



Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 2021

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

Gillian Manning – Head, Investor Relations (gillian.manning@td.com)
Derrick Wong – Senior Manager, Investor Relations (derrick.wong@td.com)

Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's second 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.

Table of Contents

	Page		Page
Pillar 3 Disclosure Requirements	Index	IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Qualifying	
Capital Position – Basel III (CC1)	1-3	Revolving Retail (QRR)	35-36
Flow Statement for Regulatory Capital	4	IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Other Retail	37-38
Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation (CC2)	5	IRB – Equities under the Simple Risk-Weight Method (CR10)	39
Leverage Ratio	6	Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1)	40-41
Key Metrics – TLAC Requirements (KM2)	7	Credit Valuation Adjustment (CVA) Capital Charge (CCR2)	42
TLAC Composition (TLAC1)	8	Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)	42
Creditor Ranking at Legal Entity Level (TLAC3)	9	CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate	43-44
Overview of Risk-Weighted Assets (OV1)	10	CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign	45-46
Flow Statements for Risk-Weighted Assets – Credit Risk	11	CCR Exposures by Portfolio and PD Scale (CCR4) – Bank	47-48
Flow Statements for Risk-Weighted Assets – Market Risk	12	Composition of Collateral for CCR Exposure (CCR5)	49
Flow Statements for Risk-Weighted Assets – Operational Risk	12	Credit Derivatives Exposures (CCR6)	50
Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (LI1)	13	Exposures to Central Counterparties (CCR8)	50
Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (LI2)	14	Derivatives – Notional	51-52
Credit Quality of Assets (CR1)	15-16	Derivatives – Credit Exposure	53
Credit Risk Mitigation Techniques – Overview (CR3)	17	Securitization Exposures in the Banking Book (SEC1)	54
Gross Credit Risk Exposures	18-20	Securitization Exposures in the Trading Book (SEC2)	55
Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)	21	Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Originator or as Sponsor (SEC3)	56-57
Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)	22	Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Investor (SEC4)	58-59
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate	23-25	AIRB Credit Risk Exposures: Actual and Estimated Parameters	60
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign	26-27	Glossary – Basel	61
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank	28-29	Acronyms	62
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured	30-34		

Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the second quarter 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 Second Quarter 2021	SFI Second Quarter 2021	SRD Second 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 ¹	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments ² .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A ³	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				81-83, 85-87
	CR1 – Credit quality of assets.	Quarterly			15-16	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				88, 141, 147, 171
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2021	SFI Second Quarter 2021	SRD Second Quarter 2021	Annual Report 2020
Credit risk	CRB – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		25-27, 29-31		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	68			141, 171
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures ⁵ .	Annual				
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				88
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			17	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				87
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			22	
	CRE – Qualitative disclosures related to IRB models.	Annual				81-83, 86-89, 96
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			23-38	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
	CR10 – IRB (specialized lending and equities under the simple risk weight method).	Quarterly			39	
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				88, 102
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			40-41	
	CCR2 – CVA capital charge.	Quarterly			42	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			42	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			49	
	CCR6 – Credit derivatives exposures.	Quarterly			50	
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	CCR8 – Exposures to central counterparties.	Quarterly			50	

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

¹ Total loss absorbing capacity (TLAC).

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

³ Not applicable.

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

⁵ For annual disclosures, refer to the fourth quarter 2020 SRD.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

Common shares plus related contributed surplus						
Retained earnings						
Accumulated other comprehensive income (loss)						
Directly issued capital subject to phase out from CET1 ²						
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						
<i>of which: significant investments in the common stock of financials</i>						
<i>of which: mortgage servicing rights</i>						
<i>of which: deferred tax assets arising from temporary differences</i>						
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						
<i>of which: classified as equity under applicable accounting standards</i>						
<i>of which: classified as liabilities under applicable accounting standards</i>						
Directly issued capital instruments subject to phase out from Additional Tier 1						
Additional Tier 1 instruments issued by subsidiaries and held by third parties						
<i>of which: instruments issued by subsidiaries subject to phase out</i>						

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						
<i>of which: Reverse mortgages</i>						
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		2020		Cross Reference ¹	
	Q2	Q1	Q4	Q3		
1	\$ 22,791	\$ 22,594	\$ 22,570	\$ 22,429	\$ 21,864	A1+A2+B
2	59,035	56,032	53,845	49,934	49,702	C
3	7,742	11,152	13,437	14,307	15,970	D
4	-	-	-	-	-	
5	-	-	-	-	-	
6	89,568	89,778	89,852	86,670	87,536	
7	-	-	-	-	-	
8	(15,854)	(16,413)	(17,019)	(20,001)	(20,707)	E1-E2
9	(1,803)	(1,899)	(2,030)	(2,138)	(2,267)	F1-F2
10	(156)	(158)	(177)	(207)	(286)	G
11	(2,813)	(3,368)	(3,720)	(4,276)	(4,237)	H
12	-	-	-	-	(273)	I
13	-	-	-	-	-	
14	(68)	(59)	(57)	(62)	(200)	J
15	(267)	(9)	(9)	(13)	(13)	K
16	(11)	(4)	(36)	(87)	(75)	
17	-	-	-	-	-	
18	(5,011)	(5,873)	(6,321)	-	-	L1+L2
19	-	-	-	(2,197)	(2,292)	
20	-	-	-	-	-	
21	-	-	-	-	-	
22	-	-	-	-	-	
23	-	-	-	-	-	
24	-	-	-	-	-	
25	-	-	-	-	-	
26	1,043	1,398	2,133	1,857	511	M
27	-	-	-	-	-	
28	(24,940)	(26,385)	(27,236)	(27,124)	(29,839)	
29	64,628	63,393	62,616	59,546	57,697	
29a	63,585	61,995	60,483	57,689	57,135	
30	4,947	5,647	5,647	5,796	5,798	N+O+P
31	4,947	5,647	5,647	5,796	5,798	
32	-	-	-	-	-	
33	615	615	1,190	1,193	1,173	Q+R+S
34	61	61	-	-	-	T
35	61	61	-	-	-	
36	5,623	6,323	6,837	6,989	6,971	
37	-	-	-	-	-	
38	-	-	-	-	-	
39	(14)	(12)	(12)	-	-	U
40	(350)	(350)	(350)	(350)	(350)	V
41	-	-	-	-	-	
41a	-	-	-	-	-	
42	-	-	-	-	-	
43	(364)	(362)	(362)	(350)	(350)	
44	5,259	5,961	6,475	6,639	6,621	
45	69,887	69,354	69,091	66,185	64,318	
45a	\$ 68,844	\$ 67,956	\$ 66,958	\$ 64,328	\$ 63,756	

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

² Common Equity Tier 1 (CET1).

Capital Position – Basel III (CC1) (Continued)

(\$ millions)

As at

Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus

Directly issued capital instruments subject to phase out from Tier 2

Tier 2 instruments issued by subsidiaries and held by third parties

of which: instruments issued by subsidiaries subject to phase out

Collective allowance

Tier 2 Capital before regulatory adjustments

Tier 2 regulatory adjustments

Investments in own Tier 2 instruments

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

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

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

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

Other deductions from Tier 2 capital

Total regulatory adjustments to Tier 2 Capital

Tier 2 Capital

Total Capital

Total Capital with transitional arrangements for ECL provisioning not applied

Total risk-weighted assets

Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

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

Tier 1 Capital Ratio

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

Total Capital (as percentage of RWA)

Total Capital Ratio with transitional arrangements for ECL provisioning not applied

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

of which: capital conservation buffer requirement

of which: bank-specific countercyclical buffer requirement⁴

of which: G-SIB buffer requirement⁵

of which: D-SIB buffer requirement

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

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

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

Line #	2021		2020		Cross Reference ¹	
	Q2	Q1	Q4	Q3		Q2
46	\$ 11,069	\$ 11,183	\$ 11,277	\$ 12,276	\$ 13,825	W
47	160	160	160	160	200	X
48	–	–	–	–	–	
49	–	–	–	–	–	
50	1,433	1,172	509	646	1,875	Y
51	12,662	12,515	11,946	13,082	15,900	
52	–	–	–	–	(1)	
53	–	–	–	–	–	
54	(404)	(406)	(856)	–	–	Z
54a	(61)	–	–	–	–	Z1
55	(160)	(160)	(160)	(160)	(160)	Z2
56	–	–	–	–	–	
57	(625)	(566)	(1,016)	(160)	(161)	
58	12,037	11,949	10,930	12,922	15,739	
59	81,924	81,303	80,021	79,107	80,057	
59a	81,924	81,303	80,021	79,107	80,006	
60	\$ 455,010	\$ 467,227	\$ 478,909	\$ 478,117	\$ 523,979	
61	14.2 %	13.6 %	13.1 %	12.5 %	11.0 %	
61a	14.0	13.3	12.6	12.1	10.9	
62	15.4	14.8	14.4	13.8	12.3	
62a	15.1	14.5	14.0	13.5	12.2	
63	18.0	17.4	16.7	16.5	15.3	
63a	18.0	17.4	16.7	16.5	15.3	
64	8.0	8.0	8.0	8.0	8.0	
65	2.5	2.5	2.5	2.5	2.5	
66	–	–	–	–	–	
67	1.0	1.0	1.0	1.0	1.0	
67a	–	–	–	–	–	
68	14.2	13.6	13.1	12.5	11.0	
69	8.0	8.0	8.0	8.0	8.0	
70	9.5	9.5	9.5	9.5	9.5	
71	11.5	11.5	11.5	11.5	11.5	

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

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

³ The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2020 list of G-SIBs, using 2019 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.

⁴ The countercyclical buffer surcharge is in effect.

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

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

Capital Position – Basel III (CC1) (Continued)

(\$ millions, except as noted)

As at

Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

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

Current cap on CET1 instruments subject to phase out arrangements

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

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

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

Current cap on Tier 2 instruments subject to phase out arrangements

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

Capital Ratios for significant bank subsidiaries

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

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

Line #	2021		2020		
	Q2	Q1	Q4	Q3	Q2
72	\$ 6,963	\$ 6,927	\$ 6,894	\$ 1,816	\$ 2,101
73	1,763	1,582	1,411	6,174	5,999
74	80	66	61	56	57
75	589	944	748	663	444
76	255	285	316	331	2,885
77	175	180	196	207	2,386
78	2,511	3,268	3,262	2,813	–
79	2,301	2,390	2,446	2,296	–
80	–	–	–	–	–
81	–	–	–	–	–
82	675	675	1,350	1,350	1,350
83	515	515	–	–	–
84	876	876	1,753	1,753	1,753
85	–	–	–	–	–
86	17.4 %	15.3 %	15.0 %	14.6 %	14.5 %
87	17.4	15.3	15.0	14.6	14.5
88	18.7	16.6	16.2	15.9	15.6
89	39.4	38.9	38.9	39.0	38.8
90	39.4	38.9	38.9	39.0	38.8
91	39.5	39.1	39.3	39.4	39.2

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

Flow Statement for Regulatory Capital¹

(\$ millions)

Line #	2021		2020		
	Q2	Q1	Q4	Q3	Q2
Common Equity Tier 1					
1	\$ 63,393	\$ 62,616	\$ 59,546	\$ 57,697	\$ 55,689
2	44	46	14	12	12
3	—	—	(6)	—	(541)
4	(1,500)	(1,498)	(1,495)	(1,491)	(1,489)
5	101	112	112	583	74
6	3,695	3,277	5,143	2,248	1,515
7	(9)	(2)	5	138	(139)
Movements in other comprehensive income					
8	(2,211)	(2,286)	(301)	(2,248)	2,912
9	n/a	n/a	n/a	n/a	n/a
10	61	318	(27)	448	(469)
11	(705)	35	14	98	(93)
12	655	737	3,090	835	(869)
Goodwill and other intangible assets (deduction, net of related tax liability)					
13	2	19	30	79	(94)
14	—	—	—	—	—
15	1,102	19	(3,509)	1,147	1,189
16	64,628	63,393	62,616	59,546	57,697
Additional Tier 1 Capital					
17	5,961	6,475	6,639	6,621	6,640
18	—	—	—	—	—
19	(700)	—	(150)	—	—
20	(2)	(514)	(14)	18	(19)
21	5,259	5,961	6,475	6,639	6,621
22	69,887	69,354	69,091	66,185	64,318
Tier 2 Capital					
23	11,949	10,930	12,922	15,739	12,444
24	—	—	—	—	3,000
25	—	—	(1,000)	(1,500)	—
26	—	—	—	(41)	—
27	261	663	(137)	(1,229)	(18)
28	(173)	356	(855)	(47)	313
29	12,037	11,949	10,930	12,922	15,739
30	\$ 81,924	\$ 81,303	\$ 80,021	\$ 79,107	\$ 80,057

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

² Represents impact of shares repurchased for cancellation.

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

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

(\$ millions)
As at

Line #	2021 Q2		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 5,718	\$ 5,718	
Interest-bearing deposits with banks	188,409	188,300	
Trading loans, securities, and other	141,490	141,490	
Non-trading financial assets at fair value through profit or loss	9,215	8,635	
Derivatives	53,621	53,620	
Financial assets designated at fair value through profit or loss	4,832	1,594	
Financial assets at fair value through other comprehensive income	89,599	87,031	
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		326	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		14	U
Non-significant investments exceeding regulatory thresholds – Tier 2		404	Z
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		61	Z1
Non-significant investments not exceeding regulatory thresholds		889	
Debt securities at amortized cost, net of allowance for credit losses	215,905	215,716	
Securities purchased under reverse repurchase agreements	155,375	155,375	
Loans	715,434	715,434	
Allowance for loan losses	(6,998)	(6,998)	
Eligible allowance reflected in Tier 2 regulatory capital		(1,433)	Y
Shortfall of allowance to expected loss		–	I
Transitional arrangement for expected credit loss provisioning		(1,043)	M
Allowances not reflected in regulatory capital		(4,522)	
Other	96,458	93,987	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		4,685	L2
Non-significant investments not exceeding regulatory thresholds		6,012	
Goodwill		15,979	E1
Other intangibles		1,835	F1
Other intangibles (Mortgage Servicing Rights)		80	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		156	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		589	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		2,197	
Other DTA/DTL adjustments ⁴		(1,092)	
Significant investments in financials			
Significant investments exceeding regulatory thresholds		–	
Significant investments not exceeding regulatory thresholds		75	
Defined pension benefits		267	K
Other Assets		63,204	
TOTAL ASSETS	1,669,058	1,659,902	
LIABILITIES AND EQUITY⁴			
Trading deposits	33,679	33,679	
Derivatives	58,019	58,019	
Securitization liabilities at fair value	13,622	13,622	
Financial liabilities designated at fair value through profit or loss	66,253	66,253	
Deposits	1,118,488	1,118,488	
Other	273,213	264,057	
Deferred tax liabilities			
Goodwill		125	E2
Intangible assets (excluding mortgage servicing rights)		32	F2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		1,200	
Other DTA/DTL adjustments ⁴		(1,092)	
Gains and losses due to changes in own credit risk on fair value liabilities		68	J
Other liabilities		263,724	
Subordinated notes and debentures	11,269	11,269	
Directly issued qualifying Tier 2 instruments		11,069	W
Directly issued capital instruments subject to phase out from Tier 2		160	X
Regulatory capital amortization of maturing debentures		40	
Liabilities	1,574,543	1,565,387	
Common Shares	22,790	22,790	A1
Preferred Shares	4,950	4,950	
Directly issued qualifying Additional Tier 1 instruments		4,950	N
Directly issued capital instruments subject to phase out from Additional Tier 1		340	Q
Preferred shares not allowed for regulatory capital		(340)	
Treasury Shares – Common	(123)	(123)	A2
Treasury Shares – Preferred	(5)	(5)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(5)	O
Contributed Surplus	126	126	
Contributed surplus – Common Shares		124	B
Contributed surplus – Preferred Shares		2	P
Retained Earnings	59,035	59,035	C
Accumulated other comprehensive income (AOCI)	7,742	7,742	D
Cash flow hedges requiring derecognition		2,813	H
Net AOCI included as capital		4,929	
Non-controlling interests in subsidiaries	–	–	
Portion allowed for regulatory capital (directly issued)		99	R
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out from Additional Tier 1		61	T
Portion not allowed for regulatory capital subject to phase out		(160)	
TOTAL LIABILITIES AND EQUITY	\$ 1,669,058	\$ 1,659,902	

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

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$9.2 billion and total equity of \$2.2 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (V, Z2) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

⁵ Included in current cap on additional Tier 1 instruments is \$1.2 billion related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust). The allowed for capital is \$176 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	1	\$ 1,669,058	\$ 1,735,595	\$ 1,715,865	\$ 1,697,305	\$ 1,673,745	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(7,308)	(7,419)	(7,668)	(7,339)	(6,619)	2
Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	3	(1,266)	(1,266)	(4,118)	(4,117)	(5,105)	3
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	4	–	–	–	–	–	4
Adjustments for derivative financial instruments	5	1,440	1,459	1,497	(24,350)	(19,145)	5
Adjustment for securities financing transactions (SFTs)	6	(25,602)	(19,632)	(22,701)	(17,621)	(24,025)	6
Adjustment for off-balance sheet items (credit equivalent amounts)	7	178,003	178,865	178,989	173,810	163,216	7
Other adjustments	8	(305,873)	(340,409)	(325,191)	(312,297)	(252,900)	8
Leverage Ratio Exposure	9	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	9

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	10	\$ 1,171,894	\$ 1,204,814	\$ 1,185,157	\$ 1,165,828	\$ 1,197,995	1
Deductions of receivables assets for cash variation margin provided in derivative transactions	11	–	–	–	–	–	2
Less: Asset amounts deducted in determining Tier 1 Capital	12	(12,315)	(12,537)	(9,551)	(16,282)	(12,808)	3
Total on-balance sheet exposures (excluding derivatives and SFTs)	13	(26,278)	(28,086)	(29,674)	(29,270)	(30,502)	4
	14	1,133,301	1,164,191	1,145,932	1,120,276	1,154,685	5

Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	15	19,699	18,180	18,971	23,260	22,762	6
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	16	46,687	48,520	45,544	45,141	43,294	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	17	–	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	18	1,672	2,077	1,543	1,970	1,538	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	19	(683)	(1,184)	(767)	(1,117)	(95)	10
Total derivative exposures	20	67,375	67,593	65,291	69,254	67,499	11

Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	21	155,375	156,176	169,162	159,672	167,791	12
Netted amounts of cash payables and cash receivables of gross SFT assets	22	(28,885)	(23,782)	(26,197)	(22,307)	(27,912)	13
Counterparty credit risk (CCR) exposure for SFTs	23	3,283	4,150	3,496	4,686	3,888	14
Agent transaction exposures	24	–	–	–	–	–	15
Total securities financing transaction exposures	25	129,773	136,544	146,461	142,051	143,767	16

Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount	26	625,570	627,795	632,676	631,527	612,153	17
Adjustments for conversion to credit equivalent amounts	27	(447,567)	(448,930)	(453,687)	(457,717)	(448,937)	18
Off-balance sheet items	28	178,003	178,865	178,989	173,810	163,216	19

Capital on total exposures

Tier 1 Capital – “All-in” basis (line 45 on page 1)	29	69,887	69,354	69,091	66,185	64,318	20
Tier 1 Capital with transitional arrangements for ECL provisioning not applied	30	68,844	67,956	66,958	64,328	63,756	20a

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

	31	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	21
--	----	--------------	--------------	--------------	--------------	--------------	----

Leverage Ratio

	32	4.6 %	4.5 %	4.5 %	4.4 %	4.2 %	22
--	----	-------	-------	-------	-------	-------	----

Leverage Ratio with transitional arrangements for ECL provisioning not applied

	33	4.6	4.4	4.4	4.3	4.2	22a
--	----	-----	-----	-----	-----	-----	-----

Line #	2021			2020		OSFI Template
	Q2	Q1	Q4	Q3	Q2	
1	\$ 1,669,058	\$ 1,735,595	\$ 1,715,865	\$ 1,697,305	\$ 1,673,745	1
2	(7,308)	(7,419)	(7,668)	(7,339)	(6,619)	2
3	(1,266)	(1,266)	(4,118)	(4,117)	(5,105)	3
4	–	–	–	–	–	4
5	1,440	1,459	1,497	(24,350)	(19,145)	5
6	(25,602)	(19,632)	(22,701)	(17,621)	(24,025)	6
7	178,003	178,865	178,989	173,810	163,216	7
8	(305,873)	(340,409)	(325,191)	(312,297)	(252,900)	8
9	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	9
10	\$ 1,171,894	\$ 1,204,814	\$ 1,185,157	\$ 1,165,828	\$ 1,197,995	1
11	–	–	–	–	–	2
12	(12,315)	(12,537)	(9,551)	(16,282)	(12,808)	3
13	(26,278)	(28,086)	(29,674)	(29,270)	(30,502)	4
14	1,133,301	1,164,191	1,145,932	1,120,276	1,154,685	5
15	19,699	18,180	18,971	23,260	22,762	6
16	46,687	48,520	45,544	45,141	43,294	7
17	–	–	–	–	–	8
18	1,672	2,077	1,543	1,970	1,538	9
19	(683)	(1,184)	(767)	(1,117)	(95)	10
20	67,375	67,593	65,291	69,254	67,499	11
21	155,375	156,176	169,162	159,672	167,791	12
22	(28,885)	(23,782)	(26,197)	(22,307)	(27,912)	13
23	3,283	4,150	3,496	4,686	3,888	14
24	–	–	–	–	–	15
25	129,773	136,544	146,461	142,051	143,767	16
26	625,570	627,795	632,676	631,527	612,153	17
27	(447,567)	(448,930)	(453,687)	(457,717)	(448,937)	18
28	178,003	178,865	178,989	173,810	163,216	19
29	69,887	69,354	69,091	66,185	64,318	20
30	68,844	67,956	66,958	64,328	63,756	20a
31	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167	21
32	4.6 %	4.5 %	4.5 %	4.4 %	4.2 %	22
33	4.6	4.4	4.4	4.3	4.2	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Line #	2021		2020		
	Q2	Q1	Q4	Q3	Q2
Resolution group 1					
1	\$ 114,229	\$ 110,980	\$ 104,933	\$ 100,624	\$ 98,924
1a	114,229	110,980	104,933	100,624	98,872
2	455,010	467,227	478,909	478,117	523,979
3	25.1 %	23.8 %	21.9 %	21.0 %	18.9 %
3a	25.1	23.8	21.9	21.0	18.9
4	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	\$ 1,529,167
5	7.6 %	7.2 %	6.8 %	6.7 %	6.5 %
5a	7.6	7.2	6.8	6.7	6.5
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

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

TLAC Composition (TLAC1)

(\$ millions, except as noted)

Line #	2021		2020		
	Q2	Q1	Q4	Q3	Q2
Regulatory capital elements of TLAC and adjustments					
1	\$ 64,628	\$ 63,393	\$ 62,616	\$ 59,546	\$ 57,697
2	5,259	5,961	6,475	6,639	6,621
3	—	—	—	—	—
4	—	—	—	—	—
5	5,259	5,961	6,475	6,639	6,621
6	12,037	11,949	10,930	12,922	15,739
7	40	40	40	41	—
8	—	—	—	—	—
9	—	—	—	—	—
10	12,077	11,989	10,970	12,963	15,739
11	81,964	81,343	80,061	79,148	80,057
Non-regulatory capital elements of TLAC					
12	n/a	n/a	n/a	n/a	n/a
13	32,383	29,756	24,962	21,618	19,050
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	32,383	29,756	24,962	21,618	19,050
18	114,347	111,099	105,023	100,766	99,107
19	n/a	n/a	n/a	n/a	n/a
20	(118)	(119)	(90)	(142)	(183)
21	—	—	—	—	—
22	114,229	110,980	104,933	100,624	98,924
23	455,010	467,227	478,909	478,117	523,979
24	1,508,452	1,547,193	1,536,673	1,505,391	1,529,167
TLAC ratios and buffers					
25	25.1 %	23.8 %	21.9 %	21.0 %	18.9 %
26	7.6	7.2	6.8	6.7	6.5
27	n/a	n/a	n/a	n/a	n/a
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

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

² Not applicable until the first quarter of 2022.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at		Line #	2021 Q2					2021 Q1						
			Creditor Ranking					Creditor Ranking						
			1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
			(most junior) (most senior)					(most junior) (most senior)						
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)		1												
Total capital and liabilities net of credit risk mitigation		2	22,790	4,950	11,291	33,429	-	72,460	22,645	5,650	11,366	32,358	-	72,019
Subset of row 2 that are excluded liabilities		3	134	5	82	1,234	-	1,455	175	4	90	2,885	-	3,154
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		4	22,656	4,945	11,209	32,195	-	71,005	22,470	5,646	11,276	29,473	-	68,865
Subset of row 4 that are potentially eligible as TLAC		5	22,656	4,945	11,209	32,195	-	71,005	22,470	5,646	11,276	29,473	-	68,865
Subset of row 5 with 1 year ≤ residual maturity < 2 years		6	-	-	-	5,776	-	5,776	-	-	-	5,894	-	5,894
Subset of row 5 with 2 years ≤ residual maturity < 5 years		7	-	-	160	24,083	-	24,243	-	-	160	22,750	-	22,910
Subset of row 5 with 5 years ≤ residual maturity < 10 years		8	-	-	7,500	2,305	-	9,805	-	-	6,213	816	-	7,029
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		9	-	-	3,549	31	-	3,580	-	-	4,903	13	-	4,916
Subset of row 5 that is perpetual securities		10	22,656	4,945	-	-	-	27,601	22,470	5,646	-	-	-	28,116
			2020 Q4					2020 Q3						
			Creditor Ranking					Creditor Ranking						
			1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
			(most junior) (most senior)					(most junior) (most senior)						
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)		11												
Total capital and liabilities net of credit risk mitigation		12	22,487	5,650	11,446	27,530	-	67,113	22,361	5,800	12,456	24,128	-	64,745
Subset of row 12 that are excluded liabilities		13	73	4	92	2,862	-	3,031	146	5	124	2,748	-	3,023
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		14	22,414	5,646	11,354	24,668	-	64,082	22,215	5,795	12,332	21,380	-	61,722
Subset of row 14 that are potentially eligible as TLAC		15	22,414	5,646	11,354	24,668	-	64,082	22,215	5,795	12,332	21,380	-	61,722
Subset of row 15 with 1 year ≤ residual maturity < 2 years		16	-	-	-	678	-	678	-	-	-	863	-	863
Subset of row 15 with 2 years ≤ residual maturity < 5 years		17	-	-	160	23,078	-	23,238	-	-	160	20,320	-	20,480
Subset of row 15 with 5 years ≤ residual maturity < 10 years		18	-	-	6,198	845	-	7,043	-	-	7,176	130	-	7,306
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		19	-	-	4,996	67	-	5,063	-	-	4,996	67	-	5,063
Subset of row 15 that is perpetual securities		20	22,414	5,646	-	-	-	28,060	22,215	5,795	-	-	-	28,010
			2020 Q2					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 ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)		21												
Total capital and liabilities net of credit risk mitigation		22	21,766	5,800	14,035	20,863	-	62,464	21,766	5,800	14,035	20,863	-	62,464
Subset of row 22 that are excluded liabilities		23	100	3	91	2,099	-	2,293	100	3	91	2,099	-	2,293
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		24	21,666	5,797	13,944	18,764	-	60,171	21,666	5,797	13,944	18,764	-	60,171
Subset of row 24 that are potentially eligible as TLAC		25	21,666	5,797	13,944	18,764	-	60,171	21,666	5,797	13,944	18,764	-	60,171
Subset of row 25 with 1 year ≤ residual maturity < 2 years		26	-	-	-	1,327	-	1,327	-	-	-	1,327	-	1,327
Subset of row 25 with 2 years ≤ residual maturity < 5 years		27	-	-	-	17,215	-	17,215	-	-	-	17,215	-	17,215
Subset of row 25 with 5 years ≤ residual maturity < 10 years		28	-	-	8,859	134	-	9,993	-	-	8,859	134	-	9,993
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		29	-	-	5,085	88	-	5,173	-	-	5,085	88	-	5,173
Subset of row 25 that is perpetual securities		30	21,666	5,797	-	-	-	27,463	21,666	5,797	-	-	-	27,463

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

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	Line #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2021		2020			2021		2020			
		Q2	Q1	Q4	Q3	Q2	Q2	Q1	Q4	Q3	Q2	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 318,541	\$ 328,283	\$ 341,143	\$ 347,237	\$ 396,674	\$ 25,483	\$ 26,263	\$ 27,291	\$ 27,779	\$ 31,734	1
Of which: standardized approach (SA) ³	2	28,595	29,909	30,022	30,250	186,165	2,287	2,393	2,402	2,420	14,893	2
Of which: internal ratings-based (IRB) approach	3	289,946	298,374	311,121	316,987	210,509	23,196	23,870	24,889	25,359	16,841	3
Counterparty credit risk	4	17,079	19,592	19,598	20,703	20,952	1,366	1,567	1,568	1,656	1,676	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,041	8,785	8,698	9,134	9,536	643	703	696	731	763	5
Of which: current exposure method (CEM)	6	–	–	–	–	–	–	–	–	–	–	n/a
Of which: internal model method (IMM)	7	–	–	–	–	–	–	–	–	–	–	6
Of which: other CCR ⁴	8	9,038	10,807	10,900	11,569	11,416	723	864	872	925	913	n/a
Equity positions in banking book under market-based approach	9	26,628	26,440	22,246	–	–	2,130	2,115	1,780	–	–	7
Equity investments in funds – look-through approach	10	1,325	1,372	1,423	348	341	106	110	114	28	27	8
Equity investments in funds – mandate-based approach	11	81	76	85	53	46	6	6	7	4	4	9
Equity investments in funds – fall-back approach	12	1,337	915	826	666	601	107	73	66	53	48	10
Settlement risk	13	59	86	36	66	27	5	7	3	5	2	11
Securitization exposures in banking book	14	11,404	11,720	12,527	12,889	13,917	912	938	1,002	1,031	1,113	12
Of which: grandfathered	15	–	–	–	–	–	–	–	–	–	–	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	690	–	–	–	–	55	–	–	–	–	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	10,686	11,690	12,496	12,831	13,866	855	936	1,000	1,026	1,109	14
Of which: securitization standardized approach (SEC-SA)	18	28	30	31	58	51	2	2	2	5	4	15
Market risk	19	12,572	12,810	16,758	20,810	17,741	1,006	1,025	1,341	1,665	1,419	16
Of which: standardized approach (SA)	20	1,041	1,706	3,401	1,783	1,628	83	137	272	143	130	17
Of which: internal model approaches (IMA)	21	11,531	11,104	13,357	19,027	16,113	923	888	1,069	1,522	1,289	18
Operational risk	22	59,905	59,454	58,715	58,112	57,429	4,792	4,756	4,697	4,649	4,594	19
Of which: basic indicator approach	23	–	–	–	–	–	–	–	–	–	–	20
Of which: standardized approach	24	59,905	59,454	58,715	58,112	57,429	4,792	4,756	4,697	4,649	4,594	21
Of which: advanced measurement approach	25	–	–	–	–	–	–	–	–	–	–	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	6,079	6,479	5,552	17,233	16,251	486	518	444	1,379	1,300	23
Floor adjustment	27	–	–	–	–	–	–	–	–	–	–	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 455,010	\$ 467,227	\$ 478,909	\$ 478,117	\$ 523,979	\$ 36,399	\$ 37,378	\$ 38,313	\$ 38,249	\$ 41,917	25

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

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

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

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2021 Q2				2021 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767
Asset size ⁴	2	1,830	(939)	(2,334)	(994)	4,404	(180)	117	355
Asset quality ⁵	3	(422)	(422)	372	229	(3,450)	(3,450)	285	168
Model updates ⁶	4	(524)	–	–	–	(1,440)	(1,440)	–	–
Methodology and policy ⁷	5	–	–	–	–	–	–	–	–
Acquisitions and disposals	6	–	–	–	–	–	–	–	–
Foreign exchange movements ⁸	7	(8,980)	(7,067)	(551)	(298)	(9,640)	(7,677)	(408)	(220)
Other ⁹	8	(1,821)	–	–	–	1,659	–	–	–
RWA, balance at end of period	9	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070

	LINE #	2020 Q4				2020 Q3			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073
Asset size ⁴	11	(2,978)	(2,620)	(1,453)	(400)	(4,297)	(4,815)	256	(185)
Asset quality ⁵	12	(1,750)	(1,750)	487	279	(4,924)	(4,924)	(141)	(77)
Model updates ⁶	13	3,378	(409)	–	–	(30,353)	119,436	–	347
Methodology and policy ⁷	14	–	–	–	–	–	–	–	–
Acquisitions and disposals	15	6,407	–	–	–	–	–	–	–
Foreign exchange movements ⁸	16	(1,307)	(1,087)	(139)	(68)	(10,694)	(3,219)	(364)	(202)
Other ⁹	17	1,596	–	–	–	903	–	–	–
RWA, balance at end of period	18	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956

	LINE #	2020 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 388,374	\$ 187,205	\$ 18,631	\$ 10,477
Asset size ⁴	20	14,173	3,844	786	(237)
Asset quality ⁵	21	7,894	7,894	910	513
Model updates ⁶	22	4,000	7,909	–	–
Methodology and policy ⁷	23	–	–	–	–
Acquisitions and disposals	24	–	–	–	–
Foreign exchange movements ⁸	25	13,045	3,657	625	320
Other ⁹	26	371	–	–	–
RWA, balance at end of period	27	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the second quarter of 2021, the decrease in counterparty credit risk is due to various portfolios in the Wholesale Banking segment.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments.

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

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

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

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

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)

As at

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

LINE #	2021		2020		
	Q2	Q1	Q4	Q3	Q2
1	\$ 12,810	\$ 16,758	\$ 20,810	\$ 17,741	\$ 12,765
2	(238)	(3,207)	(4,052)	3,069	12,297
3	–	–	–	–	–
4	–	(741)	–	–	(7,321)
5	–	–	–	–	–
6	n/m ⁵	n/m	n/m	n/m	n/m
7	\$ 12,572	\$ 12,810	\$ 16,758	\$ 20,810	\$ 17,741

¹ 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 financial bond exposures.

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

³ The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes. Methodology changes related to debt specific risk drove the reduction in RWA.

⁴ Foreign exchange movements and other are deemed not meaningful since RWA exposure measures are calculated in Canadian dollars. Therefore, no foreign exchange translation is required.

⁵ Not meaningful.

Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions)

As at

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

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

LINE #	2021		2020		
	Q2	Q1	Q4	Q3	Q2
1	\$ 59,454	\$ 58,715	\$ 58,112	\$ 57,429	\$ 56,242
2	451	739	603	683	1,187
3	–	–	–	–	–
4	\$ 59,905	\$ 59,454	\$ 58,715	\$ 58,112	\$ 57,429

¹ 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 Q2						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 5,718	\$ 5,718	\$ 5,988	\$ -	\$ -	\$ -	\$ (270)
Interest-bearing deposits with banks	2	188,409	188,300	187,891	-	-	492	(83)
Trading loans, securities, and other	3	141,490	141,490	-	-	-	133,815	7,675
Non-trading financial assets at fair value through profit or loss	4	9,215	8,635	2,040	-	7,074	-	(479)
Derivatives	5	53,621	53,620	-	53,620	-	51,388	-
Financial assets designated at fair value through profit or loss	6	4,832	1,594	1,607	-	-	-	(13)
Financial assets at fair value through other comprehensive income	7	89,599	87,031	78,842	-	6,402	-	1,787
Debt securities at amortized cost, net of allowance for credit losses	8	215,905	215,716	172,507	-	43,252	-	(43)
Securities purchased under reverse repurchase agreements	9	155,375	155,375	-	155,375	-	8,255	-
Residential mortgages	10	256,277	256,277	256,151	-	-	-	126
Consumer instalment and other personal	11	184,466	184,466	184,345	-	-	-	121
Credit card	12	29,281	29,281	28,080	-	-	-	1,201
Business and government	13	245,410	245,410	236,678	-	9,407	-	(675)
Allowance for loan losses	14	(6,998)	(6,998)	-	-	-	-	(6,998)
Customers' liability under acceptances	15	19,070	19,070	19,070	-	-	-	-
Investment in Schwab and TD Ameritrade	16	10,697	10,697	10,697	-	-	-	-
Goodwill	17	15,979	15,979	-	-	-	-	15,979
Other intangibles	18	1,915	1,915	-	-	-	-	1,915
Land, buildings, equipment, and other depreciable assets	19	9,261	9,161	9,160	-	-	-	1
Deferred tax assets	20	1,938	1,850	2,863	-	-	-	(1,013)
Amounts receivable from brokers, dealers and clients	21	21,535	21,535	3,032	-	-	-	18,503
Other assets	22	16,063	13,780	871	12,434	74	-	401
Total assets	23	\$ 1,669,058	\$ 1,659,902	\$ 1,199,822	\$ 221,429	\$ 66,209	\$ 193,950	\$ 38,135
Liabilities								
Trading deposits	24	\$ 33,679	\$ 33,679	\$ -	\$ -	\$ -	\$ 33,568	\$ 111
Derivatives	25	58,019	58,019	-	58,019	-	52,503	-
Securitization liabilities at fair value	26	13,622	13,622	-	-	-	13,622	-
Financial liabilities designated at fair value through profit or loss	27	66,253	66,253	-	-	-	8	66,245
Deposits	28	1,118,488	1,118,488	-	-	-	-	1,118,488
Acceptances	29	19,070	19,070	-	-	-	-	19,070
Obligations related to securities sold short	30	39,080	39,080	-	-	-	37,356	1,724
Obligations related to securities sold under repurchase agreements	31	148,326	148,326	-	148,326	-	5,674	-
Securitization liabilities at amortized cost	32	15,346	15,346	-	-	-	-	15,346
Amounts payable to brokers, dealers, and clients	33	20,514	20,514	-	-	-	-	20,514
Insurance-related liabilities	34	7,334	24	-	-	-	-	24
Other liabilities	35	23,543	21,697	-	-	-	-	21,697
Subordinated notes and debentures	36	11,269	11,269	-	-	-	-	11,269
Total liabilities	37	\$ 1,574,543	\$ 1,565,387	\$ -	\$ 206,345	\$ -	\$ 142,731	\$ 1,274,488

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

² Excludes assets and liabilities of insurance subsidiaries.

Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (L12)

(\$ millions) As at	LINE #	2021 Q2				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,681,410	\$ 1,199,822	\$ 221,429	\$ 66,209	\$ 193,950
Liabilities carrying value amount under regulatory scope of consolidation	2	349,076	-	206,345	-	142,731
Total net amount under regulatory scope of consolidation	3	1,332,334	1,199,822	15,084	66,209	51,219
Off-balance sheet amounts	4	338,836	315,660	-	23,176	-
Differences due to different netting rules, other than those already included in line 2	5	65,732	-	65,732	-	-
Adjustment for derivatives and PFE	6	61,346	-	61,346	-	-
Gross up for repo-style transactions	7	296,651	-	296,651	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,094,899	\$ 1,515,482	\$ 438,813	\$ 89,385	\$ 51,219

¹ Collateral for repo-style transactions is reflected in the loss given default (LGD) as opposed to exposure at default (EAD).

Credit Quality of Assets (CR1)¹

(\$ millions) As at		LINE #	2021 Q2						
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		1	\$ 2,803	\$ 723,160	\$ (6,993)	\$ –	\$ (2)	\$ (6,991)	\$ 718,970
Debt securities		2	–	247,869	(2)	–	–	(2)	247,867
Off-balance sheet exposures		3	210	522,032	(970)	–	–	(970)	521,272
Total		4	\$ 3,013	\$ 1,493,061	\$ (7,965)	\$ –	\$ (2)	\$ (7,963)	\$ 1,488,109
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 ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		5	\$ 3,057	\$ 722,279	\$ (7,925)	\$ –	\$ (2)	\$ (7,923)	\$ 717,411
Debt securities		6	–	251,363	(2)	–	–	(2)	251,361
Off-balance sheet exposures		7	205	530,739	(1,004)	–	–	(1,004)	529,940
Total		8	\$ 3,262	\$ 1,504,381	\$ (8,931)	\$ –	\$ (2)	\$ (8,929)	\$ 1,498,712
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 ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		9	\$ 3,157	\$ 726,815	\$ (8,279)	\$ (1)	\$ (2)	\$ (8,276)	\$ 721,693
Debt securities		10	–	270,449	(2)	–	–	(2)	270,447
Off-balance sheet exposures		11	144	537,033	(1,087)	–	–	(1,087)	536,090
Total		12	\$ 3,301	\$ 1,534,297	\$ (9,368)	\$ (1)	\$ (2)	\$ (9,365)	\$ 1,528,230
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 ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		13	\$ 3,821	\$ 727,536	\$ (8,123)	\$ (1)	\$ –	\$ (8,122)	\$ 723,234
Debt securities		14	–	253,513	(2)	–	–	(2)	253,511
Off-balance sheet exposures		15	241	538,652	(1,087)	–	–	(1,087)	537,806
Total		16	\$ 4,062	\$ 1,519,701	\$ (9,212)	\$ (1)	\$ –	\$ (9,211)	\$ 1,514,551

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

² Includes total impaired exposures, of which \$1,855 million (January 31, 2021 – \$1,997 million; October 31, 2020 – \$1,750 million; July 31, 2020 – \$2,525 million) is in the default category and \$948 million as at April 30, 2021 (January 31, 2021 – \$1,060 million; October 31, 2020 – \$1,407 million; July 31, 2020 – \$1,296 million) is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Quality of Assets (CR1) (Continued)¹

(\$ millions) As at		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 ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴			
Loans	1	\$ 3,606	\$ 749,926	\$ (6,915)	\$ (57)	\$ (1,321)	\$ (5,537)	746,617
Debt securities	2	–	211,416	(2)	–	(2)	–	211,414
Off-balance sheet exposures	3	282	524,535	(991)	(13)	(137)	(841)	523,826
Total	4	\$ 3,888	\$ 1,485,877	\$ (7,908)	\$ (70)	\$ (1,460)	\$ (6,378)	1,481,857

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

² Includes total impaired exposures of which \$2,200 million is in the default category and \$1,406 million as at April 30, 2020 is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Risk Mitigation Techniques – Overview (CR3)¹

(\$ millions) As at	LINE #	2021 Q2					2021 Q1				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 237,348	\$ 488,615	\$ 370,671	\$ 117,908	\$ 36	\$ 246,276	\$ 479,060	\$ 361,667	\$ 117,355	\$ 38
Debt securities	2	246,068	1,801	–	6	1,795	249,119	2,244	–	12	2,232
Total	3	\$ 483,416	\$ 490,416	\$ 370,671	\$ 117,914	\$ 1,831	\$ 495,395	\$ 481,304	\$ 361,667	\$ 117,367	\$ 2,270
<i>Of which: defaulted</i>	4	1,404	1,399	1,138	261	–	1,501	1,556	1,261	295	–
		2020 Q4					2020 Q3				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 251,313	\$ 478,659	\$ 357,227	\$ 121,411	\$ 21	\$ 264,898	\$ 466,459	\$ 344,510	\$ 121,944	\$ 5
Debt securities	6	267,957	2,492	–	16	2,476	251,142	2,371	–	20	2,351
Total	7	\$ 519,270	\$ 481,151	\$ 357,227	\$ 121,427	\$ 2,497	\$ 516,040	\$ 468,830	\$ 344,510	\$ 121,964	\$ 2,356
<i>Of which: defaulted</i>	8	1,545	1,612	1,323	289	–	2,125	1,696	1,408	288	–
		2020 Q2									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 287,592	\$ 465,940	\$ 345,162	\$ 120,778	–					
Debt securities	10	209,256	2,160	–	27	2,133					
Total	11	\$ 496,848	\$ 468,100	\$ 345,162	\$ 120,805	\$ 2,133					
<i>Of which: defaulted</i>	12	1,990	1,616	1,368	248	–					

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

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

³ As at April 30, 2021, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.4 billion (January 31, 2021 – 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) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2021 Q2					2021 Q1						
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured	1	\$	363,608	\$ 56,527	\$ -	\$ -	\$ -	420,135	\$ 359,046	\$ 56,297	\$ -	\$ -	\$ -	415,343
Qualifying revolving retail	2		36,242	112,092	-	-	-	148,334	37,820	113,114	-	-	-	150,934
Other retail	3		81,554	7,868	-	-	29	89,451	83,414	7,962	-	-	31	91,407
	4		481,404	176,487	-	-	29	657,920	480,280	177,373	-	-	31	657,684
Non-retail														
Corporate	5		234,644	103,371	226,341	20,376	19,345	604,077	231,239	104,981	199,473	22,115	19,849	577,657
Sovereign	6		413,509	1,170	56,369	12,012	1,631	484,691	443,835	1,151	80,659	12,322	1,687	539,654
Bank	7		27,602	6,615	79,014	17,335	5,655	136,221	28,329	7,081	105,776	18,797	5,847	165,830
	8		675,755	111,156	361,724	49,723	26,631	1,224,989	703,403	113,213	385,908	53,234	27,383	1,283,141
Total	9	\$	1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909	\$ 1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825
By Country of Risk														
Canada	10	\$	630,258	\$ 154,490	\$ 142,186	\$ 16,119	\$ 9,528	\$ 952,581	\$ 649,958	\$ 154,216	\$ 169,125	\$ 17,864	\$ 9,489	\$ 1,000,652
United States	11		459,355	127,810	106,551	13,830	15,872	723,418	462,858	129,939	99,772	14,840	16,696	724,105
Other International														
Europe	12		47,991	4,581	86,254	13,414	969	153,209	49,023	5,603	90,997	14,742	937	161,302
Other	13		19,555	762	26,733	6,360	291	53,701	21,844	828	26,014	5,788	292	54,766
	14		67,546	5,343	112,987	19,774	1,260	206,910	70,867	6,431	117,011	20,530	1,229	216,068
Total	15	\$	1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909	\$ 1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825
By Residual Contractual Maturity														
Within 1 year	16	\$	393,653	\$ 206,340	\$ 359,954	\$ 32,108	\$ 14,006	\$ 1,006,061	\$ 423,079	\$ 209,364	\$ 381,207	\$ 33,876	\$ 13,052	\$ 1,060,578
Over 1 year to 5 years	17		524,787	80,185	1,770	10,740	11,562	629,044	529,456	80,146	4,701	11,681	13,211	639,195
Over 5 years	18		238,719	1,118	-	6,875	1,092	247,804	231,148	1,076	-	7,677	1,151	241,052
Total	19	\$	1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909	\$ 1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	31,226	\$ 3,161	\$ 4	\$ 376	\$ 1,759	\$ 36,526	\$ 31,137	\$ 2,809	\$ 5	\$ 464	\$ 1,717	\$ 36,132
Non-residential	21		42,445	6,461	12	1,328	526	50,772	43,177	6,667	13	1,754	532	52,143
Total real-estate	22		73,671	9,622	16	1,704	2,285	87,298	74,314	9,476	18	2,218	2,249	88,275
Agriculture	23		8,833	461	6	34	29	9,363	8,721	392	10	68	32	9,223
Automotive	24		9,144	7,331	9	491	173	17,148	9,856	7,488	15	572	199	18,130
Financial	25		45,856	16,062	300,187	27,135	2,862	392,102	40,542	16,580	300,687	28,997	2,928	389,734
Food, beverage, and tobacco	26		5,458	4,430	8	905	495	11,296	5,461	4,654	8	955	513	11,591
Forestry	27		1,118	1,085	-	20	89	2,312	1,090	989	-	25	57	2,161
Government, public sector entities, and education	28		431,814	6,250	56,616	12,457	5,852	512,989	461,830	6,805	80,975	12,922	6,110	568,642
Health and social services	29		21,232	4,863	304	251	2,648	29,298	21,545	4,814	301	332	2,844	29,836
Industrial construction and trade contractors	30		6,256	1,901	14	55	886	9,112	5,785	1,959	11	67	883	8,705
Metals and mining	31		3,420	3,749	349	357	860	8,735	3,699	3,847	271	332	858	9,007
Pipelines, oil, and gas	32		7,735	11,994	3,319	1,752	1,357	26,157	8,409	13,366	1,440	1,504	1,371	26,090
Power and utilities	33		4,790	9,713	2	630	4,690	19,825	4,996	9,293	2	833	4,932	20,056
Professional and other services	34		17,740	7,538	157	630	1,006	27,071	18,283	7,867	273	686	1,007	28,116
Retail sector	35		9,289	3,723	68	309	219	13,608	8,852	3,723	75	283	217	13,150
Sundry manufacturing and wholesale	36		8,514	8,782	429	472	581	18,778	8,768	8,857	488	495	520	19,128
Telecommunications, cable, and media	37		5,488	8,106	88	798	332	14,812	5,629	7,100	563	760	346	14,398
Transportation	38		10,138	2,609	56	694	1,611	15,108	10,365	2,650	90	746	1,687	15,538
Other	39		5,259	2,937	96	1,029	656	9,977	5,258	3,353	681	1,439	630	11,361
Total	40	\$	675,755	\$ 111,156	\$ 361,724	\$ 49,723	\$ 26,631	\$ 1,224,989	\$ 703,403	\$ 113,213	\$ 385,908	\$ 53,234	\$ 27,383	\$ 1,283,141

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

² Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

Gross Credit Risk Exposures (Continued)¹

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

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

² Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2020 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 346,845	\$ 55,044	\$ –	\$ –	\$ –	\$ 401,889
Qualifying revolving retail	2	38,641	125,125	–	–	–	163,766
Other retail	3	81,550	7,809	–	–	36	89,395
	4	467,036	187,978	–	–	36	655,050
Non-retail							
Corporate	5	268,520	88,496	220,112	25,025	19,180	621,333
Sovereign	6	341,906	1,354	81,894	12,458	1,562	439,174
Bank	7	25,984	5,978	72,672	15,999	4,701	125,334
	8	636,410	95,828	374,678	53,482	25,443	1,185,841
Total	9	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
By Country of Risk							
Canada	10	\$ 567,874	\$ 149,954	\$ 156,402	\$ 18,214	\$ 9,032	\$ 901,476
United States	11	472,114	129,211	117,135	15,830	15,205	749,495
Other International							
Europe	12	40,886	4,158	73,324	14,387	714	133,469
Other	13	22,572	483	27,817	5,051	528	56,451
	14	63,458	4,641	101,141	19,438	1,242	189,920
Total	15	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
By Residual Contractual Maturity							
Within 1 year	16	\$ 382,619	\$ 211,520	\$ 374,370	\$ 30,798	\$ 12,548	\$ 1,011,855
Over 1 year to 5 years	17	491,828	69,241	308	13,166	11,769	586,312
Over 5 years	18	228,999	3,045	–	9,518	1,162	242,724
Total	19	\$ 1,103,446	\$ 283,806	\$ 374,678	\$ 53,482	\$ 25,479	\$ 1,840,891
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 29,552	\$ 2,636	\$ 2	\$ 627	\$ 1,617	\$ 34,434
Non-residential	21	47,220	5,599	22	2,354	504	55,699
Total real-estate	22	76,772	8,235	24	2,981	2,121	90,133
Agriculture	23	8,433	343	8	96	28	8,908
Automotive	24	14,834	5,496	15	1,172	149	21,666
Financial	25	41,145	14,943	288,790	25,169	2,614	372,661
Food, beverage, and tobacco	26	7,294	3,700	–	1,203	529	12,726
Forestry	27	1,597	748	–	63	57	2,465
Government, public sector entities, and education	28	358,593	5,346	82,240	13,271	5,880	465,330
Health and social services	29	22,021	2,064	263	392	2,395	27,135
Industrial construction and trade contractors	30	5,913	1,798	9	78	998	8,796
Metals and mining	31	5,244	3,121	204	653	894	10,116
Pipelines, oil, and gas	32	12,173	12,460	1,907	1,732	1,702	29,974
Power and utilities	33	6,747	8,606	–	1,012	4,030	20,395
Professional and other services	34	21,611	6,229	208	534	811	29,393
Retail sector	35	10,436	2,767	302	172	225	13,902
Sundry manufacturing and wholesale	36	13,988	7,761	111	517	481	22,858
Telecommunications, cable, and media	37	7,695	7,523	442	1,248	517	17,425
Transportation	38	13,462	2,061	2	1,137	1,534	18,196
Other	39	8,452	2,627	153	2,052	478	13,762
Total	40	\$ 636,410	\$ 95,828	\$ 374,678	\$ 53,482	\$ 25,443	\$ 1,185,841

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

² Gross exposure on undrawn commitments is EAD which is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)^{1,2}

(\$ millions) As at	LINE #	2021 Q2						2021 Q1					
		<u>Exposures before CCF³ and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵
		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	\$ 13,510	\$ 336	\$ 13,510	\$ –	\$ 889	6.58 %	\$ 10,373	\$ 353	\$ 10,373	\$ –	\$ 349	3.36 %
Sovereign	2	1	–	1	–	–	–	1	–	1	–	–	–
Bank	3	520	–	520	–	104	20.00	423	–	423	–	85	20.09
Retail residential mortgages	4	2,997	1,239	2,997	560	2,257	63.45	2,789	1,075	2,789	475	2,022	61.95
Other retail	5	2,912	4,715	2,912	143	1,692	55.38	3,565	4,699	3,565	147	1,820	49.03
Equity	6	4,273	2,408	4,273	1,204	3,738	68.25	4,416	2,552	4,416	1,276	3,876	68.10
Other assets ⁶	7	24,992	–	24,992	–	19,915	79.69	28,819	–	28,819	–	21,757	75.50
Total	8	\$ 49,205	\$ 8,698	\$ 49,205	\$ 1,907	\$ 28,595	55.95 %	\$ 50,386	\$ 8,679	\$ 50,386	\$ 1,898	\$ 29,909	57.20 %
		2020 Q4						2020 Q3					
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵	<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵
		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	\$ 11,774	\$ 364	\$ 11,774	\$ –	\$ 389	3.30 %	\$ 11,796	\$ 399	\$ 11,796	\$ –	\$ 420	3.56 %
Sovereign	10	1	–	1	–	–	–	1	–	1	–	–	–
Bank	11	446	–	446	–	89	19.96	424	–	424	–	85	20.05
Retail residential mortgages	12	3,168	978	3,168	426	2,269	63.13	2,861	994	2,861	423	2,014	61.33
Other retail	13	2,978	4,911	2,978	157	1,883	60.06	2,927	4,289	2,927	160	1,793	58.08
Equity	14	4,599	2,597	4,599	1,299	4,009	67.97	5,497	2,959	5,497	1,480	5,160	73.96
Other assets ⁶	15	27,204	–	27,204	–	21,383	78.60	27,120	–	27,120	–	20,778	76.62
Total	16	\$ 50,170	\$ 8,850	\$ 50,170	\$ 1,882	\$ 30,022	57.68 %	\$ 50,626	\$ 8,641	\$ 50,626	\$ 2,063	\$ 30,250	57.41 %
		2020 Q2											
		<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>		RWA ⁴	RWA density ⁵						
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount								
Asset classes													
Corporate	17	\$ 130,324	\$ 60,350	\$ 130,324	\$ 29,961	\$ 141,109	88.04 %						
Sovereign	18	170,947	190	170,947	96	10,417	6.09						
Bank	19	12,821	9,379	12,821	6,139	3,792	20.00						
Retail residential mortgages	20	2,697	1,132	2,697	468	1,914	60.47						
Other retail	21	3,337	5,082	3,337	205	1,906	53.81						
Equity	22	5,715	3,079	5,715	1,539	5,362	73.92						
Other assets ⁶	23	29,462	–	29,462	–	21,665	73.54						
Total	24	\$ 355,303	\$ 79,212	\$ 355,303	\$ 38,408	\$ 186,165	47.28 %						

¹ 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.

² Excludes securitization and CCR.

³ Credit conversion factor.

⁴ RWA calculated on post-CCF and post-CRM exposures.

⁵ Total RWA as a percentage of post-CCF and post-CRM exposures.

⁶ Excludes exposures subject to direct capital deductions and threshold deductions.

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)^{1,2}

(\$ millions) As at	LINE #	2021 Q2								2021 Q1							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	1	\$ 12,620	\$ –	\$ –	\$ –	\$ 890	\$ –	\$ –	\$ 13,510	\$ 10,024	\$ –	\$ –	\$ –	\$ 349	\$ –	\$ –	\$ 10,373
Sovereign	2	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3	–	520	–	–	–	–	–	520	–	423	–	–	–	–	–	423
Retail residential mortgages	4	–	–	1,037	2,505	15	–	–	3,557	–	–	1,076	2,171	17	–	–	3,264
Other retail	5	772	240	–	1,896	–	147	–	3,055	1,277	241	–	2,027	–	167	–	3,712
Equity	6	1,811	175	–	–	3,491	–	–	5,477	1,884	189	–	–	3,619	–	–	5,692
Other assets ³	7	6,371	–	–	–	18,508	–	113	24,992	8,350	–	–	–	20,357	–	112	28,819
Total	8	\$ 21,574	\$ 936	\$ 1,037	\$ 4,401	\$ 22,904	\$ 147	\$ 113	\$ 51,112	\$ 21,535	\$ 854	\$ 1,076	\$ 4,198	\$ 24,342	\$ 167	\$ 112	\$ 52,284
		2020 Q4								2020 Q3							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	9	\$ 11,385	\$ –	\$ –	\$ –	\$ 389	\$ –	\$ –	\$ 11,774	\$ 11,376	\$ –	\$ –	\$ –	\$ 420	\$ –	\$ –	\$ 11,796
Sovereign	10	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	11	–	446	–	–	–	–	–	446	–	424	–	–	–	–	–	424
Retail residential mortgages	12	–	–	1,079	2,497	18	–	–	3,594	–	–	1,134	2,133	17	–	–	3,284
Other retail	13	615	258	–	2,080	–	182	–	3,135	677	254	–	1,989	–	167	–	3,087
Equity	14	1,963	191	–	–	3,744	–	–	5,898	1,974	169	–	–	4,834	–	–	6,977
Other assets ³	15	7,154	–	–	–	19,934	–	116	27,204	7,606	–	–	–	19,404	–	110	27,120
Total	16	\$ 21,117	\$ 896	\$ 1,079	\$ 4,577	\$ 24,085	\$ 182	\$ 116	\$ 52,052	\$ 21,633	\$ 848	\$ 1,134	\$ 4,122	\$ 24,675	\$ 167	\$ 110	\$ 52,689
		2020 Q2															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)								Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other									
Asset classes																	
Corporate	17	\$ 17,358	\$ 2,422	\$ –	\$ –	\$ 140,268	\$ 237	\$ –	\$ 160,285								
Sovereign	18	118,957	52,086	–	–	–	–	–	171,043								
Bank	19	–	18,960	–	–	–	–	–	18,960								
Retail residential mortgages	20	–	7	1,150	1,992	16	–	–	3,165								
Other retail	21	871	282	–	2,310	–	79	–	3,542								
Equity	22	2,051	181	–	–	5,022	–	–	7,254								
Other assets ³	23	7,995	1,333	–	–	20,024	–	110	29,462								
Total	24	\$ 147,232	\$ 75,271	\$ 1,150	\$ 4,302	\$ 165,330	\$ 316	\$ 110	\$ 393,711								

¹ 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.

² Excludes securitization and CCR.

³ Excludes exposures subject to direct capital deductions and threshold deductions.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate^{1,2}

(\$ millions, except as noted) As at		LINE #	2021													
			Q2													
			Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
PD scale ³	External rating															
Canada ⁸		1	0.00 to <0.15	% AAA to BBB-	\$ 32,765	\$ 86,366	70.42	% \$ 107,677	0.07	% 5,657	35.33	% 2.5	\$ 17,752	16.49	% \$ 26	
		2	0.15 to <0.25	BB+	20,284	8,689	67.45	20,783	0.20	1,841	19.31	1.7	4,219	20.30	8	
		3	0.25 to <0.50	BB to BB-	32,826	13,033	68.42	36,321	0.37	6,541	25.40	2.1	12,991	35.77	34	
		4	0.50 to <0.75	B+	11,662	2,993	71.08	11,991	0.69	2,448	28.97	2.2	6,405	53.42	24	
		5	0.75 to <2.50	B To B-	25,551	5,350	70.26	27,978	1.64	12,362	31.49	2.1	21,937	78.41	143	
		6	2.50 to <10.00	CCC+	2,042	2,100	44.58	2,911	9.82	429	33.93	2.1	4,381	150.50	97	
		7	10.00 to <100.00	CCC to CC and below	2,611	742	45.98	2,856	23.84	740	43.31	1.9	6,746	236.20	292	
		8	100.00 (Default)	Default	517	51	53.02	532	100.00	255	54.82	2.0	1,322	248.50	265	
		9	Total		\$ 128,258	\$ 119,324	69.38	% \$ 211,049	1.09	% 29,535	31.31	% 2.3	\$ 75,753	35.89	% \$ 889	\$ 277
U.S. ¹		10	0.00 to <0.15	% AAA to A-	\$ 17,887	\$ 17,962	65.92	% \$ 37,371	0.05	% 475	40.45	% 3.2	\$ 6,416	17.17	% \$ 6	
		11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
		12	0.25 to <0.50	BBB+	4,986	5,957	58.36	8,463	0.29	176	30.05	2.8	3,561	42.08	7	
		13	0.50 to <0.75	BBB to BBB-	12,595	14,612	58.98	21,243	0.71	1,301	35.57	2.9	15,396	72.48	54	
		14	0.75 to <2.50	BB+ to B	39,115	23,705	58.41	52,275	1.30	11,326	36.30	3.2	48,477	92.73	250	
		15	2.50 to <10.00	B-	11,769	2,392	57.66	6,171	4.70	2,069	37.21	3.1	8,396	136.06	108	
		16	10.00 to <100.00	CCC+ to CC and below	6,201	1,636	43.57	6,905	28.95	972	42.02	3.0	16,619	240.68	839	
		17	100.00 (Default)	Default	323	118	42.89	373	100.00	217	69.27	2.9	2,683	719.30	58	
		18	Total		\$ 92,876	\$ 66,382	60.14	% \$ 132,801	2.66	% 16,528	37.39	% 3.1	\$ 101,548	76.47	% \$ 1,322	\$ 63
			2021													
			Q1													
			Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions		
PD scale ³	External rating															
Canada ⁸		19	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	
		20	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	
		21	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	
		22	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	
		23	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	
		24	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	
		25	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	
		26	100.00 (Default)	Default	434	61	48.09	445	100.00	267	56.27	1.7	1,192	267.87	221	
		27	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. ¹		28	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	
		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		
		30	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	
		31	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	
		32	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	
		33	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	
		34	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	
		35	100.00 (Default)	Default	371	160	42.40	439	100.00	222	71.02	2.8	3,414	777.68	55	
		36	Total		\$ 98,064	\$ 67,174	60.39	% \$ 138,629	2.49	% 16,258	38.51	% 3.1	\$ 107,120	77.27	% \$ 1,273	\$ 69

¹ 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.

² Excludes counterparty exposures (derivative and repo-style transactions).

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ Total RWA to post-CRM EAD.

⁸ Includes Canadian Retail, Wholesale Banking and Corporate segments.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate (Continued)^{1,2}

(\$ millions, except as noted)
As at

		2020													
		Q4													
		PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
Canada⁸	1	0.00 to <0.15	% AAA to BBB-	\$ 34,855	\$ 87,811	70.19	\$ 108,465	0.08	5,962	34.71	2.5	\$ 17,773	16.39	\$ 26	
	2	0.15 to <0.25	BB+	17,053	9,290	68.09	19,096	0.20	1,993	23.45	2.3	4,825	25.27	9	
	3	0.25 to <0.50	BB to BB-	31,761	13,176	68.16	35,378	0.36	6,570	25.68	2.3	12,933	36.56	33	
	4	0.50 to <0.75	B+	10,215	4,006	70.61	11,851	0.69	2,400	29.94	2.4	6,674	56.32	24	
	5	0.75 to <2.50	B To B-	23,246	5,361	70.70	26,168	1.65	11,648	32.90	2.2	21,404	81.79	142	
	6	2.50 to <10.00	CCC+	2,672	2,056	46.66	3,418	9.82	482	35.88	2.2	5,491	160.65	120	
		10.00 to <100.00	CCC to CC and below	2,397	794	55.09	2,790	24.37	752	38.17	2.0	5,844	209.46	260	
	7	100.00 (Default)	Default	538	77	47.68	562	100.00	270	57.50	1.8	1,308	232.74	311	
	9	Total			\$ 122,737	\$ 122,571	69.34	\$ 207,728	1.13	29,251	31.76	2.4	\$ 76,252	36.71	\$ 925
U.S.¹	10	0.00 to <0.15	% AAA to A-	\$ 22,339	\$ 20,409	65.63	\$ 44,757	0.05	483	43.59	3.2	\$ 8,535	19.07	\$ 8	
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12	0.25 to <0.50	BBB+	4,399	5,896	58.76	7,870	0.29	165	33.94	2.9	3,765	47.84	8	
	13	0.50 to <0.75	BBB to BBB-	16,320	15,340	59.39	25,432	0.72	1,437	36.81	3.0	19,482	76.60	67	
	14	0.75 to <2.50	BB+ to B	43,502	23,591	58.49	56,480	1.30	11,175	37.06	3.2	53,755	95.18	274	
	15	2.50 to <10.00	B-	13,044	2,168	59.04	6,119	4.70	1,773	37.88	3.1	8,448	138.06	109	
		10.00 to <100.00	CCC+ to CC and below	5,622	1,221	45.48	6,171	27.46	842	42.07	3.0	14,851	240.66	700	
	17	100.00 (Default)	Default	324	155	42.84	390	100.00	200	70.88	2.6	2,931	751.54	60	
	18	Total			\$ 105,550	\$ 68,780	60.58	\$ 147,219	2.26	16,067	39.17	3.1	\$ 111,767	75.92	\$ 1,226
		2020													
		Q3													
		PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
Canada⁸	19	0.00 to <0.15	% AAA to BBB-	\$ 36,672	\$ 85,833	70.24	\$ 108,180	0.08	6,034	34.82	2.5	\$ 18,493	17.09	\$ 26	
	20	0.15 to <0.25	BB+	17,718	8,750	68.02	19,207	0.20	2,025	24.10	2.5	5,149	26.81	9	
	21	0.25 to <0.50	BB to BB-	32,713	12,965	68.44	36,454	0.36	6,799	27.25	2.4	14,302	39.23	36	
	22	0.50 to <0.75	B+	9,357	3,193	69.02	10,725	0.69	2,296	28.79	2.4	5,797	54.05	21	
	23	0.75 to <2.50	B To B-	21,748	5,610	70.57	25,182	1.67	11,469	33.99	2.2	21,474	85.28	142	
	24	2.50 to <10.00	CCC+	2,300	987	46.09	2,575	9.82	432	40.62	2.4	4,706	182.76	103	
		10.00 to <100.00	CCC to CC and below	2,427	787	58.86	2,827	25.15	720	37.07	1.9	5,742	203.11	265	
	26	100.00 (Default)	Default	782	161	42.63	835	100.00	262	55.27	1.8	1,414	169.34	495	
	27	Total			\$ 123,717	\$ 118,286	69.55	\$ 205,985	1.24	29,225	32.25	2.4	\$ 77,077	37.42	\$ 1,097
U.S.¹	28	0.00 to <0.15	% AAA to A-	\$ 21,384	\$ 25,237	64.63	\$ 47,249	0.05	507	44.58	3.2	\$ 9,307	19.70	\$ 9	
	29	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	30	0.25 to <0.50	BBB+	4,628	6,971	59.66	8,793	0.29	174	34.32	2.8	4,227	48.07	9	
	31	0.50 to <0.75	BBB to BBB-	19,671	14,103	58.57	27,934	0.72	1,596	36.52	3.0	21,372	76.51	73	
	32	0.75 to <2.50	BB+ to B	46,174	23,577	58.63	59,168	1.28	11,125	37.49	3.3	56,867	96.11	286	
	33	2.50 to <10.00	B-	11,625	2,037	58.20	5,517	4.70	1,645	37.13	3.2	7,559	137.01	96	
		10.00 to <100.00	CCC+ to CC and below	5,289	1,010	45.60	4,310	29.60	638	43.07	3.0	10,347	240.07	532	
	35	100.00 (Default)	Default	341	109	41.28	386	100.00	195	71.42	2.8	2,850	738.34	61	
	36	Total			\$ 109,112	\$ 73,044	60.57	\$ 153,357	1.91	15,871	39.54	3.2	\$ 112,529	73.38	\$ 1,066

¹ 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.

² Excludes counterparty exposures (derivative and repo-style transactions).

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ Total RWA to post-CRM EAD.

⁸ Includes Canadian Retail, Wholesale Banking and Corporate segments.

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

2020 Q2														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB	\$ 26,835	\$ 67,212	70.53	\$ 86,727	0.06	3,793	36.41	2.5	\$ 14,207	16.38	\$ 18	
2	0.15 to <0.25	BBB- to BB+	35,111	21,098	68.87	43,316	0.19	4,343	27.11	2.6	12,704	29.33	21	
3	0.25 to <0.50	BB to BB-	36,184	12,548	68.99	40,242	0.37	6,895	26.65	2.3	15,748	39.13	40	
4	0.50 to <0.75	B+	9,475	3,497	68.75	11,167	0.71	2,267	28.82	2.4	6,183	55.37	23	
5	0.75 to <2.50	B To B-	24,685	4,999	69.82	27,598	1.77	11,834	31.21	2.3	21,989	79.68	150	
6	2.50 to <10.00	CCC+	2,787	1,293	47.43	3,254	9.97	340	35.77	2.5	5,303	162.97	116	
7	10.00 to <100.00	CCC to CC and below	2,321	917	59.28	2,750	23.02	672	31.38	1.8	4,703	171.02	200	
8	100.00 (Default)	Default	743	158	34.93	788	100.00	251	52.29	1.7	1,880	238.58	404	
9	Total		\$ 138,141	\$ 111,722	69.55	\$ 215,842	1.20	29,584	31.65	2.5	\$ 82,717	38.32	\$ 972	\$ 426

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign^{1,2}

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

2021													
Q2													

	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 412,228	\$ 3,581	78.17	% \$ 489,823 ⁸	0.01	1,070	9.76	2.4	\$ 3,527	0.72	% \$ 2	
2	0.15 to <0.25	BB+	11	–	–	3	0.20	1	13.60	1.0	–	–	–	
3	0.25 to <0.50	BB to BB-	296	–	–	296	0.29	1	11.12	1.0	30	10.14	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	12	–	–	12	2.23	2	33.75	3.9	13	108.33	–	
6	2.50 to <10.00	CCC+	962	1	100.00	1	4.70	1	–	2.8	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 413,509	\$ 3,582	78.18	% \$ 490,135	0.01	1,074	9.77	2.3	\$ 3,570	0.73	% \$ 2	\$ –

2021													
Q1													

	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 442,465	\$ 3,611	78.60	% \$ 522,678 ⁸	0.01	1,076	9.52	2.1	\$ 3,585	0.69	% \$ 2	
11	0.15 to <0.25	BB+	28	–	–	8	0.20	1	13.60	1.0	1	12.50	–	
12	0.25 to <0.50	BB to BB-	310	–	–	310	0.29	1	11.12	1.0	31	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+	1,031	1	100.00	1	4.70	1	–	3.1	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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 ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 415,201	\$ 3,720	77.25	% \$ 500,052 ⁸	0.01	1,066	9.84	2.1	\$ 3,432	0.69	% \$ 2	
20	0.15 to <0.25	BB+	47	–	–	25	0.20	2	13.69	1.0	2	8.00	–	
21	0.25 to <0.50	BB to BB-	660	–	–	660	0.29	1	11.12	1.0	66	10.00	–	
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+	1,077	1	100.00	1	4.70	1	–	3.3	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 416,985	\$ 3,721	77.26	% \$ 500,738	0.01	1,071	9.84	2.0	\$ 3,500	0.70	% \$ 2	\$ –

¹ 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.

² Excludes CCR exposures (derivative and repo-style transactions).

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ Total RWA as a percentage of post-CRM EAD.

⁸ Includes residential secured government insured exposures (CMHC). For pre-CRM, these are included under Residential secured – insured.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign (Continued)^{1,2}

(\$ millions, except as noted)
As at

LINE #	2020																	
														Q3				
		Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions					
PD scale ³	External rating																	
1	0.00 to <0.15	% AAA to BBB	\$ 396,723	\$ 3,858	76.74	%	\$ 482,527 ⁸	0.01	%	1,063	9.82	%	2.1	\$ 3,322	0.69	%	\$ 2	-
2	0.15 to <0.25	BBB- to BB+	69	-	-	-	32	0.20	-	1	13.60	-	1.0	3	9.38	-	-	-
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-	-	-	-	-	-	2.23	-	2	33.75	-	2.5	-	-	-	-	-
6	2.50 to <10.00	CCC+	1,099	1	100.00	-	1	4.70	-	1	-	-	3.6	-	-	-	-	-
7	10.00 to <100.00	CCC to CC and below	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	100.00 (Default)	Default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Total		\$ 397,891	\$ 3,859	76.75	%	\$ 482,560	0.01	%	1,064	9.82	%	2.1	\$ 3,325	0.69	%	\$ 2	-

2020																		
														Q2				
		Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions					
PD scale ³	External rating																	
10	0.00 to <0.15	% AAA to BBB	\$ 170,892	\$ 3,648	77.31	%	\$ 256,622 ⁸	0.01	%	114	8.80	%	1.5	\$ 750	0.29	%	\$ 1	-
11	0.15 to <0.25	BBB- to BB+	67	-	-	-	42	0.22	-	1	12.80	-	1.0	4	9.52	-	-	-
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	-	2	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		\$ 170,959	\$ 3,648	77.31	%	\$ 256,664	0.01	%	114	8.80	%	1.5	\$ 754	0.29	%	\$ 1	-

¹ 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.

² Excludes CCR exposures (derivative and repo-style transactions).

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ Total RWA as a percentage of post-CRM EAD.

⁸ 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^{1,2}

(\$ millions, except as noted) As at		LINE #	2021 Q2													
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions			
1	0.00 to <0.15 %	AAA to BBB-	\$ 25,161	\$ 15,674	72.23 %	\$ 37,033	0.04 %	1,075	28.37 %	2.5	\$ 4,219	11.39 %	\$ 5			
2	0.15 to <0.25	BB+	182	507	68.71	475	0.20	7	6.42	1.2	25	5.26	–			
3	0.25 to <0.50	BB to BB-	862	260	67.75	563	0.33	56	23.76	1.7	164	29.13	–			
4	0.50 to <0.75	B+	597	413	98.22	1,001	0.69	39	33.78	3.0	677	67.63	2			
5	0.75 to <2.50	B To B-	226	12	58.72	219	1.24	45	64.90	4.3	398	181.74	2			
6	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	2	72.44	2.3	3	300.00	–			
	10.00 to <100.00	CCC to CC and below	48	12	100.00	60	30.28	2	55.74	5.0	209	348.33	11			
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–			
9	Total		\$ 27,082	\$ 16,878	72.70 %	\$ 39,352	0.12 %	1,210	28.43 %	2.5	\$ 5,695	14.47 %	\$ 20			
2021 Q1																
10	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			
11	0.15 to <0.25	BB+	135	504	68.52	480	0.20	8	7.69	1.2	33	6.88	–			
12	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			
13	0.50 to <0.75	B+	387	4	57.04	385	0.70	41	35.59	4.5	329	85.45	1			
14	0.75 to <2.50	B To B-	230	13	62.83	227	1.32	44	56.36	4.2	351	154.63	2			
15	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	3	64.75	2.3	3	300.00	–			
	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			
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–			
18	Total		\$ 27,906	\$ 17,842	72.46 %	\$ 40,834	0.11 %	1,215	28.40 %	2.4	\$ 5,566	13.63 %	\$ 19			
2020 Q4																
19	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			
20	0.15 to <0.25	BB+	139	510	68.33	487	0.20	7	7.02	1.3	29	5.95	–			
21	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			
22	0.50 to <0.75	B+	268	3	57.03	268	0.72	34	40.50	4.4	259	96.64	1			
23	0.75 to <2.50	B To B-	182	12	62.20	180	1.14	40	56.64	4.1	270	150.00	1			
24	2.50 to <10.00	CCC+	1	–	57.10	1	4.70	3	66.10	2.6	3	300.00	–			
	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			
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–			
27	Total		\$ 27,439	\$ 16,978	71.78 %	\$ 39,626	0.09 %	1,185	28.28 %	2.5	\$ 5,281	13.33 %	\$ 11			

¹ 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.

² 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.

³ Excludes CCR exposures (derivative and repo-style transactions).

⁴ Prescribed PD bands based on Pillar 3 disclosure requirements by BCBS.

⁵ Exposures based on obligors prior to CRM.

⁶ Exposures after CRM reflecting guarantor.

⁷ 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.

⁸ Total RWA as a percentage of post-CRM EAD.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank (Continued)^{1,2}

(\$ millions, except as noted)
As at

LINE #	2020													
	Q3													
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
1	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	
2	0.15 to <0.25	BBB- to BB+	189	512	68.24	484	0.20	8	6.57	1.4	28	5.79	–	
3	0.25 to <0.50	BB to BB-	781	509	92.94	741	0.32	37	17.73	2.0	182	24.56	–	
4	0.50 to <0.75	B+	480	198	57.08	590	0.70	30	35.36	3.2	432	73.22	1	
5	0.75 to <2.50	B To B-	143	8	65.62	147	1.35	45	60.70	3.8	235	159.86	1	
6	2.50 to <10.00	CCC+	–	14	99.03	13	4.70	2	14.97	4.7	8	61.54	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 24,395	\$ 15,769	72.24	\$ 35,787	0.07	1,165	27.24	2.6	\$ 4,944	13.82	\$ 6	–

2020														
Q2														
	PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions
10	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	
11	0.15 to <0.25	BBB- to BB+	578	763	63.89	841	0.17	36	9.57	1.9	69	8.20	–	
12	0.25 to <0.50	BB to BB-	565	–	–	144	0.46	5	12.82	1.0	29	20.14	–	
13	0.50 to <0.75	B+	3	–	–	–	0.71	2	12.80	1.0	–	–	–	
14	0.75 to <2.50	B To B-	42	6	67.02	44	1.48	23	79.42	1.7	76	172.73	–	
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		\$ 13,164	\$ 6,171	73.58	\$ 17,704	0.05	405	29.95	1.7	\$ 1,808	10.21	\$ 2	–

¹ 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.

² Excludes CCR exposures (derivative and repo-style transactions).

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ 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												
		Q2												
		PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured ^{7,8}	1	0.00 to <0.15 %	\$ 49,394	\$ 17,929	51.89 %	\$ 8,035	0.07 %	352,653	7.38 %		\$ 110	1.37 %	\$ –	
	2	0.15 to <0.25	9,999	396	46.78	2,855	0.20	50,225	8.45		102	3.57	–	
	3	0.25 to <0.50	7,377	170	47.13	2,243	0.32	44,353	8.65		116	5.17	1	
	4	0.50 to <0.75	5,325	365	52.52	1,539	0.51	21,440	8.56		111	7.21	1	
	5	0.75 to <2.50	6,186	61	49.13	1,599	1.22	24,259	8.46		198	12.38	2	
	6	2.50 to <10.00	1,730	16	40.32	369	5.46	10,247	7.31		95	25.75	1	
	7	10.00 to <100.00	460	–	96.51	81	27.75	2,817	6.10		27	33.33	1	
	8	100.00 (Default)	219	–	–	21	100.00	1,214	7.38		21	100.00	–	
	9	Total	80,690	18,937	51.73	16,742	0.66	507,208	7.94		780	4.66	6	21
Canadian Retail Uninsured ⁷	10	0.00 to <0.15	156,967	69,068	49.50	191,158	0.06	765,469	19.28		5,854	3.06	21	
	11	0.15 to <0.25	34,805	3,551	46.09	36,442	0.19	122,383	22.92		3,455	9.48	16	
	12	0.25 to <0.50	20,840	1,675	46.69	21,621	0.31	87,513	24.49		3,086	14.27	16	
	13	0.50 to <0.75	10,522	1,220	50.62	11,140	0.51	31,359	25.06		2,344	21.04	14	
	14	0.75 to <2.50	10,976	717	50.36	11,337	1.25	34,520	23.42		3,939	34.74	33	
	15	2.50 to <10.00	2,476	38	49.45	2,494	5.77	11,312	17.91		1,592	63.83	25	
	16	10.00 to <100.00	700	6	61.08	704	29.88	3,356	15.02		578	82.10	32	
	17	100.00 (Default)	271	–	–	271	100.00	1,119	20.72		539	198.89	16	
	18	Total	237,557	76,275	49.31	275,167	0.39	1,057,031	20.56		21,387	7.77	173	38
U.S. Retail Uninsured ⁷	19	0.00 to <0.15	23,071	12,219	65.74	31,103	0.06	117,038	29.16		1,415	4.55	5	
	20	0.15 to <0.25	5,655	520	40.07	5,863	0.19	23,256	27.77		674	11.50	3	
	21	0.25 to <0.50	4,141	376	39.07	4,288	0.32	23,652	29.12		745	17.37	4	
	22	0.50 to <0.75	2,742	217	37.00	2,823	0.52	8,624	31.38		751	26.60	5	
	23	0.75 to <2.50	4,781	231	35.28	4,863	1.29	17,370	31.82		2,361	48.55	20	
	24	2.50 to <10.00	970	64	14.58	979	5.46	6,429	31.66		1,090	111.34	17	
	25	10.00 to <100.00	397	13	11.76	399	25.72	2,886	28.47		633	158.65	28	
	26	100.00 (Default)	606	–	–	606	100.00	3,514	25.74		398	65.68	125	
	27	Total	42,363	13,640	62.76	50,924	1.73	202,769	29.37		8,067	15.84	207	48
Total residential secured	28		\$ 360,610	\$ 108,852	51.42 %	\$ 342,833	0.62 %	1,767,008	21.06 %		\$ 30,234	8.82 %	\$ 386	\$ 107

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted) As at		LINE #	2021 Q1												
			Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canadian Retail Insured^{7,8}	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	
Canadian Retail Uninsured⁷	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	
U.S. Retail Uninsured⁷	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	
Total residential secured	28		\$ 356,257	\$ 108,588	51.41	\$ 335,754	0.66	1,773,264	21.56		\$ 31,019	9.24	\$ 423	\$ 112	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted) As at		LINE #	2020 Q4												
			Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canadian Retail Insured^{7,8}	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	
Canadian Retail Uninsured⁷	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	
U.S. Retail Uninsured⁷	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	
Total residential secured			\$ 354,674	\$ 107,022	51.29	\$ 328,686	0.72	1,777,666	22.48		\$ 32,969	10.03	\$ 475	\$ 136	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted) As at		LINE #	2020 Q3												
			Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
		PD scale ¹													
Canadian Retail Insured^{7,8}	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	
Canadian Retail Uninsured⁷	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	
U.S. Retail Uninsured⁷	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	
Total residential secured	28		\$ 346,494	\$ 106,766	51.66 %	\$ 319,940	0.74 %	1,778,267	23.15 %		\$ 33,948	10.61 %	\$ 462	\$ 142	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted) As at		2020 Q2												
LINE #		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
	PD scale ¹	% \$	\$	%	% \$	%		%		\$	% \$	\$	\$	
Canadian Retail Insured^{7,8}	1	0.00 to <0.15	50,377	18,590	51.32	6,382	0.07	369,418	7.09		84	1.32	–	
	2	0.15 to <0.25	11,030	475	45.34	2,207	0.20	58,753	7.83		72	3.26	–	
	3	0.25 to <0.50	8,780	202	45.14	1,769	0.32	55,228	8.17		86	4.86	–	
	4	0.50 to <0.75	5,819	62	44.43	1,174	0.51	19,741	8.36		83	7.07	1	
	5	0.75 to <2.50	7,268	54	44.63	1,191	1.29	29,494	8.00		145	12.17	1	
	6	2.50 to <10.00	2,037	1	53.94	353	5.87	12,130	6.97		90	25.50	1	
	7	10.00 to <100.00	676	–	–	101	26.82	3,970	5.64		32	31.68	2	
	8	100.00 (Default)	198	–	–	24	100.00	1,091	6.68		21	87.50	–	
	Total	86,185	19,384	51.07	13,201	0.81	549,825	7.54		613	4.64	5	16	
Canadian Retail Uninsured⁷	10	0.00 to <0.15	127,689	64,264	49.96	159,796	0.06	700,931	20.96		5,373	3.36	19	
	11	0.15 to <0.25	33,409	3,550	44.92	35,004	0.19	127,355	23.57		3,392	9.69	16	
	12	0.25 to <0.50	19,849	1,793	45.42	20,663	0.31	95,118	26.32		3,216	15.56	17	
	13	0.50 to <0.75	11,609	767	45.31	11,956	0.51	30,147	26.94		2,713	22.69	17	
	14	0.75 to <2.50	12,324	482	49.92	12,564	1.24	39,820	26.78		5,017	39.93	41	
	15	2.50 to <10.00	2,643	42	56.81	2,667	5.62	12,533	22.06		2,092	78.44	32	
	16	10.00 to <100.00	839	8	74.05	846	28.72	3,946	17.86		840	99.29	44	
	17	100.00 (Default)	256	–	–	256	100.00	1,111	22.33		552	215.63	16	
	Total	208,618	70,906	49.55	243,752	0.45	1,010,961	22.39		23,195	9.52	202	35	
U.S. Retail Uninsured⁷	18	0.00 to <0.15	24,932	12,648	66.07	33,288	0.07	119,863	31.25		1,732	5.20	6	
	19	0.15 to <0.25	7,179	751	47.97	7,539	0.19	26,744	31.29		979	12.99	5	
	20	0.25 to <0.50	5,245	766	52.00	5,644	0.32	27,639	32.91		1,114	19.74	6	
	21	0.50 to <0.75	3,525	260	38.83	3,626	0.52	9,934	34.36		1,060	29.23	6	
	22	0.75 to <2.50	6,010	594	51.97	6,319	1.26	19,853	35.30		3,381	53.51	28	
	23	2.50 to <10.00	1,259	101	13.70	1,273	5.61	7,172	35.59		1,619	127.18	25	
	24	10.00 to <100.00	474	23	9.03	476	25.20	3,171	33.02		890	186.97	39	
	25	100.00 (Default)	721	–	–	721	100.00	3,813	27.40		698	96.81	145	
	Total	49,345	15,143	63.00	58,886	1.81	218,189	32.30		11,473	19.48	260	72	
Total residential secured		\$ 344,148	\$ 105,433	51.76 %	\$ 315,839	0.72 %	1,778,975	23.31 %		\$ 35,281	11.17 %	\$ 467	\$ 123	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q2
--------	------------

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 5,117	\$ 131,150	60.04 %	\$ 83,857	0.05 %	15,934,451	85.94 %		\$ 2,483	2.96 %	\$ 36	
2	0.15 to <0.25	2,036	15,196	62.39	11,516	0.19	2,407,385	87.13		1,098	9.53	19	
3	0.25 to <0.50	2,564	11,604	61.08	9,652	0.32	2,800,586	87.91		1,398	14.48	27	
4	0.50 to <0.75	3,168	8,612	59.33	8,277	0.53	1,530,383	88.60		1,803	21.78	39	
5	0.75 to <2.50	12,891	15,578	59.14	22,105	1.49	4,297,607	89.91		10,691	48.36	296	
6	2.50 to <10.00	8,670	3,377	66.59	10,919	5.47	3,612,001	90.05		13,130	120.25	536	
7	10.00 to <100.00	1,695	278	76.26	1,907	24.82	1,386,084	88.15		4,483	235.08	421	
8	100.00 (Default)	101	–	–	101	100.00	14,194	84.01		43	42.57	82	
9	Total	\$ 36,242	\$ 185,795	60.33 %	\$ 148,334	1.10 %	31,982,691	87.23 %		\$ 35,129	23.68 %	\$ 1,456	\$ 213

	2021 Q1
--	------------

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 5,392	\$ 133,356	58.78 %	\$ 83,774	0.05 %	15,738,567	85.87 %		\$ 2,488	2.97 %	\$ 36	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	1,897	351	73.26	2,155	25.62	1,350,578	88.35		5,077	235.59	493	
17	100.00 (Default)	102	–	–	102	100.00	14,233	83.58		44	43.14	82	
18	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 ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15 %	\$ 4,869	\$ 136,217	58.33 %	\$ 84,330	0.05 %	15,377,849	85.91 %		\$ 2,495	2.96 %	\$ 36	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	2,081	392	75.58	2,377	25.34	1,454,300	88.16		5,640	237.27	535	
26	100.00 (Default)	109	–	–	109	100.00	15,938	83.75		47	43.12	88	
27	Total	\$ 37,095	\$ 196,495	59.40 %	\$ 153,820	1.21 %	31,909,389	87.21 %		\$ 38,635	25.12 %	\$ 1,657	\$ 228

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2020 Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 4,283	\$ 139,681	59.50	\$ 87,398	0.05	15,799,726	85.57		\$ 2,530	2.89	\$ 36		
2	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		
3	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		
4	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		
5	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		
6	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		
7	10.00 to <100.00	2,571	644	82.96	3,105	25.44	1,809,330	85.71		7,164	230.72	682		
8	100.00 (Default)	167	–	–	167	100.00	45,806	80.39		59	35.33	130		
9	Total	\$ 37,431	\$ 199,351	60.34	\$ 157,712	1.40	32,381,127	86.89		\$ 41,990	26.62	\$ 1,927	\$ 367	

LINE #	2020 Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
10	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		
11	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		
12	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		
13	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		
14	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		
15	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		
16	10.00 to <100.00	3,035	832	82.57	3,722	25.79	2,009,161	86.22		8,661	232.70	835		
17	100.00 (Default)	152	–	–	152	100.00	61,978	78.06		54	35.53	115		
18	Total	\$ 38,641	\$ 205,812	60.80	\$ 163,766	1.52	32,692,506	87.39		\$ 46,519	28.41	\$ 2,174	\$ 369	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE #	2021													
	Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 9,549	\$ 4,700	72.31	\$ 12,948	0.08	658,930	41.27		\$ 1,144	8.84	\$ 4		
2	0.15 to <0.25	6,628	3,262	44.91	8,093	0.20	387,222	41.25		1,415	17.48	7		
3	0.25 to <0.50	14,823	1,234	67.12	15,652	0.35	547,293	34.40		3,270	20.89	18		
4	0.50 to <0.75	7,830	1,016	70.36	8,545	0.53	285,505	43.39		2,920	34.17	20		
5	0.75 to <2.50	26,056	1,636	62.00	26,988	1.53	906,029	49.12		16,188	59.98	204		
6	2.50 to <10.00	10,715	485	57.38	10,993	5.44	588,800	54.08		9,414	85.64	322		
7	10.00 to <100.00	2,647	83	59.07	2,696	24.99	161,405	52.74		3,308	122.70	357		
8	100.00 (Default)	395	5	100.00	400	100.00	13,342	46.41		358	89.50	159		
9	Total	\$ 78,643	\$ 12,421	62.42	\$ 86,315	2.56	3,548,526	44.70		\$ 38,017	44.04	\$ 1,091	\$ 105	

2021													
Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	\$ 9,364	\$ 4,598	72.55	\$ 12,700	0.08	695,019	41.18		\$ 1,123	8.84	\$ 4	
11	0.15 to <0.25	6,673	3,293	44.80	8,148	0.20	381,657	40.99		1,417	17.39	7	
12	0.25 to <0.50	14,607	1,215	66.75	15,418	0.35	531,926	33.92		3,171	20.57	18	
13	0.50 to <0.75	7,999	1,055	70.68	8,745	0.53	276,361	42.86		2,952	33.76	20	
14	0.75 to <2.50	26,348	1,750	62.57	27,443	1.53	942,876	48.45		16,217	59.09	204	
15	2.50 to <10.00	11,293	550	58.32	11,614	5.54	536,084	53.11		9,795	84.34	342	
16	10.00 to <100.00	3,130	94	60.07	3,186	26.21	179,619	51.47		3,798	119.21	427	
17	100.00 (Default)	436	5	100.00	441	100.00	14,166	46.59		382	86.62	177	
18	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 ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	\$ 7,938	\$ 4,598	75.23	\$ 11,398	0.08	680,929	47.30		\$ 1,154	10.12	\$ 4	
20	0.15 to <0.25	6,067	3,284	45.38	7,558	0.20	372,513	46.19		1,490	19.71	7	
21	0.25 to <0.50	13,184	1,170	67.12	13,970	0.34	513,687	37.03		3,127	22.38	18	
22	0.50 to <0.75	7,602	914	68.97	8,232	0.53	274,707	46.01		2,978	36.18	20	
23	0.75 to <2.50	25,620	1,808	63.93	26,774	1.51	976,150	49.93		16,283	60.82	204	
24	2.50 to <10.00	14,502	592	58.55	14,849	5.77	538,579	50.02		11,852	79.82	427	
25	10.00 to <100.00	4,944	97	65.02	5,007	26.32	188,001	48.15		5,505	109.95	628	
26	100.00 (Default)	392	5	100.00	397	100.00	12,911	46.61		328	82.62	160	
27	Total	\$ 80,249	\$ 12,468	63.65	\$ 88,185	3.51	3,557,477	46.76		\$ 42,717	48.44	\$ 1,468	\$ 125

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2020													
	Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15	\$ 9,050	\$ 4,876	65.56 %	\$ 12,247	0.08 %	714,446	46.48 %		\$ 1,219	9.95 %	\$ 4		
2	0.15 to <0.25	5,800	3,140	45.69	7,235	0.20	363,253	47.12		1,451	20.06	7		
3	0.25 to <0.50	12,097	1,205	66.68	12,900	0.34	512,738	38.00		2,959	22.94	17		
4	0.50 to <0.75	7,186	961	70.58	7,865	0.53	265,277	47.71		2,951	37.52	20		
5	0.75 to <2.50	25,450	2,120	65.58	26,840	1.53	945,243	50.53		16,552	61.67	208		
6	2.50 to <10.00	14,430	742	64.23	14,906	5.74	555,194	51.81		12,316	82.62	442		
7	10.00 to <100.00	4,549	129	69.19	4,638	25.00	187,900	50.45		5,372	115.83	585		
8	100.00 (Default)	452	5	100.00	457	100.00	14,350	48.16		354	77.46	194		
9	Total	\$ 79,014	\$ 13,178	61.27 %	\$ 87,088	3.44 %	3,558,401	47.77 %		\$ 43,174	49.58 %	\$ 1,477	\$ 166	

2020													
Q2													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	\$ 8,634	\$ 4,329	66.40 %	\$ 11,509	0.08 %	700,741	45.86 %		\$ 1,132	9.84 %	\$ 4	
11	0.15 to <0.25	5,769	2,833	43.91	7,013	0.20	365,592	46.07		1,373	19.58	6	
12	0.25 to <0.50	11,505	2,000	61.30	12,731	0.35	510,235	39.38		3,055	24.00	17	
13	0.50 to <0.75	7,051	774	75.45	7,635	0.53	264,836	47.52		2,854	37.38	19	
14	0.75 to <2.50	25,223	1,991	61.70	26,450	1.53	857,899	50.88		16,448	62.19	207	
15	2.50 to <10.00	14,604	775	53.49	15,018	5.74	655,961	52.60		12,590	83.83	450	
16	10.00 to <100.00	4,913	113	56.94	4,978	26.70	201,153	49.72		5,658	113.66	658	
17	100.00 (Default)	515	4	100.00	519	100.00	15,681	48.76		320	61.66	229	
18	Total	\$ 78,214	\$ 12,819	59.60 %	\$ 85,853	3.75 %	3,572,098	48.03 %		\$ 43,430	50.59 %	\$ 1,590	\$ 161

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions)
As at

Categories

Publicly traded equity exposures
Other equity exposures
Total

LINE #	2021 Q2				
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴
1	\$ 12,739	\$ –	300 %	\$ 12,739	\$ 25,525
2	106	309	400	260	1,103
3	\$ 12,845	\$ 309	\$	\$ 12,999	\$ 26,628

Categories

Publicly traded equity exposures
Other equity exposures
Total

LINE #	2021 Q1				
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴
4	\$ 13,607	\$ –	300 %	\$ 13,607	\$ 25,419
5	94	295	400	241	1,021
6	\$ 13,701	\$ 295	\$	\$ 13,848	\$ 26,440

Categories

Publicly traded equity exposures
Other equity exposures
Total

LINE #	2020 Q4				
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴
7	\$ 12,922	\$ –	300 %	\$ 12,922	\$ 21,249
8	90	290	400	235	997
9	\$ 13,012	\$ 290	\$	\$ 13,157	\$ 22,246

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

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

³ Exposure amounts are post CCF and CRM.

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 8,315	\$ 27,201	-	1.4	\$ 49,723	\$ 8,041
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)	-	-	-	-	361,724	1,966
VaR for SFTs	-	-	-	-	-	-
Total					\$ 411,447	\$ 10,007
	2021 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
SA-CCR (for derivatives)	\$ 8,882	\$ 29,143	-	1.4	\$ 53,234	\$ 8,785
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)	-	-	-	-	385,908	2,285
VaR for SFTs	-	-	-	-	-	-
Total					\$ 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 ²	RWA
SA-CCR (for derivatives)	\$ 10,399	\$ 27,050	-	1.4	\$ 52,430	\$ 8,698
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)	-	-	-	-	399,183	2,069
VaR for SFTs	-	-	-	-	-	-
Total					\$ 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 ²	RWA
SA-CCR (for derivatives)	\$ 13,231	\$ 26,526	-	1.4	\$ 55,659	\$ 9,134
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)	-	-	-	-	381,046	1,822
VaR for SFTs	-	-	-	-	-	-
Total					\$ 436,705	\$ 10,956

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions, except as noted)
As at

LINE #	2020 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 13,233	\$ 24,977		1.4	\$ 53,482	\$ 9,536
2	-	-		-	-	-
3				-	-	-
4					1,322	13
5					373,356	1,769
6					-	-
7					\$ 428,160	\$ 11,318

¹ Excludes exposures and RWA for QCCPs and CVA.

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

Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions) As at	LINE #	2021 Q2		2021 Q1		2020 Q4		2020 Q3	
Total portfolios subject to the Advanced CVA capital charge		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	33,035	6,302	35,273	7,805	34,591	8,188	36,728	9,107
Total subject to the CVA capital charge	4	\$ 33,035	\$ 6,302	\$ 35,273	\$ 7,805	\$ 34,591	\$ 8,188	\$ 36,728	\$ 9,107

2020 Q2

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	35,173	8,995
Total subject to the CVA capital charge	8	\$ 35,173	\$ 8,995

Standardized Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)¹

(\$ millions) As at	LINE #	2021 Q2									2021 Q1								
		Risk-weight									Risk-weight								
		Total credit exposure									Total credit exposure								
		0%	10%	20%	50%	75%	100%	150%	Other		0%	10%	20%	50%	75%	100%	150%	Other	
Regulatory portfolio²																			
Corporate	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sovereign	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	4	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
		2020 Q4									2020 Q3								
		Risk-weight									Risk-weight								
		Total credit exposure									Total credit exposure								
		0%	10%	20%	50%	75%	100%	150%	Other		0%	10%	20%	50%	75%	100%	150%	Other	
Regulatory portfolio²																			
Corporate	5	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sovereign	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
		2020 Q2																	
		Risk-weight																	
		Total credit exposure																	
		0%	10%	20%	50%	75%	100%	150%	Other										
Regulatory portfolio²																			
Corporate	9	\$ 1,309	\$ -	\$ -	\$ -	\$ -	\$ 245	\$ -	\$ -	\$ 1,554									
Sovereign	10	-	-	-	-	-	-	-	-	-									
Bank	11	-	-	1	-	-	-	-	-	1									
Total	12	\$ 1,309	\$ -	\$ 1	\$ -	\$ -	\$ 245	\$ -	\$ -	\$ 1,555									

¹ 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.

² Excludes any exposures cleared through a QCCP.

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

(\$ millions, except as noted)
As at

LINE #	2020									
	Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 200,437	0.06 %	3,983	4.01 %	0.5	\$ 3,126	1.56 %		
2	0.15 to <0.25	11,098	0.20	702	7.58	0.7	685	6.17		
3	0.25 to <0.50	15,513	0.32	944	4.97	0.6	1,102	7.10		
4	0.50 to <0.75	6,385	0.69	341	4.54	0.4	529	8.29		
5	0.75 to <2.50	2,254	1.80	811	17.51	1.6	1,034	45.87		
6	2.50 to <10.00	443	7.07	151	16.75	1.2	318	71.78		
7	10.00 to <100.00	230	31.37	77	18.39	1.8	240	104.35		
8	100.00 (Default)	4	100.00	4	32.14	4.5	17	425.00		
9	Total	\$ 236,364	0.16 %	7,013	4.42 %	0.5	\$ 7,051	2.98 %		
2020										
Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 190,527	0.05 %	2,734	4.11 %	0.4	\$ 2,856	1.50 %		
11	0.15 to <0.25	22,629	0.19	1,717	6.47	0.8	1,358	6.00		
12	0.25 to <0.50	19,609	0.40	940	3.94	0.4	1,082	5.52		
13	0.50 to <0.75	7,770	0.71	257	2.92	0.5	429	5.52		
14	0.75 to <2.50	2,730	2.06	496	18.99	1.7	1,383	50.66		
15	2.50 to <10.00	190	9.97	40	29.16	2.4	253	133.16		
16	10.00 to <100.00	125	30.96	46	19.47	3.0	139	111.20		
17	100.00 (Default)	4	100.00	2	35.01	4.0	20	500.00		
18	Total	\$ 243,584	0.16 %	6,232	4.47 %	0.5	\$ 7,520	3.09 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021								
	Q2								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 %	\$ 68,338	0.02 %	180	3.61 %	0.6	\$ 129	0.19 %	
2	0.15 to <0.25	–	–	–	–	–	–	–	
3	0.25 to <0.50	5	0.44	2	53.79	1.0	3	60.00	
4	0.50 to <0.75	21	0.74	3	29.80	4.2	14	66.67	
5	0.75 to <2.50	8	2.23	6	13.60	1.0	3	37.50	
6	2.50 to <10.00	–	–	–	–	–	–	–	
7	10.00 to <100.00	9	19.03	1	60.50	5.0	34	377.78	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	Total	\$ 68,381	0.02 %	192	3.63 %	0.6	\$ 183	0.27 %	
	2021								
	Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 %	\$ 92,932	0.01 %	186	3.52 %	0.5	\$ 112	0.12 %	
11	0.15 to <0.25	–	0.20	1	13.60	0.1	–	–	
12	0.25 to <0.50	–	0.44	1	13.60	1.0	–	–	
13	0.50 to <0.75	35	0.72	2	38.76	3.2	26	74.29	
14	0.75 to <2.50	2	2.23	5	13.60	1.0	1	50.00	
15	2.50 to <10.00	–	–	–	–	–	–	–	
16	10.00 to <100.00	12	19.03	1	60.50	5.0	43	358.33	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	Total	\$ 92,981	0.01 %	196	3.54 %	0.5	\$ 182	0.20 %	
	2020								
	Q4								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 %	\$ 108,708	0.01 %	164	3.04 %	0.5	\$ 112	0.10 %	
20	0.15 to <0.25	1	0.20	1	13.60	0.1	–	–	
21	0.25 to <0.50	26	0.43	6	27.80	3.0	10	38.46	
22	0.50 to <0.75	–	0.75	1	26.14	1.0	–	–	
23	0.75 to <2.50	3	2.23	5	13.60	1.0	1	33.33	
24	2.50 to <10.00	–	–	–	–	–	–	–	
25	10.00 to <100.00	–	–	–	–	–	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	Total	\$ 108,738	0.01 %	177	3.05 %	0.5	\$ 123	0.11 %	

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 95,965	0.05 %	321	14.63 %	0.4	\$ 3,612	3.76 %		
2	0.15 to <0.25	272	0.20	11	2.52	0.2	7	2.57		
3	0.25 to <0.50	65	0.39	16	20.87	0.7	20	30.77		
4	0.50 to <0.75	4	0.69	5	37.57	4.0	3	75.00		
5	0.75 to <2.50	43	2.23	3	3.58	–	3	6.98		
6	2.50 to <10.00	–	4.70	2	1.54	–	–	–		
7	10.00 to <100.00	–	19.03	1	15.00	3.9	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 96,349	0.05 %	359	14.60 %	0.4	\$ 3,645	3.78 %		
	2021 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 124,120	0.05 %	327	13.17 %	0.4	\$ 4,176	3.36 %		
11	0.15 to <0.25	220	0.20	10	3.91	0.3	9	4.09		
12	0.25 to <0.50	183	0.32	23	6.86	0.3	17	9.29		
13	0.50 to <0.75	3	0.69	4	25.27	4.5	2	66.67		
14	0.75 to <2.50	47	2.23	2	3.61	–	3	6.38		
15	2.50 to <10.00	–	4.70	2	1.54	–	–	–		
16	10.00 to <100.00	–	19.03	1	15.00	4.2	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 124,573	0.05 %	369	13.14 %	0.4	\$ 4,207	3.38 %		
	2020 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 %	\$ 109,115	0.05 %	327	12.40 %	0.5	\$ 3,659	3.35 %		
20	0.15 to <0.25	266	0.20	13	4.61	0.5	12	4.51		
21	0.25 to <0.50	48	0.36	19	24.68	1.0	15	31.25		
22	0.50 to <0.75	37	0.69	4	1.64	0.5	1	2.70		
23	0.75 to <2.50	24	2.23	6	3.77	–	2	8.33		
24	2.50 to <10.00	1	4.70	2	4.40	–	–	–		
25	10.00 to <100.00	–	19.03	1	15.00	4.4	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 109,491	0.05 %	372	12.38 %	0.5	\$ 3,689	3.37 %		

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

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

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

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

Composition of Collateral for CCR Exposure (CCR5)¹

(\$ millions) As at	LINE #	2021 Q2						2021 Q1						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated			
Cash – domestic currency	1	\$ –	\$ 1,725	\$ –	\$ 4,185	\$ 60,156	\$ 60,775	\$ –	\$ 2,020	\$ –	\$ 2,909	\$ 81,139	\$ 59,938	
Cash – other currencies	2	5	6,489	56	10,872	83,515	103,292	4	5,930	18	10,554	102,794	113,507	
Domestic sovereign debt	3	195	1,285	1,718	3,233	102,002	94,619	1	788	1,464	847	105,900	107,301	
Other sovereign debt	4	2,536	425	583	3,483	87,607	81,851	1,512	291	348	3,209	95,835	97,996	
Government agency debt	5	331	119	201	–	10,994	23,722	341	118	245	47	12,470	27,483	
Corporate bonds	6	413	428	648	–	6,024	19,090	382	242	729	–	5,913	46,632	
Equity securities	7	–	–	–	–	26,044	56,599	16	–	–	–	29,995	53,314	
Other collateral	8	–	–	–	–	39	48	–	–	–	–	19	67	
Total	9	\$ 3,480	\$ 10,471	\$ 3,206	\$ 21,773	\$ 376,381	\$ 439,996	\$ 2,256	\$ 9,389	\$ 2,804	\$ 17,566	\$ 434,065	\$ 506,238	
		2020 Q4						2020 Q3						
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs		
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated			
Cash – domestic currency	10	\$ –	\$ 2,275	\$ –	\$ 1,923	\$ 100,376	\$ 69,169	\$ 201	\$ 2,610	\$ 11	\$ 2,564	\$ 93,690	\$ 61,712	
Cash – other currencies	11	5	5,353	75	8,446	98,316	122,727	24	6,160	77	14,890	80,475	105,249	
Domestic sovereign debt	12	202	764	1,483	1,364	106,267	111,165	35	1,045	1,467	2,103	103,472	101,557	
Other sovereign debt	13	1,403	390	258	2,155	101,689	97,249	3,084	422	715	2,188	89,506	86,812	
Government agency debt	14	116	206	403	–	14,225	28,500	413	298	327	–	11,978	24,105	
Corporate bonds	15	242	280	255	3	6,679	41,222	180	326	671	41	4,912	44,878	
Equity securities	16	–	–	–	–	30,433	54,813	3	–	–	–	27,983	52,167	
Other collateral	17	–	–	–	–	6	46	–	7	–	–	64	38	
Total	18	\$ 1,968	\$ 9,268	\$ 2,474	\$ 13,891	\$ 457,991	\$ 524,891	\$ 3,940	\$ 10,868	\$ 3,268	\$ 21,786	\$ 412,080	\$ 476,518	
		2020 Q2												
		Collateral used in derivative transactions				Collateral used in SFTs								
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral							
		Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated					
Cash – domestic currency	19	\$ 151	\$ 4,044	\$ 8	\$ 3,214	\$ 82,600	\$ 70,809							
Cash – other currencies	20	5	6,773	43	10,747	79,377	104,739							
Domestic sovereign debt	21	133	1,656	1,098	2,971	107,553	91,633							
Other sovereign debt	22	1,830	421	467	2,030	84,951	85,123							
Government agency debt	23	182	831	188	–	9,811	27,623							
Corporate bonds	24	311	402	467	–	5,453	43,522							
Equity securities	25	2	–	–	–	24,969	47,519							
Other collateral	26	–	–	–	–	–	–							
Total	27	\$ 2,614	\$ 14,127	\$ 2,271	\$ 18,962	\$ 394,714	\$ 470,968							

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

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2021 Q2		2021 Q1		2020 Q4		2020 Q3		2020 Q2	
		Protection bought	Protection sold								
Notionals											
Single-name credit default swaps	1	\$ 4,186	\$ 1,423	\$ 4,426	\$ 1,338	\$ 5,174	\$ 1,251	\$ 5,038	\$ 1,299	\$ 5,336	\$ 1,158
Index credit default swaps	2	5,695	249	6,203	739	6,464	292	6,066	671	6,592	380
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	337	4,104	352	4,381	379	4,277	383	4,494	400	4,758
Total notionals	6	10,218	5,776	10,981	6,458	12,017	5,820	11,487	6,464	12,328	6,296
Fair values											
Positive fair value (asset)	7	21	46	17	46	33	29	45	38	150	27
Negative fair value (liability)	8	(364)	(12)	(354)	(17)	(344)	(24)	(297)	(34)	(209)	(53)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2021 Q2		2021 Q1		2020 Q4		2020 Q3		2020 Q2	
		EAD post-CRM	RWA								
Exposures to QCCPs (total)	1	\$ 770	\$ 770	\$ 717	\$ 717	\$ 643	\$ 643	\$ 640	\$ 640	\$ 639	\$ 639
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	22,854	457	19,679	394	18,823	377	18,691	374	18,005	360
(i) OTC derivatives	3	13,562	271	14,279	286	12,841	258	13,230	264	12,198	244
(ii) Exchange-traded derivatives	4	6,003	120	1,609	32	1,309	26	1,385	28	2,071	41
(iii) Securities financing transactions	5	3,289	66	3,791	76	4,673	93	4,076	82	3,736	75
(iv) Netting sets where cross-product netting has been approved	6	-	-	-	-	-	-	-	-	-	-
Segregated initial margin	7	92	-	92	-	92	-	92	-	92	-
Non-segregated initial margin	8	3,707	-	5,422	-	5,078	-	4,465	-	4,855	-
Pre-funded default fund contributions	9	713	313	785	323	733	266	763	266	978	279
Unfunded default fund contributions	10	-	-	-	-	-	-	-	-	-	-

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2020 Q2					
		Over-the-counter ¹			Trading		
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 997,301	\$ 997,301	\$ –	\$ 997,301
Forward rate agreements	2	1,948,696	25,220	–	1,973,916	814	1,974,730
Swaps	3	9,624,918	494,393	–	10,119,311	1,254,718	11,374,029
Options written	4	–	49,499	156,294	205,793	1,196	206,989
Options purchased	5	–	55,274	191,031	246,305	3,953	250,258
	6	11,573,614	624,386	1,344,626	13,542,626	1,260,681	14,803,307
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	164,084	–	164,084	24,356	188,440
Swaps	9	–	1,489,307	–	1,489,307	1,930	1,491,237
Cross-currency interest rate swaps	10	–	790,657	–	790,657	103,222	893,879
Options written	11	–	23,592	53	23,645	–	23,645
Options purchased	12	–	22,939	7	22,946	–	22,946
	13	–	2,490,579	60	2,490,639	129,508	2,620,147
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	8,937	156	–	9,093	3,760	12,853
Protection sold	15	1,393	145	–	1,538	–	1,538
	16	10,330	301	–	10,631	3,760	14,391
Other Contracts							
Equity contracts	17	–	70,392	68,408	138,800	28,648	167,448
Commodity contracts	18	79	50,442	62,848	113,369	–	113,369
	19	79	120,834	131,256	252,169	28,648	280,817
Total	20	\$ 11,584,023	\$ 3,236,100	\$ 1,475,942	\$ 16,296,065	\$ 1,422,597	\$ 17,718,662

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

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

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2021 Q2			2021 Q1			2020 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
	1	\$ 11	\$ 279	\$ 204	\$ 37	\$ 569	\$ 314	\$ 20	\$ 325	\$ 229
Forward rate agreements										
Swaps	2	2,698	8,462	1,900	3,552	9,844	2,360	4,347	10,607	2,641
Options written	3	4	90	22	7	79	21	33	129	36
Options purchased	4	30	153	42	42	160	41	5	75	23
	5	2,743	8,984	2,168	3,638	10,652	2,736	4,405	11,136	2,929
Foreign Exchange Contracts										
Forward contracts	6	562	2,513	430	562	2,539	396	465	2,364	353
Swaps	7	2,288	16,035	1,526	1,726	15,677	1,582	1,999	15,638	1,370
Cross-currency interest rate swaps	8	1,570	9,884	1,289	1,773	10,546	1,388	2,087	10,422	1,500
Options written	9	24	106	26	26	126	29	29	135	44
Options purchased	10	34	124	47	24	118	41	8	104	28
	11	4,478	28,662	3,318	4,111	29,006	3,436	4,588	28,663	3,295
Other Contracts										
Credit derivatives	12	3	566	114	4	603	131	3	508	123
Equity contracts	13	270	7,504	1,341	624	8,992	1,464	689	8,513	1,376
Commodity contracts	14	821	4,007	1,100	505	3,981	1,018	714	3,610	975
	15	1,094	12,077	2,555	1,133	13,576	2,613	1,406	12,631	2,474
Total net derivatives	16	8,315	49,723	8,041	8,882	53,234	8,785	10,399	52,430	8,698
Qualifying Central Counterparty (QCCP) contracts ²	17	5,836	19,565	551	4,236	15,888	485	3,274	14,150	410
Total	18	\$ 14,151	\$ 69,288	\$ 8,592	\$ 13,118	\$ 69,122	\$ 9,270	\$ 13,673	\$ 66,580	\$ 9,108

		2020 Q3			2020 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
	19	\$ 183	\$ 611	\$ 279	\$ 180	\$ 939	\$ 668
Forward rate agreements							
Swaps	20	5,249	11,939	2,885	5,229	12,122	2,815
Options written	21	48	175	43	111	253	98
Options purchased	22	5	87	25	2	34	9
	23	5,485	12,812	3,232	5,522	13,348	3,590
Foreign Exchange Contracts							
Forward contracts	24	598	2,527	383	1,058	3,410	545
Swaps	25	3,571	17,133	1,453	2,603	14,297	1,483
Cross-currency interest rate swaps	26	2,178	10,333	1,410	2,511	10,802	1,467
Options written	27				89	246	77
Options purchased	28	50	310	82	7	132	35
	29	6,397	30,303	3,328	6,268	28,887	3,607
Other Contracts							
Credit derivatives	30	3	522	137	4	662	167
Equity contracts	31	380	7,813	1,375	614	6,890	1,223
Commodity contracts	32	966	4,209	1,062	825	3,695	949
	33	1,349	12,544	2,574	1,443	11,247	2,339
Total net derivatives	34	13,231	55,659	9,134	13,233	53,482	9,536
Qualifying Central Counterparty (QCCP) contracts ²	35	3,512	14,615	402	3,244	14,269	398
Total	36	\$ 16,743	\$ 70,274	\$ 9,536	\$ 16,477	\$ 67,751	\$ 9,934

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

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

Securitization Exposures in the Banking Book (SEC1)¹

(\$ millions) As at	LINE #	2021 Q2			2021 Q1			2020 Q4			2020 Q3		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ 26,078	\$ 28,999	\$ 55,077	\$ 26,221	\$ 28,565	\$ 54,786	\$ 26,854	\$ 31,290	\$ 58,144	\$ 26,717	\$ 33,133	\$ 59,850
Residential mortgage	2	9,388	117	9,505	9,306	122	9,428	9,117	127	9,244	8,600	128	8,728
Credit card	3	1,269	7,944	9,213	1,317	9,973	11,290	1,595	11,603	13,198	1,602	13,034	14,636
Other retail exposures	4	15,421	20,938	36,359	15,598	18,470	34,068	16,142	19,560	35,702	16,515	19,971	36,486
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	8,234	26,074	34,308	8,075	24,192	32,267	7,801	25,973	33,774	7,118	27,661	34,779
Loans to corporates	7	–	5,600	5,600	–	4,573	4,573	–	4,487	4,487	–	4,648	4,648
Commercial mortgage	8	–	15,374	15,374	–	15,818	15,818	–	16,909	16,909	–	17,716	17,716
Lease and receivables	9	8,173	5,100	13,273	8,011	3,801	11,812	7,734	4,577	12,311	7,051	5,297	12,348
Other wholesale	10	61	–	61	64	–	64	67	–	67	67	–	67
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2020 Q2											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ 26,042	\$ 37,334	\$ 63,376									
Residential mortgage	13	8,834	331	9,165									
Credit card	14	1,722	14,816	16,538									
Other retail exposures	15	15,486	22,187	37,673									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	7,212	29,760	36,972									
Loans to corporates	18	–	4,818	4,818									
Commercial mortgage	19	–	18,626	18,626									
Lease and receivables	20	7,142	6,316	13,458									
Other wholesale	21	70	–	70									
Re-securitization	22	–	–	–									

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2021 Q2			2021 Q1			2020 Q4			2020 Q3		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ –	\$ 227	\$ 227	\$ –	\$ 406	\$ 406	\$ –	\$ 1,142	\$ 1,142	\$ –	\$ 1,653	\$ 1,653
<i>Residential mortgage</i>	2	–	–	–	–	79	79	–	454	454	–	706	706
<i>Credit card</i>	3	–	1	1	–	34	34	–	61	61	–	27	27
<i>Other retail exposures</i>	4	–	226	226	–	293	293	–	627	627	–	920	920
<i>Re-securitization</i>	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	28	28	–	25	25	–	168	168	–	151	151
<i>Loans to corporates</i>	7	–	–	–	–	–	–	–	–	–	–	–	–
<i>Commercial mortgage</i>	8	–	1	1	–	1	1	–	1	1	–	1	1
<i>Lease and receivables</i>	9	–	–	–	–	12	12	–	63	63	–	109	109
<i>Other wholesale</i>	10	–	27	27	–	12	12	–	104	104	–	41	41
<i>Re-securitization</i>	11	–	–	–	–	–	–	–	–	–	–	–	–

**2020
Q2**

		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	12	\$ –	\$ 1,873	\$ 1,873
<i>Residential mortgage</i>	13	–	685	685
<i>Credit card</i>	14	–	45	45
<i>Other retail exposures</i>	15	–	1,143	1,143
<i>Re-securitization</i>	16	–	–	–
Wholesale (total) – of which:	17	–	187	187
<i>Loans to corporates</i>	18	–	–	–
<i>Commercial mortgage</i>	19	–	1	1
<i>Lease and receivables</i>	20	–	117	117
<i>Other wholesale</i>	21	–	69	69
<i>Re-securitization</i>	22	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at		LINE #	2020 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7
of which: securitization	2		31,831	1,080	216	120	7	–	33,177	70	7	–	4,248	10	89	–	319	1	7
of which: retail underlying	3		24,791	1,076	75	93	7	–	26,035	–	7	–	3,317	–	89	–	245	–	7
of which: wholesale	4		7,040	4	141	27	–	–	7,142	70	–	–	931	10	–	–	74	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$	31,831	\$ 1,080	\$ 216	\$ 120	\$ 7	\$ –	\$ 33,177	\$ 70	\$ 7	\$ –	\$ 4,248	\$ 10	\$ 89	\$ –	\$ 319	\$ 1	\$ 7

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2021 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 54,612	\$ 461	\$ -	\$ -	\$ -	\$ 9,715	\$ 45,235	\$ 123	\$ -	\$ 972	\$ 7,033	\$ 12	\$ -	\$ 55	\$ 563	\$ 1	\$ -
of which: securitization		2	54,612	461	-	-	-	9,715	45,235	123	-	972	7,033	12	-	55	563	1	-
of which: retail underlying		3	28,538	461	-	-	-	9,715	19,284	-	-	972	2,092	-	-	55	167	-	-
of which: wholesale		4	26,074	-	-	-	-	-	25,951	123	-	-	4,941	12	-	-	396	1	-
of which: re-securitization		5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		8	\$ 54,612	\$ 461	\$ -	\$ -	\$ -	\$ 9,715	\$ 45,235	\$ 123	\$ -	\$ 972	\$ 7,033	\$ 12	\$ -	\$ 55	\$ 563	\$ 1	\$ -
			2021 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 51,556	\$ 1,201	\$ -	\$ -	\$ -	\$ -	\$ 52,629	\$ 128	\$ -	\$ -	\$ 9,866	\$ 13	\$ -	\$ -	\$ 634	\$ 1	\$ -
of which: securitization		10	51,556	1,201	-	-	-	-	52,629	128	-	-	9,866	13	-	-	634	1	-
of which: retail underlying		11	27,364	1,201	-	-	-	-	28,565	-	-	-	5,222	-	-	-	263	-	-
of which: wholesale		12	24,192	-	-	-	-	-	24,064	128	-	-	4,644	13	-	-	371	1	-
of which: re-securitization		13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		16	\$ 51,556	\$ 1,201	\$ -	\$ -	\$ -	\$ -	\$ 52,629	\$ 128	\$ -	\$ -	\$ 9,866	\$ 13	\$ -	\$ -	\$ 634	\$ 1	\$ -
			2020 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 55,742	\$ 1,521	\$ -	\$ -	\$ -	\$ -	\$ 57,130	\$ 133	\$ -	\$ -	\$ 10,564	\$ 13	\$ -	\$ -	\$ 679	\$ 1	\$ -
of which: securitization		18	55,742	1,521	-	-	-	-	57,130	133	-	-	10,564	13	-	-	679	1	-
of which: retail underlying		19	29,769	1,521	-	-	-	-	31,290	-	-	-	5,600	-	-	-	282	-	-
of which: wholesale		20	25,973	-	-	-	-	-	25,840	133	-	-	4,964	13	-	-	397	1	-
of which: re-securitization		21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		24	\$ 55,742	\$ 1,521	\$ -	\$ -	\$ -	\$ -	\$ 57,130	\$ 133	\$ -	\$ -	\$ 10,564	\$ 13	\$ -	\$ -	\$ 679	\$ 1	\$ -
			2020 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			<20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		25	\$ 59,427	\$ 1,367	\$ -	\$ -	\$ -	\$ -	\$ 60,522	\$ 272	\$ -	\$ -	\$ 10,932	\$ 40	\$ -	\$ -	\$ 714	\$ 4	\$ -
of which: securitization		26	59,427	1,367	-	-	-	-	60,522	272	-	-	10,932	40	-	-	714	4	-
of which: retail underlying		27	31,766	1,367	-	-	-	-	33,133	-	-	-	5,691	-	-	-	295	-	-
of which: wholesale		28	27,661	-	-	-	-	-	27,389	272	-	-	5,241	40	-	-	419	4	-
of which: re-securitization		29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: senior		30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: non-senior		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total		32	\$ 59,427	\$ 1,367	\$ -	\$ -	\$ -	\$ -	\$ 60,522	\$ 272	\$ -	\$ -	\$ 10,932	\$ 40	\$ -	\$ -	\$ 714	\$ 4	\$ -

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at	LINE #	2020 Q2																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
		<=20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	\$ 65,619	\$ 1,475	\$ –	\$ –	\$ –	\$ –	\$ 66,811	\$ 283	\$ –	\$ –	\$ 11,139	\$ 41	\$ –	\$ –	\$ 783	\$ 3	\$ –
of which: securitization	2	65,619	1,475	–	–	–	–	66,811	283	–	–	11,139	41	–	–	783	3	–
of which: retail underlying	3	35,859	1,475	–	–	–	–	37,334	–	–	–	5,524	–	–	–	334	–	–
of which: wholesale	4	29,760	–	–	–	–	–	29,477	283	–	–	5,615	41	–	–	449	3	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$ 65,619	\$ 1,475	\$ –	\$ –	\$ –	\$ –	\$ 66,811	\$ 283	\$ –	\$ –	\$ 11,139	\$ 41	\$ –	\$ –	\$ 783	\$ 3	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at	LINE #	2021 Q2					2021 Q1						
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	1	0.35 %	0.48 %	27.67 %	9.88 %	96.63 %	97.49 %	0.36 %	0.42 %	28.57 %	10.10 %	96.30 %	96.89 %
Residential secured insured ⁴	2	0.35	0.27	n/a	n/a	98.27	98.21	0.37	0.29	n/a	n/a	98.22	97.61
Qualifying revolving retail	3	1.48	1.76	89.62	83.42	92.52	90.13	1.54	2.00	89.55	82.84	92.57	91.66
Other retail	4	2.18	1.87	53.91	45.81	98.97	92.42	2.36	2.01	53.91	45.80	98.97	92.52
Non-Retail													
Corporate	5	1.53	0.47	21.54	38.90	85.02	64.42	1.50	0.49	22.82	38.93	84.81	64.81
Sovereign	6	0.08	-	9.02	n/a	99.87	n/a	0.08	-	8.63	n/a	99.88	n/a
Bank	7	0.23	0.07	18.61	n/a	88.88	n/a	0.18	-	16.91	n/a	88.58	n/a
2020													
Q4						Q3							
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD	Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD
Retail													
Residential secured uninsured	8	0.36 %	0.35 %	29.49 %	11.03 %	95.94 %	95.77 %	0.36 %	0.31 %	30.46 %	11.17 %	95.52 %	95.23 %
Residential secured insured ⁴	9	0.41	0.33	n/a	n/a	98.39	97.95	0.41	0.35	n/a	n/a	98.53	98.32
Qualifying revolving retail	10	1.63	2.23	89.44	82.45	93.16	92.49	1.91	2.30	89.08	82.26	94.31	92.85
Other retail	11	2.90	2.11	54.98	46.53	99.24	92.32	2.65	2.34	56.17	46.92	99.35	91.63
Non-Retail													
Corporate	12	1.47	0.48	22.79	31.14	84.99	63.90	1.45	0.46	23.09	13.34	85.11	62.80
Sovereign	13	0.08	-	8.63	n/a	99.86	n/a	0.09	-	8.66	n/a	99.84	n/a
Bank	14	0.17	-	16.61	n/a	88.63	n/a	0.17	-	17.26	n/a	88.54	n/a
2020													
Q2													
		Average Estimated PD ¹	Actual Default Rate	Average Estimated LGD ²	Actual LGD ³	Average Estimated EAD	Actual EAD						
Retail													
Residential secured uninsured	15	0.40 %	0.30 %	30.49 %	10.31 %	95.37 %	97.75 %						
Residential secured insured ⁴	16	0.44	0.31	n/a	n/a	98.59	98.72						
Qualifying revolving retail	17	2.21	2.32	88.67	82.17	95.29	93.04						
Other retail	18	2.84	2.26	56.86	47.17	99.25	91.53						
Non-Retail													
Corporate	19	1.16	0.44	17.24	22.87	91.50	70.62						
Sovereign	20	0.08	-	7.25	n/a	99.83	n/a						
Bank	21	0.18	-	15.83	n/a	95.72	n/a						

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

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

³ Represents average LGD of the impaired portfolio over trailing 12 months.

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

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

Acronyms

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