295</b>	<b>\$</b>	<b>\$ 13,848</b>	<b>\$ 26,440</b>

2020 Q4					
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	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>
4	\$ 12,922	\$ –	300 %	\$ 12,922	\$ 21,249
5	90	290	400	235	997
6	<b>\$ 13,012</b>	<b>\$ 290</b>	<b>\$</b>	<b>\$ 13,157</b>	<b>\$ 22,246</b>

<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 CCF and CRM.

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

<sup>4</sup> RWA reflects the reduction related to the 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

LINE #	2021 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1	\$ 8,882	\$ 29,143		1.4	\$ 53,234	\$ 8,785
2	—	—		—	—	—
3				—	—	—
4					—	—
5					385,908	2,285
6					—	—
7					\$ 439,142	\$ 11,070
2020 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
8	\$ 10,399	\$ 27,050		1.4	\$ 52,430	\$ 8,698
9	—	—		—	—	—
10				—	—	—
11					—	—
12					399,183	2,069
13					—	—
14					\$ 451,613	\$ 10,767
2020 Q3						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
15	\$ 13,231	\$ 26,526		1.4	\$ 55,659	\$ 9,134
16	—	—		—	—	—
17				—	—	—
18					—	—
19					381,046	1,822
20					—	—
21					\$ 436,705	\$ 10,956
2020 Q2						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
22	\$ 13,233	\$ 24,977		1.4	\$ 53,482	\$ 9,536
23	—	—		—	—	—
24				—	—	—
25					1,322	13
26					373,356	1,769
27					—	—
28					\$ 428,160	\$ 11,318

<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 #	2020 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1	\$ 9,497	\$ 28,742		1.4	\$ 53,529	\$ 8,691
2	—	—		—	—	—
3			—	—	—	—
4					722	7
5					341,455	1,969
6					—	—
7					\$ 395,706	\$ 10,667

SA-CCR (for derivatives)

Current exposure method (for derivatives)

Internal model method (for derivatives and SFTs)

Simple approach for credit risk mitigation (for SFTs)

Comprehensive approach for credit risk mitigation (for SFTs)

VaR for SFTs

Total

<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 #	2021 Q1	2020 Q4	2020 Q3	2020 Q2
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA	EAD post-CRM	RWA
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	35,273	7,805	34,591	8,188
Total subject to the CVA capital charge	4	\$ 35,273	\$ 7,805	\$ 34,591	\$ 8,188
		2020 Q1			
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA		
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	35,422	7,323		
Total subject to the CVA capital charge	8	\$ 35,422	\$ 7,323		

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

(\$ millions) As at	LINE #	2021 Q1	2020 Q4
		Risk-weight	Risk-weight
		0% 10% 20% 50% 75% 100% 150% Other Total credit exposure	0% 10% 20% 50% 75% 100% 150% Other Total credit exposure
Regulatory portfolio <sup>2</sup>			
Corporate	1	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -
Sovereign	2	- - - - - - - -	- - - - - - - -
Bank	3	- - - - - - - -	- - - - - - - -
Total	4	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -
		2020 Q3	2020 Q2
		Risk-weight	Risk-weight
		0% 10% 20% 50% 75% 100% 150% Other Total credit exposure	0% 10% 20% 50% 75% 100% 150% Other Total credit exposure
Regulatory portfolio <sup>2</sup>			
Corporate	5	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ 1,309 \$ - \$ - \$ - \$ - \$ 245 \$ - \$ - \$ 1,554
Sovereign	6	- - - - - - - -	- - - - - - - -
Bank	7	- - - - - - - -	- - 1 - - - - 1
Total	8	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ 1,309 \$ - \$ 1 \$ - \$ - \$ 245 \$ - \$ - \$ 1,555
		2020 Q1	
		Risk-weight	
		0% 10% 20% 50% 75% 100% 150% Other Total credit exposure	
Regulatory portfolio <sup>2</sup>			
Corporate	9	\$ 715 \$ - \$ - \$ - \$ - \$ 190 \$ - \$ - \$ 905	
Sovereign	10	- - - - - - - -	
Bank	11	- - 1 - - - - - 1	
Total	12	\$ 715 \$ - \$ 1 \$ - \$ - \$ 190 \$ - \$ - \$ 906	

<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 #		2021 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 % \$	181,844	0.06 %	3,947	4.21 %	0.4 \$	2,706	1.49 %
2		0.15 to <0.25	16,034	0.20	712	6.85	0.4	793	4.95
3		0.25 to <0.50	14,688	0.34	914	5.32	0.5	1,076	7.33
4		0.50 to <0.75	5,338	0.69	325	5.70	0.4	482	9.03
5		0.75 to <2.50	2,804	1.92	801	14.99	1.3	1,085	38.69
6		2.50 to <10.00	652	6.65	174	11.35	0.8	298	45.71
7		10.00 to <100.00	224	25.84	99	17.79	1.8	226	100.89
8		100.00 (Default)	4	100.00	4	31.69	4.7	15	375.00
9		Total	\$ 221,588	0.17 %	6,976	4.68 %	0.4 \$	6,681	3.02 %
		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>
10		0.00 to <0.15 % \$	190,018	0.06 %	3,951	4.18 %	0.5 \$	2,980	1.57 %
11		0.15 to <0.25	12,783	0.20	704	7.06	0.5	708	5.54
12		0.25 to <0.50	20,563	0.34	931	3.97	0.4	1,180	5.74
13		0.50 to <0.75	5,958	0.69	326	4.49	0.4	459	7.70
14		0.75 to <2.50	3,110	1.91	847	12.07	1.1	976	31.38
15		2.50 to <10.00	758	6.70	157	13.29	0.9	425	56.07
16		10.00 to <100.00	191	26.22	98	19.74	1.9	215	112.57
17		100.00 (Default)	3	100.00	2	29.08	4.9	12	400.00
18		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>
19		0.00 to <0.15 % \$	200,437	0.06 %	3,983	4.01 %	0.5 \$	3,126	1.56 %
20		0.15 to <0.25	11,098	0.20	702	7.58	0.7	685	6.17
21		0.25 to <0.50	15,513	0.32	944	4.97	0.6	1,102	7.10
22		0.50 to <0.75	6,385	0.69	341	4.54	0.4	529	8.29
23		0.75 to <2.50	2,254	1.80	811	17.51	1.6	1,034	45.87
24		2.50 to <10.00	443	7.07	151	16.75	1.2	318	71.78
25		10.00 to <100.00	230	31.37	77	18.39	1.8	240	104.35
26		100.00 (Default)	4	100.00	4	32.14	4.5	17	425.00
27		Total	\$ 236,364	0.16 %	7,013	4.42 %	0.5 \$	7,051	2.98 %

<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 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>		
1	0.00 to <0.15 % \$	190,527	0.05 %	2,734	4.11 %	0.4 \$	2,856	1.50 %		
2	0.15 to <0.25	22,629	0.19	1,717	6.47	0.8	1,358	6.00		
3	0.25 to <0.50	19,609	0.40	940	3.94	0.4	1,082	5.52		
4	0.50 to <0.75	7,770	0.71	257	2.92	0.5	429	5.52		
5	0.75 to <2.50	2,730	2.06	496	18.99	1.7	1,383	50.66		
6	2.50 to <10.00	190	9.97	40	29.16	2.4	253	133.16		
7	10.00 to <100.00	125	30.96	46	19.47	3.0	139	111.20		
8	100.00 (Default)	4	100.00	2	35.01	4.0	20	500.00		
9	Total	\$ 243,584	0.16 %	6,232	4.47 %	0.5 \$	7,520	3.09 %		
	2020 Q1									
	PD scale <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 % \$	191,165	0.05 %	3,132	3.51 %	0.4 \$	2,535	1.33 %		
11	0.15 to <0.25	28,997	0.19	1,726	4.59	0.4	1,068	3.68		
12	0.25 to <0.50	16,726	0.40	897	3.45	0.3	773	4.62		
13	0.50 to <0.75	8,517	0.71	267	3.32	0.3	486	5.71		
14	0.75 to <2.50	3,953	2.19	477	12.42	1.2	1,324	33.49		
15	2.50 to <10.00	63	9.97	25	25.25	2.7	74	117.46		
16	10.00 to <100.00	28	22.96	30	23.82	3.3	38	135.71		
17	100.00 (Default)	2	100.00	1	27.33	5.0	7	350.00		
18	Total	\$ 249,451	0.15 %	6,555	3.77 %	0.4 \$	6,305	2.53 %		

<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 #		2021 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 % \$	92,932	0.01 %	186	3.52 %	0.5 \$	112	0.12 %
2		0.15 to <0.25	–	0.20	1	13.60	0.1	–	–
3		0.25 to <0.50	–	0.44	1	13.60	1.0	–	–
4		0.50 to <0.75	35	0.72	2	38.76	3.2	26	74.29
5		0.75 to <2.50	2	2.23	5	13.60	1.0	1	50.00
6		2.50 to <10.00	–	–	–	–	–	–	–
7		10.00 to <100.00	12	19.03	1	60.50	5.0	43	358.33
8		100.00 (Default)	–	–	–	–	–	–	–
9		Total \$	92,981	0.01 %	196	3.54 %	0.5 \$	182	0.20 %
		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>
10		0.00 to <0.15 % \$	108,708	0.01 %	164	3.04 %	0.5 \$	112	0.10 %
11		0.15 to <0.25	1	0.20	1	13.60	0.1	–	–
12		0.25 to <0.50	26	0.43	6	27.80	3.0	10	38.46
13		0.50 to <0.75	–	0.75	1	26.14	1.0	–	–
14		0.75 to <2.50	3	2.23	5	13.60	1.0	1	33.33
15		2.50 to <10.00	–	–	–	–	–	–	–
16		10.00 to <100.00	–	–	–	–	–	–	–
17		100.00 (Default)	–	–	–	–	–	–	–
18		Total \$	108,738	0.01 %	177	3.05 %	0.5 \$	123	0.11 %
		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>
19		0.00 to <0.15 % \$	100,288	0.01 %	181	3.04 %	0.7 \$	151	0.15 %
20		0.15 to <0.25	1	0.20	2	10.37	1.9	–	–
21		0.25 to <0.50	44	0.44	5	37.86	2.3	21	47.73
22		0.50 to <0.75	–	0.75	1	26.14	1.0	–	–
23		0.75 to <2.50	61	2.23	6	13.60	1.0	19	31.15
24		2.50 to <10.00	–	–	–	–	–	–	–
25		10.00 to <100.00	–	–	–	–	–	–	–
26		100.00 (Default)	–	–	–	–	–	–	–
27		Total \$	100,394	0.02 %	195	3.06 %	0.7 \$	191	0.19 %

<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 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>		
1	0.00 to <0.15 %	\$ 93,680	0.01 %	159	3.05 %	0.6 \$	110	0.12 %		
2	0.15 to <0.25	644	0.16	11	2.26	0.2	8	1.24		
3	0.25 to <0.50	23	0.44	6	20.73	3.5	8	34.78		
4	0.50 to <0.75	—	—	—	—	—	—	—		
5	0.75 to <2.50	5	2.24	6	12.80	1.0	1	20.00		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	—	—	—	—	—	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 94,352	0.01 %	182	3.05 %	0.6 \$	127	0.13 %		
	2020 Q1									
	PD scale <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 %	\$ 48,932	0.02 %	166	3.06 %	0.6 \$	104	0.21 %		
11	0.15 to <0.25	957	0.16	17	1.97	0.3	11	1.15		
12	0.25 to <0.50	202	0.45	7	2.79	0.3	8	3.96		
13	0.50 to <0.75	—	—	—	—	—	—	—		
14	0.75 to <2.50	15	1.61	8	35.87	1.0	10	66.67		
15	2.50 to <10.00	—	—	—	—	—	—	—		
16	10.00 to <100.00	—	—	—	—	—	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 50,106	0.02 %	198	3.05 %	0.6 \$	133	0.27 %		

<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 #	2021 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 % \$	124,120	0.05 %	327	13.17 %	0.4 \$	4,176	3.36 %	
2	0.15 to <0.25	220	0.20	10	3.91	0.3	9	4.09	
3	0.25 to <0.50	183	0.32	23	6.86	0.3	17	9.29	
4	0.50 to <0.75	3	0.69	4	25.27	4.5	2	66.67	
5	0.75 to <2.50	47	2.23	2	3.61	—	3	6.38	
6	2.50 to <10.00	—	4.70	2	1.54	—	—	—	
7	10.00 to <100.00	—	19.03	1	15.00	4.2	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total	\$ 124,573	0.05 %	369	13.14 %	0.4 \$	4,207	3.38 %	
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>	
10	0.00 to <0.15 % \$	109,115	0.05 %	327	12.40 %	0.5 \$	3,659	3.35 %	
11	0.15 to <0.25	266	0.20	13	4.61	0.5	12	4.51	
12	0.25 to <0.50	48	0.36	19	24.68	1.0	15	31.25	
13	0.50 to <0.75	37	0.69	4	1.64	0.5	1	2.70	
14	0.75 to <2.50	24	2.23	6	3.77	—	2	8.33	
15	2.50 to <10.00	1	4.70	2	4.40	—	—	—	
16	10.00 to <100.00	—	19.03	1	15.00	4.4	—	—	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	Total	\$ 109,491	0.05 %	372	12.38 %	0.5 \$	3,689	3.37 %	
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>	
19	0.00 to <0.15 % \$	99,526	0.05 %	326	13.71 %	0.4 \$	3,682	3.70 %	
20	0.15 to <0.25	261	0.20	14	5.68	0.4	15	5.75	
21	0.25 to <0.50	75	0.39	18	14.31	0.6	11	14.67	
22	0.50 to <0.75	2	0.69	2	6.50	5.0	—	—	
23	0.75 to <2.50	82	2.23	7	3.64	—	6	7.32	
24	2.50 to <10.00	1	4.70	2	4.40	—	—	—	
25	10.00 to <100.00	—	19.03	1	15.00	4.7	—	—	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total	\$ 99,947	0.05 %	370	13.69 %	0.4 \$	3,714	3.72 %	

<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 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>		
1	0.00 to <0.15 % \$	85,704	0.05 %	274	13.27 %	0.4 \$	3,291	3.84 %		
2	0.15 to <0.25	2,834	0.17	53	5.60	0.3	122	4.30		
3	0.25 to <0.50	80	0.37	13	10.35	0.4	9	11.25		
4	0.50 to <0.75	2	0.71	3	6.16	5.0	—	—		
5	0.75 to <2.50	49	2.26	5	4.30	0.1	4	8.16		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	—	19.26	1	14.20	4.9	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 88,669	0.05 %	349	13.02 %	0.4 \$	3,426	3.86 %		
	2020 Q1									
	PD scale <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 % \$	93,316	0.05 %	272	14.85 %	0.5 \$	3,896	4.18 %		
11	0.15 to <0.25	1,771	0.18	56	8.85	0.4	132	7.45		
12	0.25 to <0.50	150	0.36	15	6.24	0.4	11	7.33		
13	0.50 to <0.75	1	0.71	2	6.01	5.0	—	—		
14	0.75 to <2.50	5	2.13	5	3.23	0.1	—	—		
15	2.50 to <10.00	—	—	—	—	—	—	—		
16	10.00 to <100.00	—	—	—	—	—	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 95,243	0.05 %	350	14.72 %	0.5 \$	4,039	4.24 %		

<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.

(\$ millions)  
As at49

## Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2021 Q1	2020 Q4	2020 Q3	2020 Q2	2020 Q1					
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold				
Notionals											
Single-name credit default swaps	1	\$ 4,426	\$ 1,338	\$ 5,174	\$ 1,251	\$ 5,038	\$ 1,299	\$ 5,336	\$ 1,158	\$ 5,149	\$ 861
Index credit default swaps	2	6,203	739	6,464	292	6,066	671	6,592	380	6,288	352
Total return swaps	3	—	—	—	—	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—	—	—	—	—
Other credit derivatives	5	352	4,381	379	4,277	383	4,494	400	4,758	379	4,821
Total notionals	6	10,981	6,458	12,017	5,820	11,487	6,464	12,328	6,296	11,816	6,034
Fair values											
Positive fair value (asset)	7	17	46	33	29	45	38	150	27	8	31
Negative fair value (liability)	8	(354)	(17)	(344)	(24)	(297)	(34)	(209)	(53)	(331)	(16)

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

(\$ millions) As at	LINE #	2021 Q1		2020 Q4		2020 Q3		2020 Q2		2020 Q1	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$	717	\$	643	\$	640	\$	639	\$	641
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2										
(i) OTC derivatives	3	19,679	394	18,823	377	18,691	374	18,005	360	17,657	353
(ii) Exchange-traded derivatives	4	14,279	286	12,841	258	13,230	264	12,198	244	11,333	226
(iii) Securities financing transactions	5	1,609	32	1,309	26	1,385	28	2,071	41	1,736	35
(iv) Netting sets where cross-product netting has been approved	6	3,791	76	4,673	93	4,076	82	3,736	75	4,588	92
Segregated initial margin	7	–	–	–	–	–	–	–	–	–	–
Non-segregated initial margin	8	92	–	92	–	92	–	92	–	92	–
Pre-funded default fund contributions	9	5,422	–	5,078	–	4,465	–	4,855	–	3,388	–
Unfunded default fund contributions	10	785	323	733	266	763	266	978	279	799	288
		–	–	–	–	–	–	–	–	–	–

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



## Derivatives – Notional

(\$ millions) As at		LINE #	2021 Q1						2020 Q4					
			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		\$ –	\$ –	\$ 192,009	\$ 192,009	\$ –	\$ 192,009	\$ –	\$ –	\$ 546,112	\$ 546,112	\$ –	\$ 546,112
Forward rate agreements	2		1,547,802	22,190	–	1,569,992	1,238	1,571,230	1,468,217	9,035	–	1,477,252	1,497	1,478,749
Swaps	3		8,723,501	383,894	–	9,107,395	1,484,509	10,591,904	8,659,568	350,193	–	9,009,761	1,338,113	10,347,874
Options written	4		–	81,045	51	81,096	2,110	83,206	–	89,499	275,160	364,659	1,649	366,308
Options purchased	5		–	82,941	77	83,018	4,446	87,464	–	82,712	366,412	449,124	3,914	453,038
	6		10,271,303	570,070	192,137	11,033,510	1,492,303	12,525,813	10,127,785	531,439	1,187,684	11,846,908	1,345,173	13,192,081
<b>Foreign Exchange Contracts</b>														
Futures	7		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8		–	149,269	–	149,269	32,302	181,571	–	116,537	–	116,537	31,717	148,254
Swaps	9		–	2,022,843	–	2,022,843	1,783	2,024,626	–	2,035,231	–	2,035,231	1,263	2,036,494
Cross-currency interest rate swaps	10		–	937,977	–	937,977	92,280	1,030,257	–	896,278	–	896,278	97,182	993,460
Options written	11		–	15,029	42	15,071	–	15,071	–	17,863	40	17,903	–	17,903
Options purchased	12		–	15,311	9	15,320	–	15,320	–	17,894	26	17,920	–	17,920
	13		–	3,140,429	51	3,140,480	126,365	3,266,845	–	3,083,803	66	3,083,869	130,162	3,214,031
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased	14		7,788	37	–	7,825	3,902	11,727	8,444	102	–	8,546	4,196	12,742
Protection sold	15		1,830	247	–	2,077	–	2,077	1,336	207	–	1,543	1	1,544
	16		9,618	284	–	9,902	3,902	13,804	9,780	309	–	10,089	4,197	14,286
<b>Other Contracts</b>														
Equity contracts	17		–	77,782	78,310	156,092	27,391	183,483	–	76,337	71,960	148,297	27,767	176,064
Commodity contracts	18		76	50,373	43,777	94,226	–	94,226	66	46,370	56,835	103,271	–	103,271
	19		76	128,155	122,087	250,318	27,391	277,709	66	122,707	128,795	251,568	27,767	279,335
<b>Total</b>	20		\$ 10,280,997	\$ 3,838,938	\$ 314,275	\$ 14,434,210	\$ 1,649,961	\$ 16,084,171	\$ 10,137,631	\$ 3,738,258	\$ 1,316,545	\$ 15,192,434	\$ 1,507,299	\$ 16,699,733
			2020 Q3						2020 Q2					
			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		\$ –	\$ –	\$ 672,258	\$ 672,258	\$ –	\$ 672,258	\$ –	\$ –	\$ 997,301	\$ 997,301	\$ –	\$ 997,301
Forward rate agreements	22		1,920,512	12,135	–	1,932,647	1,189	1,933,836	1,948,696	25,220	–	1,973,916	814	1,974,730
Swaps	23		8,950,084	381,802	–	9,331,886	1,334,387	10,666,273	9,624,918	494,393	–	10,119,311	1,254,718	11,374,029
Options written	24		–	96,154	163,683	259,837	1,935	261,772	–	49,499	156,294	205,793	1,196	206,989
Options purchased	25		–	95,129	287,588	382,717	4,698	387,415	–	55,274	191,031	246,305	3,953	250,258
	26		10,870,596	585,220	1,123,529	12,579,345	1,342,209	13,921,554	11,573,614	624,386	1,344,626	13,542,626	1,260,681	14,803,307
<b>Foreign Exchange Contracts</b>														
Futures	27		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28		–	160,205	–	160,205	23,942	184,147	–	164,084	–	164,084	24,356	188,440
Swaps	29		–	1,873,805	–	1,873,805	2,171	1,875,976	–	1,489,307	–	1,489,307	1,930	1,491,237
Cross-currency interest rate swaps	30		–	856,385	–	856,385	98,269	954,654	–	790,657	–	790,657	103,222	893,879
Options written	31		–	22,313	21	22,334	–	22,334	–	23,592	53	23,645	–	23,645
Options purchased	32		–	22,290	8	22,298	–	22,298	–	22,939	7	22,946	–	22,946
	33		–	2,934,998	29	2,935,027	124,382	3,059,409	–	2,490,579	60	2,490,639	129,508	2,620,147
<b>Credit Derivative Contracts</b>														
Credit default swaps														
Protection purchased	34		8,061	121	–	8,182	3,952	12,134	8,937	156	–	9,093	3,760	12,853
Protection sold	35		1,762	208	–	1,970	–	1,970	1,393	145	–	1,538	–	1,538
	36		9,823	329	–	10,152	3,952	14,104	10,330	301	–	10,631	3,760	14,391
<b>Other Contracts</b>														
Equity contracts	37		–	74,983	60,503	135,486	28,192	163,678	–	70,392	68,408	138,800	28,648	167,448
Commodity contracts	38		63	52,991	55,351	108,405	–	108,405	79	50,442	62,848	113,369	–	113,369
	39		63	127,974	115,854	243,891	28,192	272,083	79	120,834	131,256	252,169	28,648	280,817
<b>Total</b>	40		\$ 10,880,482	\$ 3,648,521	\$ 1,239,412	\$ 15,768,415	\$ 1,498,735	\$ 17,267,150	\$ 11,584,023	\$ 3,236,100	\$ 1,475,942	\$ 16,296,065	\$ 1,422,597	\$ 17,718,662

<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.

## Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2020 Q1						
		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	\$ —	\$ —	\$ 1,118,824	\$ 1,118,824	\$ —	\$ 1,118,824	
Forward rate agreements	2	1,789,342	52,647	—	1,841,989	490	1,842,479	
Swaps <sup>3</sup>	3	9,305,320	356,743	—	9,662,063	1,363,525	11,025,588	
Options written	4	—	102,563	188,369	290,932	439	291,371	
Options purchased	5	—	114,093	234,261	348,354	4,165	352,519	
	6	11,094,662	626,046	1,541,454	13,262,162	1,368,619	14,630,781	
<b>Foreign Exchange Contracts</b>								
Futures	7	—	—	—	—	—	—	
Forward contracts	8	—	170,985	—	170,985	19,573	190,558	
Swaps	9	—	1,803,948	—	1,803,948	1,674	1,805,622	
Cross-currency interest rate swaps	10	—	748,919	—	748,919	93,294	842,213	
Options written	11	—	21,631	11	21,642	—	21,642	
Options purchased	12	—	20,922	4	20,926	—	20,926	
	13	—	2,766,405	15	2,766,420	114,541	2,880,961	
<b>Credit Derivative Contracts</b>								
Credit default swaps								
Protection purchased	14	8,717	217	—	8,934	3,419	12,353	
Protection sold	15	1,051	163	—	1,214	—	1,214	
	16	9,768	380	—	10,148	3,419	13,567	
<b>Other Contracts</b>								
Equity contracts	17	—	91,125	41,542	132,667	29,334	162,001	
Commodity contracts	18	75	53,291	57,488	110,854	—	110,854	
	19	75	144,416	99,030	243,521	29,334	272,855	
<b>Total</b>	20	\$ 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 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 – Credit Exposure

(\$ millions) As at			LINE #	2021 Q1			2020 Q4			2020 Q3									
				Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount							
<b>Interest Rate Contracts</b>																			
Forward rate agreements	1	\$	37	\$	569	\$	314	\$	20	\$	325	\$	229	\$	183	\$	611	\$	279
Swaps	2		3,552		9,844		2,360		4,347		10,607		2,641		5,249		11,939		2,885
Options written	3		7		79		21		33		129		36		48		175		43
Options purchased	4		42		160		41		5		75		23		5		87		25
	5		3,638		10,652		2,736		4,405		11,136		2,929		5,485		12,812		3,232
<b>Foreign Exchange Contracts</b>																			
Forward contracts	6		562		2,539		396		465		2,364		353		598		2,527		383
Swaps	7		1,726		15,677		1,582		1,999		15,638		1,370		3,571		17,133		1,453
Cross-currency interest rate swaps	8		1,773		10,546		1,388		2,087		10,422		1,500		2,178		10,333		1,410
Options written	9		26		126		29		29		135		44						
Options purchased	10		24		118		41		8		104		28		50		310		82
	11		4,111		29,006		3,436		4,588		28,663		3,295		6,397		30,303		3,328
<b>Other Contracts</b>																			
Credit derivatives	12		4		603		131		3		508		123		3		522		137
Equity contracts	13		624		8,992		1,464		689		8,513		1,376		380		7,813		1,375
Commodity contracts	14		505		3,981		1,018		714		3,610		975		966		4,209		1,062
	15		1,133		13,576		2,613		1,406		12,631		2,474		1,349		12,544		2,574
<b>Total net derivatives</b>	16		8,882		53,234		8,785		10,399		52,430		8,698		13,231		55,659		9,134
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	17		4,236		15,888		485		3,274		14,150		410		3,512		14,615		402
<b>Total</b>	18	\$	13,118	\$	69,122	\$	9,270	\$	13,673	\$	66,580	\$	9,108	\$	16,743	\$	70,274	\$	9,536

			2020 Q2			2020 Q1							
			Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount					
<b>Interest Rate Contracts</b>													
Forward rate agreements	19	\$	180	\$	939	\$	81	\$	1,055	\$	905		
Swaps	20		5,229		12,122		3,169		9,242		1,869		
Options written	21		111		253		35		147		41		
Options purchased	22		2		34		5		99		23		
	23		5,522		13,348		3,290		10,543		2,838		
<b>Foreign Exchange Contracts</b>													
Forward contracts	24		1,058		3,410		623		2,947		414		
Swaps	25		2,603		14,297		2,213		15,777		1,623		
Cross-currency interest rate swaps	26		2,511		10,802		2,204		10,380		1,270		
Options written	27		89		246		24		142		33		
Options purchased	28		7		132		7		107		26		
	29		6,268		28,887		5,071		29,353		3,366		
<b>Other Contracts</b>													
Credit derivatives	30		4		662		3		571		142		
Equity contracts	31		614		6,890		430		9,258		1,545		
Commodity contracts	32		825		3,695		703		3,804		800		
	33		1,443		11,247		1,136		13,633		2,487		
<b>Total net derivatives</b>	34		13,233		53,482		9,497		53,529		8,691		
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	35		3,244		14,269		2,853		13,069		371		
<b>Total</b>	36	\$	16,477	\$	67,751	\$	9,934	\$	12,350	\$	66,598	\$	9,062

<sup>1</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>2</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 #	2021 Q1			2020 Q4			2020 Q3			2020 Q2		
		Bank acts as originator/sponsor Traditional			Bank acts as investor Traditional			Bank acts as originator/sponsor Traditional			Bank acts as investor Traditional		
				Total			Total			Total			Total
Retail (total) – of which:	1	\$ 26,221	\$ 28,565	\$ 54,786	\$ 26,854	\$ 31,290	\$ 58,144	\$ 26,717	\$ 33,133	\$ 59,850	\$ 26,042	\$ 37,334	\$ 63,376
Residential mortgage	2	9,306	122	9,428	9,117	127	9,244	8,600	128	8,728	8,834	331	9,165
Credit card	3	1,317	9,973	11,290	1,595	11,603	13,198	1,602	13,034	14,636	1,722	14,816	16,538
Other retail exposures	4	15,598	18,470	34,068	16,142	19,560	35,702	16,515	19,971	36,486	15,486	22,187	37,673
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	8,075	24,192	32,267	7,801	25,973	33,774	7,118	27,661	34,779	7,212	29,760	36,972
Loans to corporates	7	–	4,573	4,573	–	4,487	4,487	–	4,648	4,648	–	4,818	4,818
Commercial mortgage	8	–	15,818	15,818	–	16,909	16,909	–	17,716	17,716	–	18,626	18,626
Lease and receivables	9	8,011	3,801	11,812	7,734	4,577	12,311	7,051	5,297	12,348	7,142	6,316	13,458
Other wholesale	10	64	–	64	67	–	67	67	–	67	70	–	70
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2020 Q1											
		Bank acts as originator/sponsor Traditional			Bank acts as investor Traditional								
				Total									
Retail (total) – of which:	12	\$ 23,767	\$ 38,036	\$ 61,803									
Residential mortgage	13	9,606	358	9,964									
Credit card	14	1,658	15,843	17,501									
Other retail exposures	15	12,503	21,835	34,338									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	8,967	27,730	36,697									
Loans to corporates	18	–	4,653	4,653									
Commercial mortgage	19	–	17,400	17,400									
Lease and receivables	20	8,901	5,677	14,578									
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 #	2021 Q1	2020 Q4	2020 Q3	2020 Q2
			Bank acts as originator/sponsor Traditional	Bank acts as as investor Traditional	Bank acts as originator/sponsor Traditional	Bank acts as as investor Traditional
			Total	Total	Total	Total
Retail (total) – of which:	1		\$ – \$ 406 \$ 406	\$ – \$ 1,142 \$ 1,142	\$ – \$ 1,653 \$ 1,653	\$ – \$ 1,873 \$ 1,873
Residential mortgage	2		– 79 79	– 454 454	– 706 706	– 685 685
Credit card	3		– 34 34	– 61 61	– 27 27	– 45 45
Other retail exposures	4		– 293 293	– 627 627	– 920 920	– 1,143 1,143
Re-securitization	5		– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6		– 25 25	– 168 168	– 151 151	– 187 187
Loans to corporates	7		– – –	– – –	– – –	– – –
Commercial mortgage	8		– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9		– 12 12	– 63 63	– 109 109	– 117 117
Other wholesale	10		– 12 12	– 104 104	– 41 41	– 69 69
Re-securitization	11		– – –	– – –	– – –	– – –
			2020 Q1			
			Bank acts as originator/sponsor Traditional	Bank acts as as investor Traditional		
			Total			
Retail (total) – of which:	12		\$ – \$ 611 \$ 611			
Residential mortgage	13		– – –			
Credit card	14		– 94 94			
Other retail exposures	15		– 517 517			
Re-securitization	16		– – –			
Wholesale (total) – of which:	17		– 69 69			
Loans to corporates	18		– – –			
Commercial mortgage	19		– 1 1			
Lease and receivables	20		– – –			
Other wholesale	21		– 68 68			
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			LINE #	2021 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%
Total exposures																				
Traditional securitization			1	\$ 33,654	\$ 419	\$ 95	\$ 126	\$ 2	\$ –	\$ 34,230	\$ 64	\$ 2	\$ –	\$ 3,990	\$ 17	\$ 26	\$ –	\$ 300	\$ 1	\$ 2
of which: securitization			2	33,654	419	95	126	2	–	34,230	64	2	–	3,990	17	26	–	300	1	2
of which: retail underlying			3	25,875	315	29	–	2	–	26,219	–	2	–	2,921	–	26	–	214	–	2
of which: wholesale			4	7,779	104	66	126	–	–	8,011	64	–	–	1,069	17	–	–	86	1	–
of which: re-securitization			5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior			6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior			7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			8	\$ 33,654	\$ 419	\$ 95	\$ 126	\$ 2	\$ –	\$ 34,230	\$ 64	\$ 2	\$ –	\$ 3,990	\$ 17	\$ 26	\$ –	\$ 300	\$ 1	\$ 2
				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%
Total exposures																				
Traditional securitization			9	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5
of which: securitization			10	33,411	947	199	93	5	–	34,583	67	5	–	4,178	18	68	–	316	1	5
of which: retail underlying			11	25,843	877	63	66	5	–	26,849	–	5	–	3,191	–	68	–	237	–	5
of which: wholesale			12	7,568	70	136	27	–	–	7,734	67	–	–	987	18	–	–	79	1	–
of which: re-securitization			13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior			14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior			15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			16	\$ 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%
Total exposures																				
Traditional securitization			17	\$ 32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6
of which: securitization			18	32,573	986	177	93	6	–	33,762	67	6	–	4,082	18	75	–	306	1	6
of which: retail underlying			19	25,692	909	44	66	6	–	26,711	–	6	–	3,172	–	75	–	233	–	6
of which: wholesale			20	6,881	77	133	27	–	–	7,051	67	–	–	910	18	–	–	73	1	–
of which: re-securitization			21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior			22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior			23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			24	\$ 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%
Total exposures																				
Traditional securitization			25	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7
of which: securitization			26	31,831	1,080	216	120	7	–	33,177	70	7	–	4,248	10	89	–	319	1	7
of which: retail underlying			27	24,791	1,076	75	93	7	–	26,035	–	7	–	3,317	–	89	–	245	–	7
of which: wholesale			28	7,040	4	141	27	–	–	7,142	70	–	–	931	10	–	–	74	1	–
of which: re-securitization			29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior			30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior			31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			32	\$ 31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7

<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 #	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	1	\$	31,398	\$ 939	\$ 238	\$ 150	\$ 9	\$ –	\$ 32,659	\$ 66	\$ 9	\$ –	\$ 4,236	\$ 10	\$ 107	\$ –	\$ 316	\$ 1	\$ 9
of which: securitization	2		31,398	939	238	150	9	–	32,659	66	9	–	4,236	10	107	–	316	1	9
of which: retail underlying	3		23,051	486	98	123	9	–	23,758	–	9	–	3,032	–	107	–	220	–	9
of which: wholesale	4		8,347	453	140	27	–	–	8,901	66	–	–	1,204	10	–	–	96	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$	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 Investor (SEC4)<sup>1</sup>

\$ millions) As at		LINE #	2021 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%
Total exposures																			
Traditional securitization		1	\$ 51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 1	\$ –
of which: securitization		2	51,556	1,201	–	–	–	–	52,629	128	–	–	9,866	13	–	–	634	1	–
of which: retail underlying		3	27,364	1,201	–	–	–	–	28,565	–	–	–	5,222	–	–	–	263	–	–
of which: wholesale		4	24,192	–	–	–	–	–	24,064	128	–	–	4,644	13	–	–	371	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 1	\$ –
2020 Q4																			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 55,742	\$ 1,521	\$ –	\$ –	\$ –	\$ –	\$ 57,130	\$ 133	\$ –	\$ –	\$ 10,564	\$ 13	\$ –	\$ –	\$ 679	\$ 1	\$ –
of which: securitization		10	55,742	1,521	–	–	–	–	57,130	133	–	–	10,564	13	–	–	679	1	–
of which: retail underlying		11	29,769	1,521	–	–	–	–	31,290	–	–	–	5,600	–	–	–	282	–	–
of which: wholesale		12	25,973	–	–	–	–	–	25,840	133	–	–	4,964	13	–	–	397	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 55,742	\$ 1,521	\$ –	\$ –	\$ –	\$ –	\$ 57,130	\$ 133	\$ –	\$ –	\$ 10,564	\$ 13	\$ –	\$ –	\$ 679	\$ 1	\$ –
2020 Q3																			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 59,427	\$ 1,367	\$ –	\$ –	\$ –	\$ –	\$ 60,522	\$ 272	\$ –	\$ –	\$ 10,932	\$ 40	\$ –	\$ –	\$ 714	\$ 4	\$ –
of which: securitization		18	59,427	1,367	–	–	–	–	60,522	272	–	–	10,932	40	–	–	714	4	–
of which: retail underlying		19	31,766	1,367	–	–	–	–	33,133	–	–	–	5,691	–	–	–	295	–	–
of which: wholesale		20	27,661	–	–	–	–	–	27,389	272	–	–	5,241	40	–	–	419	4	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 59,427	\$ 1,367	\$ –	\$ –	\$ –	\$ –	\$ 60,522	\$ 272	\$ –	\$ –	\$ 10,932	\$ 40	\$ –	\$ –	\$ 714	\$ 4	\$ –
2020 Q2																			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		25	\$ 65,619	\$ 1,475	\$ –	\$ –	\$ –	\$ –	\$ 66,811	\$ 283	\$ –	\$ –	\$ 11,139	\$ 41	\$ –	\$ –	\$ 783	\$ 3	\$ –
of which: securitization		26	65,619	1,475	–	–	–	–	66,811	283	–	–	11,139	41	–	–	783	3	–
of which: retail underlying		27	35,859	1,475	–	–	–	–	37,334	–	–	–	5,524	–	–	–	334	–	–
of which: wholesale		28	29,760	–	–	–	–	–	29,477	283	–	–	5,615	41	–	–	449	3	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 65,619	\$ 1,475	\$ –	\$ –	\$ –	\$ –	\$ 66,811	\$ 283	\$ –	\$ –	\$ 11,139	\$ 41	\$ –	\$ –	\$ 783	\$ 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 #	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	1	\$	64,324	\$ 1,442	\$ –	\$ –	\$ –	\$ –	\$ 65,452	\$ 314	\$ –	\$ –	\$ 10,824	\$ 31	\$ –	\$ –	\$ 755	\$ 3	\$ –
of which: securitization	2		64,324	1,442	–	–	–	–	65,452	314	–	–	10,824	31	–	–	755	3	–
of which: retail underlying	3		36,594	1,442	–	–	–	–	38,036	–	–	–	5,595	–	–	–	338	–	–
of which: wholesale	4		27,730	–	–	–	–	–	27,416	314	–	–	5,229	31	–	–	417	3	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$	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.

## AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at		LINE #	2021 Q1						2020 Q4					
			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 %	0.42 %	28.57 %	10.10 %	96.30 %	96.89 %	0.36 %	0.35 %	29.49 %	11.03 %	95.94 %	95.77 %
Residential secured insured <sup>4</sup>		2	0.37	0.29	n/a	n/a	98.22	97.61	0.41	0.33	n/a	n/a	98.39	97.95
Qualifying revolving retail		3	1.54	2.00	89.55	82.84	92.57	91.66	1.63	2.23	89.44	82.45	93.16	92.49
Other retail		4	2.36	2.01	53.91	45.80	98.97	92.52	2.90	2.11	54.98	46.53	99.24	92.32
<b>Non-Retail</b>														
Corporate		5	1.50	0.49	22.82	38.93	84.81	64.81	1.47	0.48	22.79	31.14	84.99	63.90
Sovereign		6	0.08	—	8.63	n/a	99.88	n/a	0.08	—	8.63	n/a	99.86	n/a
Bank		7	0.18	—	16.91	n/a	88.58	n/a	0.17	—	16.61	n/a	88.63	n/a
			2020 Q3						2020 Q2					
			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		8	0.36 %	0.31 %	30.46 %	11.17 %	95.52 %	95.23 %	0.40 %	0.30 %	30.49 %	10.31 %	95.37 %	97.75 %
Residential secured insured <sup>4</sup>		9	0.41	0.35	n/a	n/a	98.53	98.32	0.44	0.31	n/a	n/a	98.59	98.72
Qualifying revolving retail		10	1.91	2.30	89.08	82.26	94.31	92.85	2.21	2.32	88.67	82.17	95.29	93.04
Other retail		11	2.65	2.34	56.17	46.92	99.35	91.63	2.84	2.26	56.86	47.17	99.25	91.53
<b>Non-Retail</b>														
Corporate		12	1.45	0.46	23.09	13.34	85.11	62.80	1.16	0.44	17.24	22.87	91.50	70.62
Sovereign		13	0.09	—	8.66	n/a	99.84	n/a	0.08	—	7.25	n/a	99.83	n/a
Bank		14	0.17	—	17.26	n/a	88.54	n/a	0.18	—	15.83	n/a	95.72	n/a
			2020 Q1											
			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		15	0.41 %	0.28 %	29.99 %	10.29 %	95.75 %	99.20 %						
Residential secured insured <sup>4</sup>		16	0.44	0.30	n/a	n/a	98.70	99.34						
Qualifying revolving retail		17	2.36	2.64	88.53	81.19	97.12	94.45						
Other retail		18	2.72	2.17	56.54	46.96	99.28	91.46						
<b>Non-Retail</b>														
Corporate		19	1.18	0.49	16.00	17.21	90.33	70.52						
Sovereign		20	0.08	—	10.03	n/a	99.69	n/a						
Bank		21	0.21	—	17.73	n/a	95.68	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.

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

## Acronyms

Acronym	Definition	Acronym	Definition
<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