



# Supplemental Regulatory Disclosure

For the Third Quarter Ended July 31, 2021

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

Gillian Manning – Head, Investor Relations ([gillian.manning@td.com](mailto:gillian.manning@td.com))  
Derrick Wong – Senior Manager, Investor Relations ([derrick.wong@td.com](mailto: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 third quarter 2021 Report to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2020 Annual Report. For Basel-related terms and acronyms used in this package, refer to the "Glossary – Basel" and "Acronyms" pages, respectively.

### **How the Bank Reports**

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

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

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

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**Pillar 3 Disclosure Requirements** – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the third 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 Third Quarter 2021	SFI Third Quarter 2021	SRD Third Quarter 2021	Annual Report 2020
Overview of risk management	OVA – Bank risk management approach.	Annual				66, 73-85, 93, 108, 220
	OV1 – Overview of RWA.	Quarterly			10	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC <sup>1</sup>	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments <sup>2</sup> .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A <sup>3</sup>	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				81-83, 85-87
	CR1 – Credit quality of assets.	Quarterly			15-16	
	CR2 – Changes in stock of defaulted loans and debt securities <sup>4</sup> .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				88, 141, 147, 171
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity <sup>4</sup> .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Third Quarter 2021	SFI Third Quarter 2021	SRD Third Quarter 2021	Annual Report 2020
Credit risk	<b>CRB</b> – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		25-27, 29-31		
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures <sup>4</sup> .	Quarterly	70			141, 171
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures <sup>5</sup> .	Annual				
	<b>CRC</b> – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				88
	<b>CR3</b> – Credit risk mitigation techniques – overview.	Quarterly			17	
	<b>CRD</b> – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				87
	<b>CR4</b> – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21	
	<b>CR5</b> – Standardized approach – exposures by asset classes and risk weights.	Quarterly			22	
	<b>CRE</b> – Qualitative disclosures related to IRB models.	Annual				81-83, 86-89, 96
	<b>CR6</b> – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			23-38	
	<b>CR7</b> – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	<b>CR8</b> – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	<b>CR9</b> – IRB – Backtesting of PD per portfolio <sup>5</sup> .	Annual				
	<b>CR10</b> – IRB (specialized lending and equities under the simple risk weight method).	Quarterly			39	
Counterparty credit risk	<b>CCRA</b> – Qualitative disclosure related to CCR.	Annual				88, 102
	<b>CCR1</b> – Analysis of CCR exposure by approach.	Quarterly			40-41	
	<b>CCR2</b> – CVA capital charge.	Quarterly			42	
	<b>CCR3</b> – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			42	
	<b>CCR4</b> – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	<b>CCR5</b> – Composition of collateral for CCR exposure.	Quarterly			49	
	<b>CCR6</b> – Credit derivatives exposures.	Quarterly			50	
	<b>CCR7</b> – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	<b>CCR8</b> – Exposures to central counterparties.	Quarterly			50	

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

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

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

<sup>3</sup> Not applicable.

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

<sup>5</sup> For annual disclosures, refer to the fourth quarter 2020 SRD.

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

## Capital Position – Basel III (CC1)

(\$ millions)  
As at

### Common Equity Tier 1 Capital

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

### Common Equity Tier 1 Capital before regulatory adjustments

### Common Equity Tier 1 Capital regulatory adjustments

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

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

### Common Equity Tier 1 Capital

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

### Additional Tier 1 capital instruments

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

### Additional Tier 1 capital instruments before regulatory adjustments

### Additional Tier 1 capital instruments regulatory adjustments

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

Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

### Total regulatory adjustments to Additional Tier 1 Capital

### Additional Tier 1 Capital

### Tier 1 Capital

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

Line #	Q3	2021 Q2	Q1	2020 Q4	Q3	Cross Reference <sup>1</sup>
1	\$ 22,879	\$ 22,791	\$ 22,594	\$ 22,570	\$ 22,429	A1+A2+B
2	61,167	59,035	56,032	53,845	49,934	C
3	9,164	7,742	11,152	13,437	14,307	D
4	—	—	—	—	—	
5	—	—	—	—	—	
6	93,210	89,568	89,778	89,852	86,670	
7	—	—	—	—	—	
8	(16,211)	(15,854)	(16,413)	(17,019)	(20,001)	E1-E2
9	(2,022)	(1,803)	(1,899)	(2,030)	(2,138)	F1-F2
10	(122)	(156)	(158)	(177)	(207)	G
11	(3,052)	(2,813)	(3,368)	(3,720)	(4,276)	H
12	—	—	—	—	—	I
13	—	—	—	—	—	
14	(90)	(68)	(59)	(57)	(62)	J
15	(246)	(267)	(9)	(9)	(13)	K1-K2
16	(2)	(11)	(4)	(36)	(87)	
17	—	—	—	—	—	
18	(5,163)	(5,011)	(5,873)	(6,321)	—	L1+L2
19	—	—	—	—	(2,197)	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	960	1,043	1,398	2,133	1,857	M
27	—	—	—	—	—	
28	(25,948)	(24,940)	(26,385)	(27,236)	(27,124)	
29	67,262	64,628	63,393	62,616	59,546	
29a	66,302	63,585	61,995	60,483	57,689	
30	6,697	4,947	5,647	5,647	5,796	N+O+P
31	6,697	4,947	5,647	5,647	5,796	
32	—	—	—	—	—	
33	440	615	615	1,190	1,193	Q+R
34	—	61	61	—	—	
35	—	61	61	—	—	
36	7,137	5,623	6,323	6,837	6,989	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	(10)	(14)	(12)	(12)	—	S
40	(350)	(350)	(350)	(350)	(350)	T
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(360)	(364)	(362)	(362)	(350)	
44	6,777	5,259	5,961	6,475	6,639	
45	74,039	69,887	69,354	69,091	66,185	
45a	\$ 73,079	\$ 68,844	\$ 67,956	\$ 66,958	\$ 64,328	

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

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

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

(\$ millions)

As at

### Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus

Directly issued capital instruments subject to phase out from Tier 2

Tier 2 instruments issued by subsidiaries and held by third parties

of which: instruments issued by subsidiaries subject to phase out

Collective allowance

### Tier 2 Capital before regulatory adjustments

### Tier 2 regulatory adjustments

Investments in own Tier 2 instruments

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

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

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

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

Other deductions from Tier 2 capital

### Total regulatory adjustments to Tier 2 Capital

### Tier 2 Capital

### Total Capital

Total Capital with transitional arrangements for ECL provisioning not applied

### Total risk-weighted assets

### Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

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

Tier 1 Capital Ratio

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

Total Capital (as percentage of RWA)

Total Capital Ratio with transitional arrangements for ECL provisioning not applied

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

of which: capital conservation buffer requirement

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

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

of which: D-SIB buffer requirement

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

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

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

Line #	Q3	2021 Q2	Q1	2020 Q4	2020 Q3	Cross Reference <sup>1</sup>
46	\$ 11,103	\$ 11,069	\$ 11,183	\$ 11,277	\$ 12,276	U
47	120	160	160	160	160	V
48	—	—	—	—	—	
49	—	—	—	—	—	
50	1,569	1,433	1,172	509	646	W
51	12,792	12,662	12,515	11,946	13,082	
52	—	—	—	—	—	
53	—	—	—	—	—	
54	(369)	(404)	(406)	(856)	—	X
54a	(101)	(61)	—	—	—	Y
55	(160)	(160)	(160)	(160)	(160)	Z
56	—	—	—	—	—	
57	(630)	(625)	(566)	(1,016)	(160)	
58	12,162	12,037	11,949	10,930	12,922	
59	86,201	81,924	81,303	80,021	79,107	
59a	86,201	81,924	81,303	80,021	79,107	
60	\$ 465,453	\$ 455,010	\$ 467,227	\$ 478,909	\$ 478,117	
61	14.5 %	14.2 %	13.6 %	13.1 %	12.5 %	
61a	14.2	14.0	13.3	12.6	12.1	
62	15.9	15.4	14.8	14.4	13.8	
62a	15.7	15.1	14.5	14.0	13.5	
63	18.5	18.0	17.4	16.7	16.5	
63a	18.5	18.0	17.4	16.7	16.5	
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	14.5	14.2	13.6	13.1	12.5	
69	8.0	8.0	8.0	8.0	8.0	
70	9.5	9.5	9.5	9.5	9.5	
71	11.5	11.5	11.5	11.5	11.5	

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

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

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

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

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

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



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

(\$ millions, except as noted)

As at

### Amounts below the thresholds for deduction (before risk weighting)

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

Significant investments in the common stock of financials

Mortgage servicing rights (net of related tax liability)

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

### Applicable caps on the inclusion of allowances in Tier 2

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

Cap on inclusion of allowances in Tier 2 under standardized approach

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

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

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

Current cap on CET1 instruments subject to phase out arrangements

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

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

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

Current cap on Tier 2 instruments subject to phase out arrangements

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

### Capital Ratios for significant bank subsidiaries

#### TD Bank, National Association (TD Bank, N.A.)<sup>7</sup>

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

#### TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

Line #	2021			2020	
	Q3	Q2	Q1	Q4	Q3
72	\$ 7,243	\$ 6,963	\$ 6,927	\$ 6,894	\$ 1,816
73	1,856	1,763	1,582	1,411	6,174
74	87	80	66	61	56
75	660	589	944	748	663
76	276	255	285	316	331
77	199	175	180	196	207
78	2,577	2,511	3,268	3,262	2,813
79	2,330	2,301	2,390	2,446	2,296
80	–	–	–	–	–
81	–	–	–	–	–
82	675	675	675	1,350	1,350
83	–	515	515	–	–
84	876	876	876	1,753	1,753
85	–	–	–	–	–
86	17.7 %	17.4 %	15.3 %	15.0 %	14.6 %
87	17.7	17.4	15.3	15.0	14.6
88	19.0	18.7	16.6	16.2	15.9
89	39.9	39.4	38.9	38.9	39.0
90	39.9	39.4	38.9	38.9	39.0
91	40.0	39.5	39.1	39.3	39.4

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

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

(\$ millions)

### Common Equity Tier 1

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

### Balance at end of period

### Additional Tier 1 Capital

Balance at beginning of period	
New additional Tier 1 eligible capital issues <sup>4</sup>	
Redeemed capital	
Other, including regulatory adjustments and transitional arrangements	

### Balance at end of period

### Total Tier 1 Capital

### Tier 2 Capital

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

### Balance at end of period

### Total Regulatory Capital

Line #	2021			2020	
	Q3	Q2	Q1	Q4	Q3
1	\$ 64,628	\$ 63,393	\$ 62,616	\$ 59,546	\$ 57,697
2	56	44	46	14	12
3	—	—	—	(6)	—
4	(1,492)	(1,500)	(1,498)	(1,495)	(1,491)
5	99	101	112	112	583
6	3,545	3,695	3,277	5,143	2,248
7	(22)	(9)	(2)	5	138
8	839	(2,211)	(2,286)	(301)	(2,248)
9	n/a	n/a	n/a	n/a	n/a
10	118	61	318	(27)	448
11	226	(705)	35	14	98
12	(576)	655	737	3,090	835
13	34	2	19	30	79
14	—	—	—	—	—
15	(193)	1,102	19	(3,509)	1,147
16	67,262	64,628	63,393	62,616	59,546
17	5,259	5,961	6,475	6,639	6,621
18	1,750	—	—	—	—
19	—	(700)	—	(150)	—
20	(232)	(2)	(514)	(14)	18
21	6,777	5,259	5,961	6,475	6,639
22	74,039	69,887	69,354	69,091	66,185
23	12,037	11,949	10,930	12,922	15,739
24	—	—	—	—	—
25	—	—	—	(1,000)	(1,500)
26	(40)	—	—	—	(41)
27	136	261	663	(137)	(1,229)
28	29	(173)	356	(855)	(47)
29	12,162	12,037	11,949	10,930	12,922
30	\$ 86,201	\$ 81,924	\$ 81,303	\$ 80,021	\$ 79,107

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

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

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

<sup>4</sup> Issuance of Limited Recourse Capital Notes.

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

(\$ millions)  
As at

Cash and due from banks
Interest-bearing deposits with banks
Trading loans, securities, and other
Non-trading financial assets at fair value through profit or loss
Derivatives
Financial assets designated at fair value through profit or loss
Financial assets at fair value through other comprehensive income
Non-Significant investments in financials (excluding Schwab)
Non-significant investments exceeding regulatory thresholds – CET1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1
Non-significant investments exceeding regulatory thresholds – Tier 2
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions
Non-significant investments not exceeding regulatory thresholds
Debt securities at amortized cost, net of allowance for credit losses
Securities purchased under reverse repurchase agreements
Loans
Allowance for loan losses
Eligible allowance reflected in Tier 2 regulatory capital
Shortfall of allowance to expected loss
Transitional arrangement for expected credit loss provisioning
Allowances not reflected in regulatory capital
Other
Investment in Schwab
Non-significant investments exceeding regulatory thresholds
Non-significant investments not exceeding regulatory thresholds
Goodwill
Other intangibles
Other intangibles (Mortgage Servicing Rights)
Deferred tax assets
Deferred tax assets (DTA) excluding those arising from temporary differences
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback
Other DTA/DTL adjustments <sup>1</sup>
Significant investments in financials
Significant investments exceeding regulatory thresholds
Significant investments not exceeding regulatory thresholds
Defined pension benefits
Other Assets
<b>TOTAL ASSETS</b>
<b>LIABILITIES AND EQUITY<sup>2</sup></b>
Trading deposits
Derivatives
Securitization liabilities at fair value
Financial liabilities designated at fair value through profit or loss
Deposits
Other
Deferred tax liabilities
Goodwill
Intangible assets (excluding mortgage servicing rights)
Defined benefit pension fund assets
Other deferred tax liabilities (Cash flow hedges and other DTL's)
Other DTA/DTL adjustments <sup>1</sup>
Gains and losses due to changes in own credit risk on fair value liabilities
Other liabilities
Subordinated notes and debentures
Directly issued qualifying Tier 2 instruments
Directly issued capital instruments subject to phase out from Tier 2
Regulatory capital amortization of maturing debentures
<b>Liabilities</b>
Common Shares
Preferred Shares and other equity instruments
Directly issued qualifying Additional Tier 1 instruments
Directly issued capital instruments subject to phase out from Additional Tier 1
Preferred shares not allowed for regulatory capital
Treasury Shares – Common
Treasury Shares – Preferred
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares
Contributed Surplus
Contributed surplus – Common Shares
Contributed surplus – Preferred Shares
Retained Earnings
Accumulated other comprehensive income (AOCI)
Cash flow hedges requiring derecognition
Net AOCI included as capital
<b>TOTAL LIABILITIES AND EQUITY</b>

Line #	2021 Q3		Cross Reference <sup>3</sup>
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
1	\$ 5,817	\$ 5,817	
2	167,543	167,403	
3	147,438	147,438	
4	9,252	8,649	
5	51,742	51,742	
6	4,632	1,398	
7	84,389	81,664	
8			
9		295	L1
10		10	S
11		369	X
12		101	Y
13		778	
14	250,310	250,128	
15	162,154	162,154	
16	726,031	726,031	
17	(6,811)	(6,811)	
18		(1,569)	W
19		–	I
20		(960)	M
21		(4,282)	
22	100,596	98,027	
23			
24		4,868	L2
25		6,363	
26		16,341	E1
27		2,053	F1
28		87	
29			
30		122	
31		660	G
32		2,421	
33		(1,265)	
34			
35		–	
36		84	
37		334	K1
38		65,959	
39	1,703,093	1,693,640	
40			
41	29,445	29,445	
42	52,715	52,715	
43	13,633	13,633	
44	92,355	92,355	
45	1,118,681	1,118,681	
46	285,054	275,601	
47			
48		130	E2
49		31	F2
50		88	K2
51		1,276	
52		(1,265)	
53		90	J
54		275,251	
55	11,303	11,303	
56		11,103	U
57		120	V
58		80	
59	1,603,186	1,593,733	
60	22,945	22,945	A1
61	6,700	6,700	
62		6,700	N
63		–	Q
64		–	
65	(189)	(189)	A2
66	(5)	(5)	
67		(5)	O
68			
69	125	125	B
70		123	P
71		2	C
72	61,167	61,167	D
73	9,164	9,164	H
74		3,052	
75		6,112	
76	\$ 1,703,093	\$ 1,693,640	

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

<sup>2</sup> Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$9.5 billion and total equity of \$2.3 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (T, Z) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

<sup>5</sup> Included in current cap on additional Tier 1 instruments is \$440 million related to TD Capital Trust IV (no longer consolidated as the Bank is not the primary beneficiary of the trust) (R – cross referenced to Capital Position – Basel III on page 1).

## Leverage Ratio

(\$ millions, except as noted)  
As at

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

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

### Leverage Ratio Exposure

### Leverage Ratio Common Disclosure Template (LR2)

#### On-balance sheet exposures

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

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

#### Derivative exposures

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

#### Total derivative exposures

#### Securities financing transaction exposures

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

#### Total securities financing transaction exposures

#### Other off-balance sheet exposures

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

#### Capital on total exposures

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

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

#### Leverage Ratio

Leverage Ratio with transitional arrangements for ECL provisioning not applied

Line #	Q3	2021 Q2	Q1	Q4	2020 Q3	OSFI Template
1	\$ 1,703,093	\$ 1,669,058	\$ 1,735,595	\$ 1,715,865	\$ 1,697,305	1
2	(7,521)	(7,308)	(7,419)	(7,668)	(7,339)	2
3	(1,266)	(1,266)	(1,266)	(4,118)	(4,117)	3
4	–	–	–	–	–	4
5	8,935	1,440	1,459	1,497	(24,350)	5
6	(25,724)	(25,602)	(19,632)	(22,701)	(17,621)	6
7	178,877	178,003	178,865	178,989	173,810	7
8	(308,910)	(305,873)	(340,409)	(325,191)	(312,297)	8
9	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	9
10	\$ 1,198,679	\$ 1,171,894	\$ 1,204,814	\$ 1,185,157	\$ 1,165,828	1
11	–	–	–	–	–	2
12	(8,943)	(12,315)	(12,537)	(9,551)	(16,282)	3
13	(27,179)	(26,278)	(28,086)	(29,674)	(29,270)	4
14	1,162,557	1,133,301	1,164,191	1,145,932	1,120,276	5
15	20,493	19,699	18,180	18,971	23,260	6
16	48,335	46,687	48,520	45,544	45,141	7
17	–	–	–	–	–	8
18	1,579	1,672	2,077	1,543	1,970	9
19	(787)	(683)	(1,184)	(767)	(1,117)	10
20	69,620	67,375	67,593	65,291	69,254	11
21	162,154	155,375	156,176	169,162	159,672	12
22	(29,603)	(28,885)	(23,782)	(26,197)	(22,307)	13
23	3,879	3,283	4,150	3,496	4,686	14
24	–	–	–	–	–	15
25	136,430	129,773	136,544	146,461	142,051	16
26	623,817	625,570	627,795	632,676	631,527	17
27	(444,940)	(447,567)	(448,930)	(453,687)	(457,717)	18
28	178,877	178,003	178,865	178,989	173,810	19
29	74,039	69,887	69,354	69,091	66,185	20
30	73,079	68,844	67,956	66,958	64,328	20a
31	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391	21
32	4.8 %	4.6 %	4.5 %	4.5 %	4.4 %	22
33	4.7	4.6	4.4	4.4	4.3	22a

## Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

### Resolution group 1

Total loss absorbing capacity (TLAC) available

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

Total RWA at the level of the resolution group

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

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

Leverage ratio exposure measure at the level of the resolution group

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

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

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

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

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

Line #	2021			2020	
	Q3	Q2	Q1	Q4	Q3
1	\$ 122,205	\$ 114,229	\$ 110,980	\$ 104,933	\$ 100,624
1a	122,205	114,229	110,980	104,933	100,624
2	465,453	455,010	467,227	478,909	478,117
3	26.3 %	25.1 %	23.8 %	21.9 %	21.0 %
3a	26.3	25.1	23.8	21.9	21.0
4	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	\$ 1,505,391
5	7.9 %	7.6 %	7.2 %	6.8 %	6.7 %
5a	7.9	7.6	7.2	6.8	6.7
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

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

## TLAC Composition (TLAC1)

(\$ millions, except as noted)

### Regulatory capital elements of TLAC and adjustments

Common Equity Tier 1 capital (CET1)

Additional Tier 1 capital (AT1) before TLAC adjustments

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

Other adjustments

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

Tier 2 capital (T2) before TLAC adjustments

Amortized portion of T2 instruments where remaining maturity > 1 year

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

Other adjustments

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

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

### Non-regulatory capital elements of TLAC

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

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

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

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

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

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

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

TLAC before deductions (sum of lines 11 and 17)

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

Deduction of investments in own other TLAC liabilities

Other adjustments to TLAC

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

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

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

Leverage exposure measure

### TLAC ratios and buffers

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

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

CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements<sup>2</sup>

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

*Of which: capital conservation buffer*

*Of which: bank specific countercyclical buffer*

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

Line #	Q3	2021 Q2	Q1	2020 Q4	Q3
1	\$ 67,262	\$ 64,628	\$ 63,393	\$ 62,616	\$ 59,546
2	6,777	5,259	5,961	6,475	6,639
3	—	—	—	—	—
4	—	—	—	—	—
5	6,777	5,259	5,961	6,475	6,639
6	12,162	12,037	11,949	10,930	12,922
7	80	40	40	40	41
8	—	—	—	—	—
9	—	—	—	—	—
10	12,242	12,077	11,989	10,970	12,963
11	86,281	81,964	81,343	80,061	79,148
12	n/a	n/a	n/a	n/a	n/a
13	36,109	32,383	29,756	24,962	21,618
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	36,109	32,383	29,756	24,962	21,618
18	122,390	114,347	111,099	105,023	100,766
19	n/a	n/a	n/a	n/a	n/a
20	(185)	(118)	(119)	(90)	(142)
21	—	—	—	—	—
22	122,205	114,229	110,980	104,933	100,624
23	465,453	455,010	467,227	478,909	478,117
24	1,547,484	1,508,452	1,547,193	1,536,673	1,505,391
25	26.3 %	25.1 %	23.8 %	21.9 %	21.0 %
26	7.9	7.6	7.2	6.8	6.7
27	n/a	n/a	n/a	n/a	n/a
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

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

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

## Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at		Line #	2021 Q3						2021 Q2					
			Creditor Ranking						Creditor Ranking					
			1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
			(most junior)			(most senior)			(most junior)			(most senior)		
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
Description of creditor ranking (free text)		1												
Total capital and liabilities net of credit risk mitigation		2	22,945	6,700	11,319	36,761	–	77,725	22,790	4,950	11,291	33,429	–	72,460
Subset of row 2 that are excluded liabilities		3	191	5	128	901	–	1,225	134	5	82	1,234	–	1,455
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		4	22,754	6,695	11,191	35,860	–	76,500	22,656	4,945	11,209	32,195	–	71,005
Subset of row 4 that are potentially eligible as TLAC		5	22,754	6,695	11,191	35,860	–	76,500	22,656	4,945	11,209	32,195	–	71,005
Subset of row 5 with 1 year ≤ residual maturity < 2 years		6	–	–	–	9,837	–	9,837	–	–	–	5,776	–	5,776
Subset of row 5 with 2 years ≤ residual maturity < 5 years		7	–	–	120	23,688	–	23,808	–	–	160	24,083	–	24,243
Subset of row 5 with 5 years ≤ residual maturity < 10 years		8	–	–	7,475	2,316	–	9,791	–	–	7,500	2,305	–	9,805
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		9	–	–	3,596	19	–	3,615	–	–	3,549	31	–	3,580
Subset of row 5 that is perpetual securities		10	22,754	6,695	–	–	–	29,449	22,656	4,945	–	–	–	27,601
			2021 Q1						2020 Q4					
			Creditor Ranking						Creditor Ranking					
			1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
			(most junior)			(most senior)			(most junior)			(most senior)		
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
Description of creditor ranking (free text)		11												
Total capital and liabilities net of credit risk mitigation		12	22,645	5,650	11,366	32,358	–	72,019	22,487	5,650	11,446	27,530	–	67,113
Subset of row 12 that are excluded liabilities		13	175	4	90	2,885	–	3,154	73	4	92	2,862	–	3,031
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		14	22,470	5,646	11,276	29,473	–	68,865	22,414	5,646	11,354	24,668	–	64,082
Subset of row 14 that are potentially eligible as TLAC		15	22,470	5,646	11,276	29,473	–	68,865	22,414	5,646	11,354	24,668	–	64,082
Subset of row 15 with 1 year ≤ residual maturity < 2 years		16	–	–	–	5,894	–	5,894	–	–	–	678	–	678
Subset of row 15 with 2 years ≤ residual maturity < 5 years		17	–	–	160	22,750	–	22,910	–	–	160	23,078	–	23,238
Subset of row 15 with 5 years ≤ residual maturity < 10 years		18	–	–	6,213	816	–	7,029	–	–	6,198	845	–	7,043
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		19	–	–	4,903	13	–	4,916	–	–	4,996	67	–	5,063
Subset of row 15 that is perpetual securities		20	22,470	5,646	–	–	–	28,116	22,414	5,646	–	–	–	28,060
			2020 Q3											
			Creditor Ranking											
			1	2	3	4	5	Sum of 1 to 5						
			(most junior)			(most senior)								
			Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum						
Description of creditor ranking (free text)		21												
Total capital and liabilities net of credit risk mitigation		22	22,361	5,800	12,456	24,128	–	64,745						
Subset of row 22 that are excluded liabilities		23	146	5	124	2,748	–	3,023						
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		24	22,215	5,795	12,332	21,380	–	61,722						
Subset of row 24 that are potentially eligible as TLAC		25	22,215	5,795	12,332	21,380	–	61,722						
Subset of row 25 with 1 year ≤ residual maturity < 2 years		26	–	–	–	863	–	863						
Subset of row 25 with 2 years ≤ residual maturity < 5 years		27	–	–	160	20,320	–	20,480						
Subset of row 25 with 5 years ≤ residual maturity < 10 years		28	–	–	7,176	130	–	7,306						
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		29	–	–	4,996	67	–	5,063						
Subset of row 25 that is perpetual securities		30	22,215	5,795	–	–	–	28,010						

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

<sup>2</sup> Completion of this column is not required by OSFI at this time.

## Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	Line #	Risk-Weighted Assets (RWA) <sup>1</sup>					Minimum capital requirements <sup>2</sup>					OSFI Template
		Q3	2021 Q2	Q1	Q4	2020 Q3	Q3	2021 Q2	Q1	Q4	2020 Q3	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 319,035	\$ 318,541	\$ 328,283	\$ 341,143	\$ 347,237	\$ 25,523	\$ 25,483	\$ 26,263	\$ 27,291	\$ 27,779	1
Of which: standardized approach (SA) <sup>3</sup>	2	30,827	28,595	29,909	30,022	30,250	2,466	2,287	2,393	2,402	2,420	2
Of which: internal ratings-based (IRB) approach	3	288,208	289,946	298,374	311,121	316,987	23,057	23,196	23,870	24,889	25,359	3
Counterparty credit risk	4	20,097	17,079	19,592	19,598	20,703	1,608	1,366	1,567	1,568	1,656	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,789	8,041	8,785	8,698	9,134	703	643	703	696	731	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR <sup>4</sup>	8	11,308	9,038	10,807	10,900	11,569	905	723	864	872	925	n/a
Equity positions in banking book under market-based approach	9	28,191	26,628	26,440	22,246	—	2,255	2,130	2,115	1,780	—	7
Equity investments in funds – look-through approach	10	1,878	1,325	1,372	1,423	348	150	106	110	114	28	8
Equity investments in funds – mandate-based approach	11	93	81	76	85	53	7	6	6	7	4	9
Equity investments in funds – fall-back approach	12	1,150	1,337	915	826	666	92	107	73	66	53	10
Settlement risk	13	27	59	86	36	66	2	5	7	3	5	11
Securitization exposures in banking book	14	11,753	11,404	11,720	12,527	12,889	940	912	938	1,002	1,031	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	688	690	—	—	—	55	55	—	—	—	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	11,037	10,686	11,690	12,496	12,831	883	855	936	1,000	1,026	14
Of which: securitization standardized approach (SEC-SA)	18	28	28	30	31	58	2	2	2	2	5	15
Market risk	19	16,312	12,572	12,810	16,758	20,810	1,305	1,006	1,025	1,341	1,665	16
Of which: standardized approach (SA)	20	2,388	1,041	1,706	3,401	1,783	191	83	137	272	143	17
Of which: internal model approaches (IMA)	21	13,924	11,531	11,104	13,357	19,027	1,114	923	888	1,069	1,522	18
Operational risk	22	60,410	59,905	59,454	58,715	58,112	4,833	4,792	4,756	4,697	4,649	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	60,410	59,905	59,454	58,715	58,112	4,833	4,792	4,756	4,697	4,649	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	6,507	6,079	6,479	5,552	17,233	521	486	518	444	1,379	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
<b>Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)</b>	28	<b>\$ 465,453</b>	<b>\$ 455,010</b>	<b>\$ 467,227</b>	<b>\$ 478,909</b>	<b>\$ 478,117</b>	<b>\$ 37,236</b>	<b>\$ 36,399</b>	<b>\$ 37,378</b>	<b>\$ 38,313</b>	<b>\$ 38,249</b>	25

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

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

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

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



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

(\$ millions) As at		2021 Q3				2021 Q2			
	LINE #	Non-counterparty credit risk <sup>1</sup>		Of which internal ratings-based (IRB) approach <sup>2</sup>		Counterparty credit risk <sup>3</sup>		Of which IRB approach	
<b>RWA, balance at beginning of period</b>	1	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070
Asset size <sup>4</sup>	2	3,186	1,510	2,022	778	1,830	(939)	(2,334)	(994)
Asset quality <sup>5</sup>	3	(5,863)	(5,863)	846	157	(422)	(422)	372	229
Model updates <sup>6</sup>	4	—	—	—	—	(524)	—	—	—
Methodology and policy <sup>7</sup>	5	—	—	—	—	—	—	—	—
Acquisitions and disposals <sup>8</sup>	6	1,258	—	—	—	—	—	—	—
Foreign exchange movements <sup>9</sup>	7	3,328	2,615	150	83	(8,980)	(7,067)	(551)	(298)
Other <sup>10</sup>	8	1,271	—	—	—	(1,821)	—	—	—
<b>RWA, balance at end of period</b>	9	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007

  

		2021 Q1				2020 Q4			
		Non-counterparty credit risk <sup>1</sup>		Of which internal ratings-based (IRB) approach <sup>2</sup>		Counterparty credit risk <sup>3</sup>		Of which IRB approach	
<b>RWA, balance at beginning of period</b>	10	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956
Asset size <sup>4</sup>	11	4,404	(180)	117	355	(2,978)	(2,620)	(1,453)	(400)
Asset quality <sup>5</sup>	12	(3,450)	(3,450)	285	168	(1,750)	(1,750)	487	279
Model updates <sup>6</sup>	13	(1,440)	(1,440)	—	—	3,378	(409)	—	—
Methodology and policy <sup>7</sup>	14	—	—	—	—	—	—	—	—
Acquisitions and disposals	15	—	—	—	—	6,407	—	—	—
Foreign exchange movements <sup>9</sup>	16	(9,640)	(7,677)	(408)	(220)	(1,307)	(1,087)	(139)	(68)
Other <sup>10</sup>	17	1,659	—	—	—	1,596	—	—	—
<b>RWA, balance at end of period</b>	18	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767

  

		2020 Q3			
		Non-counterparty credit risk <sup>1</sup>		Of which internal ratings-based (IRB) approach <sup>2</sup>	
<b>RWA, balance at beginning of period</b>	19	\$ 427,857	\$ 210,509	\$ 20,952	\$ 11,073
Asset size <sup>4</sup>	20	(4,297)	(4,815)	256	(185)
Asset quality <sup>5</sup>	21	(4,924)	(4,924)	(141)	(77)
Model updates <sup>6</sup>	22	(30,353)	119,436	—	347
Methodology and policy <sup>7</sup>	23	—	—	—	—
Acquisitions and disposals	24	—	—	—	—
Foreign exchange movements <sup>9</sup>	25	(10,694)	(3,219)	(364)	(202)
Other <sup>10</sup>	26	903	—	—	—
<b>RWA, balance at end of period</b>	27	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956

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

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

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

<sup>4</sup> The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the third quarter of 2021, increased in various non-retail portfolios in the Canadian Retail and Wholesale Banking segments partially offset by a decrease in U.S. Retail's commercial portfolio.

<sup>5</sup> The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments, and for the third quarter of 2021, decreased mainly due to various retail portfolios in Canadian Retail and U.S. Retail segments as well as savings from the annual update of Canadian non-retail credit risk parameters.

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

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

<sup>8</sup> Represents the acquisition of Wells Fargo's Canadian Direct Equipment Finance Business.

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

<sup>10</sup> The Other category consists of items not described in the above categories, including changes in exposures not included under advanced or standardized methodologies, such as prepaid expenses, deferred income taxes, land, building, equipment and other depreciable property, and other assets.

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

(\$ millions)  
As at

**RWA, balance at beginning of period**  
Movement in risk levels<sup>1</sup>  
Model updates/changes<sup>2</sup>  
Methodology and policy<sup>3</sup>  
Acquisitions and disposals<sup>4</sup>  
Foreign exchange movements and other<sup>5</sup>  
**RWA, balance at end of period**

LINE #	Q3	2021 Q2	Q1	Q4	2020 Q3
1	\$ 12,572	\$ 12,810	\$ 16,758	\$ 20,810	\$ 17,741
2	(339)	(238)	(3,207)	(4,052)	3,069
3	–	–	–	–	–
4	3,647	–	(741)	–	–
5	432	–	–	–	–
6	n/m <sup>6</sup>	n/m	n/m	n/m	n/m
7	\$ 16,312	\$ 12,572	\$ 12,810	\$ 16,758	\$ 20,810

<sup>1</sup> The Movement in risk levels category reflects changes in risk due to position changes and market movements. The reduction in RWA was due to COVID-19 scenarios rolling out of the one-year historical VaR period.

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

<sup>3</sup> The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes. The increase in RWA was due to regulatory changes related to the Stressed VaR multiplier.

<sup>4</sup> The Acquisition and disposals category reflects changes due to business acquisitions or disposals. The increase in RWA was due to the acquisition of Headlands Tech Global Markets LLC.

<sup>5</sup> Foreign exchange movements and other are deemed not meaningful (N/M) since RWA exposure measures are calculated in Canadian Dollars. Therefore, no foreign exchange translation is required.

<sup>6</sup> Not meaningful.

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

(\$ millions)  
As at

**Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver**  
**RWA, balance at beginning of period**  
Revenue generation<sup>1</sup>  
Acquisitions and disposals  
**RWA, balance at end of period**

LINE #	Q3	2021 Q2	Q1	Q4	2020 Q3
1	\$ 59,905	\$ 59,454	\$ 58,715	\$ 58,112	\$ 57,429
2	505	451	739	603	683
3	–	–	–	–	–
4	\$ 60,410	\$ 59,905	\$ 59,454	\$ 58,715	\$ 58,112

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

(\$ millions)  
As at

<sup>2</sup> Excludes assets and liabilities of insurance subsidiaries.

## Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (LI2)

(\$ millions)  
As at

LINE #	2021 Q3					
	Items subject to					
	Total	Credit risk framework	Counterparty credit risk framework <sup>1</sup>	Securitization framework	Market risk framework	
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,708,139	\$ 1,220,042	\$ 224,140	\$ 68,072	\$ 195,885
Liabilities carrying value amount under regulatory scope of consolidation	2	340,606	–	208,578	–	132,028
Total net amount under regulatory scope of consolidation	3	1,367,533	1,220,042	15,562	68,072	63,857
Off-balance sheet amounts	4	342,410	319,873	–	22,537	–
Differences due to different netting rules, other than those already included in line 2	5	63,888	–	63,888	–	–
Adjustment for derivatives and PFE	6	62,463	–	62,463	–	–
Gross up for repo-style transactions	7	311,726	–	311,726	–	–
Exposure amounts considered for regulatory purposes	8	\$ 2,148,020	\$ 1,539,915	\$ 453,639	\$ 90,609	\$ 63,857

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

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

(\$ millions)  
As at

	LINE #	2021 Q3						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	1	\$ 2,651	\$ 733,285	\$ (6,806)	\$ (1)	\$ (8)	\$ (6,797)	\$ 729,130
Debt securities	2	–	275,691	(2)	–	–	(2)	275,689
Off-balance sheet exposures	3	85	530,519	(899)	–	–	(899)	529,705
<b>Total</b>	4	<b>\$ 2,736</b>	<b>\$ 1,539,495</b>	<b>\$ (7,707)</b>	<b>\$ (1)</b>	<b>\$ (8)</b>	<b>\$ (7,698)</b>	<b>\$ 1,534,524</b>
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 <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	5	\$ 2,803	\$ 723,160	\$ (6,993)	–	\$ (2)	\$ (6,991)	\$ 718,970
Debt securities	6	–	247,869	(2)	–	–	(2)	247,867
Off-balance sheet exposures	7	210	522,032	(970)	–	–	(970)	521,272
<b>Total</b>	8	<b>\$ 3,013</b>	<b>\$ 1,493,061</b>	<b>\$ (7,965)</b>	<b>–</b>	<b>\$ (2)</b>	<b>\$ (7,963)</b>	<b>\$ 1,488,109</b>
2021 Q1								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	9	\$ 3,057	\$ 722,279	\$ (7,925)	–	\$ (2)	\$ (7,923)	\$ 717,411
Debt securities	10	–	251,363	(2)	–	–	(2)	251,361
Off-balance sheet exposures	11	205	530,739	(1,004)	–	–	(1,004)	529,940
<b>Total</b>	12	<b>\$ 3,262</b>	<b>\$ 1,504,381</b>	<b>\$ (8,931)</b>	<b>–</b>	<b>\$ (2)</b>	<b>\$ (8,929)</b>	<b>\$ 1,498,712</b>
2020 Q4								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		
Loans	13	\$ 3,157	\$ 726,815	\$ (8,279)	\$ (1)	\$ (2)	\$ (8,276)	\$ 721,693
Debt securities	14	–	270,449	(2)	–	–	(2)	270,447
Off-balance sheet exposures	15	144	537,033	(1,087)	–	–	(1,087)	536,090
<b>Total</b>	16	<b>\$ 3,301</b>	<b>\$ 1,534,297</b>	<b>\$ (9,368)</b>	<b>\$ (1)</b>	<b>\$ (2)</b>	<b>\$ (9,365)</b>	<b>\$ 1,528,230</b>

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

<sup>2</sup> Includes total impaired exposures, of which \$1,742 million (April 30, 2021 – \$1,855 million; January 31, 2021 – \$1,997 million; October 31, 2020 – \$1,750 million) is in the default category and \$909 million as at July 31, 2021 (April 30, 2021 – \$948 million; January 31, 2021 – \$1,060 million; October 31, 2020 – \$1,407 million) is in the high risk/watch and classified categories.

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

<sup>4</sup> Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

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

(\$ millions)  
As at

		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:	
		Defaulted exposures <sup>2</sup>	Non-defaulted exposures	Allowances/ impairments <sup>3</sup>	Allocated in regulatory category of Specific <sup>4</sup>	Allocated in regulatory category of General <sup>4</sup>		Net values
Loans	1	\$ 3,821	\$ 727,536	\$ (8,123)	\$ (1)	\$ –	\$ (8,122)	\$ 723,234
Debt securities	2	–	253,513	(2)	–	–	(2)	253,511
Off-balance sheet exposures	3	241	538,652	(1,087)	–	–	(1,087)	537,806
<b>Total</b>	4	<b>\$ 4,062</b>	<b>\$ 1,519,701</b>	<b>\$ (9,212)</b>	<b>\$ (1)</b>	<b>\$ –</b>	<b>\$ (9,211)</b>	<b>\$ 1,514,551</b>

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

<sup>2</sup> Includes total impaired exposures of which \$2,525 million is in the default category and \$1,296 million as at July 31, 2020 is in the high risk/watch and classified categories.

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

<sup>4</sup> Specific consists of Stage 3 expected credit loss allowances. General consists of Stage 1 and Stage 2 expected credit loss allowances.

## Credit Risk Mitigation Techniques – Overview (CR3)<sup>1</sup>

(\$ millions) As at		LINE #	2021 Q3					2021 Q2				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans		1	\$ 241,609	\$ 494,327	\$ 382,381	\$ 111,910	\$ 36	\$ 237,348	\$ 488,615	\$ 370,671	\$ 117,908	\$ 36
Debt securities		2	273,899	1,792	–	3	1,789	246,068	1,801	–	6	1,795
<b>Total</b>		3	<b>\$ 515,508</b>	<b>\$ 496,119</b>	<b>\$ 382,381</b>	<b>\$ 111,913</b>	<b>\$ 1,825</b>	<b>\$ 483,416</b>	<b>\$ 490,416</b>	<b>\$ 370,671</b>	<b>\$ 117,914</b>	<b>\$ 1,831</b>
<i>Of which: defaulted</i>		4	<i>1,358</i>	<i>1,293</i>	<i>1,058</i>	<i>235</i>	<i>–</i>	<i>1,404</i>	<i>1,399</i>	<i>1,138</i>	<i>261</i>	<i>–</i>
			2021 Q1					2020 Q4				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans		5	\$ 246,276	\$ 479,060	\$ 361,667	\$ 117,355	\$ 38	\$ 251,313	\$ 478,659	\$ 357,227	\$ 121,411	\$ 21
Debt securities		6	249,119	2,244	–	12	2,232	267,957	2,492	–	16	2,476
<b>Total</b>		7	<b>\$ 495,395</b>	<b>\$ 481,304</b>	<b>\$ 361,667</b>	<b>\$ 117,367</b>	<b>\$ 2,270</b>	<b>\$ 519,270</b>	<b>\$ 481,151</b>	<b>\$ 357,227</b>	<b>\$ 121,427</b>	<b>\$ 2,497</b>
<i>Of which: defaulted</i>		8	<i>1,501</i>	<i>1,556</i>	<i>1,261</i>	<i>295</i>	<i>–</i>	<i>1,545</i>	<i>1,612</i>	<i>1,323</i>	<i>289</i>	<i>–</i>
			2020 Q3									
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>					
Loans		9	\$ 264,898	\$ 466,459	\$ 344,510	\$ 121,944	\$ 5					
Debt securities		10	251,142	2,371	–	20	2,351					
<b>Total</b>		11	<b>\$ 516,040</b>	<b>\$ 468,830</b>	<b>\$ 344,510</b>	<b>\$ 121,964</b>	<b>\$ 2,356</b>					
<i>Of which: defaulted</i>		12	<i>2,125</i>	<i>1,696</i>	<i>1,408</i>	<i>288</i>	<i>–</i>					

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

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

<sup>3</sup> As at July 31, 2021, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.3 billion (April 30, 2021 – 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) (CR7).

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

(\$ millions) As at	LINE #	2021 Q3						2021 Q2					
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 372,679	\$ 57,102	\$ –	\$ –	\$ –	\$ 429,781	\$ 363,608	\$ 56,527	\$ –	\$ –	\$ –	\$ 420,135
Qualifying revolving retail	2	37,479	112,804	–	–	–	150,283	36,242	112,092	–	–	–	148,334
Other retail	3	83,561	7,880	–	–	30	91,471	81,554	7,868	–	–	29	89,451
	4	493,719	177,786	–	–	30	671,535	481,404	176,487	–	–	29	657,920
Non-retail													
Corporate	5	233,790	105,766	243,651	22,855	19,509	625,571	234,644	103,371	226,341	20,376	19,345	604,077
Sovereign	6	418,473	1,224	49,913	11,975	1,676	483,261	413,509	1,170	56,369	12,012	1,631	484,691
Bank	7	29,623	6,313	80,427	15,249	6,127	137,739	27,602	6,615	79,014	17,335	5,655	136,221
	8	681,886	113,303	373,991	50,079	27,312	1,246,571	675,755	111,156	361,724	49,723	26,631	1,224,989
Total	9	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
By Country of Risk													
Canada	10	\$ 643,346	\$ 155,392	\$ 142,201	\$ 17,875	\$ 9,700	\$ 968,514	\$ 630,258	\$ 154,490	\$ 142,186	\$ 16,119	\$ 9,528	\$ 952,581
United States	11	465,541	131,076	112,251	13,237	16,239	738,344	459,355	127,810	106,551	13,830	15,872	723,418
Other International													
Europe	12	49,986	4,050	95,729	13,085	1,127	163,977	47,991	4,581	86,254	13,414	969	153,209
Other	13	16,732	571	23,810	5,882	276	47,271	19,555	762	26,733	6,360	291	53,701
	14	66,718	4,621	119,539	18,967	1,403	211,248	67,546	5,343	112,987	19,774	1,260	206,910
Total	15	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
By Residual Contractual Maturity													
Within 1 year	16	\$ 395,554	\$ 206,077	\$ 373,692	\$ 31,629	\$ 14,714	\$ 1,021,666	\$ 393,653	\$ 206,340	\$ 359,954	\$ 32,108	\$ 14,006	\$ 1,006,061
Over 1 year to 5 years	17	525,547	84,092	299	11,410	11,532	632,880	524,787	80,185	1,770	10,740	11,562	629,044
Over 5 years	18	254,504	920	–	7,040	1,096	263,560	238,719	1,118	–	6,875	1,092	247,804
Total	19	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 32,289	\$ 3,115	\$ 4	\$ 425	\$ 1,822	\$ 37,655	\$ 31,226	\$ 3,161	\$ 4	\$ 376	\$ 1,759	\$ 36,526
Non-residential	21	42,705	6,607	12	1,424	593	51,341	42,445	6,461	12	1,328	526	50,772
Total real-estate	22	74,994	9,722	16	1,849	2,415	88,996	73,671	9,622	16	1,704	2,285	87,298
Agriculture	23	8,904	338	5	46	33	9,326	8,833	461	6	34	29	9,363
Automotive	24	8,524	7,449	27	544	160	16,704	9,144	7,331	9	491	173	17,148
Financial	25	47,154	17,393	319,168	26,209	2,976	412,900	45,856	16,062	300,187	27,135	2,862	392,102
Food, beverage, and tobacco	26	5,917	4,604	8	984	511	12,024	5,458	4,430	8	905	495	11,296
Forestry	27	962	1,180	–	17	92	2,251	1,118	1,085	–	20	89	2,312
Government, public sector entities, and education	28	436,785	6,092	50,141	12,504	5,867	511,389	431,814	6,250	56,616	12,457	5,852	512,989
Health and social services	29	21,130	4,223	391	286	2,688	28,718	21,232	4,863	304	251	2,648	29,298
Industrial construction and trade contractors	30	6,085	1,832	8	51	940	8,916	6,256	1,901	14	55	886	9,112
Metals and mining	31	3,417	3,893	368	271	862	8,811	3,420	3,749	349	357	860	8,735
Pipelines, oil, and gas	32	6,759	11,399	2,935	2,516	1,339	24,948	7,735	11,994	3,319	1,752	1,357	26,157
Power and utilities	33	5,709	9,473	9	827	4,858	20,876	4,790	9,713	2	630	4,690	19,825
Professional and other services	34	16,809	8,004	150	466	1,051	26,480	17,740	7,538	157	630	1,006	27,071
Retail sector	35	8,460	3,867	100	267	305	12,999	9,289	3,723	68	309	219	13,608
Sundry manufacturing and wholesale	36	8,936	8,940	367	568	677	19,488	8,514	8,782	429	472	581	18,778
Telecommunications, cable, and media	37	5,372	8,068	173	806	335	14,754	5,488	8,106	88	798	332	14,812
Transportation	38	10,000	3,966	63	715	1,522	16,266	10,138	2,609	56	694	1,611	15,108
Other	39	5,969	2,860	62	1,153	681	10,725	5,259	2,937	96	1,029	656	9,977
Total	40	\$ 681,886	\$ 113,303	\$ 373,991	\$ 50,079	\$ 27,312	\$ 1,246,571	\$ 675,755	\$ 111,156	\$ 361,724	\$ 49,723	\$ 26,631	\$ 1,224,989

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

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



## Gross Credit Risk Exposures (Continued)<sup>1</sup>

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

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

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

## Gross Credit Risk Exposures (Continued)<sup>1</sup>

(\$ millions) As at	LINE #	2020 Q3					
		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
<b>By Counterparty Type</b>							
<b>Retail</b>							
Residential secured	1	\$ 349,355	\$ 55,578	\$ —	\$ —	\$ —	\$ 404,933
Qualifying revolving retail	2	37,432	120,280	—	—	—	157,712
Other retail	3	81,940	8,202	—	—	33	90,175
	4	468,727	184,060	—	—	33	652,820
<b>Non-retail</b>							
Corporate	5	244,627	106,947	211,150	25,214	19,564	607,502
Sovereign	6	397,892	1,263	86,977	13,416	1,698	501,246
Bank	7	24,820	6,391	82,919	17,029	4,999	136,158
	8	667,339	114,601	381,046	55,659	26,261	1,244,906
<b>Total</b>	9	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726
<b>By Country of Risk</b>							
Canada	10	\$ 607,003	\$ 151,901	\$ 180,313	\$ 17,067	\$ 9,001	\$ 965,285
United States	11	458,276	140,816	105,465	16,546	15,999	737,102
Other International							
Europe	12	48,907	5,241	73,335	15,756	742	143,981
Other	13	21,880	703	21,933	6,290	552	51,358
	14	70,787	5,944	95,268	22,046	1,294	195,339
<b>Total</b>	15	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726
<b>By Residual Contractual Maturity</b>							
Within 1 year	16	\$ 406,337	\$ 216,890	\$ 370,903	\$ 34,250	\$ 13,346	\$ 1,041,726
Over 1 year to 5 years	17	492,233	79,732	10,143	12,487	12,515	607,110
Over 5 years	18	237,496	2,039	—	8,922	433	248,890
<b>Total</b>	19	\$ 1,136,066	\$ 298,661	\$ 381,046	\$ 55,659	\$ 26,294	\$ 1,897,726
<b>Non-Retail Exposures by Industry Sector</b>							
Real estate							
Residential	20	\$ 30,118	\$ 2,813	\$ 2	\$ 641	\$ 1,713	\$ 35,287
Non-residential	21	44,610	6,835	176	2,348	484	54,453
Total real-estate	22	74,728	9,648	178	2,989	2,197	89,740
Agriculture	23	8,339	415	12	57	28	8,851
Automotive	24	11,824	6,816	40	842	187	19,709
Financial	25	34,908	17,140	290,429	27,752	2,780	373,009
Food, beverage, and tobacco	26	6,301	4,550	—	1,111	511	12,473
Forestry	27	1,192	944	—	32	63	2,231
Government, public sector entities, and education	28	416,145	6,842	87,129	14,144	6,114	530,374
Health and social services	29	22,770	6,134	361	423	2,857	32,545
Industrial construction and trade contractors	30	6,097	2,022	23	78	975	9,195
Metals and mining	31	4,608	3,400	275	493	843	9,619
Pipelines, oil, and gas	32	10,567	13,796	1,071	1,680	1,567	28,681
Power and utilities	33	5,446	10,099	—	1,270	4,192	21,007
Professional and other services	34	19,723	7,751	224	647	816	29,161
Retail sector	35	9,894	3,601	80	215	231	14,021
Sundry manufacturing and wholesale	36	11,281	9,003	347	450	502	21,583
Telecommunications, cable, and media	37	5,793	7,405	543	993	301	15,035
Transportation	38	12,209	2,291	96	896	1,570	17,062
Other	39	5,514	2,744	238	1,587	527	10,610
<b>Total</b>	40	\$ 667,339	\$ 114,601	\$ 381,046	\$ 55,659	\$ 26,261	\$ 1,244,906

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

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

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

(\$ millions) As at		LINE #	2021 Q3						2021 Q2					
			<u>Exposures before CCF<sup>3</sup> and CRM</u>		<u>Exposures post-CCF and CRM</u>				<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>			
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA <sup>4</sup>	RWA density <sup>5</sup>	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA <sup>4</sup>	RWA density <sup>5</sup>
<b>Asset classes</b>														
Corporate		1	\$ 10,056	\$ 336	\$ 10,056	\$ –	\$ 1,823	18.13 %	\$ 13,510	\$ 336	\$ 13,510	\$ –	\$ 889	6.58 %
Sovereign		2	1	–	1	–	–	–	1	–	1	–	–	–
Bank		3	573	–	573	–	115	20.07	520	–	520	–	104	20.00
Retail residential mortgages		4	3,304	1,459	3,304	667	2,458	61.90	2,997	1,239	2,997	560	2,257	63.45
Other retail		5	3,148	4,729	3,148	147	1,986	60.27	2,912	4,715	2,912	143	1,692	55.38
Equity		6	4,526	2,574	4,526	1,287	3,877	66.70	4,273	2,408	4,273	1,204	3,738	68.25
Other assets <sup>6</sup>		7	25,795	–	25,795	–	20,568	79.74	24,992	–	24,992	–	19,915	79.69
<b>Total</b>		8	\$ 47,403	\$ 9,098	\$ 47,403	\$ 2,101	\$ 30,827	62.27 %	\$ 49,205	\$ 8,698	\$ 49,205	\$ 1,907	\$ 28,595	55.95 %
			2021 Q1						2020 Q4					
			<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>				<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>			
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA <sup>4</sup>	RWA density <sup>5</sup>	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA <sup>4</sup>	RWA density <sup>5</sup>
<b>Asset classes</b>														
Corporate		9	\$ 10,373	\$ 353	\$ 10,373	\$ –	\$ 349	3.36 %	\$ 11,774	\$ 364	\$ 11,774	\$ –	\$ 389	3.30 %
Sovereign		10	1	–	1	–	–	–	1	–	1	–	–	–
Bank		11	423	–	423	–	85	20.09	446	–	446	–	89	19.96
Retail residential mortgages		12	2,789	1,075	2,789	475	2,022	61.95	3,168	978	3,168	426	2,269	63.13
Other retail		13	3,565	4,699	3,565	147	1,820	49.03	2,978	4,911	2,978	157	1,883	60.06
Equity		14	4,416	2,552	4,416	1,276	3,876	68.10	4,599	2,597	4,599	1,299	4,009	67.97
Other assets <sup>6</sup>		15	28,819	–	28,819	–	21,757	75.50	27,204	–	27,204	–	21,383	78.60
<b>Total</b>		16	\$ 50,386	\$ 8,679	\$ 50,386	\$ 1,898	\$ 29,909	57.20 %	\$ 50,170	\$ 8,850	\$ 50,170	\$ 1,882	\$ 30,022	57.68 %
			2020 Q3											
			<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>									
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA <sup>4</sup>	RWA density <sup>5</sup>						
<b>Asset classes</b>														
Corporate		17	\$ 11,796	\$ 399	\$ 11,796	\$ –	\$ 420	3.56 %						
Sovereign		18	1	–	1	–	–	–						
Bank		19	424	–	424	–	85	20.05						
Retail residential mortgages		20	2,861	994	2,861	423	2,014	61.33						
Other retail		21	2,927	4,289	2,927	160	1,793	58.08						
Equity		22	5,497	2,959	5,497	1,480	5,160	73.96						
Other assets <sup>6</sup>		23	27,120	–	27,120	–	20,778	76.62						
<b>Total</b>		24	\$ 50,626	\$ 8,641	\$ 50,626	\$ 2,063	\$ 30,250	57.41 %						

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

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

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

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

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

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

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

(\$ millions) As at		LINE #	2021 Q3								2021 Q2							
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																		
Corporate	1		\$ 8,234	\$ –	\$ –	\$ –	\$ 1,821	\$ 1	\$ –	\$ 10,056	\$ 12,620	\$ –	\$ –	\$ –	\$ 890	\$ –	\$ –	\$ 13,510
Sovereign	2		–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3		–	573	–	–	–	–	–	573	–	520	–	–	–	–	–	520
Retail residential mortgages	4		–	–	1,313	2,642	16	–	–	3,971	–	–	1,037	2,505	15	–	–	3,557
Other retail	5		602	252	–	2,301	–	140	–	3,295	772	240	–	1,896	–	147	–	3,055
Equity	6		2,007	186	–	–	3,620	–	–	5,813	1,811	175	–	–	3,491	–	–	5,477
Other assets <sup>3</sup>	7		6,591	–	–	–	19,085	–	119	25,795	6,371	–	–	–	18,508	–	113	24,992
Total	8		\$ 17,434	\$ 1,012	\$ 1,313	\$ 4,943	\$ 24,542	\$ 141	\$ 119	\$ 49,504	\$ 21,574	\$ 936	\$ 1,037	\$ 4,401	\$ 22,904	\$ 147	\$ 113	\$ 51,112
			2021 Q1								2020 Q4							
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																		
Corporate	9		\$ 10,024	\$ –	\$ –	\$ –	\$ 349	\$ –	\$ –	\$ 10,373	\$ 11,385	\$ –	\$ –	\$ –	\$ 389	\$ –	\$ –	\$ 11,774
Sovereign	10		–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	11		–	423	–	–	–	–	–	423	–	446	–	–	–	–	–	446
Retail residential mortgages	12		–	–	1,076	2,171	17	–	–	3,264	–	–	1,079	2,497	18	–	–	3,594
Other retail	13		1,277	241	–	2,027	–	167	–	3,712	615	258	–	2,080	–	182	–	3,135
Equity	14		1,884	189	–	–	3,619	–	–	5,692	1,963	191	–	–	3,744	–	–	5,898
Other assets <sup>3</sup>	15		8,350	–	–	–	20,357	–	112	28,819	7,154	–	–	–	19,934	–	116	27,204
Total	16		\$ 21,535	\$ 854	\$ 1,076	\$ 4,198	\$ 24,342	\$ 167	\$ 112	\$ 52,284	\$ 21,117	\$ 896	\$ 1,079	\$ 4,577	\$ 24,085	\$ 182	\$ 116	\$ 52,052
			2020 Q3															
			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		\$ 11,376	\$ –	\$ –	\$ –	\$ 420	\$ –	\$ –	\$ 11,796								
Sovereign	18		–	1	–	–	–	–	–	1								
Bank	19		–	424	–	–	–	–	–	424								
Retail residential mortgages	20		–	–	1,134	2,133	17	–	–	3,284								
Other retail	21		677	254	–	1,989	–	167	–	3,087								
Equity	22		1,974	169	–	–	4,834	–	–	6,977								
Other assets <sup>3</sup>	23		7,606	–	–	–	19,404	–	110	27,120								
Total	24		\$ 21,633	\$ 848	\$ 1,134	\$ 4,122	\$ 24,675	\$ 167	\$ 110	\$ 52,689								

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

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

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

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

(\$ millions, except as noted) As at		LINE #	2021 Q3														
			PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions	
Canada <sup>7</sup>	1	0.00 to <0.15	% AAA to BBB-	\$ 37,926	\$ 90,714	70.04	% \$ 115,803	0.08	% 5,578	35.23	% 2.6	\$ 20,686	17.86	% \$ 28			
	2	0.15 to <0.25	BB+	17,131	9,655	67.34	18,437	0.20	1,876	23.70	2.1	4,705	25.52	9			
	3	0.25 to <0.50	BB to BB-	34,591	13,060	67.94	37,637	0.36	6,817	25.71	2.2	13,709	36.42	35			
	4	0.50 to <0.75	B+	11,053	3,366	69.44	11,723	0.68	2,539	28.52	2.2	6,096	52.00	23			
	5	0.75 to <2.50	B To B-	26,714	6,572	69.61	29,849	1.60	12,372	31.98	2.2	23,949	80.23	151			
	6	2.50 to <10.00	CCC+	1,927	2,012	49.46	2,825	9.01	390	32.82	2.2	3,995	141.42	83			
		10.00 to <100.00	CCC to CC and below	2,311	540	46.91	2,460	21.78	736	44.34	1.9	5,860	238.21	235			
	8	100.00 (Default)	Default	490	39	57.54	500	100.00	230	55.00	1.7	1,207	241.40	257			
	9	Total		\$ 132,143	\$ 125,958	69.14	% \$ 219,234	0.96	% 29,797	31.94	% 2.4	\$ 80,207	36.59	% \$ 821	\$ 281		
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 17,891	\$ 16,787	65.31	% \$ 36,164	0.05	% 472	39.09	% 3.3	\$ 5,994	16.57	% \$ 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+	4,837	5,755	58.05	8,177	0.29	161	29.20	2.9	3,365	41.15	7			
	13	0.50 to <0.75	BBB to BBB-	12,946	14,724	59.03	21,667	0.71	1,290	35.15	3.0	15,687	72.40	54			
	14	0.75 to <2.50	BB+ to B	38,442	22,580	58.57	51,008	1.28	10,743	35.96	3.2	46,955	92.05	240			
	15	2.50 to <10.00	B-	11,238	1,974	58.01	5,714	4.70	1,979	37.62	3.1	7,873	137.78	101			
		10.00 to <100.00	CCC+ to CC and below	5,875	1,717	44.57	6,631	29.05	902	44.03	3.0	16,702	251.88	838			
	17	100.00 (Default)	Default	361	123	42.36	413	100.00	213	66.27	2.7	3,005	727.60	50			
	18	Total		\$ 91,590	\$ 63,660	59.98	% \$ 129,774	2.67	% 15,753	36.85	% 3.2	\$ 99,581	76.73	% \$ 1,296	\$ 60		
			2021 Q2														
Canada <sup>7</sup>	19	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			
	20	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			
	21	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			
	22	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			
	23	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			
	24	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			
		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			
	26	100.00 (Default)	Default	517	51	53.02	532	100.00	255	54.82	2.0	1,322	248.50	265			
	27	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.	28	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			
	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+	4,986	5,957	58.36	8,463	0.29	176	30.05	2.8	3,561	42.08	7			
	31	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			
	32	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			
	33	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			
		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			
	35	100.00 (Default)	Default	323	118	42.89	373	100.00	217	69.27	2.9	2,683	719.30	58			
	36	Total		\$ 92,876	\$ 66,382	60.14	% \$ 132,801	2.66	% 16,528	37.39	% 3.1	\$ 101,548	76.47	% \$ 1,322	\$ 63		

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

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

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

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

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

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

<sup>7</sup> Includes Canadian Retail, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)  
As at

		2021 Q1													
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
Canada <sup>7</sup>	1	0.00 to <0.15	% AAA to BBB-	\$ 32,945	\$ 87,655	70.48	% \$ 108,048	0.07	% 5,830	34.82	% 2.4	\$ 17,002	15.74	% \$ 27	
	2	0.15 to <0.25	BB+	18,221	9,401	67.97	19,699	0.20	1,934	21.61	2.0	4,552	23.11	9	
	3	0.25 to <0.50	BB to BB-	31,125	12,288	68.18	33,907	0.36	6,542	26.45	2.2	12,644	37.29	33	
	4	0.50 to <0.75	B+	11,013	4,034	70.33	12,388	0.69	2,433	29.80	2.3	6,838	55.20	25	
	5	0.75 to <2.50	B To B-	24,121	5,208	70.18	26,549	1.66	11,888	32.50	2.1	21,517	81.05	142	
	6	2.50 to <10.00	CCC+	2,347	1,933	46.05	3,183	9.82	429	34.50	2.1	4,851	152.40	108	
		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	
	7	100.00 (Default)	Default	434	61	48.09	445	100.00	267	56.27	1.7	1,192	267.87	221	
	9	Total		\$ 122,801	\$ 121,254	69.50	% \$ 207,067	1.08	% 29,322	31.72	% 2.3	\$ 74,937	36.19	% \$ 846	\$ 238
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 18,647	\$ 19,852	65.35	% \$ 39,833	0.05	% 465	42.49	% 3.2	\$ 7,362	18.48	% \$ 7	
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12	0.25 to <0.50	BBB+	4,213	5,871	58.85	7,674	0.29	167	32.89	2.9	3,576	46.60	7	
	13	0.50 to <0.75	BBB to BBB-	14,359	14,510	59.43	22,984	0.71	1,357	35.99	2.9	16,924	73.63	59	
	14	0.75 to <2.50	BB+ to B	42,343	23,226	58.47	55,223	1.30	11,198	36.79	3.2	51,814	93.83	265	
	15	2.50 to <10.00	B-	12,331	2,050	58.34	6,017	4.70	1,937	38.40	3.1	8,421	139.95	109	
		10.00 to <100.00	CCC+ to CC and below	5,800	1,505	44.47	6,459	27.88	920	42.22	3.0	15,609	241.66	771	
	17	100.00 (Default)	Default	371	160	42.40	439	100.00	222	71.02	2.8	3,414	777.68	55	
	18	Total		\$ 98,064	\$ 67,174	60.39	% \$ 138,629	2.49	% 16,258	38.51	% 3.1	\$ 107,120	77.27	% \$ 1,273	\$ 69
		2020 Q4													
		PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
Canada <sup>7</sup>	19	0.00 to <0.15	% AAA to BBB-	\$ 34,855	\$ 87,811	70.19	% \$ 108,465	0.08	% 5,962	34.71	% 2.5	\$ 17,773	16.39	% \$ 26	
	20	0.15 to <0.25	BB+	17,053	9,290	68.09	19,096	0.20	1,993	23.45	2.3	4,825	25.27	9	
	21	0.25 to <0.50	BB to BB-	31,761	13,176	68.16	35,378	0.36	6,570	25.68	2.3	12,933	36.56	33	
	22	0.50 to <0.75	B+	10,215	4,006	70.61	11,851	0.69	2,400	29.94	2.4	6,674	56.32	24	
	23	0.75 to <2.50	B To B-	23,246	5,361	70.70	26,168	1.65	11,648	32.90	2.2	21,404	81.79	142	
	24	2.50 to <10.00	CCC+	2,672	2,056	46.66	3,418	9.82	482	35.88	2.2	5,491	160.65	120	
		10.00 to <100.00	CCC to CC and below	2,397	794	55.09	2,790	24.37	752	38.17	2.0	5,844	209.46	260	
	26	100.00 (Default)	Default	538	77	47.68	562	100.00	270	57.50	1.8	1,308	232.74	311	
	27	Total		\$ 122,737	\$ 122,571	69.34	% \$ 207,728	1.13	% 29,251	31.76	% 2.4	\$ 76,252	36.71	% \$ 925	\$ 326
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 22,339	\$ 20,409	65.63	% \$ 44,757	0.05	% 483	43.59	% 3.2	\$ 8,535	19.07	% \$ 8	
	29	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	30	0.25 to <0.50	BBB+	4,399	5,896	58.76	7,870	0.29	165	33.94	2.9	3,765	47.84	8	
	31	0.50 to <0.75	BBB to BBB-	16,320	15,340	59.39	25,432	0.72	1,437	36.81	3.0	19,482	76.60	67	
	32	0.75 to <2.50	BB+ to B	43,502	23,591	58.49	56,480	1.30	11,175	37.06	3.2	53,755	95.18	274	
	33	2.50 to <10.00	B-	13,044	2,168	59.04	6,119	4.70	1,773	37.88	3.1	8,448	138.06	109	
		10.00 to <100.00	CCC+ to CC and below	5,622	1,221	45.48	6,171	27.46	842	42.07	3.0	14,851	240.66	700	
	35	100.00 (Default)	Default	324	155	42.84	390	100.00	200	70.88	2.6	2,931	751.54	60	
	36	Total		\$ 105,550	\$ 68,780	60.58	% \$ 147,219	2.26	% 16,067	39.17	% 3.1	\$ 111,767	75.92	% \$ 1,226	\$ 69

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

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

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

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

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

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

<sup>7</sup> Includes Canadian Retail, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)

As at

(\$ millions, except as noted)			2020																					
As at			Q3																					
				Original	Off-																			
				on-balance	balance sheet																			
				sheet gross	exposures																			
				exposure <sup>4</sup>	pre-CCF <sup>4</sup>																			
						</																		

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

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

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

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

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

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

<sup>6</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

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

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

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

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

2021 Q3														
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 417,508	\$ 3,733	77.65	% \$ 491,937 <sup>7</sup>	0.01	1,064	9.53	2.4	\$ 3,671	0.75	% \$ 2	
2	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	–	–	–	–	2.14	1	33.75	2.5	–	–	–	
6	2.50 to <10.00	CCC+	964	1	100.00	1	4.70	1	–	2.6	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 418,472	\$ 3,734	77.66	% \$ 491,938	0.01	1,066	9.53	2.4	\$ 3,671	0.75	% \$ 2	\$ –

2021 Q2														
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 412,228	\$ 3,581	78.17	% \$ 489,823 <sup>7</sup>	0.01	1,070	9.76	2.4	\$ 3,527	0.72	% \$ 2	
11	0.15 to <0.25	BB+	11	–	–	3	0.20	1	13.60	1.0	–	–	–	
12	0.25 to <0.50	BB to BB-	296	–	–	296	0.29	1	11.12	1.0	30	10.14	–	
13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
14	0.75 to <2.50	B To B-	12	–	–	12	2.23	2	33.75	3.9	13	108.33	–	
15	2.50 to <10.00	CCC+	962	1	100.00	1	4.70	1	–	2.8	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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 <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 442,465	\$ 3,611	78.60	% \$ 522,678 <sup>7</sup>	0.01	1,076	9.52	2.1	\$ 3,585	0.69	% \$ 2	
20	0.15 to <0.25	BB+	28	–	–	8	0.20	1	13.60	1.0	1	12.50	–	
21	0.25 to <0.50	BB to BB-	310	–	–	310	0.29	1	11.12	1.0	31	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+	1,031	1	100.00	1	4.70	1	–	3.1	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 443,834	\$ 3,612	78.60	% \$ 522,997	0.01	1,080	9.53	2.1	\$ 3,617	0.69	% \$ 2	\$ –

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

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

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

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

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

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

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



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

(\$ millions, except as noted)  
As at

LINE #	2020 Q4														
	PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions	
1	0.00 to <0.15	% AAA to BBB	\$ 415,201	\$ 3,720	77.25	% \$ 500,052 <sup>8</sup>	0.01	1,066	9.84	% 2.1	\$ 3,432	0.69	% \$ 2		
2	0.15 to <0.25	BBB- to BB+	47	—	—	25	0.20	2	13.69	1.0	2	8.00	—		
3	0.25 to <0.50	BB to BB-	660	—	—	660	0.29	1	11.12	1.0	66	10.00	—		
4	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to <2.50	B To B-	—	—	—	—	2.23	2	33.75	2.5	—	—	—		
6	2.50 to <10.00	CCC+	1,077	1	100.00	1	4.70	1	—	3.3	—	—	—		
7	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—		
9	Total		\$ 416,985	\$ 3,721	77.26	% \$ 500,738	0.01	1,071	9.84	% 2.0	\$ 3,500	0.70	% \$ 2	\$ —	
2020 Q3															
	PD scale <sup>3</sup>	External rating	Original on-balance sheet gross exposure <sup>4</sup>	Off-balance sheet exposures pre-CCF <sup>4</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>5</sup>	Average PD (%)	Number of obligors <sup>6</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>7</sup>	EL	Provisions	
10	0.00 to <0.15	% AAA to BBB	\$ 396,723	\$ 3,858	76.74	% \$ 482,527 <sup>8</sup>	0.01	1,063	9.82	% 2.1	\$ 3,322	0.69	% \$ 2		
11	0.15 to <0.25	BBB- to BB+	69	—	—	32	0.20	1	13.60	1.0	3	9.38	—		
12	0.25 to <0.50	BB to BB-	—	—	—	—	—	—	—	—	—	—	—		
13	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—		
14	0.75 to <2.50	B To B-	—	—	—	—	2.23	2	33.75	2.5	—	—	—		
15	2.50 to <10.00	CCC+	1,099	1	100.00	1	4.70	1	—	3.6	—	—	—		
16	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—		
17	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—		
18	Total		\$ 397,891	\$ 3,859	76.75	% \$ 482,560	0.01	1,064	9.82	% 2.1	\$ 3,325	0.69	% \$ 2	\$ —	

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

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

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

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

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

<sup>6</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 Q3													
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 27,387	\$ 16,155	72.84	\$ 39,535	0.04	1,077	28.76	2.4	\$ 4,374	11.06	\$ 5	
2	0.15 to <0.25	BB+	182	97	62.68	195	0.20	7	54.97	2.3	118	60.51	–	
3	0.25 to <0.50	BB to BB-	639	253	69.45	501	0.32	54	18.57	2.0	123	24.55	–	
4	0.50 to <0.75	B+	423	428	98.13	843	0.69	39	28.74	2.8	481	57.06	2	
5	0.75 to <2.50	B To B-	365	11	57.84	355	1.23	39	54.86	4.4	549	154.65	3	
6	2.50 to <10.00	CCC+	5	–	57.10	1	4.70	3	75.96	2.0	3	300.00	–	
7	10.00 to <100.00	CCC to CC and below	48	12	100.00	60	30.28	2	55.74	4.9	212	353.33	11	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 29,049	\$ 16,956	73.37	\$ 41,490	0.12	1,212	29.02	2.4	\$ 5,860	14.12	\$ 21	–
2021 Q2														
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
10	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	
11	0.15 to <0.25	BB+	182	507	68.71	475	0.20	7	6.42	1.2	25	5.26	–	
12	0.25 to <0.50	BB to BB-	862	260	67.75	563	0.33	56	23.76	1.7	164	29.13	–	
13	0.50 to <0.75	B+	597	413	98.22	1,001	0.69	39	33.78	3.0	677	67.63	2	
14	0.75 to <2.50	B To B-	226	12	58.72	219	1.24	45	64.90	4.3	398	181.74	2	
15	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	2	72.44	2.3	3	300.00	–	
16	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	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 27,082	\$ 16,878	72.70	\$ 39,352	0.12	1,210	28.43	2.5	\$ 5,695	14.47	\$ 20	–
2021 Q1														
	PD scale <sup>2</sup>	External rating	Original on-balance sheet gross exposure <sup>3</sup>	Off-balance sheet exposures pre-CCF <sup>3</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>4</sup>	Average PD (%)	Number of obligors <sup>5</sup>	Average LGD (%)	Average maturity (years)	RWA	RWA density <sup>6</sup>	EL	Provisions
19	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	
20	0.15 to <0.25	BB+	135	504	68.52	480	0.20	8	7.69	1.2	33	6.88	–	
21	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	
22	0.50 to <0.75	B+	387	4	57.04	385	0.70	41	35.59	4.5	329	85.45	1	
23	0.75 to <2.50	B To B-	230	13	62.83	227	1.32	44	56.36	4.2	351	154.63	2	
24	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	3	64.75	2.3	3	300.00	–	
25	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	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 27,906	\$ 17,842	72.46	\$ 40,834	0.11	1,215	28.40	2.4	\$ 5,566	13.63	\$ 19	–

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

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

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

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

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

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

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

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

<sup>6</sup> Total number of obligors is total number of unique borrowers and may not add as certain borrowers may be represented in more than one PD scale.

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 Q3													
	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions	
1	0.00 to <0.15 %	\$ 49,037	\$ 17,954	51.84 %	\$ 8,696	0.07 %	349,430	7.11 %		\$ 114	1.31 %	\$ –		
2	0.15 to <0.25	8,675	399	47.35	2,327	0.19	45,393	8.11		78	3.35	–		
3	0.25 to <0.50	8,356	169	48.00	3,445	0.31	44,049	8.63		175	5.08	1		
4	0.50 to <0.75	5,012	396	52.91	1,688	0.52	20,834	8.49		122	7.23	1		
5	0.75 to <2.50	5,592	73	48.39	1,666	1.23	21,760	8.36		206	12.36	2		
6	2.50 to <10.00	1,393	21	41.69	299	5.50	8,531	7.09		75	25.08	1		
7	10.00 to <100.00	394	2	77.21	74	26.96	2,426	6.01		25	33.78	1		
8	100.00 (Default)	191	–	–	26	100.00	1,073	7.22		25	96.15	–		
9	Total	78,650	19,014	51.71	18,221	0.62	493,496	7.76		820	4.50	6	22	
10	0.00 to <0.15	166,862	70,133	49.15	201,333	0.06	786,207	18.68		6,103	3.03	22		
11	0.15 to <0.25	37,971	3,797	46.85	39,750	0.19	128,120	23.34		3,819	9.61	18		
12	0.25 to <0.50	19,694	1,640	46.12	20,450	0.31	79,516	24.89		2,992	14.63	16		
13	0.50 to <0.75	9,760	1,212	51.02	10,379	0.51	30,815	24.40		2,133	20.55	13		
14	0.75 to <2.50	10,404	708	50.49	10,761	1.23	31,870	22.98		3,617	33.61	30		
15	2.50 to <10.00	2,044	33	44.83	2,059	5.73	9,727	16.89		1,234	59.93	19		
16	10.00 to <100.00	565	4	48.85	567	32.85	2,671	15.59		443	78.13	33		
17	100.00 (Default)	227	–	–	227	100.00	981	18.40		394	173.57	12		
18	Total	247,527	77,527	49.01	285,526	0.34	1,069,907	20.12		20,735	7.26	163	39	
19	0.00 to <0.15	24,213	12,322	65.62	32,298	0.06	114,839	28.91		1,447	4.48	5		
20	0.15 to <0.25	5,479	524	39.26	5,685	0.19	20,431	27.35		644	11.33	3		
21	0.25 to <0.50	4,131	381	38.64	4,279	0.31	25,141	28.06		714	16.69	4		
22	0.50 to <0.75	2,697	223	38.78	2,783	0.51	8,539	30.18		708	25.44	4		
23	0.75 to <2.50	4,833	212	31.46	4,900	1.24	16,285	30.87		2,253	45.98	19		
24	2.50 to <10.00	905	62	13.63	913	5.70	6,321	30.27		987	108.11	15		
25	10.00 to <100.00	334	13	12.88	336	24.71	2,502	28.02		525	156.25	23		
26	100.00 (Default)	607	–	–	607	100.00	3,545	24.61		351	57.83	123		
27	Total	43,199	13,737	62.62	51,801	1.66	197,603	28.89		7,629	14.73	196	51	
28		\$ 369,376	\$ 110,278	51.17 %	\$ 355,548	0.56 %	1,761,006	20.56 %		\$ 29,184	8.21 %	\$ 365	\$ 112	

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

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

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021													
	Q2													
	PD scale <sup>1</sup>		Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
Canadian Retail Insured <sup>7,8</sup>	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	1
	4	0.50 to <0.75	5,325	365	52.52	1,539	0.51	21,440	8.56		111	7.21	1	1
	5	0.75 to <2.50	6,186	61	49.13	1,599	1.22	24,259	8.46		198	12.38	2	2
	6	2.50 to <10.00	1,730	16	40.32	369	5.46	10,247	7.31		95	25.75	1	1
	7	10.00 to <100.00	460	–	96.51	81	27.75	2,817	6.10		27	33.33	1	1
	8	100.00 (Default)	219	–	–	21	100.00	1,214	7.38		21	100.00	–	–
Canadian Retail Uninsured <sup>7</sup>	9	Total	80,690	18,937	51.73	16,742	0.66	507,208	7.94		780	4.66	6	21
	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	–
U.S. Retail Uninsured <sup>7</sup>	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
	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	–
Total residential secured	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
	28		\$ 360,610	\$ 108,852	51.42 %	\$ 342,833	0.62 %	1,767,008	21.06 %		\$ 30,234	8.82 %	\$ 386	\$ 107

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

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

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 Q1																								
	PD scale <sup>1</sup>		Original on-balance sheet gross exposure <sup>2</sup>		Off-balance sheet exposures pre-CCF <sup>2</sup>		Average CCF (%)		EAD post CRM and post-CCF <sup>3</sup>		Average PD (%)		Number of obligors <sup>4</sup>		Average LGD (%)		Average maturity (years) <sup>5</sup>		RWA		RWA density <sup>6</sup>		EL		Provisions
1	0.00 to <0.15	% \$	49,993	\$	18,039		51.61	% \$	7,558		0.07	%	358,069		7.40	%		\$	103		1.36	% \$	–	\$	
2	0.15 to <0.25		10,617		425		46.69		3,038		0.20		52,509		8.49				110		3.62		1		
3	0.25 to <0.50		7,599		179		46.30		2,090		0.32		45,905		8.63				108		5.17		1		
4	0.50 to <0.75		5,334		374		52.02		1,352		0.52		21,847		8.50				97		7.17		1		
5	0.75 to <2.50		6,187		72		48.80		1,356		1.23		24,778		8.36				167		12.32		1		
6	2.50 to <10.00		1,926		18		39.69		390		5.54		11,054		7.27				101		25.90		2		
7	10.00 to <100.00		487		–		94.58		86		25.89		3,037		6.14				29		33.72		1		
8	100.00 (Default)		248		–		–		26		100.00		1,377		7.17				25		96.15		–		
9	Total		82,391		19,107		51.43		15,896		0.70		518,576		7.94				740		4.66		7		22
10	0.00 to <0.15		149,925		67,588		49.51		183,388		0.06		751,094		19.61				5,715		3.12		21		
11	0.15 to <0.25		33,001		3,926		46.32		34,819		0.19		122,979		23.44				3,378		9.70		16		
12	0.25 to <0.50		21,194		1,741		46.33		22,001		0.30		87,477		24.47				3,129		14.22		16		
13	0.50 to <0.75		9,624		1,246		50.87		10,258		0.52		31,332		25.15				2,179		21.24		13		
14	0.75 to <2.50		10,700		758		51.07		11,087		1.24		35,020		24.15				3,955		35.67		32		
15	2.50 to <10.00		2,617		68		45.50		2,648		5.85		11,676		18.62				1,765		66.65		27		
16	10.00 to <100.00		760		7		64.39		765		28.40		3,840		15.50				665		86.93		33		
17	100.00 (Default)		307		–		–		307		100.00		1,311		20.45				599		195.11		18		
18	Total		228,128		75,334		49.31		265,273		0.42		1,044,729		20.90				21,385		8.06		176		38
19	0.00 to <0.15		25,854		12,663		65.64		34,166		0.06		125,376		29.41				1,557		4.56		6		
20	0.15 to <0.25		5,763		532		39.19		5,972		0.19		24,472		28.95				713		11.94		3		
21	0.25 to <0.50		4,138		395		36.94		4,284		0.31		21,052		30.53				778		18.16		4		
22	0.50 to <0.75		2,796		220		36.82		2,877		0.52		8,687		32.96				803		27.91		5		
23	0.75 to <2.50		4,985		246		35.39		5,072		1.26		17,509		33.01				2,536		50.00		21		
24	2.50 to <10.00		1,116		77		14.16		1,126		5.81		6,367		32.43				1,321		117.32		21		
25	10.00 to <100.00		435		14		13.49		437		27.13		2,924		30.87				754		172.54		35		
26	100.00 (Default)		651		–		–		651		100.00		3,572		27.18				432		66.36		145		
27	Total		45,738		14,147		62.53		54,585		1.76		209,959		30.02				8,894		16.29		240		52
28		\$	356,257	\$	108,588		51.41	% \$	335,754		0.66	%	1,773,264		21.56	%		\$	31,019		9.24	% \$	423	\$	112

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

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

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2020 Q4																								
	PD scale <sup>1</sup>		Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions											
1	0.00 to <0.15	% \$	50,985	\$	18,067	51.38	% \$	6,310	0.07	%	363,477	7.72	%	\$	89	1.41	% \$	–	\$						
2	0.15 to <0.25		10,335		415	45.26		2,333	0.20		52,440	8.67			87	3.73		–							
3	0.25 to <0.50		7,887		180	45.86		1,852	0.32		48,964	8.94			99	5.35									
4	0.50 to <0.75		5,819		361	51.67		1,289	0.52		22,547	8.75			95	7.37									
5	0.75 to <2.50		6,514		74	47.10		1,137	1.29		26,478	8.56			148	13.02									
6	2.50 to <10.00		2,070		15	43.99		351	5.90		11,883	7.50			97	27.64									
7	10.00 to <100.00		613		–	–		89	23.43		3,808	6.52			33	37.08									
8	100.00 (Default)		266		–	–		31	100.00		1,430	7.04			29	93.55		–							
9	Total		84,489		19,112	51.18		13,392	0.81		531,027	8.21			677	5.06		6							23
10	0.00 to <0.15		144,156		66,043	49.32		176,726	0.06		736,546	20.50			5,739	3.25		21							
11	0.15 to <0.25		32,403		3,642	44.50		34,024	0.19		120,121	24.59			3,472	10.20		16							
12	0.25 to <0.50		20,546		1,568	44.53		21,244	0.31		88,827	24.61			3,058	14.39		16							
13	0.50 to <0.75		9,706		1,157	50.03		10,285	0.52		32,018	25.64			2,226	21.64		14							
14	0.75 to <2.50		10,908		710	49.61		11,260	1.25		35,969	25.21			4,224	37.51		35							
15	2.50 to <10.00		2,775		65	46.59		2,805	5.90		12,518	19.91			2,018	71.94		32							
16	10.00 to <100.00		947		8	70.99		952	26.70		4,483	15.90			840	88.24		41							
17	100.00 (Default)		351		–	–		351	100.00		1,457	21.93			743	211.68		21							
18	Total		221,792		73,193	48.99		257,647	0.46		1,031,939	21.77			22,320	8.66		196							42
19	0.00 to <0.15		26,178		12,271	65.80		34,252	0.06		122,011	29.38			1,622	4.74		6							
20	0.15 to <0.25		6,430		568	41.45		6,666	0.19		24,669	29.50			814	12.21		4							
21	0.25 to <0.50		4,940		986	55.24		5,485	0.32		26,865	31.93			1,058	19.29		6							
22	0.50 to <0.75		3,139		384	49.24		3,328	0.52		9,544	33.06			935	28.09		6							
23	0.75 to <2.50		5,439		411	46.77		5,631	1.25		18,552	34.47			2,949	52.37		25							
24	2.50 to <10.00		1,123		79	19.59		1,139	5.74		6,515	33.49			1,370	120.28		21							
25	10.00 to <100.00		450		18	12.49		452	26.59		2,928	32.44			824	182.30		38							
26	100.00 (Default)		694		–	–		694	100.00		3,616	28.59			400	57.64		167							
27	Total		48,393		14,717	62.87		57,647	1.77		214,700	30.44			9,972	17.30		273							71
28		\$	354,674	\$	107,022	51.29	%	\$	328,686	0.72	%	1,777,666	22.48	%	\$	32,969	10.03	%	\$	475	\$				136

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

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

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2020 Q3													
	PD scale <sup>1</sup>		Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
<b>Canadian Retail Insured<sup>7,8</sup></b>	1	0.00 to <0.15	% \$ 51,535	\$ 18,623	51.51	% \$ 6,629	0.07	% 373,039	7.77	%	\$ 94	1.42	% \$ –	\$ –
	2	0.15 to <0.25	9,985	449	46.16	2,052	0.20	50,762	8.71		75	3.65	–	–
	3	0.25 to <0.50	8,365	191	45.13	1,771	0.32	52,722	8.83		93	5.25	–	–
	4	0.50 to <0.75	5,432	64	44.01	1,048	0.52	19,282	8.69		77	7.35	–	–
	5	0.75 to <2.50	6,736	49	45.04	1,143	1.26	26,859	8.49		146	12.77	1	1
	6	2.50 to <10.00	1,929	1	65.15	341	5.78	11,179	7.39		91	26.69	1	1
	7	10.00 to <100.00	642	–	–	97	24.55	3,866	6.27		35	36.08	1	1
	8	100.00 (Default)	257	–	–	28	100.00	1,407	6.72		25	89.29	–	–
<b>Canadian Retail Uninsured<sup>7</sup></b>	9	Total	84,881	19,377	51.28	13,109	0.81	539,116	8.18		636	4.85	3	24
	10	0.00 to <0.15	137,972	66,318	49.82	171,015	0.06	734,330	21.02		5,632	3.29	20	–
	11	0.15 to <0.25	28,121	3,466	44.64	29,668	0.19	108,214	25.11		3,076	10.37	14	–
	12	0.25 to <0.50	22,632	1,679	44.38	23,377	0.31	100,706	24.63		3,350	14.33	18	–
	13	0.50 to <0.75	9,942	662	44.60	10,238	0.51	25,814	26.48		2,286	22.33	14	–
	14	0.75 to <2.50	11,006	414	49.15	11,210	1.24	35,656	25.99		4,327	38.60	36	–
	15	2.50 to <10.00	2,570	37	58.28	2,591	5.91	11,528	21.02		1,966	75.88	31	–
	16	10.00 to <100.00	793	4	73.29	796	27.66	3,947	17.24		767	96.36	42	–
<b>U.S. Retail Uninsured<sup>7</sup></b>	17	100.00 (Default)	373	–	–	373	100.00	1,586	22.08		809	216.89	21	–
	18	Total	213,409	72,580	49.41	249,268	0.47	1,021,781	22.28		22,213	8.91	196	48
	19	0.00 to <0.15	24,881	12,134	66.02	32,891	0.07	118,258	30.71		1,699	5.17	6	–
	20	0.15 to <0.25	6,711	563	42.96	6,953	0.19	27,277	30.51		876	12.60	4	–
	21	0.25 to <0.50	5,159	1,166	57.34	5,828	0.32	29,373	34.52		1,220	20.93	7	–
	22	0.50 to <0.75	3,217	253	39.92	3,318	0.52	9,543	34.07		961	28.96	6	–
	23	0.75 to <2.50	5,799	462	49.33	6,027	1.24	18,689	35.21		3,183	52.81	26	–
	24	2.50 to <10.00	1,268	216	49.60	1,375	5.35	7,364	34.50		1,653	120.22	25	–
<b>Total residential secured</b>	25	10.00 to <100.00	455	15	13.77	457	30.78	3,215	33.99		828	181.18	48	–
	26	100.00 (Default)	714	–	–	714	100.00	3,651	26.95		679	95.10	141	–
	27	Total	48,204	14,809	63.20	57,563	1.87	217,370	31.81		11,099	19.28	263	70
	28		\$ 346,494	\$ 106,766	51.66	% \$ 319,940	0.74	% 1,778,267	23.15	%	\$ 33,948	10.61	% \$ 462	\$ 142

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

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

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

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

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

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

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

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



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

(\$ millions, except as noted)  
As at

LINE  
#

2021  
Q3

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15 %	\$ 6,098	\$ 135,630	60.13 %	\$ 87,657	0.05 %	16,514,087	85.82 %		\$ 2,566	2.93 %	\$ 37	
2	0.15 to <0.25	2,198	14,661	59.82	10,968	0.19	2,289,111	87.45		1,053	9.60	18	
3	0.25 to <0.50	2,723	11,333	59.27	9,441	0.32	2,821,045	88.26		1,371	14.52	26	
4	0.50 to <0.75	3,352	8,831	58.10	8,483	0.53	1,394,805	88.66		1,858	21.90	40	
5	0.75 to <2.50	13,065	14,477	58.57	21,544	1.48	4,227,028	90.09		10,428	48.40	288	
6	2.50 to <10.00	8,453	3,016	65.97	10,442	5.44	3,385,808	90.03		12,507	119.78	511	
7	10.00 to <100.00	1,496	212	74.58	1,654	24.26	1,153,172	88.21		3,874	234.22	357	
8	100.00 (Default)	94	–	–	94	100.00	13,241	83.96		40	42.55	76	
9	Total	\$ 37,479	\$ 188,160	59.95 %	\$ 150,283	1.01 %	31,798,297	87.18 %		\$ 33,697	22.42 %	\$ 1,353	\$ 174

2021  
Q2

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	1,695	278	76.26	1,907	24.82	1,386,084	88.15		4,483	235.08	421	
17	100.00 (Default)	101	–	–	101	100.00	14,194	84.01		43	42.57	82	
18	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 <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off-balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
19	0.00 to <0.15 %	\$ 5,392	\$ 133,356	58.78 %	\$ 83,774	0.05 %	15,738,567	85.87 %		\$ 2,488	2.97 %	\$ 36	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	1,897	351	73.26	2,155	25.62	1,350,578	88.35		5,077	235.59	493	
26	100.00 (Default)	102	–	–	102	100.00	14,233	83.58		44	43.14	82	
27	Total	\$ 37,821	\$ 190,940	59.24 %	\$ 150,934	1.18 %	31,934,996	87.19 %		\$ 37,260	24.69 %	\$ 1,584	\$ 242

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE  
#

2020  
Q4

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15 %	\$ 4,869	\$ 136,217	58.33 %	\$ 84,330	0.05 %	15,377,849	85.91 %		\$ 2,495	2.96 %	\$ 36	
2	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	
3	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	
4	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	
5	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	
6	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	
7	10.00 to <100.00	2,081	392	75.58	2,377	25.34	1,454,300	88.16		5,640	237.27	535	
8	100.00 (Default)	109	—	—	109	100.00	15,938	83.75		47	43.12	88	
9	Total	\$ 37,095	\$ 196,495	59.40 %	\$ 153,820	1.21 %	31,909,389	87.21 %		\$ 38,635	25.12 %	\$ 1,657	228

2020  
Q3

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15 %	\$ 4,283	\$ 139,681	59.50 %	\$ 87,398	0.05 %	15,799,726	85.57 %		\$ 2,530	2.89 %	\$ 36	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	2,571	644	82.96	3,105	25.44	1,809,330	85.71		7,164	230.72	682	
17	100.00 (Default)	167	—	—	167	100.00	45,806	80.39		59	35.33	130	
18	Total	\$ 37,431	\$ 199,351	60.34 %	\$ 157,712	1.40 %	32,381,127	86.89 %		\$ 41,990	26.62 %	\$ 1,927	367

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE  
#

2021  
Q3

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15 %	\$ 10,760	\$ 5,072	72.15 %	\$ 14,419	0.08 %	682,087	39.49 %		\$ 1,212	8.41 %	\$ 4	
2	0.15 to <0.25	7,093	3,207	44.31	8,513	0.20	387,657	40.23		1,450	17.03	7	
3	0.25 to <0.50	15,653	1,194	66.70	16,435	0.35	553,042	33.93		3,391	20.63	19	
4	0.50 to <0.75	8,474	1,062	70.59	9,218	0.53	289,225	42.22		3,069	33.29	21	
5	0.75 to <2.50	26,452	1,447	60.25	27,043	1.48	977,972	48.00		15,755	58.26	195	
6	2.50 to <10.00	9,444	403	55.70	9,668	5.37	506,650	53.38		8,159	84.39	277	
7	10.00 to <100.00	2,181	60	58.93	2,216	25.55	139,716	51.35		2,649	119.54	290	
8	100.00 (Default)	355	5	100.00	359	100.00	11,601	45.39		323	89.97	139	
9	Total	\$ 80,412	\$ 12,450	62.35 %	\$ 87,871	2.25 %	3,547,950	43.28 %		\$ 36,008	40.98 %	\$ 952	\$ 100

2021  
Q2

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15 %	\$ 9,549	\$ 4,700	72.31 %	\$ 12,948	0.08 %	658,930	41.27 %		\$ 1,144	8.84 %	\$ 4	
11	0.15 to <0.25	6,628	3,262	44.91	8,093	0.20	387,222	41.25		1,415	17.48	7	
12	0.25 to <0.50	14,823	1,234	67.12	15,652	0.35	547,293	34.40		3,270	20.89	18	
13	0.50 to <0.75	7,830	1,016	70.36	8,545	0.53	285,505	43.39		2,920	34.17	20	
14	0.75 to <2.50	26,056	1,636	62.00	26,988	1.53	906,029	49.12		16,188	59.98	204	
15	2.50 to <10.00	10,715	485	57.38	10,993	5.44	588,800	54.08		9,414	85.64	322	
16	10.00 to <100.00	2,647	83	59.07	2,696	24.99	161,405	52.74		3,308	122.70	357	
17	100.00 (Default)	395	5	100.00	400	100.00	13,342	46.41		358	89.50	159	
18	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 <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
19	0.00 to <0.15 %	\$ 9,364	\$ 4,598	72.55 %	\$ 12,700	0.08 %	695,019	41.18 %		\$ 1,123	8.84 %	\$ 4	
20	0.15 to <0.25	6,673	3,293	44.80	8,148	0.20	381,657	40.99		1,417	17.39	7	
21	0.25 to <0.50	14,607	1,215	66.75	15,418	0.35	531,926	33.92		3,171	20.57	18	
22	0.50 to <0.75	7,999	1,055	70.68	8,745	0.53	276,361	42.86		2,952	33.76	20	
23	0.75 to <2.50	26,348	1,750	62.57	27,443	1.53	942,876	48.45		16,217	59.09	204	
24	2.50 to <10.00	11,293	550	58.32	11,614	5.54	536,084	53.11		9,795	84.34	342	
25	10.00 to <100.00	3,130	94	60.07	3,186	26.21	179,619	51.47		3,798	119.21	427	
26	100.00 (Default)	436	5	100.00	441	100.00	14,166	46.59		382	86.62	177	
27	Total	\$ 79,850	\$ 12,560	62.46 %	\$ 87,695	2.81 %	3,557,708	44.31 %		\$ 38,855	44.31 %	\$ 1,199	\$ 137

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE  
#

2020  
Q4

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15 %	\$ 7,938	\$ 4,598	75.23 %	\$ 11,398	0.08 %	680,929	47.30 %		\$ 1,154	10.12 %	\$ 4	
2	0.15 to <0.25	6,067	3,284	45.38	7,558	0.20	372,513	46.19		1,490	19.71	7	
3	0.25 to <0.50	13,184	1,170	67.12	13,970	0.34	513,687	37.03		3,127	22.38	18	
4	0.50 to <0.75	7,602	914	68.97	8,232	0.53	274,707	46.01		2,978	36.18	20	
5	0.75 to <2.50	25,620	1,808	63.93	26,774	1.51	976,150	49.93		16,283	60.82	204	
6	2.50 to <10.00	14,502	592	58.55	14,849	5.77	538,579	50.02		11,852	79.82	427	
7	10.00 to <100.00	4,944	97	65.02	5,007	26.32	188,001	48.15		5,505	109.95	628	
8	100.00 (Default)	392	5	100.00	397	100.00	12,911	46.61		328	82.62	160	
9	Total	\$ 80,249	\$ 12,468	63.65 %	\$ 88,185	3.51 %	3,557,477	46.76 %		\$ 42,717	48.44 %	\$ 1,468	\$ 125

2020  
Q3

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
10	0.00 to <0.15 %	\$ 9,050	\$ 4,876	65.56 %	\$ 12,247	0.08 %	714,446	46.48 %		\$ 1,219	9.95 %	\$ 4	
11	0.15 to <0.25	5,800	3,140	45.69	7,235	0.20	363,253	47.12		1,451	20.06	7	
12	0.25 to <0.50	12,097	1,205	66.68	12,900	0.34	512,738	38.00		2,959	22.94	17	
13	0.50 to <0.75	7,186	961	70.58	7,865	0.53	265,277	47.71		2,951	37.52	20	
14	0.75 to <2.50	25,450	2,120	65.58	26,840	1.53	945,243	50.53		16,552	61.67	208	
15	2.50 to <10.00	14,430	742	64.23	14,906	5.74	555,194	51.81		12,316	82.62	442	
16	10.00 to <100.00	4,549	129	69.19	4,638	25.00	187,900	50.45		5,372	115.83	585	
17	100.00 (Default)	452	5	100.00	457	100.00	14,350	48.16		354	77.46	194	
18	Total	\$ 79,014	\$ 13,178	61.27 %	\$ 87,088	3.44 %	3,558,401	47.77 %		\$ 43,174	49.58 %	\$ 1,477	\$ 166

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

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

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

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

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

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

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

(\$ millions)  
As at

### Categories

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

LINE #	2021 Q3					
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>	
1	\$ 13,398	\$ –	300 %	\$ 13,398	\$	27,031
2	117	312	400	273		1,160
3	\$ 13,515	\$ 312	\$	\$ 13,671	\$	28,191

2021 Q2					
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	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>	
4	\$ 12,739	\$ –	300 %	\$ 12,739	\$	25,525
5	106	309	400	260		1,103
6	\$ 12,845	\$ 309	\$	\$ 12,999	\$	26,628

2021 Q1					
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	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>	
7	\$ 13,607	\$ –	300 %	\$ 13,607	\$	25,419
8	94	295	400	241		1,021
9	\$ 13,701	\$ 295	\$	\$ 13,848	\$	26,440

2020 Q4					
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	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>	
10	\$ 12,922	\$ –	300 %	\$ 12,922	\$	21,249
11	90	290	400	235		997
12	\$ 13,012	\$ 290	\$	\$ 13,157	\$	22,246

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

<sup>2</sup> Off-balance sheet amounts are before CCF and CRM.

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1	\$ 8,328	\$ 27,442		1.4	\$ 50,079	\$ 8,789
2	-	-		-	-	-
3				-	-	-
4					-	-
5					373,991	2,236
6					-	-
7					\$ 424,070	\$ 11,025
2021 Q2						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
8	\$ 8,315	\$ 27,201		1.4	\$ 49,723	\$ 8,041
9	-	-		-	-	-
10				-	-	-
11					-	-
12					361,724	1,966
13					-	-
14					\$ 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 <sup>2</sup>	RWA
15	\$ 8,882	\$ 29,143		1.4	\$ 53,234	\$ 8,785
16	-	-		-	-	-
17				-	-	-
18					-	-
19					385,908	2,285
20					-	-
21					\$ 439,142	\$ 11,070
2020 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
22	\$ 10,399	\$ 27,050		1.4	\$ 52,430	\$ 8,698
23	-	-		-	-	-
24				-	-	-
25					-	-
26					399,183	2,069
27					-	-
28					\$ 451,613	\$ 10,767

SA-CCR (for derivatives)  
Current exposure method (for derivatives)  
Internal model method (for derivatives and SFTs)  
Simple approach for credit risk mitigation (for SFTs)  
Comprehensive approach for credit risk mitigation (for SFTs)  
VaR for SFTs  
**Total**

SA-CCR (for derivatives)  
Current exposure method (for derivatives)  
Internal model method (for derivatives and SFTs)  
Simple approach for credit risk mitigation (for SFTs)  
Comprehensive approach for credit risk mitigation (for SFTs)  
VaR for SFTs  
**Total**

SA-CCR (for derivatives)  
Current exposure method (for derivatives)  
Internal model method (for derivatives and SFTs)  
Simple approach for credit risk mitigation (for SFTs)  
Comprehensive approach for credit risk mitigation (for SFTs)  
VaR for SFTs  
**Total**

SA-CCR (for derivatives)  
Current exposure method (for derivatives)  
Internal model method (for derivatives and SFTs)  
Simple approach for credit risk mitigation (for SFTs)  
Comprehensive approach for credit risk mitigation (for SFTs)  
VaR for SFTs  
**Total**

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2020 Q3					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1 SA-CCR (for derivatives)	\$ 13,231	\$ 26,526		1.4	\$ 55,659	\$ 9,134
2 Current exposure method (for derivatives)	—	—		—	—	—
3 Internal model method (for derivatives and SFTs)			—	—	—	—
4 Simple approach for credit risk mitigation (for SFTs)					—	—
5 Comprehensive approach for credit risk mitigation (for SFTs)					381,046	1,822
6 VaR for SFTs					—	—
7 <b>Total</b>					\$ 436,705	\$ 10,956

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

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

**Credit Valuation Adjustment (CVA) Capital Charge (CCR2)**

Total portfolios subject to the Advanced CVA capital charge

- i) VaR component (including the 3x multiplier)
- ii) Stressed VaR component (including the 3x multiplier)

All portfolios subject to the standardized CVA capital charge

Total subject to the CVA capital charge

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

**Regulatory portfolio<sup>2</sup>**  
Corporate  
Sovereign  
Bank  
**Total**

**Regulatory portfolio<sup>2</sup>**  
Corporate  
Sovereign  
Bank  
**Total**

**Regulatory portfolio<sup>2</sup>**  
Corporate  
Sovereign  
Bank  
**Total**

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



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

(\$ millions, except as noted)  
As at

LINE #		2021 Q3							
		PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>
1		0.00 to <0.15 % \$	223,787	0.05 %	3,711	3.81 %	0.4 \$	2,825	1.26 %
2		0.15 to <0.25	18,342	0.20	641	7.48	0.4	956	5.21
3		0.25 to <0.50	12,266	0.38	880	6.12	0.5	887	7.23
4		0.50 to <0.75	8,304	0.68	339	4.32	0.4	590	7.11
5		0.75 to <2.50	2,703	1.66	863	19.11	1.6	1,245	46.06
6		2.50 to <10.00	860	6.97	184	15.16	1.0	511	59.42
7		10.00 to <100.00	236	19.81	147	26.01	3.5	350	148.31
8		100.00 (Default)	8	100.00	10	46.91	4.4	47	587.50
9		Total	\$ 266,506	0.16 %	6,775	4.40 %	0.4 \$	7,411	2.78 %
2021 Q2									
		PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>
10		0.00 to <0.15 % \$	213,440	0.05 %	3,921	4.31 %	0.4 \$	2,739	1.28 %
11		0.15 to <0.25	16,908	0.20	664	5.41	0.4	673	3.98
12		0.25 to <0.50	8,374	0.36	898	6.94	0.7	818	9.77
13		0.50 to <0.75	4,514	0.69	336	5.66	0.5	421	9.33
14		0.75 to <2.50	2,742	1.90	840	13.67	1.1	933	34.03
15		2.50 to <10.00	519	7.50	183	14.87	1.1	319	61.46
16		10.00 to <100.00	207	25.05	113	19.64	2.0	229	110.63
17		100.00 (Default)	13	100.00	10	26.46	4.7	47	361.54
18		Total	\$ 246,717	0.15 %	6,965	4.64 %	0.4 \$	6,179	2.50 %
2021 Q1									
		PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>
19		0.00 to <0.15 % \$	181,844	0.06 %	3,947	4.21 %	0.4 \$	2,706	1.49 %
20		0.15 to <0.25	16,034	0.20	712	6.85	0.4	793	4.95
21		0.25 to <0.50	14,688	0.34	914	5.32	0.5	1,076	7.33
22		0.50 to <0.75	5,338	0.69	325	5.70	0.4	482	9.03
23		0.75 to <2.50	2,804	1.92	801	14.99	1.3	1,085	38.69
24		2.50 to <10.00	652	6.65	174	11.35	0.8	298	45.71
25		10.00 to <100.00	224	25.84	99	17.79	1.8	226	100.89
26		100.00 (Default)	4	100.00	4	31.69	4.7	15	375.00
27		Total	\$ 221,588	0.17 %	6,976	4.68 %	0.4 \$	6,681	3.02 %

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>1</sup>		
1	0.00 to <0.15 % \$	190,018	0.06 %	3,951	4.18 %	0.5 \$	2,980	1.57 %		
2	0.15 to <0.25	12,783	0.20	704	7.06	0.5	708	5.54		
3	0.25 to <0.50	20,563	0.34	931	3.97	0.4	1,180	5.74		
4	0.50 to <0.75	5,958	0.69	326	4.49	0.4	459	7.70		
5	0.75 to <2.50	3,110	1.91	847	12.07	1.1	976	31.38		
6	2.50 to <10.00	758	6.70	157	13.29	0.9	425	56.07		
7	10.00 to <100.00	191	26.22	98	19.74	1.9	215	112.57		
8	100.00 (Default)	3	100.00	2	29.08	4.9	12	400.00		
9	Total	\$ 233,384	0.18 %	7,016	4.47 %	0.5 \$	6,955	2.98 %		
2020 Q3										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 % \$	200,437	0.06 %	3,983	4.01 %	0.5 \$	3,126	1.56 %		
11	0.15 to <0.25	11,098	0.20	702	7.58	0.7	685	6.17		
12	0.25 to <0.50	15,513	0.32	944	4.97	0.6	1,102	7.10		
13	0.50 to <0.75	6,385	0.69	341	4.54	0.4	529	8.29		
14	0.75 to <2.50	2,254	1.80	811	17.51	1.6	1,034	45.87		
15	2.50 to <10.00	443	7.07	151	16.75	1.2	318	71.78		
16	10.00 to <100.00	230	31.37	77	18.39	1.8	240	104.35		
17	100.00 (Default)	4	100.00	4	32.14	4.5	17	425.00		
18	Total	\$ 236,364	0.16 %	7,013	4.42 %	0.5 \$	7,051	2.98 %		

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #		2021 Q3							
		PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>
1		0.00 to <0.15 % \$	61,850	0.02 %	175	4.83 %	0.6 \$	125	0.20 %
2		0.15 to <0.25	–	0.20	1	13.60	0.1	–	–
3		0.25 to <0.50	1	0.43	3	51.42	0.9	1	100.00
4		0.50 to <0.75	4	0.68	1	54.50	1.0	3	75.00
5		0.75 to <2.50	23	1.49	6	49.63	4.1	35	152.17
6		2.50 to <10.00	–	–	–	–	–	–	–
7		10.00 to <100.00	10	18.15	1	60.50	5.0	38	380.00
8		100.00 (Default)	–	–	–	–	–	–	–
9		Total	\$ 61,888	0.02 %	187	4.86 %	0.6 \$	202	0.33 %
		2021 Q2							
		PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>
10		0.00 to <0.15 % \$	68,338	0.02 %	180	3.61 %	0.6 \$	129	0.19 %
11		0.15 to <0.25	–	–	–	–	–	–	–
12		0.25 to <0.50	5	0.44	2	53.79	1.0	3	60.00
13		0.50 to <0.75	21	0.74	3	29.80	4.2	14	66.67
14		0.75 to <2.50	8	2.23	6	13.60	1.0	3	37.50
15		2.50 to <10.00	–	–	–	–	–	–	–
16		10.00 to <100.00	9	19.03	1	60.50	5.0	34	377.78
17		100.00 (Default)	–	–	–	–	–	–	–
18		Total	\$ 68,381	0.02 %	192	3.63 %	0.6 \$	183	0.27 %
		2021 Q1							
		PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>
19		0.00 to <0.15 % \$	92,932	0.01 %	186	3.52 %	0.5 \$	112	0.12 %
20		0.15 to <0.25	–	0.20	1	13.60	0.1	–	–
21		0.25 to <0.50	–	0.44	1	13.60	1.0	–	–
22		0.50 to <0.75	35	0.72	2	38.76	3.2	26	74.29
23		0.75 to <2.50	2	2.23	5	13.60	1.0	1	50.00
24		2.50 to <10.00	–	–	–	–	–	–	–
25		10.00 to <100.00	12	19.03	1	60.50	5.0	43	358.33
26		100.00 (Default)	–	–	–	–	–	–	–
27		Total	\$ 92,981	0.01 %	196	3.54 %	0.5 \$	182	0.20 %

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 108,708	0.01 %	164	3.04 %	0.5	\$ 112	0.10 %		
2	0.15 to <0.25	1	0.20	1	13.60	0.1	–	–		
3	0.25 to <0.50	26	0.43	6	27.80	3.0	10	38.46		
4	0.50 to <0.75	–	0.75	1	26.14	1.0	–	–		
5	0.75 to <2.50	3	2.23	5	13.60	1.0	1	33.33		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	–	–	–	–	–	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 108,738	0.01 %	177	3.05 %	0.5	\$ 123	0.11 %		
	2020 Q3									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 100,288	0.01 %	181	3.04 %	0.7	\$ 151	0.15 %		
11	0.15 to <0.25	1	0.20	2	10.37	1.9	–	–		
12	0.25 to <0.50	44	0.44	5	37.86	2.3	21	47.73		
13	0.50 to <0.75	–	0.75	1	26.14	1.0	–	–		
14	0.75 to <2.50	61	2.23	6	13.60	1.0	19	31.15		
15	2.50 to <10.00	–	–	–	–	–	–	–		
16	10.00 to <100.00	–	–	–	–	–	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 100,394	0.02 %	195	3.06 %	0.7	\$ 191	0.19 %		

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 Q3								
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>	
1	0.00 to <0.15 % \$	95,220	0.05 %	324	13.49 %	0.4 \$	3,356	3.52 %	
2	0.15 to <0.25	267	0.20	12	1.73	0.2	5	1.87	
3	0.25 to <0.50	69	0.40	18	34.68	2.1	39	56.52	
4	0.50 to <0.75	4	0.68	5	41.15	3.3	3	75.00	
5	0.75 to <2.50	116	2.14	5	3.67	—	9	7.76	
6	2.50 to <10.00	—	4.70	2	4.40	—	—	—	
7	10.00 to <100.00	—	18.15	1	15.70	3.7	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total \$	95,676	0.05 %	367	13.46 %	0.4 \$	3,412	3.57 %	
2021 Q2									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>	
10	0.00 to <0.15 % \$	95,965	0.05 %	321	14.63 %	0.4 \$	3,612	3.76 %	
11	0.15 to <0.25	272	0.20	11	2.52	0.2	7	2.57	
12	0.25 to <0.50	65	0.39	16	20.87	0.7	20	30.77	
13	0.50 to <0.75	4	0.69	5	37.57	4.0	3	75.00	
14	0.75 to <2.50	43	2.23	3	3.58	—	3	6.98	
15	2.50 to <10.00	—	4.70	2	1.54	—	—	—	
16	10.00 to <100.00	—	19.03	1	15.00	3.9	—	—	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	Total \$	96,349	0.05 %	359	14.60 %	0.4 \$	3,645	3.78 %	
2021 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>	
19	0.00 to <0.15 % \$	124,120	0.05 %	327	13.17 %	0.4 \$	4,176	3.36 %	
20	0.15 to <0.25	220	0.20	10	3.91	0.3	9	4.09	
21	0.25 to <0.50	183	0.32	23	6.86	0.3	17	9.29	
22	0.50 to <0.75	3	0.69	4	25.27	4.5	2	66.67	
23	0.75 to <2.50	47	2.23	2	3.61	—	3	6.38	
24	2.50 to <10.00	—	4.70	2	1.54	—	—	—	
25	10.00 to <100.00	—	19.03	1	15.00	4.2	—	—	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total \$	124,573	0.05 %	369	13.14 %	0.4 \$	4,207	3.38 %	

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 % \$	109,115	0.05 %	327	12.40 %	0.5 \$	3,659	3.35 %		
2	0.15 to <0.25	266	0.20	13	4.61	0.5	12	4.51		
3	0.25 to <0.50	48	0.36	19	24.68	1.0	15	31.25		
4	0.50 to <0.75	37	0.69	4	1.64	0.5	1	2.70		
5	0.75 to <2.50	24	2.23	6	3.77	—	2	8.33		
6	2.50 to <10.00	1	4.70	2	4.40	—	—	—		
7	10.00 to <100.00	—	19.03	1	15.00	4.4	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 109,491	0.05 %	372	12.38 %	0.5 \$	3,689	3.37 %		
2020 Q3										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 % \$	99,526	0.05 %	326	13.71 %	0.4 \$	3,682	3.70 %		
11	0.15 to <0.25	261	0.20	14	5.68	0.4	15	5.75		
12	0.25 to <0.50	75	0.39	18	14.31	0.6	11	14.67		
13	0.50 to <0.75	2	0.69	2	6.50	5.0	—	—		
14	0.75 to <2.50	82	2.23	7	3.64	—	6	7.32		
15	2.50 to <10.00	1	4.70	2	4.40	—	—	—		
16	10.00 to <100.00	—	19.03	1	15.00	4.7	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 99,947	0.05 %	370	13.69 %	0.4 \$	3,714	3.72 %		

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

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

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

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

(\$ millions)  
As at49

## Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2021 Q3	2021 Q2	2021 Q1	2020 Q4	2020 Q3	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals							
Single-name credit default swaps	1	\$ 3,665	\$ 1,266	\$ 4,186	\$ 1,423	\$ 5,174	\$ 1,251
Index credit default swaps	2	5,795	313	5,695	249	6,464	292
Total return swaps	3	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—
Other credit derivatives	5	341	3,939	337	4,104	379	4,277
Total notionals	6	9,801	5,518	10,218	5,776	12,017	5,820
Fair values							
Positive fair value (asset)	7	20	42	21	46	33	29
Negative fair value (liability)	8	(334)	(14)	(364)	(12)	(344)	(24)

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

(\$ millions) As at	LINE #	2021 Q3	2021 Q2	2021 Q1	2020 Q4	2020 Q3	
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$ 844	\$ 770	\$ 717	\$ 643	\$ 640	
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	24,631	493	22,854	457	18,823	377
(i) OTC derivatives	3	15,864	318	13,562	271	12,841	258
(ii) Exchange-traded derivatives	4	5,699	114	6,003	120	1,309	26
(iii) Securities financing transactions	5	3,068	61	3,289	66	4,673	93
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–
Segregated initial margin	7	92	92	92	92	92	92
Non-segregated initial margin	8	4,062	–	3,707	–	5,078	–
Pre-funded default fund contributions	9	784	351	713	313	733	266
Unfunded default fund contributions	10	–	–	–	–	–	–

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



## Derivatives – Notional<sup>1</sup>

\$ millions) As at		LINE #	2021 Q3						2021 Q2						
			Trading						Trading						
			Over-the-counter <sup>2</sup>						Over-the-counter <sup>2</sup>						
			Clearing house <sup>3</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>3</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	
Interest Rate Contracts															
Futures	1	\$	–	\$	–	\$	934,355	\$	934,355	\$	–	\$	910,762	\$	910,762
Forward rate agreements	2		1,008,742		8,238		–		1,016,980		875		1,017,855		1,352,294
Swaps	3		9,389,734		381,807		–		9,771,541		1,312,859		11,084,400		10,839,586
Options written	4		–		76,632		33,083		109,715		606		110,321		111,490
Options purchased	5		–		76,394		50,989		127,383		4,955		132,338		128,564
	6		10,398,476		543,071		1,018,427		11,959,974		1,319,295		13,279,269		13,342,696
Foreign Exchange Contracts															
Futures	7		–		–		–		–		–		–		–
Forward contracts	8		–		170,509		–		170,509		28,943		199,452		192,797
Swaps	9		–		1,895,340		–		1,895,340		374		1,895,714		2,135,871
Cross-currency interest rate swaps	10		–		973,011		–		973,011		76,159		1,049,170		1,029,113
Options written	11		–		15,498		17		15,515		–		15,515		13,733
Options purchased	12		–		13,840		15		13,855		–		13,855		14,041
	13		–		3,068,198		32		3,068,230		105,476		3,173,706		3,385,555
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	14		7,097		38		–		7,135		3,375		10,510		10,837
Protection sold	15		1,466		114		–		1,580		–		1,580		1,672
	16		8,563		152		–		8,715		3,375		12,090		12,509
Other Contracts															
Equity contracts	17		–		90,463		91,598		182,061		25,849		207,910		199,522
Commodity contracts	18		133		57,989		48,049		106,171		–		106,171		92,849
	19		133		148,452		139,647		288,232		25,849		314,081		292,371
Total	20	\$	10,407,172	\$	3,759,873	\$	1,158,106	\$	15,325,151	\$	1,453,995	\$	16,779,146	\$	17,033,131
			2021 Q1						2020 Q4						
			Trading						Trading						
			Over-the-counter <sup>2</sup>						Over-the-counter <sup>2</sup>						
			Clearing house <sup>3</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house <sup>3</sup>	Non-clearing house	Exchange-traded	Total	Non-trading	Total	
Interest Rate Contracts															
Futures	21	\$	–	\$	–	\$	542,118	\$	542,118	\$	–	\$	546,112	\$	546,112
Forward rate agreements	22		1,547,802		22,190		–		1,569,992		1,238		1,477,252		1,478,749
Swaps	23		8,723,501		383,894		–		9,107,395		1,484,509		10,591,904		10,347,874
Options written	24		–		81,045		55,520		136,565		2,110		138,675		366,308
Options purchased	25		–		82,941		60,542		143,483		4,446		147,929		453,038
	26		10,271,303		570,070		658,180		11,499,553		1,492,303		12,991,856		13,192,081
Foreign Exchange Contracts															
Futures	27		–		–		–		–		–		–		–
Forward contracts	28		–		149,269		–		149,269		32,302		181,571		148,254
Swaps	29		–		2,022,843		–		2,022,843		1,783		2,024,626		2,036,494
Cross-currency interest rate swaps	30		–		937,977		–		937,977		92,280		1,030,257		993,460
Options written	31		–		15,029		42		15,071		–		15,071		17,903
Options purchased	32		–		15,311		9		15,320		–		15,320		17,920
	33		–		3,140,429		51		3,140,480		126,365		3,266,845		3,214,031
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	34		7,788		37		–		7,825		3,902		11,727		12,742
Protection sold	35		1,830		247		–		2,077		–		2,077		1,544
	36		9,618		284		–		9,902		3,902		13,804		14,286
Other Contracts															
Equity contracts	37		–		77,782		78,310		156,092		27,391		183,483		176,064
Commodity contracts	38		76		50,373		43,777		94,226		–		94,226		103,271
	39		76		128,155		122,087		250,318		27,391		277,709		279,335
Total	40	\$	10,280,997	\$	3,838,938	\$	780,318	\$	14,900,253	\$	1,649,961	\$	16,550,214	\$	16,699,733

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

<sup>2</sup> Collateral held under a Credit Support Annex (CSA) to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

<sup>3</sup> Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

## Derivatives – Notional (Continued)<sup>1</sup>

(\$ millions) As at		LINE #	2020 Q3					
			Over-the-counter <sup>2</sup>			Trading		
			Clearing house <sup>3</sup>	Non- clearing house	Exchange- traded	Total	Non- trading	Total
<b>Interest Rate Contracts</b>								
Futures	1	\$	—	\$	—	\$ 664,435	\$	664,435
Forward rate agreements	2		1,920,512	12,135	—	1,932,647	1,189	1,933,836
Swaps	3		8,950,084	381,802	—	9,331,886	1,334,387	10,666,273
Options written	4		—	96,154	207,515	303,669	1,935	305,604
Options purchased	5		—	95,129	224,821	319,950	4,698	324,648
	6		10,870,596	585,220	1,096,771	12,552,587	1,342,209	13,894,796
<b>Foreign Exchange Contracts</b>								
Futures	7		—	—	—	—	—	—
Forward contracts	8		—	160,205	—	160,205	23,942	184,147
Swaps	9		—	1,873,805	—	1,873,805	2,171	1,875,976
Cross-currency interest rate swaps	10		—	856,385	—	856,385	98,269	954,654
Options written	11		—	22,313	21	22,334	—	22,334
Options purchased	12		—	22,290	8	22,298	—	22,298
	13		—	2,934,998	29	2,935,027	124,382	3,059,409
<b>Credit Derivative Contracts</b>								
Credit default swaps								
Protection purchased	14		8,061	121	—	8,182	3,952	12,134
Protection sold	15		1,762	208	—	1,970	—	1,970
	16		9,823	329	—	10,152	3,952	14,104
<b>Other Contracts</b>								
Equity contracts	17		—	74,983	60,503	135,486	28,192	163,678
Commodity contracts	18		63	52,991	55,351	108,405	—	108,405
	19		63	127,974	115,854	243,891	28,192	272,083
<b>Total</b>	20	\$	10,880,482	\$ 3,648,521	\$ 1,212,654	\$ 15,741,657	\$ 1,498,735	\$ 17,240,392

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

<sup>2</sup> Collateral held under a CSA to help reduce CCR is in the form of high-quality and liquid assets such as cash and high-quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

<sup>3</sup> Derivatives executed through a central clearing house reduces settlement risk due to the ability to net settle offsetting positions for capital purposes and therefore receive preferential capital treatment compared to those settled with non-central clearing house counterparties.

## Derivatives – Credit Exposure<sup>1</sup>

(\$ millions) As at			LINE #	2021 Q3			2021 Q2			2021 Q1									
				Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk- weighted amount							
<b>Interest Rate Contracts</b>																			
Forward rate agreements	1	\$	21	\$	292	\$	208	\$	11	\$	279	\$	204	\$	37	\$	569	\$	314
Swaps	2		3,047		8,907		2,154		2,698		8,462		1,900		3,552		9,844		2,360
Options written	3		5		68		18		4		90		22		7		79		21
Options purchased	4		24		106		29		30		153		42		42		160		41
	5		3,097		9,373		2,409		2,743		8,984		2,168		3,638		10,652		2,736
<b>Foreign Exchange Contracts</b>																			
Forward contracts	6		610		2,898		439		562		2,513		430		562		2,539		396
Swaps	7		1,669		15,007		1,642		2,288		16,035		1,526		1,726		15,677		1,582
Cross-currency interest rate swaps	8		1,431		9,550		1,184		1,570		9,884		1,289		1,773		10,546		1,388
Options written	9		4		112		38		24		106		26		26		126		29
Options purchased	10		27		113		82		34		124		47		24		118		41
	11		3,741		27,680		3,385		4,478		28,662		3,318		4,111		29,006		3,436
<b>Other Contracts</b>																			
Credit derivatives	12		3		416		94		3		566		114		4		603		131
Equity contracts	13		298		7,505		1,351		270		7,504		1,341		624		8,992		1,464
Commodity contracts	14		1,189		5,105		1,550		821		4,007		1,100		505		3,981		1,018
	15		1,490		13,026		2,995		1,094		12,077		2,555		1,133		13,576		2,613
<b>Total net derivatives</b>	16		8,328		50,079		8,789		8,315		49,723		8,041		8,882		53,234		8,785
Qualifying Central Counterparty (QCCP) contracts <sup>3</sup>	17		6,398		21,563		591		5,836		19,565		551		4,236		15,888		485
<b>Total</b>	18	\$	14,726	\$	71,642	\$	9,380	\$	14,151	\$	69,288	\$	8,592	\$	13,118	\$	69,122	\$	9,270

			2020 Q4			2020 Q3					
			Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>2</sup>	Credit equivalent amount	Risk- weighted amount			
<b>Interest Rate Contracts</b>											
Forward rate agreements	19	\$	20	\$	325	\$	183	\$	611	\$	279
Swaps	20		4,347		10,607		5,249		11,939		2,885
Options written	21		33		129		48		175		43
Options purchased	22		5		75		5		87		25
	23		4,405		11,136		5,485		12,812		3,232
<b>Foreign Exchange Contracts</b>											
Forward contracts	24		465		2,364		598		2,527		383
Swaps	25		1,999		15,638		3,571		17,133		1,453
Cross-currency interest rate swaps	26		2,087		10,422		2,178		10,333		1,410
Options written	27		29		135		—		—		—
Options purchased	28		8		104		50		310		82
	29		4,588		28,663		6,397		30,303		3,328
<b>Other Contracts</b>											
Credit derivatives	30		3		508		3		522		137
Equity contracts	31		689		8,513		380		7,813		1,375
Commodity contracts	32		714		3,610		966		4,209		1,062
	33		1,406		12,631		1,349		12,544		2,574
<b>Total net derivatives</b>	34		10,399		52,430		13,231		55,659		9,134
Qualifying Central Counterparty (QCCP) contracts <sup>3</sup>	35		3,274		14,150		3,512		14,615		402
<b>Total</b>	36	\$	13,673	\$	66,580	\$	16,743	\$	70,274	\$	9,536

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

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

<sup>3</sup> RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures relating to derivatives, are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

## Securitization Exposures in the Banking Book (SEC1)<sup>1</sup>

(\$ millions) As at	LINE #	2021 Q3			2021 Q2			2021 Q1			2020 Q4		
		Bank acts as originator/sponsor Traditional			Bank acts as investor as investor Traditional			Bank acts as originator/sponsor Traditional			Bank acts as investor as investor Traditional		
				Total			Total			Total			Total
Retail (total) – of which:	1	\$ 25,696	\$ 28,381	\$ 54,077	\$ 26,078	\$ 28,999	\$ 55,077	\$ 26,221	\$ 28,565	\$ 54,786	\$ 26,854	\$ 31,290	\$ 58,144
Residential mortgage	2	9,421	119	9,540	9,388	117	9,505	9,306	122	9,428	9,117	127	9,244
Credit card	3	1,281	7,265	8,546	1,269	7,944	9,213	1,317	9,973	11,290	1,595	11,603	13,198
Other retail exposures	4	14,994	20,997	35,991	15,421	20,938	36,359	15,598	18,470	34,068	16,142	19,560	35,702
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	8,342	28,190	36,532	8,234	26,074	34,308	8,075	24,192	32,267	7,801	25,973	33,774
Loans to corporates	7	–	6,713	6,713	–	5,600	5,600	–	4,573	4,573	–	4,487	4,487
Commercial mortgage	8	–	16,248	16,248	–	15,374	15,374	–	15,818	15,818	–	16,909	16,909
Lease and receivables	9	8,280	5,229	13,509	8,173	5,100	13,273	8,011	3,801	11,812	7,734	4,577	12,311
Other wholesale	10	62	–	62	61	–	61	64	–	64	67	–	67
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2020 Q3											
		Bank acts as originator/sponsor Traditional			Bank acts as investor as investor Traditional			Bank acts as originator/sponsor Traditional			Bank acts as investor as investor Traditional		
				Total			Total			Total			Total
Retail (total) – of which:	12	\$ 26,717	\$ 33,133	\$ 59,850									
Residential mortgage	13	8,600	128	8,728									
Credit card	14	1,602	13,034	14,636									
Other retail exposures	15	16,515	19,971	36,486									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	7,118	27,661	34,779									
Loans to corporates	18	–	4,648	4,648									
Commercial mortgage	19	–	17,716	17,716									
Lease and receivables	20	7,051	5,297	12,348									
Other wholesale	21	67	–	67									
Re-securitization	22	–	–	–									

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

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

(\$ millions) As at		LINE #	2021 Q3	2021 Q2	2021 Q1	2020 Q4
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional
			Total	Total	Total	Total
Retail (total) – of which:	1		\$ – \$ 391 \$ 391	\$ – \$ 227 \$ 227	\$ – \$ 406 \$ 406	\$ – \$ 1,142 \$ 1,142
Residential mortgage	2		– – –	– – –	– 79 79	– 454 454
Credit card	3		– 4 4	– 1 1	– 34 34	– 61 61
Other retail exposures	4		– 387 387	– 226 226	– 293 293	– 627 627
Re-securitization	5		– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6		– 9 9	– 28 28	– 25 25	– 168 168
Loans to corporates	7		– – –	– – –	– – –	– – –
Commercial mortgage	8		– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9		– – –	– – –	– 12 12	– 63 63
Other wholesale	10		– 8 8	– 27 27	– 12 12	– 104 104
Re-securitization	11		– – –	– – –	– – –	– – –
			2020 Q3			
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional		
			Total			
Retail (total) – of which:	12		\$ – \$ 1,653 \$ 1,653			
Residential mortgage	13		– 706 706			
Credit card	14		– 27 27			
Other retail exposures	15		– 920 920			
Re-securitization	16		– – –			
Wholesale (total) – of which:	17		– 151 151			
Loans to corporates	18		– – –			
Commercial mortgage	19		– 1 1			
Lease and receivables	20		– 109 109			
Other wholesale	21		– 41 41			
Re-securitization	22		– – –			

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

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

\$ millions) As at		LINE #	2021 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures			\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 1	\$ 1
Traditional securitization		1	\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 1	\$ 1
of which: securitization		2	33,304	529	153	51	1	–	33,975	62	1	–	3,921	16	11	–	294	1	1
of which: retail underlying		3	25,208	457	30	–	1	–	25,695	–	1	–	2,869	–	11	–	210	–	1
of which: wholesale		4	8,096	72	123	51	–	–	8,280	62	–	–	1,052	16	–	–	84	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 1	\$ 1
			2021 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures			\$ 33,748	\$ 352	\$ 147	\$ 64	\$ 1	\$ –	\$ 34,250	\$ 61	\$ 1	\$ –	\$ 3,879	\$ 16	\$ 16	\$ –	\$ 291	\$ 1	\$ 1
Traditional securitization		9	\$ 33,748	\$ 352	\$ 147	\$ 64	\$ 1	\$ –	\$ 34,250	\$ 61	\$ 1	\$ –	\$ 3,879	\$ 16	\$ 16	\$ –	\$ 291	\$ 1	\$ 1
of which: securitization		10	33,748	352	147	64	1	–	34,250	61	1	–	3,879	16	16	–	291	1	1
of which: retail underlying		11	25,785	263	29	–	1	–	26,077	–	1	–	2,848	–	16	–	208	–	1
of which: wholesale		12	7,963	89	118	64	–	–	8,173	61	–	–	1,031	16	–	–	83	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 33,748	\$ 352	\$ 147	\$ 64	\$ 1	\$ –	\$ 34,250	\$ 61	\$ 1	\$ –	\$ 3,879	\$ 16	\$ 16	\$ –	\$ 291	\$ 1	\$ 1
			2021 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures			\$ 33,654	\$ 419	\$ 95	\$ 126	\$ 2	\$ –	\$ 34,230	\$ 64	\$ 2	\$ –	\$ 3,990	\$ 17	\$ 26	\$ –	\$ 300	\$ 1	\$ 2
Traditional securitization		17	\$ 33,654	\$ 419	\$ 95	\$ 126	\$ 2	\$ –	\$ 34,230	\$ 64	\$ 2	\$ –	\$ 3,990	\$ 17	\$ 26	\$ –	\$ 300	\$ 1	\$ 2
of which: securitization		18	33,654	419	95	126	2	–	34,230	64	2	–	3,990	17	26	–	300	1	2
of which: retail underlying		19	25,875	315	29	–	2	–	26,219	–	2	–	2,921	–	26	–	214	–	2
of which: wholesale		20	7,779	104	66	126	–	–	8,011	64	–	–	1,069	17	–	–	86	1	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 33,654	\$ 419	\$ 95	\$ 126	\$ 2	\$ –	\$ 34,230	\$ 64	\$ 2	\$ –	\$ 3,990	\$ 17	\$ 26	\$ –	\$ 300	\$ 1	\$ 2
			2020 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures			\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5
Traditional securitization		25	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5
of which: securitization		26	33,411	947	199	93	5	–	34,583	67	5	–	4,178	18	68	–	316	1	5
of which: retail underlying		27	25,843	877	63	66	5	–	26,849	–	5	–	3,191	–	68	–	237	–	5
of which: wholesale		28	7,568	70	136	27	–	–	7,734	67	–	–	987	18	–	–	79	1	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5

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

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

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

(\$ millions) As at		LINE #	2020 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization	1	\$	32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6
of which: securitization	2		32,573	986	177	93	6	–	33,762	67	6	–	4,082	18	75	–	306	1	6
of which: retail underlying	3		25,692	909	44	66	6	–	26,711	–	6	–	3,172	–	75	–	233	–	6
of which: wholesale	4		6,881	77	133	27	–	–	7,051	67	–	–	910	18	–	–	73	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$	32,573	\$ 986	\$ 177	\$ 93	\$ 6	\$ –	\$ 33,762	\$ 67	\$ 6	\$ –	\$ 4,082	\$ 18	\$ 75	\$ –	\$ 306	\$ 1	\$ 6

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

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

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

\$ millions) As at		LINE #	2021 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 1	\$ –
of which: securitization		2	56,116	455	–	–	–	9,628	46,818	125	–	963	7,342	12	–	55	588	1	–
of which: retail underlying		3	27,926	455	–	–	–	9,628	18,753	–	–	963	1,996	–	–	55	160	–	–
of which: wholesale		4	28,190	–	–	–	–	–	28,065	125	–	–	5,346	12	–	–	428	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 1	\$ –
			2021 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 54,612	\$ 461	\$ –	\$ –	\$ –	\$ 9,715	\$ 45,235	\$ 123	\$ –	\$ 972	\$ 7,033	\$ 12	\$ –	\$ 55	\$ 563	\$ 1	\$ –
of which: securitization		10	54,612	461	–	–	–	9,715	45,235	123	–	972	7,033	12	–	55	563	1	–
of which: retail underlying		11	28,538	461	–	–	–	9,715	19,284	–	–	972	2,092	–	–	55	167	–	–
of which: wholesale		12	26,074	–	–	–	–	–	25,951	123	–	–	4,941	12	–	–	396	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 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) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 1	\$ –
of which: securitization		18	51,556	1,201	–	–	–	–	52,629	128	–	–	9,866	13	–	–	634	1	–
of which: retail underlying		19	27,364	1,201	–	–	–	–	28,565	–	–	–	5,222	–	–	–	263	–	–
of which: wholesale		20	24,192	–	–	–	–	–	24,064	128	–	–	4,644	13	–	–	371	1	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 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) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		25	\$ 55,742	\$ 1,521	\$ –	\$ –	\$ –	\$ –	\$ 57,130	\$ 133	\$ –	\$ –	\$ 10,564	\$ 13	\$ –	\$ –	\$ 679	\$ 1	\$ –
of which: securitization		26	55,742	1,521	–	–	–	–	57,130	133	–	–	10,564	13	–	–	679	1	–
of which: retail underlying		27	29,769	1,521	–	–	–	–	31,290	–	–	–	5,600	–	–	–	282	–	–
of which: wholesale		28	25,973	–	–	–	–	–	25,840	133	–	–	4,964	13	–	–	397	1	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 55,742	\$ 1,521	\$ –	\$ –	\$ –	\$ –	\$ 57,130	\$ 133	\$ –	\$ –	\$ 10,564	\$ 13	\$ –	\$ –	\$ 679	\$ 1	\$ –

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

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



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

(\$ millions) As at		LINE #	2020 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization	1	\$	59,427	\$ 1,367	\$ –	\$ –	\$ –	\$ –	\$ 60,522	\$ 272	\$ –	\$ –	\$ 10,932	\$ 40	\$ –	\$ –	\$ 714	\$ 4	\$ –
of which: securitization	2		59,427	1,367	–	–	–	–	60,522	272	–	–	10,932	40	–	–	714	4	–
of which: retail underlying	3		31,766	1,367	–	–	–	–	33,133	–	–	–	5,691	–	–	–	295	–	–
of which: wholesale	4		27,661	–	–	–	–	–	27,389	272	–	–	5,241	40	–	–	419	4	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$	59,427	\$ 1,367	\$ –	\$ –	\$ –	\$ –	\$ 60,522	\$ 272	\$ –	\$ –	\$ 10,932	\$ 40	\$ –	\$ –	\$ 714	\$ 4	\$ –

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

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

## AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at		LINE #	2021 Q3						2021 Q2					
			Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>														
Residential secured uninsured		1	0.31 %	0.28 %	27.24 %	8.91 %	96.20 %	96.85 %	0.35 %	0.48 %	27.67 %	9.88 %	96.63 %	97.49 %
Residential secured insured <sup>4</sup>		2	0.31	0.22	n/a	n/a	98.28	97.21	0.35	0.27	n/a	n/a	98.27	98.21
Qualifying revolving retail		3	1.33	1.54	89.66	83.62	92.09	89.25	1.48	1.76	89.62	83.42	92.52	90.13
Other retail		4	1.94	1.69	51.55	44.74	98.93	91.54	2.18	1.87	53.91	45.81	98.97	92.42
<b>Non-Retail</b>														
Corporate		5	1.58	0.46	21.05	36.73	84.79	55.96	1.53	0.47	21.54	38.90	85.02	64.42
Sovereign		6	0.08	—	9.01	n/a	99.86	n/a	0.08	—	9.02	n/a	99.87	n/a
Bank		7	0.18	—	18.17	n/a	89.65	n/a	0.23	0.07	18.61	n/a	88.88	n/a
			2021 Q1						2020 Q4					
			Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>														
Residential secured uninsured		8	0.36 %	0.42 %	28.57 %	10.10 %	96.30 %	96.89 %	0.36 %	0.35 %	29.49 %	11.03 %	95.94 %	95.77 %
Residential secured insured <sup>4</sup>		9	0.37	0.29	n/a	n/a	98.22	97.61	0.41	0.33	n/a	n/a	98.39	97.95
Qualifying revolving retail		10	1.54	2.00	89.55	82.84	92.57	91.66	1.63	2.23	89.44	82.45	93.16	92.49
Other retail		11	2.36	2.01	53.91	45.80	98.97	92.52	2.90	2.11	54.98	46.53	99.24	92.32
<b>Non-Retail</b>														
Corporate		12	1.50	0.49	22.82	38.93	84.81	64.81	1.47	0.48	22.79	31.14	84.99	63.90
Sovereign		13	0.08	—	8.63	n/a	99.88	n/a	0.08	—	8.63	n/a	99.86	n/a
Bank		14	0.18	—	16.91	n/a	88.58	n/a	0.17	—	16.61	n/a	88.63	n/a
			2020 Q3											
			Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD						
<b>Retail</b>														
Residential secured uninsured		15	0.36 %	0.31 %	30.46 %	11.17 %	95.52 %	95.23 %						
Residential secured insured <sup>4</sup>		16	0.41	0.35	n/a	n/a	98.53	98.32						
Qualifying revolving retail		17	1.91	2.30	89.08	82.26	94.31	92.85						
Other retail		18	2.65	2.34	56.17	46.92	99.35	91.63						
<b>Non-Retail</b>														
Corporate		19	1.45	0.46	23.09	13.34	85.11	62.80						
Sovereign		20	0.09	—	8.66	n/a	99.84	n/a						
Bank		21	0.17	—	17.26	n/a	88.54	n/a						

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

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

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

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

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

## Acronyms

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