



# Supplemental Regulatory Disclosure

For the Fourth Quarter Ended October 31, 2021

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## Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's fourth quarter 2021 Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2021 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. Certain comparative amounts have been revised to conform with the presentation adopted in the current period.

Information reported in the Supplemental Regulatory Disclosure are prepared in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements, Leverage Requirements and Total Loss Absorbing Capacity (TLAC) guidelines. In addition, the disclosures are prepared in accordance with the Pillar 3, Capital Disclosure, Leverage Ratio Disclosure Requirements, and TLAC Disclosure Requirement guidelines.

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% OSFI prescribed scaling factor, where applicable.

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**Pillar 3 Disclosure Requirements** – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the fourth quarter 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 2021 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page		
			SFI Fourth Quarter 2021	SRD Fourth Quarter 2021	Annual Report 2021
Overview of risk management	OVA – Bank risk management approach.	Annual			58, 65-77, 84, 101, 221
	OV1 – Overview of RWA.	Quarterly		10	
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	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			73-75, 77-79
	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			80, 139, 146, 172
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity <sup>4</sup> .	Quarterly		18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page		
			SFI Fourth Quarter 2021	SRD Fourth Quarter 2021	Annual Report 2021
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			139, 172
	<b>CRB</b> – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly		15-16	
	<b>CRC</b> – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual			80-81
	<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			80
	<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			73-75, 78-81, 88-89
	<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.	Annual		61-62	
	<b>CR10</b> – IRB (specialized lending and equities under the simple risk weight method).	Quarterly		39	
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	<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.	N/A			
	<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		
			SFI Fourth Quarter 2021	SRD Fourth Quarter 2021	Annual Report 2021
Securitization	<b>SECA</b> – Qualitative disclosure requirements related to securitization exposures.	Annual			62-64, 81, 143, 174-176
	<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>5</sup> estimates with gains/losses.				

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

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

<sup>3</sup> Not applicable.

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

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

## Capital Position – Basel III (CC1)

(\$ millions)

As at

### 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 #	Q4	Q3	2021 Q2	Q1	2020 Q4	Cross Reference <sup>1</sup>
1	\$ 23,086	\$ 22,879	\$ 22,791	\$ 22,594	\$ 22,570	A1+A2+B
2	63,944	61,167	59,035	56,032	53,845	C
3	7,097	9,164	7,742	11,152	13,437	D
4	—	—	—	—	—	
5	—	—	—	—	—	
6	94,127	93,210	89,568	89,778	89,852	
7	—	—	—	—	—	
8	(16,099)	(16,211)	(15,854)	(16,413)	(17,019)	E1-E2
9	(2,006)	(2,022)	(1,803)	(1,899)	(2,030)	F1-F2
10	(100)	(122)	(156)	(158)	(177)	G
11	(1,691)	(3,052)	(2,813)	(3,368)	(3,720)	H
12	—	—	—	—	—	I
13	—	—	—	—	—	
14	(124)	(90)	(68)	(59)	(57)	J
15	(470)	(246)	(267)	(9)	(9)	K1-K2
16	(36)	(2)	(11)	(4)	(36)	
17	—	—	—	—	—	
18	(4,486)	(5,163)	(5,011)	(5,873)	(6,321)	L1+L2
19	—	—	—	—	—	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	822	960	1,043	1,398	2,133	M
27	—	—	—	—	—	
28	(24,190)	(25,948)	(24,940)	(26,385)	(27,236)	
29	69,937	67,262	64,628	63,393	62,616	
29a	69,115	66,302	63,585	61,995	60,483	
30	5,691	6,697	4,947	5,647	5,647	N+O+P
31	5,691	6,697	4,947	5,647	5,647	
32	—	—	—	—	—	
33	450	440	615	615	1,190	Q+R
34	—	—	61	61	—	
35	—	—	61	61	—	
36	6,141	7,137	5,623	6,323	6,837	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	(12)	(10)	(14)	(12)	(12)	S
40	(350)	(350)	(350)	(350)	(350)	T
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(362)	(360)	(364)	(362)	(362)	
44	5,779	6,777	5,259	5,961	6,475	
45	75,716	74,039	69,887	69,354	69,091	
45a	\$ 74,894	\$ 73,079	\$ 68,844	\$ 67,956	\$ 66,958	

<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 #	Q4	Q3	2021 Q2	Q1	2020 Q4	Cross Reference <sup>1</sup>
46	\$ 11,030	\$ 11,103	\$ 11,069	\$ 11,183	\$ 11,277	U
47	120	120	160	160	160	V
48	—	—	—	—	—	
49	—	—	—	—	—	
50	1,665	1,569	1,433	1,172	509	W
51	12,815	12,792	12,662	12,515	11,946	
52	(8)	—	—	—	—	
53	—	—	—	—	—	
54	(308)	(369)	(404)	(406)	(856)	X
54a	(68)	(101)	(61)	—	—	Y
55	(160)	(160)	(160)	(160)	(160)	Z
56	—	—	—	—	—	
57	(544)	(630)	(625)	(566)	(1,016)	
58	12,271	12,162	12,037	11,949	10,930	
59	87,987	86,201	81,924	81,303	80,021	
59a	87,987	86,201	81,924	81,303	80,021	
60	\$ 460,270	\$ 465,453	\$ 455,010	\$ 467,227	\$ 478,909	
61	15.2 %	14.5 %	14.2 %	13.6 %	13.1 %	
61a	15.0	14.2	14.0	13.3	12.6	
62	16.5	15.9	15.4	14.8	14.4	
62a	16.3	15.7	15.1	14.5	14.0	
63	19.1	18.5	18.0	17.4	16.7	
63a	19.1	18.5	18.0	17.4	16.7	
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	15.2	14.5	14.2	13.6	13.1	
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 October 31, 2021, the buffer is 2.5%.



## 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
	Q4	Q3	Q2	Q1	Q4
72	\$ 7,442	\$ 7,243	\$ 6,963	\$ 6,927	\$ 6,894
73	2,055	1,856	1,763	1,582	1,411
74	87	87	80	66	61
75	327	660	589	944	748
76	280	276	255	285	316
77	210	199	175	180	196
78	2,408	2,577	2,511	3,268	3,262
79	2,277	2,330	2,301	2,390	2,446
80	—	—	—	—	—
81	—	—	—	—	—
82	675	675	675	675	1,350
83	—	—	515	515	—
84	876	876	876	876	1,753
85	—	—	—	—	—
86	18.0 %	17.7 %	17.4 %	15.3 %	15.0 %
87	18.0	17.7	17.4	15.3	15.0
88	19.3	19.0	18.7	16.6	16.2
89	40.1	39.9	39.4	38.9	38.9
90	40.1	39.9	39.4	38.9	38.9
91	40.3	40.0	39.5	39.1	39.3

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

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

(\$ millions)

### Common Equity Tier 1

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

### Balance at end of period

### Additional Tier 1 Capital

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

### Balance at end of period

### Total Tier 1 Capital

### Tier 2 Capital

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

### Balance at end of period

### Total Regulatory Capital

Line #	2021				2020
	Q4	Q3	Q2	Q1	Q4
1	\$ 67,262	\$ 64,628	\$ 63,393	\$ 62,616	\$ 59,546
2	19	56	44	46	14
3	—	—	—	—	(6)
4	(1,500)	(1,492)	(1,500)	(1,498)	(1,495)
5	102	99	101	112	112
6	3,781	3,545	3,695	3,277	5,143
7	(34)	(22)	(9)	(2)	5
8	(469)	839	(2,211)	(2,286)	(301)
9	n/a	n/a	n/a	n/a	n/a
10	(46)	118	61	318	(27)
11	(191)	226	(705)	35	14
12	128	(576)	655	737	3,090
13	22	34	2	19	30
14	—	—	—	—	—
15	863	(193)	1,102	19	(3,509)
16	69,937	67,262	64,628	63,393	62,616
17	6,777	5,259	5,961	6,475	6,639
18	—	1,750	—	—	—
19	(1,000)	—	(700)	—	(150)
20	2	(232)	(2)	(514)	(14)
21	5,779	6,777	5,259	5,961	6,475
22	75,716	74,039	69,887	69,354	69,091
23	12,162	12,037	11,949	10,930	12,922
24	—	—	—	—	—
25	—	—	—	—	(1,000)
26	—	(40)	—	—	—
27	96	136	261	663	(137)
28	13	29	(173)	356	(855)
29	12,271	12,162	12,037	11,949	10,930
30	\$ 87,987	\$ 86,201	\$ 81,924	\$ 81,303	\$ 80,021

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

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

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

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

(\$ millions)  
As at

Cash and due from banks
Interest-bearing deposits with banks
Trading loans, securities, and other
Non-trading financial assets at fair value through profit or loss
Derivatives
Financial assets designated at fair value through profit or loss
Financial assets at fair value through other comprehensive income
Non-Significant investments in financials (excluding Schwab)
Non-significant investments exceeding regulatory thresholds – CET1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1
Non-significant investments exceeding regulatory thresholds – Tier 2
Non-significant investments 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 Q4		Cross Reference <sup>3</sup>
	Balance Sheet <sup>1</sup>	Under Regulatory scope of consolidation <sup>2</sup>	
1	\$ 5,931	\$ 5,931	
2	159,962	159,700	
3	147,590	147,590	
4	9,390	8,783	
5	54,427	54,424	
6	4,564	1,523	
7	79,066	76,248	
8			
9		126	L1
10		12	S
11		308	X
12		68	Y
13		623	
14	268,939	268,808	
15	167,284	167,284	
16	729,012	729,012	
17	(6,390)	(6,390)	
18		(1,665)	W
19		–	I
20		(822)	M
21		(3,903)	
22	108,897	106,318	
23			
24		4,360	L2
25		6,752	
26		16,232	E1
27		2,036	F1
28		87	
29			
30		100	G
31		327	
32		2,636	
33		(868)	
34			
35		–	
36		74	
37		637	K1
38		73,945	
39	1,728,672	1,719,231	
40			
41	22,891	22,891	
42	57,122	57,122	
43	13,505	13,505	
44	113,988	113,988	
45	1,125,125	1,125,125	
46	284,993	275,552	
47			
48		133	E2
49		30	F2
50		167	K2
51		782	
52		(868)	
53		124	J
54		275,184	
55	11,230	11,230	
56		11,030	U
57		120	V
58		80	
59	1,628,854	1,619,413	
60	23,066	23,066	A1
61	5,700	5,700	
62		5,700	N
63		–	Q
64		–	
65	(152)	(152)	A2
66	(10)	(10)	
67		(10)	O
68	173	173	
69		172	B
70		1	P
71	63,944	63,944	C
72	7,097	7,097	D
73		1,691	H
74		5,406	
75	\$ 1,728,672	\$ 1,719,231	

<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 \$9.4 billion and total equity of \$2.5 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 \$450 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 #	2021				2020	OSFI Template
	Q4	Q3	Q2	Q1	Q4	
1	\$ 1,728,672	\$ 1,703,093	\$ 1,669,058	\$ 1,735,595	\$ 1,715,865	1
2	(7,301)	(7,521)	(7,308)	(7,419)	(7,668)	2
3	(1,228)	(1,266)	(1,266)	(1,266)	(4,118)	3
4	–	–	–	–	–	4
5	8,307	8,935	1,440	1,459	1,497	5
6	(25,741)	(25,724)	(25,602)	(19,632)	(22,701)	6
7	178,892	178,877	178,003	178,865	178,989	7
8	(294,879)	(308,910)	(305,873)	(340,409)	(325,191)	8
9	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	9
10	\$ 1,228,805	\$ 1,198,679	\$ 1,171,894	\$ 1,204,814	\$ 1,185,157	1
11	–	–	–	–	–	2
12	(9,652)	(8,943)	(12,315)	(12,537)	(9,551)	3
13	(25,249)	(27,179)	(26,278)	(28,086)	(29,674)	4
14	1,193,904	1,162,557	1,133,301	1,164,191	1,145,932	5
15	20,566	20,493	19,699	18,180	18,971	6
16	50,515	48,335	46,687	48,520	45,544	7
17	–	–	–	–	–	8
18	2,964	1,579	1,672	2,077	1,543	9
19	(1,662)	(787)	(683)	(1,184)	(767)	10
20	72,383	69,620	67,375	67,593	65,291	11
21	167,284	162,154	155,375	156,176	169,162	12
22	(29,384)	(29,603)	(28,885)	(23,782)	(26,197)	13
23	3,643	3,879	3,283	4,150	3,496	14
24	–	–	–	–	–	15
25	141,543	136,430	129,773	136,544	146,461	16
26	629,117	623,817	625,570	627,795	632,676	17
27	(450,225)	(444,940)	(447,567)	(448,930)	(453,687)	18
28	178,892	178,877	178,003	178,865	178,989	19
29	75,716	74,039	69,887	69,354	69,091	20
30	74,894	73,079	68,844	67,956	66,958	20a
31	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673	21
32	4.8 %	4.8 %	4.6 %	4.5 %	4.5 %	22
33	4.7	4.7	4.6	4.4	4.4	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 Q4
	Q4	Q3	Q2	Q1	
1	\$ 130,380	\$ 122,205	\$ 114,229	\$ 110,980	\$ 104,933
1a	130,380	122,205	114,229	110,980	104,933
2	460,270	465,453	455,010	467,227	478,909
3	28.3 %	26.3 %	25.1 %	23.8 %	21.9 %
3a	28.3	26.3	25.1	23.8	21.9
4	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	\$ 1,536,673
5	8.2 %	7.9 %	7.6 %	7.2 %	6.8 %
5a	8.2	7.9	7.6	7.2	6.8
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 #	Q4	Q3	2021 Q2	Q1	2020 Q4
1	\$ 69,937	\$ 67,262	\$ 64,628	\$ 63,393	\$ 62,616
2	5,779	6,777	5,259	5,961	6,475
3	—	—	—	—	—
4	—	—	—	—	—
5	5,779	6,777	5,259	5,961	6,475
6	12,271	12,162	12,037	11,949	10,930
7	80	80	40	40	40
8	—	—	—	—	—
9	—	—	—	—	—
10	12,351	12,242	12,077	11,989	10,970
11	88,067	86,281	81,964	81,343	80,061
12	n/a	n/a	n/a	n/a	n/a
13	42,541	36,109	32,383	29,756	24,962
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	42,541	36,109	32,383	29,756	24,962
18	130,608	122,390	114,347	111,099	105,023
19	n/a	n/a	n/a	n/a	n/a
20	(228)	(185)	(118)	(119)	(90)
21	—	—	—	—	—
22	130,380	122,205	114,229	110,980	104,933
23	460,270	465,453	455,010	467,227	478,909
24	1,586,722	1,547,484	1,508,452	1,547,193	1,536,673
25	28.3 %	26.3 %	25.1 %	23.8 %	21.9 %
26	8.2	7.9	7.6	7.2	6.8
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 Q4						2021 Q3					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)				(most senior)		(most junior)				(most senior)	
	Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
1	Total capital and liabilities net of credit risk mitigation	23,066	5,700	11,304	43,174	–	83,244	22,945	6,700	11,319	36,761	–	77,725
2	Subset of row 2 that are excluded liabilities	187	10	139	778	–	1,114	191	5	128	901	–	1,225
3	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,879	5,690	11,165	42,396	–	82,130	22,754	6,695	11,191	35,860	–	76,500
4	Subset of row 4 that are potentially eligible as TLAC	22,879	5,690	11,165	42,396	–	82,130	22,754	6,695	11,191	35,860	–	76,500
5	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	11,284	–	11,284	–	–	–	9,837	–	9,837
6	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	120	26,467	–	26,587	–	–	120	23,688	–	23,808
7	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	9,295	4,626	–	13,921	–	–	7,475	2,316	–	9,791
8	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	1,750	19	–	1,769	–	–	3,596	19	–	3,615
9	Subset of row 5 that is perpetual securities	22,879	5,690	–	–	–	28,569	22,754	6,695	–	–	–	29,449
10													
		2021 Q2						2021 Q1					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)				(most senior)		(most junior)				(most senior)	
	Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum
11	Total capital and liabilities net of credit risk mitigation	22,790	4,950	11,291	33,429	–	72,460	22,645	5,650	11,366	32,358	–	72,019
12	Subset of row 12 that are excluded liabilities	134	5	82	1,234	–	1,455	175	4	90	2,885	–	3,154
13	Total capital and liabilities less excluded liabilities (row 12 minus row 13)	22,656	4,945	11,209	32,195	–	71,005	22,470	5,646	11,276	29,473	–	68,865
14	Subset of row 14 that are potentially eligible as TLAC	22,656	4,945	11,209	32,195	–	71,005	22,470	5,646	11,276	29,473	–	68,865
15	Subset of row 15 with 1 year ≤ residual maturity < 2 years	–	–	–	5,776	–	5,776	–	–	–	5,894	–	5,894
16	Subset of row 15 with 2 years ≤ residual maturity < 5 years	–	–	160	24,083	–	24,243	–	–	160	22,750	–	22,910
17	Subset of row 15 with 5 years ≤ residual maturity < 10 years	–	–	7,500	2,305	–	9,805	–	–	6,213	816	–	7,029
18	Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	3,549	31	–	3,580	–	–	4,903	13	–	4,916
19	Subset of row 15 that is perpetual securities	22,656	4,945	–	–	–	27,601	22,470	5,646	–	–	–	28,116
20													
		2020 Q4											
		Creditor Ranking											
		1	2	3	4	5	Sum of 1 to 5						
		(most junior)				(most senior)							
	Description of creditor ranking (free text)	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts <sup>1</sup>	Other liabilities <sup>2</sup>	Sum						
21	Total capital and liabilities net of credit risk mitigation	22,487	5,650	11,446	27,530	–	67,113						
22	Subset of row 22 that are excluded liabilities	73	4	92	2,862	–	3,031						
23	Total capital and liabilities less excluded liabilities (row 22 minus row 23)	22,414	5,646	11,354	24,668	–	64,082						
24	Subset of row 24 that are potentially eligible as TLAC	22,414	5,646	11,354	24,668	–	64,082						
25	Subset of row 25 with 1 year ≤ residual maturity < 2 years	–	–	–	678	–	678						
26	Subset of row 25 with 2 years ≤ residual maturity < 5 years	–	–	160	23,078	–	23,238						
27	Subset of row 25 with 5 years ≤ residual maturity < 10 years	–	–	6,198	845	–	7,043						
28	Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	–	–	4,996	67	–	5,063						
29	Subset of row 25 that is perpetual securities	22,414	5,646	–	–	–	28,060						
30													

<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
		Q4	2021 Q3	Q2	Q1	2020 Q4	Q4	2021 Q3	Q2	Q1	2020 Q4	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 312,514	\$ 319,035	\$ 318,541	\$ 328,283	\$ 341,143	\$ 25,001	\$ 25,523	\$ 25,483	\$ 26,263	\$ 27,291	1
Of which: standardized approach (SA) <sup>3</sup>	2	30,897	30,827	28,595	29,909	30,022	2,472	2,466	2,287	2,393	2,402	2
Of which: internal ratings-based (IRB) approach	3	281,617	288,208	289,946	298,374	311,121	22,529	23,057	23,196	23,870	24,889	3
Counterparty credit risk	4	19,280	20,097	17,079	19,592	19,598	1,542	1,608	1,366	1,567	1,568	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,467	8,789	8,041	8,785	8,698	677	703	643	703	696	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR <sup>4</sup>	8	10,813	11,308	9,038	10,807	10,900	865	905	723	864	872	n/a
Equity positions in banking book under market-based approach	9	29,354	28,191	26,628	26,440	22,246	2,348	2,255	2,130	2,115	1,780	7
Equity investments in funds – look-through approach	10	2,070	1,878	1,325	1,372	1,423	166	150	106	110	114	8
Equity investments in funds – mandate-based approach	11	116	93	81	76	85	9	7	6	6	7	9
Equity investments in funds – fall-back approach	12	571	1,150	1,337	915	826	46	92	107	73	66	10
Settlement risk	13	62	27	59	86	36	5	2	5	7	3	11
Securitization exposures in banking book	14	12,222	11,753	11,404	11,720	12,527	978	940	912	938	1,002	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	720	688	690	—	—	58	55	55	—	—	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	11,474	11,037	10,686	11,690	12,496	918	883	855	936	1,000	14
Of which: securitization standardized approach (SEC-SA)	18	28	28	28	30	31	2	2	2	2	2	15
Market risk	19	17,045	16,312	12,572	12,810	16,758	1,364	1,305	1,006	1,025	1,341	16
Of which: standardized approach (SA)	20	2,730	2,388	1,041	1,706	3,401	219	191	83	137	272	17
Of which: internal model approaches (IMA)	21	14,315	13,924	11,531	11,104	13,357	1,145	1,114	923	888	1,069	18
Operational risk	22	60,864	60,410	59,905	59,454	58,715	4,869	4,833	4,792	4,756	4,697	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	60,864	60,410	59,905	59,454	58,715	4,869	4,833	4,792	4,756	4,697	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	6,172	6,507	6,079	6,479	5,552	494	521	486	518	444	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
<b>Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)</b>	28	<b>\$ 460,270</b>	<b>\$ 465,453</b>	<b>\$ 455,010</b>	<b>\$ 467,227</b>	<b>\$ 478,909</b>	<b>\$ 36,822</b>	<b>\$ 37,236</b>	<b>\$ 36,399</b>	<b>\$ 37,378</b>	<b>\$ 38,313</b>	25

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

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

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

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



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

(\$ millions) As at		LINE #	2021 Q4				2021 Q3			
			Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach	Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>		1	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007
Asset size <sup>4</sup>		2	2,457	528	(60)	470	3,186	1,510	2,022	778
Asset quality <sup>5</sup>		3	(5,355)	(5,355)	(573)	(233)	(5,863)	(5,863)	846	157
Model updates <sup>6</sup>		4	(360)	(360)	—	—	—	—	—	—
Methodology and policy <sup>7</sup>		5	—	—	—	—	—	—	—	—
Acquisitions and disposals		6	—	—	—	—	1,258	—	—	—
Foreign exchange movements <sup>8</sup>		7	(1,806)	(1,404)	(184)	(104)	3,328	2,615	150	83
Other <sup>9</sup>		8	(489)	—	—	—	1,271	—	—	—
<b>RWA, balance at end of period</b>		9	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025

  

			2021 Q2				2021 Q1			
			Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach	Non-counterparty credit risk <sup>1</sup>	Of which internal ratings-based (IRB) approach <sup>2</sup>	Counterparty credit risk <sup>3</sup>	Of which IRB approach
<b>RWA, balance at beginning of period</b>		10	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767
Asset size <sup>4</sup>		11	1,830	(939)	(2,334)	(994)	4,404	(180)	117	355
Asset quality <sup>5</sup>		12	(422)	(422)	372	229	(3,450)	(3,450)	285	168
Model updates <sup>6</sup>		13	(524)	—	—	—	(1,440)	(1,440)	—	—
Methodology and policy <sup>7</sup>		14	—	—	—	—	—	—	—	—
Acquisitions and disposals		15	—	—	—	—	—	—	—	—
Foreign exchange movements <sup>8</sup>		16	(8,980)	(7,067)	(551)	(298)	(9,640)	(7,677)	(408)	(220)
Other <sup>9</sup>		17	(1,821)	—	—	—	1,659	—	—	—
<b>RWA, balance at end of period</b>		18	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070

  

			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>		19	\$ 378,492	\$ 316,987	\$ 20,703	\$ 10,956
Asset size <sup>4</sup>		20	(2,978)	(2,620)	(1,453)	(400)
Asset quality <sup>5</sup>		21	(1,750)	(1,750)	487	279
Model updates <sup>6</sup>		22	3,378	(409)	—	—
Methodology and policy <sup>7</sup>		23	—	—	—	—
Acquisitions and disposals		24	6,407	—	—	—
Foreign exchange movements <sup>8</sup>		25	(1,307)	(1,087)	(139)	(68)
Other <sup>9</sup>		26	1,596	—	—	—
<b>RWA, balance at end of period</b>		27	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767

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

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

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

<sup>4</sup> The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the fourth quarter of 2021, increased in various portfolios in the Canadian Retail and U.S. Retail segments.

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

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

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

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

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

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

(\$ millions)  
As at

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

LINE #	2021				2020
	Q4	Q3	Q2	Q1	Q4
1	\$ 16,312	\$ 12,572	\$ 12,810	\$ 16,758	\$ 20,810
2	733	(339)	(238)	(3,207)	(4,052)
3	—	—	—	—	—
4	—	3,647	—	(741)	—
5	—	432	—	—	—
6	n/m <sup>6</sup>	n/m	n/m	n/m	n/m
7	\$ 17,045	\$ 16,312	\$ 12,572	\$ 12,810	\$ 16,758

<sup>1</sup> The Movement in risk levels category reflects changes in risk due to position changes and market movements.

<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.

<sup>4</sup> The Acquisition and disposals category reflects changes due to business acquisitions or disposals.

<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 #	2021				2020
	Q4	Q3	Q2	Q1	Q4
1	\$ 60,410	\$ 59,905	\$ 59,454	\$ 58,715	\$ 58,112
2	454	505	451	739	603
3	—	—	—	—	—
4	\$ 60,864	\$ 60,410	\$ 59,905	\$ 59,454	\$ 58,715

<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

LINE  
#

2021  
Q4

		Carrying values of items <sup>1</sup>							
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <sup>2</sup>	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital	
<b>Assets</b>									
Cash and due from banks	1	\$ 5,931	\$ 5,931	\$ 6,237	\$ –	\$ –	\$ –	\$ (306)	
Interest-bearing deposits with banks	2	159,962	159,700	159,277	–	–	423	–	
Trading loans, securities, and other	3	147,590	147,590	–	–	–	138,701	8,889	
Non-trading financial assets at fair value through profit or loss	4	9,390	8,783	1,955	–	7,404	–	(576)	
Derivatives	5	54,427	54,424	–	54,424	–	52,352	–	
Financial assets designated at fair value through profit or loss	6	4,564	1,523	1,551	–	–	–	(28)	
Financial assets at fair value through other comprehensive income	7	79,066	76,248	68,895	–	5,338	–	2,015	
Debt securities at amortized cost, net of allowance for credit losses	8	268,939	268,808	220,067	–	48,756	–	(15)	
Securities purchased under reverse repurchase agreements	9	167,284	167,284	–	167,284	–	7,992	–	
Residential mortgages	10	268,340	268,340	268,518	–	–	–	(178)	
Consumer instalment and other personal	11	189,864	189,864	190,109	–	–	–	(245)	
Credit card	12	30,738	30,738	29,575	–	–	–	1,163	
Business and government	13	240,070	240,070	229,072	–	11,463	–	(465)	
Allowance for loan losses	14	(6,390)	(6,390)	(1)	–	–	–	(6,389)	
Customers' liability under acceptances	15	18,448	18,448	18,448	–	–	–	–	
Investment in Schwab	16	11,112	11,112	11,112	–	–	–	–	
Goodwill	17	16,232	16,232	–	–	–	–	16,232	
Other intangibles	18	2,123	2,123	–	–	–	–	2,123	
Land, buildings, equipment, and other depreciable assets	19	9,181	9,078	9,078	–	–	–	–	
Deferred tax assets	20	2,265	2,195	2,951	–	–	–	(756)	
Amounts receivable from brokers, dealers and clients	21	32,357	32,357	1,412	–	–	–	30,945	
Other assets	22	17,179	14,773	2,585	11,001	71	–	1,116	
<b>Total assets</b>	23	\$ 1,728,672	\$ 1,719,231	\$ 1,220,841	\$ 232,709	\$ 73,032	\$ 199,468	\$ 53,525	
<b>Liabilities</b>									
Trading deposits	24	\$ 22,891	\$ 22,891	\$ –	\$ –	\$ –	\$ 22,731	\$ 160	
Derivatives	25	57,122	57,122	–	57,122	–	51,817	–	
Securitization liabilities at fair value	26	13,505	13,505	–	–	–	13,505	–	
Financial liabilities designated at fair value through profit or loss	27	113,988	113,988	–	–	–	7	113,981	
Deposits	28	1,125,125	1,125,125	–	–	–	–	1,125,125	
Acceptances	29	18,448	18,448	–	–	–	–	18,448	
Obligations related to securities sold short	30	42,384	42,384	–	–	–	41,242	1,142	
Obligations related to securities sold under repurchase agreements	31	144,097	144,097	–	144,097	–	4,515	–	
Securitization liabilities at amortized cost	32	15,262	15,262	–	–	–	–	15,262	
Amounts payable to brokers, dealers, and clients	33	28,993	28,993	–	–	–	–	28,993	
Insurance-related liabilities	34	7,676	21	–	–	–	–	21	
Other liabilities	35	28,133	26,347	–	–	–	–	26,347	
Subordinated notes and debentures	36	11,230	11,230	–	–	–	–	11,230	
<b>Total liabilities</b>	37	\$ 1,628,854	\$ 1,619,413	\$ –	\$ 201,219	\$ –	\$ 133,817	\$ 1,340,705	

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

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

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

(\$ millions) As at	LINE #	2021 Q4				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework <sup>1</sup>	Securitization framework	Market risk framework
<b>Asset carrying value amount under scope of regulatory consolidation</b>	1	\$ 1,726,050	\$ 1,220,841	\$ 232,709	\$ 73,032	\$ 199,468
Liabilities carrying value amount under regulatory scope of consolidation	2	335,036	–	201,219	–	133,817
Total net amount under regulatory scope of consolidation	3	1,391,014	1,220,841	31,490	73,032	65,651
Off-balance sheet amounts	4	344,195	323,223	–	20,972	–
Differences due to different netting rules, other than those already included in line 2	5	64,874	–	64,874	–	–
Adjustment for derivatives and PFE	6	68,088	–	68,088	–	–
Gross up for repo-style transactions	7	288,194	–	288,194	–	–
<b>Exposure amounts considered for regulatory purposes</b>	8	<b>\$ 2,156,365</b>	<b>\$ 1,544,064</b>	<b>\$ 452,646</b>	<b>\$ 94,004</b>	<b>\$ 65,651</b>

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

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

(\$ millions)  
As at

	LINE #	2021 Q4						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	1	\$ 2,411	\$ 734,264	\$ (6,384)	\$ (1)	\$ (9)	\$ (6,374)	\$ 730,291
Debt securities	2	–	285,534	(2)	–	–	(2)	285,532
Off-balance sheet exposures	3	86	536,850	(856)	–	–	(856)	536,080
<b>Total</b>	4	<b>\$ 2,497</b>	<b>\$ 1,556,648</b>	<b>\$ (7,242)</b>	<b>\$ (1)</b>	<b>\$ (9)</b>	<b>\$ (7,232)</b>	<b>\$ 1,551,903</b>
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>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	5	\$ 2,651	\$ 733,285	\$ (6,806)	\$ (1)	\$ (8)	\$ (6,797)	\$ 729,130
Debt securities	6	–	275,691	(2)	–	–	(2)	275,689
Off-balance sheet exposures	7	85	530,519	(899)	–	–	(899)	529,705
<b>Total</b>	8	<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>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	9	\$ 2,803	\$ 723,160	\$ (6,993)	\$ –	\$ (2)	\$ (6,991)	\$ 718,970
Debt securities	10	–	247,869	(2)	–	–	(2)	247,867
Off-balance sheet exposures	11	210	522,032	(970)	–	–	(970)	521,272
<b>Total</b>	12	<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>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>		
Loans	13	\$ 3,057	\$ 722,279	\$ (7,925)	\$ –	\$ (2)	\$ (7,923)	\$ 717,411
Debt securities	14	–	251,363	(2)	–	–	(2)	251,361
Off-balance sheet exposures	15	205	530,739	(1,004)	–	–	(1,004)	529,940
<b>Total</b>	16	<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>

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

<sup>2</sup> Restructured exposures as at October 31, 2021 are \$649 million, of which \$437 million is considered impaired. This excludes exposures related to the COVID-19 deferral program.

<sup>3</sup> Includes total impaired exposures, of which \$1,547 million (July 31, 2021 – \$1,742 million; April 30, 2021 – \$1,855 million; January 31, 2021 – \$1,997 million) is in the default category and \$864 million as at October 31, 2021 (July 31, 2021 – \$909 million; April 30, 2021 – \$948 million; January 31, 2021 – \$1,060 million) is in the high risk/watch and classified categories.

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

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

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

(\$ millions)  
As at

2020 Q4								
Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		Net values	
Defaulted exposures <sup>3</sup>	Non-defaulted exposures	Allowances/ impairments <sup>4</sup>	Allocated in regulatory category of Specific <sup>5</sup>	Allocated in regulatory category of General <sup>5</sup>				
Loans	1	\$ 3,157	\$ 726,815	\$ (8,279)	\$ (1)	\$ (2)	\$ (8,276)	\$ 721,693
Debt securities	2	—	270,449	(2)	—	—	(2)	270,447
Off-balance sheet exposures	3	144	537,033	(1,087)	—	—	(1,087)	536,090
<b>Total</b>	4	\$ 3,301	\$ 1,534,297	\$ (9,368)	\$ (1)	\$ (2)	\$ (9,365)	\$ 1,528,230

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

<sup>2</sup> Restructured exposures as at October 31, 2020 are \$795 million, of which \$529 million is considered impaired. This excludes exposures related to the COVID-19 deferral program.

<sup>3</sup> Includes total impaired exposures of which \$1,750 million is in the default category and \$1,407 million as at October 31, 2020 is in the high risk/watch and classified categories.

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

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

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

(\$ millions) As at		LINE #	2021 Q4					2021 Q3				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans		1	\$ 239,952	\$ 496,723	\$ 391,151	\$ 105,540	\$ 32	\$ 241,609	\$ 494,327	\$ 382,381	\$ 111,910	\$ 36
Debt securities		2	283,815	1,719	–	3	1,716	273,899	1,792	–	3	1,789
<b>Total</b>		3	<b>\$ 523,767</b>	<b>\$ 498,442</b>	<b>\$ 391,151</b>	<b>\$ 105,543</b>	<b>\$ 1,748</b>	<b>\$ 515,508</b>	<b>\$ 496,119</b>	<b>\$ 382,381</b>	<b>\$ 111,913</b>	<b>\$ 1,825</b>
<i>Of which: defaulted</i>		4	<i>1,196</i>	<i>1,215</i>	<i>1,014</i>	<i>201</i>	<i>–</i>	<i>1,358</i>	<i>1,293</i>	<i>1,058</i>	<i>235</i>	<i>–</i>
			2021 Q2					2021 Q1				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral <sup>2</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>3</sup>
Loans		5	\$ 237,348	\$ 488,615	\$ 370,671	\$ 117,908	\$ 36	\$ 246,276	\$ 479,060	\$ 361,667	\$ 117,355	\$ 38
Debt securities		6	246,068	1,801	–	6	1,795	249,119	2,244	–	12	2,232
<b>Total</b>		7	<b>\$ 483,416</b>	<b>\$ 490,416</b>	<b>\$ 370,671</b>	<b>\$ 117,914</b>	<b>\$ 1,831</b>	<b>\$ 495,395</b>	<b>\$ 481,304</b>	<b>\$ 361,667</b>	<b>\$ 117,367</b>	<b>\$ 2,270</b>
<i>Of which: defaulted</i>		8	<i>1,404</i>	<i>1,399</i>	<i>1,138</i>	<i>261</i>	<i>–</i>	<i>1,501</i>	<i>1,556</i>	<i>1,261</i>	<i>295</i>	<i>–</i>
			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>					
Loans		9	\$ 251,313	\$ 478,659	\$ 357,227	\$ 121,411	\$ 21					
Debt securities		10	267,957	2,492	–	16	2,476					
<b>Total</b>		11	<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>		12	<i>1,545</i>	<i>1,612</i>	<i>1,323</i>	<i>289</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 October 31, 2021, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.2 billion (July 31, 2021 – 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) (CR7).

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

(\$ millions) As at	LINE #	2021 Q4						2021 Q3					
By Counterparty Type		Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn <sup>2</sup>	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
<b>Retail</b>													
Residential secured	1	\$ 379,770	\$ 57,697	\$ –	\$ –	\$ –	\$ 437,467	\$ 372,679	\$ 57,102	\$ –	\$ –	\$ –	\$ 429,781
Qualifying revolving retail	2	37,571	113,435	–	–	–	151,006	37,479	112,804	–	–	–	150,283
Other retail	3	84,460	7,771	–	–	31	92,262	83,561	7,880	–	–	30	91,471
	4	501,801	178,903	–	–	31	680,735	493,719	177,786	–	–	30	671,535
<b>Non-retail</b>													
Corporate	5	227,250	107,797	254,103	23,163	19,393	631,706	233,790	105,766	243,651	22,855	19,509	625,571
Sovereign	6	420,834	1,203	34,041	12,913	1,681	470,672	418,473	1,224	49,913	11,975	1,676	483,261
Bank	7	26,855	6,718	80,196	16,732	6,022	136,523	29,623	6,313	80,427	15,249	6,127	137,739
	8	674,939	115,718	368,340	52,808	27,096	1,238,901	681,886	113,303	373,991	50,079	27,312	1,246,571
<b>Total</b>	9	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
<b>By Country of Risk</b>													
Canada	10	\$ 650,644	\$ 156,408	\$ 138,030	\$ 16,209	\$ 10,071	\$ 971,362	\$ 643,346	\$ 155,392	\$ 142,201	\$ 17,875	\$ 9,700	\$ 968,514
United States	11	460,439	131,467	114,503	14,972	15,539	736,920	465,541	131,076	112,251	13,237	16,239	738,344
Other International													
Europe	12	45,450	5,921	91,147	15,146	1,249	158,913	49,986	4,050	95,729	13,085	1,127	163,977
Other	13	20,207	825	24,660	6,481	268	52,441	16,732	571	23,810	5,882	276	47,271
	14	65,657	6,746	115,807	21,627	1,517	211,354	66,718	4,621	119,539	18,967	1,403	211,248
<b>Total</b>	15	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
<b>By Residual Contractual Maturity</b>													
Within 1 year	16	\$ 387,549	\$ 208,460	\$ 368,046	\$ 34,629	\$ 13,090	\$ 1,011,774	\$ 395,554	\$ 206,077	\$ 373,692	\$ 31,629	\$ 14,714	\$ 1,021,666
Over 1 year to 5 years	17	528,460	85,197	294	11,632	12,986	638,569	525,547	84,092	299	11,410	11,532	632,880
Over 5 years	18	260,731	964	–	6,547	1,051	269,293	254,504	920	–	7,040	1,096	263,560
<b>Total</b>	19	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
<b>Non-Retail Exposures by Industry Sector</b>													
Real estate													
Residential	20	\$ 32,484	\$ 3,455	\$ 3	\$ 315	\$ 1,797	\$ 38,054	\$ 32,289	\$ 3,115	\$ 4	\$ 425	\$ 1,822	\$ 37,655
Non-residential	21	41,649	6,546	18	1,059	600	49,872	42,705	6,607	12	1,424	593	51,341
Total real-estate	22	74,133	10,001	21	1,374	2,397	87,926	74,994	9,722	16	1,849	2,415	88,996
Agriculture	23	8,791	362	5	46	26	9,230	8,904	338	5	46	33	9,326
Automotive	24	8,212	8,216	17	540	152	17,137	8,524	7,449	27	544	160	16,704
Financial	25	45,545	16,850	330,985	28,380	2,979	424,739	47,154	17,393	319,168	26,209	2,976	412,900
Food, beverage, and tobacco	26	5,481	4,786	7	1,025	518	11,817	5,917	4,604	8	984	511	12,024
Forestry	27	944	1,056	–	10	126	2,136	962	1,180	–	17	92	2,251
Government, public sector entities, and education	28	437,856	6,313	34,326	13,388	5,568	497,451	436,785	6,092	50,141	12,504	5,867	511,389
Health and social services	29	21,021	4,056	345	209	2,657	28,288	21,130	4,223	391	286	2,688	28,718
Industrial construction and trade contractors	30	5,613	1,842	2	36	936	8,429	6,085	1,832	8	51	940	8,916
Metals and mining	31	3,333	3,933	294	250	939	8,749	3,417	3,893	368	271	862	8,811
Pipelines, oil, and gas	32	6,122	10,909	1,267	3,058	1,437	22,793	6,759	11,399	2,935	2,516	1,339	24,948
Power and utilities	33	6,626	9,791	9	791	4,600	21,817	5,709	9,473	9	827	4,858	20,876
Professional and other services	34	15,086	8,807	203	519	1,063	25,678	16,809	8,004	150	466	1,051	26,480
Retail sector	35	7,302	4,026	114	239	266	11,947	8,460	3,867	100	267	305	12,999
Sundry manufacturing and wholesale	36	8,548	9,903	289	521	674	19,935	8,936	8,940	367	568	677	19,488
Telecommunications, cable, and media	37	4,464	8,233	169	752	559	14,177	5,372	8,068	173	806	335	14,754
Transportation	38	9,650	3,963	96	774	1,459	15,942	10,000	3,966	63	715	1,522	16,266
Other	39	6,212	2,671	191	896	740	10,710	5,969	2,860	62	1,153	681	10,725
<b>Total</b>	40	\$ 674,939	\$ 115,718	\$ 368,340	\$ 52,808	\$ 27,096	\$ 1,238,901	\$ 681,886	\$ 113,303	\$ 373,991	\$ 50,079	\$ 27,312	\$ 1,246,571

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

<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 Q4					
		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	\$ 357,842	\$ 55,316	\$ —	\$ —	\$ —	\$ 413,158
Qualifying revolving retail	2	37,095	116,725	—	—	—	153,820
Other retail	3	83,227	8,061	—	—	32	91,320
	4	478,164	180,102	—	—	32	658,298
<b>Non-retail</b>							
Corporate	5	240,061	106,674	209,869	23,516	19,985	600,105
Sovereign	6	416,986	1,211	95,996	12,741	1,665	528,599
Bank	7	27,885	6,965	93,318	16,173	5,222	149,563
	8	684,932	114,850	399,183	52,430	26,872	1,278,267
<b>Total</b>	9	\$ 1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565
<b>By Country of Risk</b>							
Canada	10	\$ 632,064	\$ 152,474	\$ 171,558	\$ 18,170	\$ 9,147	\$ 983,413
United States	11	464,608	136,104	111,395	13,866	16,474	742,447
Other International							
Europe	12	44,453	5,488	86,813	15,349	704	152,807
Other	13	21,971	886	29,417	5,045	579	57,898
	14	66,424	6,374	116,230	20,394	1,283	210,705
<b>Total</b>	15	\$ 1,163,096	\$ 294,952	\$ 399,183	\$ 52,430	\$ 26,904	\$ 1,936,565
<b>By Residual Contractual Maturity</b>							
Within 1 year	16	\$ 433,044	\$ 209,459	\$ 394,041	\$ 31,989	\$ 12,068	\$ 1,080,601
Over 1 year to 5 years	17	487,807	84,000	5,142	11,768	14,259	602,976
Over 5 years	18	242,245	1,493	—	8,673	577	252,988
<b>Total</b>	19	\$ 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	\$ 30,719	\$ 2,756	\$ 1	\$ 550	\$ 1,704	\$ 35,730
Non-residential	21	44,475	6,920	11	2,011	517	53,934
Total real-estate	22	75,194	9,676	12	2,561	2,221	89,664
Agriculture	23	8,448	381	11	89	30	8,959
Automotive	24	10,415	7,536	20	676	188	18,835
Financial	25	41,769	15,905	298,864	26,619	2,878	386,035
Food, beverage, and tobacco	26	5,665	4,685	4	1,019	521	11,894
Forestry	27	1,021	1,042	—	24	65	2,152
Government, public sector entities, and education	28	435,300	6,834	96,179	13,369	6,173	557,855
Health and social services	29	22,486	4,988	380	369	2,979	31,202
Industrial construction and trade contractors	30	6,011	1,976	5	69	965	9,026
Metals and mining	31	3,914	3,810	307	359	840	9,230
Pipelines, oil, and gas	32	9,710	13,484	1,711	1,789	1,683	28,377
Power and utilities	33	5,199	9,960	2	1,056	4,275	20,492
Professional and other services	34	18,369	8,379	281	573	784	28,386
Retail sector	35	9,284	3,840	83	216	213	13,636
Sundry manufacturing and wholesale	36	9,423	9,517	570	443	481	20,434
Telecommunications, cable, and media	37	5,412	7,380	590	881	295	14,558
Transportation	38	11,506	2,368	79	858	1,677	16,488
Other	39	5,806	3,089	85	1,460	604	11,044
<b>Total</b>	40	\$ 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.

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

(\$ millions) As at		LINE #	2021 Q4						2021 Q3							
			Exposures before CCF <sup>2</sup> and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
Asset classes																
Corporate		1	\$ 6,066	\$ 333	\$ 6,066	\$ –	\$ 1,980	32.64	%	\$ 10,056	\$ 336	\$ 10,056	\$ –	\$ 1,823	18.13	%
Sovereign		2	1	–	1	–	–	–		1	–	1	–	–	–	
Bank		3	519	–	519	–	104	20.04		573	–	573	–	115	20.07	
Retail residential mortgages		4	3,571	1,663	3,571	752	2,675	61.88		3,304	1,459	3,304	667	2,458	61.90	
Other retail		5	3,220	4,831	3,220	147	1,933	57.41		3,148	4,729	3,148	147	1,986	60.27	
Equity		6	4,475	2,626	4,475	1,314	3,862	66.71		4,526	2,574	4,526	1,287	3,877	66.70	
Other assets <sup>5</sup>		7	25,573	–	25,573	–	20,343	79.55		25,795	–	25,795	–	20,568	79.74	
Total		8	\$ 43,425	\$ 9,453	\$ 43,425	\$ 2,213	\$ 30,897	67.70	%	\$ 47,403	\$ 9,098	\$ 47,403	\$ 2,101	\$ 30,827	62.27	%
			2021 Q2						2021 Q1							
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
Asset classes																
Corporate		9	\$ 13,510	\$ 336	\$ 13,510	\$ –	\$ 889	6.58	%	\$ 10,373	\$ 353	\$ 10,373	\$ –	\$ 349	3.36	%
Sovereign		10	1	–	1	–	–	–		1	–	1	–	–	–	
Bank		11	520	–	520	–	104	20.00		423	–	423	–	85	20.09	
Retail residential mortgages		12	2,997	1,239	2,997	560	2,257	63.45		2,789	1,075	2,789	475	2,022	61.95	
Other retail		13	2,912	4,715	2,912	143	1,692	55.38		3,565	4,699	3,565	147	1,820	49.03	
Equity		14	4,273	2,408	4,273	1,204	3,738	68.25		4,416	2,552	4,416	1,276	3,876	68.10	
Other assets <sup>5</sup>		15	24,992	–	24,992	–	19,915	79.69		28,819	–	28,819	–	21,757	75.50	
Total		16	\$ 49,205	\$ 8,698	\$ 49,205	\$ 1,907	\$ 28,595	55.95	%	\$ 50,386	\$ 8,679	\$ 50,386	\$ 1,898	\$ 29,909	57.20	%
			2020 Q4													
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA <sup>3</sup>	RWA density <sup>4</sup>								
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount										
Asset classes																
Corporate		17	\$ 11,774	\$ 364	\$ 11,774	\$ –	\$ 389	3.30	%							
Sovereign		18	1	–	1	–	–	–								
Bank		19	446	–	446	–	89	19.96								
Retail residential mortgages		20	3,168	978	3,168	426	2,269	63.13								
Other retail		21	2,978	4,911	2,978	157	1,883	60.06								
Equity		22	4,599	2,597	4,599	1,299	4,009	67.97								
Other assets <sup>5</sup>		23	27,204	–	27,204	–	21,383	78.60								
Total		24	\$ 50,170	\$ 8,850	\$ 50,170	\$ 1,882	\$ 30,022	57.68	%							

<sup>1</sup> Excludes securitization and CCR.

<sup>2</sup> Credit conversion factor.

<sup>3</sup> RWA calculated on post-CCF and post-CRM exposures.

<sup>4</sup> Total RWA as a percentage of post-CCF and post-CRM exposures.

<sup>5</sup> Excludes exposures subject to direct capital deductions and threshold deductions.

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

\$ millions) As at		LINE #	2021 Q4								2021 Q3																								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)																	
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other																		
Asset classes																																			
Corporate	1	\$	4,086	\$	–	\$	–	\$	1,979	\$	1	\$	–	\$	6,066	\$	8,234	\$	–	\$	–	\$	1,821	\$	1	\$	–	\$	10,056						
Sovereign	2		–		1		–		–		–		1		–		–		–		–		–		–		–		1						
Bank	3		–		519		–		–		–		573		–		–		–		–		–		–		–		573						
Retail residential mortgages	4		–		–		1,429		2,878		16		–		–		–		–		–		–		–		–		3,971						
Other retail	5		710		257		–		2,292		–		108		–		–		–		–		602		252		–		3,295						
Equity	6		1,990		195		–		–		3,604		–		–		–		–		–		2,007		186		–		5,813						
Other assets <sup>2</sup>	7		6,596		–		–		–		18,858		–		–		–		–		–		6,591		–		–		25,795						
Total	8	\$	13,382	\$	972	\$	1,429	\$	5,170	\$	24,457	\$	109	\$	119	\$	45,638	\$	17,434	\$	1,012	\$	1,313	\$	4,943	\$	24,542	\$	141	\$	119	\$	49,504		
			2021 Q2								2021 Q1																								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)																	
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other																		
Asset classes																																			
Corporate	9	\$	12,620	\$	–	\$	–	\$	890	\$	–	\$	–	\$	349	\$	–	\$	–	\$	–	\$	10,024	\$	–	\$	–	\$	–	\$	10,373				
Sovereign	10		–		1		–		–		–		1		–		–		–		–		–		1		–		–		1				
Bank	11		–		520		–		–		–		423		–		–		–		–		–		423		–		–		423				
Retail residential mortgages	12		–		–		1,037		2,505		15		–		1,076		2,171		17		–		–		–		–		–		3,264				
Other retail	13		772		240		–		1,896		–		147		–		3,055		1,277		241		–		2,027		–		167		–		3,712		
Equity	14		1,811		175		–		–		3,491		–		–		5,477		1,884		189		–		–		3,619		–		–		5,692		
Other assets <sup>2</sup>	15		6,371		–		–		–		18,508		–		–		–		–		–		–		–		20,357		–		112		–		28,819
Total	16	\$	21,574	\$	936	\$	1,037	\$	4,401	\$	22,904	\$	147	\$	113	\$	51,112	\$	21,535	\$	854	\$	1,076	\$	4,198	\$	24,342	\$	167	\$	112	\$	52,284		
			2020 Q4																																
			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									Total credit exposures amount (post-CCF and post-CRM)																	
Asset classes																		Total credit exposures amount (post-CCF and post-CRM)																	
Corporate	17	\$	11,385	\$	–	\$	–	\$	389	\$	–	\$	–	\$	–	\$	–	\$	11,774																
Sovereign	18		–		1		–		–		–		1		–		–		1																
Bank	19		–		446		–		–		–		–		–		–		446																
Retail residential mortgages	20		–		–		1,079		2,497		18		–		–		–		3,594																
Other retail	21		615		258		–		2,080		–		182		–		–		3,135																
Equity	22		1,963		191		–		–		3,744		–		–		–		5,898																
Other assets <sup>2</sup>	23		7,154		–		–		–		19,934		–		–		116		27,204																
Total	24	\$	21,117	\$	896	\$	1,079	\$	4,577	\$	24,085	\$	182	\$	116	\$	52,052																		

<sup>1</sup> Excludes securitization and CCR.

<sup>2</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 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>	1		0.00 to <0.15	% AAA to BBB-	\$ 36,957	\$ 93,648	69.96	% \$ 115,980	0.08	% 5,491	35.42	% 2.6	\$ 21,077	18.17	% \$ 28		
	2		0.15 to <0.25	BB+	17,900	10,777	68.11	20,340	0.20	1,998	25.32	2.3	5,682	27.94	11		
	3		0.25 to <0.50	BB to BB-	34,655	13,745	67.75	37,895	0.36	6,924	26.10	2.2	14,103	37.22	35		
	4		0.50 to <0.75	B+	10,935	2,585	68.53	11,691	0.68	2,444	27.11	2.1	5,726	48.98	21		
	5		0.75 to <2.50	B To B-	26,994	6,784	69.30	30,338	1.61	12,272	32.47	2.1	24,362	80.30	154		
	6		2.50 to <10.00	CCC+	1,654	2,843	45.88	2,888	9.01	384	34.30	2.2	4,259	147.47	89		
	7		10.00 to <100.00	CCC to CC and below	1,963	527	43.69	2,106	21.95	680	41.45	1.7	4,663	221.42	191		
	8		100.00 (Default)	Default	363	22	55.59	373	100.00	209	55.44	1.9	815	218.50	232		
	9		Total		\$ 131,421	\$ 130,931	68.88	% \$ 221,611	0.87	% 29,693	32.13	% 2.4	\$ 80,687	36.41	% \$ 761	\$ 243	
U.S.	10		0.00 to <0.15	% AAA to A-	\$ 18,385	\$ 14,854	65.36	% \$ 34,925	0.05	% 470	38.25	% 3.3	\$ 5,735	16.42	% \$ 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+	4,340	6,240	58.04	7,963	0.29	163	29.41	2.9	3,325	41.76	7		
	13		0.50 to <0.75	BBB to BBB-	13,141	15,159	59.09	21,947	0.71	1,303	34.50	3.1	15,853	72.23	54		
	14		0.75 to <2.50	BB+ to B	37,809	21,750	58.37	50,004	1.27	10,835	35.63	3.2	45,530	91.05	231		
	15		2.50 to <10.00	B-	10,722	2,449	58.01	5,967	4.70	1,978	36.27	3.2	7,977	133.69	102		
	16		10.00 to <100.00	CCC+ to CC and below	5,083	1,245	45.44	5,642	29.92	816	43.94	2.9	14,132	250.48	726		
	17		100.00 (Default)	Default	283	75	42.43	315	100.00	199	68.99	2.8	2,469	783.81	32		
	18		Total		\$ 89,763	\$ 61,772	59.90	% \$ 126,763	2.46	% 15,757	36.25	% 3.2	\$ 95,021	74.96	% \$ 1,158	\$ 41	
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>	19		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		
	20		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		
	21		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		
	22		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		
	23		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		
	24		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		
	25		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		
	26		100.00 (Default)	Default	490	39	57.54	500	100.00	230	55.00	1.7	1,207	241.40	257		
	27		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.	28		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		
	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+	4,837	5,755	58.05	8,177	0.29	161	29.20	2.9	3,365	41.15	7		
	31		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		
	32		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		
	33		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		
	34		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		
	35		100.00 (Default)	Default	361	123	42.36	413	100.00	213	66.27	2.7	3,005	727.60	50		
	36		Total		\$ 91,590	\$ 63,660	59.98	% \$ 129,774	2.67	% 15,753	36.85	% 3.2	\$ 99,581	76.73	% \$ 1,296	\$ 60	

<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 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
Canada <sup>7</sup>	1	0.00 to <0.15	% AAA to BBB-	\$ 32,765	\$ 86,366	70.42	% \$ 107,677	0.07	% 5,657	35.33	% 2.5	\$ 17,752	16.49	% \$ 26	
	2	0.15 to <0.25	BB+	20,284	8,689	67.45	20,783	0.20	1,841	19.31	1.7	4,219	20.30	8	
	3	0.25 to <0.50	BB to BB-	32,826	13,033	68.42	36,321	0.37	6,541	25.40	2.1	12,991	35.77	34	
	4	0.50 to <0.75	B+	11,662	2,993	71.08	11,991	0.69	2,448	28.97	2.2	6,405	53.42	24	
	5	0.75 to <2.50	B To B-	25,551	5,350	70.26	27,978	1.64	12,362	31.49	2.1	21,937	78.41	143	
	6	2.50 to <10.00	CCC+	2,042	2,100	44.58	2,911	9.82	429	33.93	2.1	4,381	150.50	97	
		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	
	7	100.00 (Default)	Default	517	51	53.02	532	100.00	255	54.82	2.0	1,322	248.50	265	
	9	Total		\$ 128,258	\$ 119,324	69.38	% \$ 211,049	1.09	% 29,535	31.31	% 2.3	\$ 75,753	35.89	% \$ 889	\$ 277
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 17,887	\$ 17,962	65.92	% \$ 37,371	0.05	% 475	40.45	% 3.2	\$ 6,416	17.17	% \$ 6	
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12	0.25 to <0.50	BBB+	4,986	5,957	58.36	8,463	0.29	176	30.05	2.8	3,561	42.08	7	
	13	0.50 to <0.75	BBB to BBB-	12,595	14,612	58.98	21,243	0.71	1,301	35.57	2.9	15,396	72.48	54	
	14	0.75 to <2.50	BB+ to B	39,115	23,705	58.41	52,275	1.30	11,326	36.30	3.2	48,477	92.73	250	
	15	2.50 to <10.00	B-	11,769	2,392	57.66	6,171	4.70	2,069	37.21	3.1	8,396	136.06	108	
		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	
	16	100.00 (Default)	Default	323	118	42.89	373	100.00	217	69.27	2.9	2,683	719.30	58	
	18	Total		\$ 92,876	\$ 66,382	60.14	% \$ 132,801	2.66	% 16,528	37.39	% 3.1	\$ 101,548	76.47	% \$ 1,322	\$ 63
		2021 Q1													
		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-	\$ 32,945	\$ 87,655	70.48	% \$ 108,048	0.07	% 5,830	34.82	% 2.4	\$ 17,002	15.74	% \$ 27	
	20	0.15 to <0.25	BB+	18,221	9,401	67.97	19,699	0.20	1,934	21.61	2.0	4,552	23.11	9	
	21	0.25 to <0.50	BB to BB-	31,125	12,288	68.18	33,907	0.36	6,542	26.45	2.2	12,644	37.29	33	
	22	0.50 to <0.75	B+	11,013	4,034	70.33	12,388	0.69	2,433	29.80	2.3	6,838	55.20	25	
	23	0.75 to <2.50	B To B-	24,121	5,208	70.18	26,549	1.66	11,888	32.50	2.1	21,517	81.05	142	
	24	2.50 to <10.00	CCC+	2,347	1,933	46.05	3,183	9.82	429	34.50	2.1	4,851	152.40	108	
		10.00 to <100.00	CCC to CC and below	2,595	674	45.95	2,848	24.57	752	40.68	1.9	6,341	222.65	281	
	26	100.00 (Default)	Default	434	61	48.09	445	100.00	267	56.27	1.7	1,192	267.87	221	
	27	Total		\$ 122,801	\$ 121,254	69.50	% \$ 207,067	1.08	% 29,322	31.72	% 2.3	\$ 74,937	36.19	% \$ 846	\$ 238
U.S.	28	0.00 to <0.15	% AAA to A-	\$ 18,647	\$ 19,852	65.35	% \$ 39,833	0.05	% 465	42.49	% 3.2	\$ 7,362	18.48	% \$ 7	
	29	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	30	0.25 to <0.50	BBB+	4,213	5,871	58.85	7,674	0.29	167	32.89	2.9	3,576	46.60	7	
	31	0.50 to <0.75	BBB to BBB-	14,359	14,510	59.43	22,984	0.71	1,357	35.99	2.9	16,924	73.63	59	
	32	0.75 to <2.50	BB+ to B	42,343	23,226	58.47	55,223	1.30	11,198	36.79	3.2	51,814	93.83	265	
	33	2.50 to <10.00	B-	12,331	2,050	58.34	6,017	4.70	1,937	38.40	3.1	8,421	139.95	109	
		10.00 to <100.00	CCC+ to CC and below	5,800	1,505	44.47	6,459	27.88	920	42.22	3.0	15,609	241.66	771	
	35	100.00 (Default)	Default	371	160	42.40	439	100.00	222	71.02	2.8	3,414	777.68	55	
	36	Total		\$ 98,064	\$ 67,174	60.39	% \$ 138,629	2.49	% 16,258	38.51	% 3.1	\$ 107,120	77.27	% \$ 1,273	\$ 69

<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

(\$ millions, except as noted)			2020														
As at			Q4														
				Original	Off-												
				on-balance	balance sheet			EAD post					Average				
				sheet gross	exposures	Average		CRM and			Number of	Average					
				exposure <sup>3</sup>	pre-CCF <sup>3</sup>	CCF (%)		post-CCF <sup>4</sup>			obligors <sup>5</sup>	LGD (%)					

<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) – Sovereign<sup>1</sup>

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

2021 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
1	0.00 to <0.15	% AAA to BBB-	\$ 419,849	\$ 3,705	77.83	% \$ 491,614 <sup>7</sup>	0.01	1,074	9.44	2.5	\$ 3,755	0.76	% \$ 2	
2	0.15 to <0.25	BB+	10	–	–	10	0.20	1	13.60	1.0	1	10.00	–	
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	3	33.75	2.5	–	–	–	
6	2.50 to <10.00	CCC+	975	1	100.00	1	4.70	1	–	2.3	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 420,834	\$ 3,706	77.83	% \$ 491,625	0.01	1,079	9.44	2.5	\$ 3,756	0.76	% \$ 2	\$ –

2021 Q3														
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	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-	\$ 417,508	\$ 3,733	77.65	% \$ 491,937 <sup>7</sup>	0.01	1,064	9.53	2.4	\$ 3,671	0.75	% \$ 2	
11	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
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-	–	–	–	–	2.14	1	33.75	2.5	–	–	–	
15	2.50 to <10.00	CCC+	964	1	100.00	1	4.70	1	–	2.6	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 418,472	\$ 3,734	77.66	% \$ 491,938	0.01	1,066	9.53	2.4	\$ 3,671	0.75	% \$ 2	\$ –

2021 Q2														
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	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-	\$ 412,228	\$ 3,581	78.17	% \$ 489,823 <sup>7</sup>	0.01	1,070	9.76	2.4	\$ 3,527	0.72	% \$ 2	
20	0.15 to <0.25	BB+	11	–	–	3	0.20	1	13.60	1.0	–	–	–	
21	0.25 to <0.50	BB to BB-	296	–	–	296	0.29	1	11.12	1.0	30	10.14	–	
22	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
23	0.75 to <2.50	B To B-	12	–	–	12	2.23	2	33.75	3.9	13	108.33	–	
24	2.50 to <10.00	CCC+	962	1	100.00	1	4.70	1	–	2.8	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 413,509	\$ 3,582	78.18	% \$ 490,135	0.01	1,074	9.77	2.3	\$ 3,570	0.73	% \$ 2	\$ –

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

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

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

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

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

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

<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</sup>

(\$ millions, except as noted)  
As at

LINE #	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	
1	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		
2	0.15 to <0.25	BB+	28	—	—	8	0.20	1	13.60	1.0	1	12.50	—		
3	0.25 to <0.50	BB to BB-	310	—	—	310	0.29	1	11.12	1.0	31	10.00	—		
4	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—		
5	0.75 to <2.50	B To B-	—	—	—	—	2.23	2	33.75	2.5	—	—	—		
6	2.50 to <10.00	CCC+	1,031	1	100.00	1	4.70	1	—	3.1	—	—	—		
7	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—		
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—		
9	Total		\$ 443,834	\$ 3,612	78.60	% \$ 522,997	0.01	% 1,080	9.53	% 2.1	\$ 3,617	0.69	% 2	\$ —	
2020 Q4															
	PD scale <sup>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	\$ 415,201	\$ 3,720	77.25	% \$ 500,052 <sup>7</sup>	0.01	% 1,066	9.84	% 2.1	\$ 3,432	0.69	% 2		
11	0.15 to <0.25	BBB- to BB+	47	—	—	25	0.20	2	13.69	1.0	2	8.00	—		
12	0.25 to <0.50	BB to BB-	660	—	—	660	0.29	1	11.12	1.0	66	10.00	—		
13	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—		
14	0.75 to <2.50	B To B-	—	—	—	—	2.23	2	33.75	2.5	—	—	—		
15	2.50 to <10.00	CCC+	1,077	1	100.00	1	4.70	1	—	3.3	—	—	—		
16	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—		
17	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—		
18	Total		\$ 416,985	\$ 3,721	77.26	% \$ 500.738	0.01	% 1,071	9.84	% 2.0	\$ 3,500	0.70	% 2	\$ —	

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

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 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
1	0.00 to <0.15	% AAA to BBB-	\$ 24,869	\$ 16,603	72.41	\$ 37,303	0.04	1,074	27.47	2.5	\$ 4,343	11.64	\$ 4	
2	0.15 to <0.25	BB+	124	89	66.74	155	0.20	9	50.94	2.0	82	52.90	–	
3	0.25 to <0.50	BB to BB-	618	727	84.57	872	0.31	55	15.13	1.9	168	19.27	–	
4	0.50 to <0.75	B+	435	32	74.25	458	0.72	38	31.87	4.5	350	76.42	1	
5	0.75 to <2.50	B To B-	175	13	62.44	165	1.38	38	79.57	3.7	355	215.15	2	
6	2.50 to <10.00	CCC+	4	12	99.00	12	4.70	3	15.50	4.4	7	58.33	–	
7	10.00 to <100.00	CCC to CC and below	111	–	–	111	40.63	2	62.96	5.0	345	310.81	30	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 26,336	\$ 17,476	72.90	\$ 39,076	0.18	1,205	27.66	2.6	\$ 5,650	14.46	\$ 37	–
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
10	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	
11	0.15 to <0.25	BB+	182	97	62.68	195	0.20	7	54.97	2.3	118	60.51	–	
12	0.25 to <0.50	BB to BB-	639	253	69.45	501	0.32	54	18.57	2.0	123	24.55	–	
13	0.50 to <0.75	B+	423	428	98.13	843	0.69	39	28.74	2.8	481	57.06	2	
14	0.75 to <2.50	B To B-	365	11	57.84	355	1.23	39	54.86	4.4	549	154.65	3	
15	2.50 to <10.00	CCC+	5	–	57.10	1	4.70	3	75.96	2.0	3	300.00	–	
16	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	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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
19	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	
20	0.15 to <0.25	BB+	182	507	68.71	475	0.20	7	6.42	1.2	25	5.26	–	
21	0.25 to <0.50	BB to BB-	862	260	67.75	563	0.33	56	23.76	1.7	164	29.13	–	
22	0.50 to <0.75	B+	597	413	98.22	1,001	0.69	39	33.78	3.0	677	67.63	2	
23	0.75 to <2.50	B To B-	226	12	58.72	219	1.24	45	64.90	4.3	398	181.74	2	
24	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	2	72.44	2.3	3	300.00	–	
25	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	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 27,082	\$ 16,878	72.70	\$ 39,352	0.12	1,210	28.43	2.5	\$ 5,695	14.47	\$ 20	–

<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</sup>

(\$ millions, except as noted)  
As at

LINE #	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
1	0.00 to <0.15	% AAA to BBB-	\$ 26,097	\$ 16,634	71.97	\$ 38,628	0.04	1,079	28.64	2.4	\$ 4,397	11.38	\$ 4	
2	0.15 to <0.25	BB+	135	504	68.52	480	0.20	8	7.69	1.2	33	6.88	–	
3	0.25 to <0.50	BB to BB-	1,002	674	87.25	1,051	0.31	53	18.59	1.6	236	22.45	1	
4	0.50 to <0.75	B+	387	4	57.04	385	0.70	41	35.59	4.5	329	85.45	1	
5	0.75 to <2.50	B To B-	230	13	62.83	227	1.32	44	56.36	4.2	351	154.63	2	
6	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	3	64.75	2.3	3	300.00	–	
7	10.00 to <100.00	CCC to CC and below	49	13	100.00	62	30.25	2	55.61	4.8	217	350.00	11	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 27,906	\$ 17,842	72.46	\$ 40,834	0.11	1,215	28.40	2.4	\$ 5,566	13.63	\$ 19	\$ –
2020 Q4														
	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-	\$ 25,774	\$ 15,750	71.17	\$ 37,520	0.04	1,063	28.61	2.5	\$ 4,375	11.66	\$ 5	
11	0.15 to <0.25	BB+	139	510	68.33	487	0.20	7	7.02	1.3	29	5.95	–	
12	0.25 to <0.50	BB to BB-	1,025	690	87.94	1,107	0.31	47	18.85	1.7	254	22.94	1	
13	0.50 to <0.75	B+	268	3	57.03	268	0.72	34	40.50	4.4	259	96.64	1	
14	0.75 to <2.50	B To B-	182	12	62.20	180	1.14	40	56.64	4.1	270	150.00	1	
15	2.50 to <10.00	CCC+	1	–	57.10	1	4.70	3	66.10	2.6	3	300.00	–	
16	10.00 to <100.00	CCC to CC and below	50	13	100.00	63	17.75	2	23.77	4.9	91	144.44	3	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 27,439	\$ 16,978	71.78	\$ 39,626	0.09	1,185	28.28	2.5	\$ 5,281	13.33	\$ 11	\$ –

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

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

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

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

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

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

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

(\$ millions, except as noted)  
As at

LINE #	2021 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 %	\$ 48,404	\$ 17,805	51.87 %	\$ 9,231	0.07 %	343,030	6.90 %		\$ 117	1.27 %	\$ –		
2	0.15 to <0.25	9,409	379	47.57	3,257	0.20	46,059	8.21		114	3.50	1		
3	0.25 to <0.50	6,896	164	48.40	2,670	0.31	42,159	8.37		133	4.98	1		
4	0.50 to <0.75	5,251	390	52.69	2,062	0.51	18,232	8.47		146	7.08	1		
5	0.75 to <2.50	5,360	67	48.04	1,742	1.20	20,140	8.35		212	12.17	2		
6	2.50 to <10.00	1,197	18	40.60	276	5.42	7,429	6.93		67	24.28	1		
7	10.00 to <100.00	341	3	72.18	67	26.41	2,104	5.56		20	29.85	1		
8	100.00 (Default)	169	–	–	24	100.00	969	6.97		22	91.67	–		
9	Total	77,027	18,826	51.75	19,329	0.56	480,122	7.62		831	4.30	7	17	
10	0.00 to <0.15	174,373	71,709	48.99	209,504	0.06	799,950	18.36		6,195	2.96	23		
11	0.15 to <0.25	37,890	3,828	47.98	39,727	0.19	124,326	22.80		3,751	9.44	17		
12	0.25 to <0.50	20,350	1,642	46.23	21,109	0.31	80,511	24.42		3,041	14.41	16		
13	0.50 to <0.75	10,107	1,209	51.77	10,733	0.51	31,634	23.99		2,163	20.15	13		
14	0.75 to <2.50	10,447	681	50.55	10,791	1.22	30,011	22.63		3,564	33.03	29		
15	2.50 to <10.00	1,758	27	48.20	1,771	5.65	8,416	16.85		1,044	58.95	16		
16	10.00 to <100.00	482	5	58.77	485	32.19	2,303	15.02		356	73.40	28		
17	100.00 (Default)	205	–	–	205	100.00	914	18.51		357	174.15	11		
18	Total	255,612	79,101	48.94	294,325	0.31	1,078,065	19.74		20,471	6.96	153	36	
19	0.00 to <0.15	24,565	12,181	65.53	32,546	0.06	113,964	28.51		1,441	4.43	5		
20	0.15 to <0.25	5,397	516	38.94	5,598	0.19	21,316	26.64		615	10.99	3		
21	0.25 to <0.50	4,033	397	38.28	4,185	0.32	22,836	27.42		683	16.32	4		
22	0.50 to <0.75	3,770	209	36.77	3,847	0.56	8,685	31.14		1,064	27.66	7		
23	0.75 to <2.50	4,007	211	33.16	4,077	1.32	15,445	29.75		1,896	46.50	16		
24	2.50 to <10.00	924	58	11.85	931	6.01	5,593	28.23		963	103.44	15		
25	10.00 to <100.00	275	10	8.47	276	25.81	2,383	26.61		406	147.10	18		
26	100.00 (Default)	589	–	–	589	100.00	3,500	23.80		314	53.31	116		
27	Total	43,560	13,582	62.51	52,049	1.60	193,722	28.45		7,382	14.18	184	46	
28		\$ 376,199	\$ 111,509	51.07 %	\$ 365,703	0.52 %	1,751,909	20.16 %		\$ 28,684	7.84 %	\$ 344	\$ 99	

<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 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 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>5</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
<b>Canadian Retail Insured<sup>7,8</sup></b>	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	–	
<b>Canadian Retail Uninsured<sup>7</sup></b>	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	
<b>U.S. Retail Uninsured<sup>7</sup></b>	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	
<b>Total residential secured</b>	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
<b>Canadian Retail Insured<sup>7,8</sup></b>	1	0.00 to <0.15	% \$ 50,985	\$ 18,067	51.38	% \$ 6,310	0.07	% 363,477	7.72	%	\$ 89	1.41	% \$ –	\$
	2	0.15 to <0.25	10,335	415	45.26	2,333	0.20	52,440	8.67		87	3.73	–	
	3	0.25 to <0.50	7,887	180	45.86	1,852	0.32	48,964	8.94		99	5.35	1	
	4	0.50 to <0.75	5,819	361	51.67	1,289	0.52	22,547	8.75		95	7.37	1	
	5	0.75 to <2.50	6,514	74	47.10	1,137	1.29	26,478	8.56		148	13.02	1	
	6	2.50 to <10.00	2,070	15	43.99	351	5.90	11,883	7.50		97	27.64	2	
	7	10.00 to <100.00	613	–	–	89	23.43	3,808	6.52		33	37.08	1	
	8	100.00 (Default)	266	–	–	31	100.00	1,430	7.04		29	93.55	–	
<b>Canadian Retail Uninsured<sup>7</sup></b>	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	
<b>U.S. Retail Uninsured<sup>7</sup></b>	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	
<b>Total residential secured</b>	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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)  
As at

LINE  
#

2021  
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 %	\$ 6,472	\$ 135,404	60.22 %	\$ 88,017	0.05 %	16,668,631	85.97 %		\$ 2,608	2.96 %	\$ 37	
2	0.15 to <0.25	2,285	15,059	59.89	11,304	0.19	2,424,146	87.50		1,086	9.61	19	
3	0.25 to <0.50	2,790	11,573	59.11	9,630	0.32	2,775,618	88.34		1,401	14.55	27	
4	0.50 to <0.75	3,410	9,028	57.95	8,642	0.53	1,566,669	88.71		1,895	21.93	41	
5	0.75 to <2.50	12,936	14,891	58.40	21,633	1.48	4,371,651	90.15		10,462	48.36	289	
6	2.50 to <10.00	8,146	3,080	62.91	10,083	5.42	3,253,244	90.16		12,077	119.78	492	
7	10.00 to <100.00	1,444	247	66.41	1,609	24.56	1,011,730	88.44		3,773	234.49	353	
8	100.00 (Default)	88	–	–	88	100.00	13,601	83.74		38	43.18	71	
9	Total	\$ 37,571	\$ 189,282	59.93 %	\$ 151,006	0.99 %	32,085,290	87.29 %		\$ 33,340	22.08 %	\$ 1,329	\$ 156

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
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	1,496	212	74.58	1,654	24.26	1,153,172	88.21		3,874	234.22	357	
17	100.00 (Default)	94	–	–	94	100.00	13,241	83.96		40	42.55	76	
18	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
19	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	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	1,695	278	76.26	1,907	24.82	1,386,084	88.15		4,483	235.08	421	
26	100.00 (Default)	101	–	–	101	100.00	14,194	84.01		43	42.57	82	
27	Total	\$ 36,242	\$ 185,795	60.33 %	\$ 148,334	1.10 %	31,982,691	87.23 %		\$ 35,129	23.68 %	\$ 1,456	\$ 213

<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  
#

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

2020  
Q4

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

<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  
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 %	\$ 11,632	\$ 5,180	71.57 %	\$ 15,338	0.08 %	710,285	36.20 %		\$ 1,182	7.71 %	\$ 4	
2	0.15 to <0.25	7,477	3,264	43.14	8,886	0.20	395,617	37.57		1,414	15.91	7	
3	0.25 to <0.50	16,450	1,149	64.57	17,191	0.35	551,116	32.63		3,419	19.89	19	
4	0.50 to <0.75	8,516	946	66.85	9,145	0.53	292,622	41.23		2,973	32.51	20	
5	0.75 to <2.50	26,119	1,489	61.67	26,616	1.47	997,426	47.37		15,291	57.45	189	
6	2.50 to <10.00	8,714	395	54.08	8,886	5.32	482,314	53.84		7,555	85.02	254	
7	10.00 to <100.00	1,986	54	52.44	2,014	26.07	122,554	50.31		2,355	116.93	263	
8	100.00 (Default)	346	5	100.00	351	100.00	11,098	43.63		290	82.62	131	
9	Total	\$ 81,240	\$ 12,482	61.33 %	\$ 88,427	2.12 %	3,563,032	41.65 %		\$ 34,479	38.99 %	\$ 887	\$ 98

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
10	0.00 to <0.15 %	\$ 10,760	\$ 5,072	72.15 %	\$ 14,419	0.08 %	682,087	39.49 %		\$ 1,212	8.41 %	\$ 4	
11	0.15 to <0.25	7,093	3,207	44.31	8,513	0.20	387,657	40.23		1,450	17.03	7	
12	0.25 to <0.50	15,653	1,194	66.70	16,435	0.35	553,042	33.93		3,391	20.63	19	
13	0.50 to <0.75	8,474	1,062	70.59	9,218	0.53	289,225	42.22		3,069	33.29	21	
14	0.75 to <2.50	26,452	1,447	60.25	27,043	1.48	977,972	48.00		15,755	58.26	195	
15	2.50 to <10.00	9,444	403	55.70	9,668	5.37	506,650	53.38		8,159	84.39	277	
16	10.00 to <100.00	2,181	60	58.93	2,216	25.55	139,716	51.35		2,649	119.54	290	
17	100.00 (Default)	355	5	100.00	359	100.00	11,601	45.39		323	89.97	139	
18	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
19	0.00 to <0.15 %	\$ 9,549	\$ 4,700	72.31 %	\$ 12,948	0.08 %	658,930	41.27 %		\$ 1,144	8.84 %	\$ 4	
20	0.15 to <0.25	6,628	3,262	44.91	8,093	0.20	387,222	41.25		1,415	17.48	7	
21	0.25 to <0.50	14,823	1,234	67.12	15,652	0.35	547,293	34.40		3,270	20.89	18	
22	0.50 to <0.75	7,830	1,016	70.36	8,545	0.53	285,505	43.39		2,920	34.17	20	
23	0.75 to <2.50	26,056	1,636	62.00	26,988	1.53	906,029	49.12		16,188	59.98	204	
24	2.50 to <10.00	10,715	485	57.38	10,993	5.44	588,800	54.08		9,414	85.64	322	
25	10.00 to <100.00	2,647	83	59.07	2,696	24.99	161,405	52.74		3,308	122.70	357	
26	100.00 (Default)	395	5	100.00	400	100.00	13,342	46.41		358	89.50	159	
27	Total	\$ 78,643	\$ 12,421	62.42 %	\$ 86,315	2.56 %	3,548,526	44.70 %		\$ 38,017	44.04 %	\$ 1,091	\$ 105

<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  
#

2021

Q1

	PD scale <sup>1</sup>	Original on-balance sheet gross exposure <sup>2</sup>	Off- balance sheet exposures pre-CCF <sup>2</sup>	Average CCF (%)	EAD post CRM and post-CCF <sup>3</sup>	Average PD (%)	Number of obligors <sup>4</sup>	Average LGD (%)	Average maturity (years) <sup>5</sup>	RWA	RWA density <sup>6</sup>	EL	Provisions
1	0.00 to <0.15 %	\$ 9,364	\$ 4,598	72.55 %	\$ 12,700	0.08 %	695,019	41.18 %		\$ 1,123	8.84 %	\$ 4	
2	0.15 to <0.25	6,673	3,293	44.80	8,148	0.20	381,657	40.99		1,417	17.39	7	
3	0.25 to <0.50	14,607	1,215	66.75	15,418	0.35	531,926	33.92		3,171	20.57	18	
4	0.50 to <0.75	7,999	1,055	70.68	8,745	0.53	276,361	42.86		2,952	33.76	20	
5	0.75 to <2.50	26,348	1,750	62.57	27,443	1.53	942,876	48.45		16,217	59.09	204	
6	2.50 to <10.00	11,293	550	58.32	11,614	5.54	536,084	53.11		9,795	84.34	342	
7	10.00 to <100.00	3,130	94	60.07	3,186	26.21	179,619	51.47		3,798	119.21	427	
8	100.00 (Default)	436	5	100.00	441	100.00	14,166	46.59		382	86.62	177	
9	Total	\$ 79,850	\$ 12,560	62.46 %	\$ 87,695	2.81 %	3,557,708	44.31 %		\$ 38,855	44.31 %	\$ 1,199	\$ 137

2020

Q4

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

<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 Q4					
	On-balance sheet amount	Off-balance sheet amount <sup>2</sup>	Risk Weight	Exposure amount <sup>3</sup>	RWA <sup>4</sup>	
1	\$ 13,306	\$ –	300 %	\$ 13,306	\$	28,357
2	73	326	400	235		997
3	\$ 13,379	\$ 326		\$ 13,541	\$	29,354

2021 Q3					
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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	\$ 13,398	\$ –	300 %	\$ 13,398	\$	27,031
5	117	312	400	273		1,160
6	\$ 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>	
7	\$ 12,739	\$ –	300 %	\$ 12,739	\$	25,525
8	106	309	400	260		1,103
9	\$ 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>	
10	\$ 13,607	\$ –	300 %	\$ 13,607	\$	25,419
11	94	295	400	241		1,021
12	\$ 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>	
13	\$ 12,922	\$ –	300 %	\$ 12,922	\$	21,249
14	90	290	400	235		997
15	\$ 13,012	\$ 290		\$ 13,157	\$	22,246

### Categories

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

<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 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1	\$ 8,824	\$ 28,896		1.4	\$ 52,808	\$ 8,467
2	-	-		-	-	-
3				-	-	-
4					-	-
5					368,340	2,691
6					-	-
7					\$ 421,148	\$ 11,158
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
8	\$ 8,328	\$ 27,442		1.4	\$ 50,079	\$ 8,789
9	-	-		-	-	-
10				-	-	-
11					-	-
12					373,991	2,236
13					-	-
14					\$ 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
15	\$ 8,315	\$ 27,201		1.4	\$ 49,723	\$ 8,041
16	-	-		-	-	-
17				-	-	-
18					-	-
19					361,724	1,966
20					-	-
21					\$ 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
22	\$ 8,882	\$ 29,143		1.4	\$ 53,234	\$ 8,785
23	-	-		-	-	-
24				-	-	-
25					-	-
26					385,908	2,285
27					-	-
28					\$ 439,142	\$ 11,070

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 Q4					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM <sup>2</sup>	RWA
1 SA-CCR (for derivatives)	\$ 10,399	\$ 27,050		1.4	\$ 52,430	\$ 8,698
2 Current exposure method (for derivatives)	—	—		—	—	—
3 Internal model method (for derivatives and SFTs)			—	—	—	—
4 Simple approach for credit risk mitigation (for SFTs)					—	—
5 Comprehensive approach for credit risk mitigation (for SFTs)					399,183	2,069
6 VaR for SFTs					—	—
7 <b>Total</b>					\$ 451,613	\$ 10,767

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

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

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

(\$ millions)

As at

LINE #	2021 Q4	2021 Q3	2021 Q2	2021 Q1
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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

	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2								
3	35,168	7,259	33,235	8,228	33,035	6,302	35,273	7,805
4	\$ 35,168	\$ 7,259	\$ 33,235	\$ 8,228	\$ 33,035	\$ 6,302	\$ 35,273	\$ 7,805

2020 Q4
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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

	EAD post-CRM	RWA
5	\$ -	\$ -
6		
7	34,591	8,188
8	\$ 34,591	\$ 8,188



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

(\$ millions, except as noted)  
As at

LINE #		2021							
		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 % \$	227,185	0.05 %	3,907	3.71 %	0.4 \$	2,770	1.22 %
2		0.15 to <0.25	19,317	0.20	651	7.92	0.3	1,069	5.53
3		0.25 to <0.50	15,597	0.37	882	4.85	0.3	863	5.53
4		0.50 to <0.75	11,281	0.68	335	2.90	0.3	548	4.86
5		0.75 to <2.50	2,909	1.72	869	17.54	1.3	1,178	40.50
6		2.50 to <10.00	773	6.20	160	11.01	0.5	319	41.27
7		10.00 to <100.00	198	19.31	165	25.83	3.4	290	146.46
8		100.00 (Default)	6	100.00	10	47.06	4.3	36	600.00
9		Total	\$ 277,266	0.16 %	6,979	4.22 %	0.4 \$	7,073	2.55 %
		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>
10		0.00 to <0.15 % \$	223,787	0.05 %	3,711	3.81 %	0.4 \$	2,825	1.26 %
11		0.15 to <0.25	18,342	0.20	641	7.48	0.4	956	5.21
12		0.25 to <0.50	12,266	0.38	880	6.12	0.5	887	7.23
13		0.50 to <0.75	8,304	0.68	339	4.32	0.4	590	7.11
14		0.75 to <2.50	2,703	1.66	863	19.11	1.6	1,245	46.06
15		2.50 to <10.00	860	6.97	184	15.16	1.0	511	59.42
16		10.00 to <100.00	236	19.81	147	26.01	3.5	350	148.31
17		100.00 (Default)	8	100.00	10	46.91	4.4	47	587.50
18		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>
19		0.00 to <0.15 % \$	213,440	0.05 %	3,921	4.31 %	0.4 \$	2,739	1.28 %
20		0.15 to <0.25	16,908	0.20	664	5.41	0.4	673	3.98
21		0.25 to <0.50	8,374	0.36	898	6.94	0.7	818	9.77
22		0.50 to <0.75	4,514	0.69	336	5.66	0.5	421	9.33
23		0.75 to <2.50	2,742	1.90	840	13.67	1.1	933	34.03
24		2.50 to <10.00	519	7.50	183	14.87	1.1	319	61.46
25		10.00 to <100.00	207	25.05	113	19.64	2.0	229	110.63
26		100.00 (Default)	13	100.00	10	26.46	4.7	47	361.54
27		Total	\$ 246,717	0.15 %	6,965	4.64 %	0.4 \$	6,179	2.50 %

<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 #	2021 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 181,844	0.06 %	3,947	4.21 %	0.4	\$ 2,706	1.49 %		
2	0.15 to <0.25	16,034	0.20	712	6.85	0.4	793	4.95		
3	0.25 to <0.50	14,688	0.34	914	5.32	0.5	1,076	7.33		
4	0.50 to <0.75	5,338	0.69	325	5.70	0.4	482	9.03		
5	0.75 to <2.50	2,804	1.92	801	14.99	1.3	1,085	38.69		
6	2.50 to <10.00	652	6.65	174	11.35	0.8	298	45.71		
7	10.00 to <100.00	224	25.84	99	17.79	1.8	226	100.89		
8	100.00 (Default)	4	100.00	4	31.69	4.7	15	375.00		
9	Total	\$ 221,588	0.17 %	6,976	4.68 %	0.4	\$ 6,681	3.02 %		
	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 190,018	0.06 %	3,951	4.18 %	0.5	\$ 2,980	1.57 %		
11	0.15 to <0.25	12,783	0.20	704	7.06	0.5	708	5.54		
12	0.25 to <0.50	20,563	0.34	931	3.97	0.4	1,180	5.74		
13	0.50 to <0.75	5,958	0.69	326	4.49	0.4	459	7.70		
14	0.75 to <2.50	3,110	1.91	847	12.07	1.1	976	31.38		
15	2.50 to <10.00	758	6.70	157	13.29	0.9	425	56.07		
16	10.00 to <100.00	191	26.22	98	19.74	1.9	215	112.57		
17	100.00 (Default)	3	100.00	2	29.08	4.9	12	400.00		
18	Total	\$ 233,384	0.18 %	7,016	4.47 %	0.5	\$ 6,955	2.98 %		

<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 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 %	\$ 46,912	0.02 %	182	3.57 %	0.7 \$	120	0.26 %	
2	0.15 to <0.25	2	0.20	2	10.01	2.0	—	—	
3	0.25 to <0.50	4	0.43	3	49.88	1.0	2	50.00	
4	0.50 to <0.75	2	0.68	1	54.50	1.0	1	50.00	
5	0.75 to <2.50	6	2.14	5	13.60	1.0	2	33.33	
6	2.50 to <10.00	3	4.70	1	4.40	—	—	—	
7	10.00 to <100.00	25	17.89	2	60.55	5.0	91	364.00	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total	\$ 46,954	0.03 %	196	3.61 %	0.7 \$	216	0.46 %	
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>	
10	0.00 to <0.15 %	\$ 61,850	0.02 %	175	4.83 %	0.6 \$	125	0.20 %	
11	0.15 to <0.25	—	0.20	1	13.60	0.1	—	—	
12	0.25 to <0.50	1	0.43	3	51.42	0.9	1	100.00	
13	0.50 to <0.75	4	0.68	1	54.50	1.0	3	75.00	
14	0.75 to <2.50	23	1.49	6	49.63	4.1	35	152.17	
15	2.50 to <10.00	—	—	—	—	—	—	—	
16	10.00 to <100.00	10	18.15	1	60.50	5.0	38	380.00	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	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>	
19	0.00 to <0.15 %	\$ 68,338	0.02 %	180	3.61 %	0.6 \$	129	0.19 %	
20	0.15 to <0.25	—	—	—	—	—	—	—	
21	0.25 to <0.50	5	0.44	2	53.79	1.0	3	60.00	
22	0.50 to <0.75	21	0.74	3	29.80	4.2	14	66.67	
23	0.75 to <2.50	8	2.23	6	13.60	1.0	3	37.50	
24	2.50 to <10.00	—	—	—	—	—	—	—	
25	10.00 to <100.00	9	19.03	1	60.50	5.0	34	377.78	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total	\$ 68,381	0.02 %	192	3.63 %	0.6 \$	183	0.27 %	

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2021 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 92,932	0.01 %	186	3.52 %	0.5	\$ 112	0.12 %		
2	0.15 to <0.25	—	0.20	1	13.60	0.1	—	—		
3	0.25 to <0.50	—	0.44	1	13.60	1.0	—	—		
4	0.50 to <0.75	35	0.72	2	38.76	3.2	26	74.29		
5	0.75 to <2.50	2	2.23	5	13.60	1.0	1	50.00		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	12	19.03	1	60.50	5.0	43	358.33		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 92,981	0.01 %	196	3.54 %	0.5	\$ 182	0.20 %		
2020 Q4										
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 108,708	0.01 %	164	3.04 %	0.5	\$ 112	0.10 %		
11	0.15 to <0.25	1	0.20	1	13.60	0.1	—	—		
12	0.25 to <0.50	26	0.43	6	27.80	3.0	10	38.46		
13	0.50 to <0.75	—	0.75	1	26.14	1.0	—	—		
14	0.75 to <2.50	3	2.23	5	13.60	1.0	1	33.33		
15	2.50 to <10.00	—	—	—	—	—	—	—		
16	10.00 to <100.00	—	—	—	—	—	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 108,738	0.01 %	177	3.05 %	0.5	\$ 123	0.11 %		

<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 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 %	\$ 96,419	0.05 %	338	15.44 %	0.4	\$ 3,813	3.95 %	
2	0.15 to <0.25	391	0.20	13	3.41	0.1	9	2.30	
3	0.25 to <0.50	44	0.41	16	65.68	1.5	34	77.27	
4	0.50 to <0.75	4	0.68	4	50.97	4.4	6	150.00	
5	0.75 to <2.50	70	1.23	6	6.09	—	7	10.00	
6	2.50 to <10.00	—	4.70	1	4.40	—	—	—	
7	10.00 to <100.00	—	18.15	1	15.70	3.4	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total	\$ 96,928	0.05 %	379	15.41 %	0.4	\$ 3,869	3.99 %	
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>	
10	0.00 to <0.15 %	\$ 95,220	0.05 %	324	13.49 %	0.4	\$ 3,356	3.52 %	
11	0.15 to <0.25	267	0.20	12	1.73	0.2	5	1.87	
12	0.25 to <0.50	69	0.40	18	34.68	2.1	39	56.52	
13	0.50 to <0.75	4	0.68	5	41.15	3.3	3	75.00	
14	0.75 to <2.50	116	2.14	5	3.67	—	9	7.76	
15	2.50 to <10.00	—	4.70	2	4.40	—	—	—	
16	10.00 to <100.00	—	18.15	1	15.70	3.7	—	—	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	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>	
19	0.00 to <0.15 %	\$ 95,965	0.05 %	321	14.63 %	0.4	\$ 3,612	3.76 %	
20	0.15 to <0.25	272	0.20	11	2.52	0.2	7	2.57	
21	0.25 to <0.50	65	0.39	16	20.87	0.7	20	30.77	
22	0.50 to <0.75	4	0.69	5	37.57	4.0	3	75.00	
23	0.75 to <2.50	43	2.23	3	3.58	—	3	6.98	
24	2.50 to <10.00	—	4.70	2	1.54	—	—	—	
25	10.00 to <100.00	—	19.03	1	15.00	3.9	—	—	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total	\$ 96,349	0.05 %	359	14.60 %	0.4	\$ 3,645	3.78 %	

<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 #	2021 Q1									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
1	0.00 to <0.15 %	\$ 124,120	0.05 %	327	13.17 %	0.4 \$	4,176	3.36 %		
2	0.15 to <0.25	220	0.20	10	3.91	0.3	9	4.09		
3	0.25 to <0.50	183	0.32	23	6.86	0.3	17	9.29		
4	0.50 to <0.75	3	0.69	4	25.27	4.5	2	66.67		
5	0.75 to <2.50	47	2.23	2	3.61	—	3	6.38		
6	2.50 to <10.00	—	4.70	2	1.54	—	—	—		
7	10.00 to <100.00	—	19.03	1	15.00	4.2	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 124,573	0.05 %	369	13.14 %	0.4 \$	4,207	3.38 %		
	2020 Q4									
	PD scale <sup>2</sup>	EAD post-CRM	Average PD	Number of obligors <sup>3</sup>	Average LGD	Average maturity (years)	RWA	RWA density <sup>4</sup>		
10	0.00 to <0.15 %	\$ 109,115	0.05 %	327	12.40 %	0.5 \$	3,659	3.35 %		
11	0.15 to <0.25	266	0.20	13	4.61	0.5	12	4.51		
12	0.25 to <0.50	48	0.36	19	24.68	1.0	15	31.25		
13	0.50 to <0.75	37	0.69	4	1.64	0.5	1	2.70		
14	0.75 to <2.50	24	2.23	6	3.77	—	2	8.33		
15	2.50 to <10.00	1	4.70	2	4.40	—	—	—		
16	10.00 to <100.00	—	19.03	1	15.00	4.4	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 109,491	0.05 %	372	12.38 %	0.5 \$	3,689	3.37 %		

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

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

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

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

## Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at		LINE #	2021 Q4				2021 Q3			
			Collateral used in derivative transactions		Collateral used in SFTs		Collateral used in derivative transactions		Collateral used in SFTs	
			Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral
			Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency		1	\$ –	\$ 1,840	\$ –	\$ 2,943	\$ 67,763	\$ 68,171	\$ –	\$ 1,765
Cash – other currencies		2	1	5,902	44	7,212	81,688	115,218	70	6,292
Domestic sovereign debt		3	442	1,159	624	3,938	111,814	109,594	182	1,040
Other sovereign debt		4	2,648	482	2,131	3,695	95,526	75,660	1,979	378
Government agency debt		5	253	132	267	4	11,696	27,120	170	159
Corporate bonds		6	255	454	686	–	6,781	16,890	185	304
Equity securities		7	2	–	–	–	30,667	51,858	19	–
Other collateral		8	340	–	–	–	13	106	310	–
<b>Total</b>		9	<b>\$ 3,941</b>	<b>\$ 9,969</b>	<b>\$ 3,752</b>	<b>\$ 17,792</b>	<b>\$ 405,948</b>	<b>\$ 464,617</b>	<b>\$ 2,915</b>	<b>\$ 9,938</b>
			2021 Q2				2021 Q1			
			Collateral used in derivative transactions		Collateral used in SFTs		Collateral used in derivative transactions		Collateral used in SFTs	
			Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral
			Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency		10	\$ –	\$ 1,725	\$ –	\$ 4,185	\$ 60,156	\$ 60,775	\$ –	\$ 2,020
Cash – other currencies		11	5	6,489	56	10,872	83,515	103,292	4	5,930
Domestic sovereign debt		12	195	1,285	1,718	3,233	102,002	94,619	1	788
Other sovereign debt		13	2,536	425	583	3,483	87,607	81,851	1,512	291
Government agency debt		14	331	119	201	–	10,994	23,722	341	118
Corporate bonds		15	413	428	648	–	6,024	19,090	382	242
Equity securities		16	–	–	–	–	26,044	56,599	16	–
Other collateral		17	–	–	–	–	39	48	–	–
<b>Total</b>		18	<b>\$ 3,480</b>	<b>\$ 10,471</b>	<b>\$ 3,206</b>	<b>\$ 21,773</b>	<b>\$ 376,381</b>	<b>\$ 439,996</b>	<b>\$ 2,256</b>	<b>\$ 9,389</b>
			2020 Q4							
			Collateral used in derivative transactions		Collateral used in SFTs					
			Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received	Fair value of posted collateral				
			Segregated	Unsegregated	Segregated	Unsegregated				
Cash – domestic currency		19	\$ –	\$ 2,275	\$ –	\$ 1,923	\$ 100,376	\$ 69,169		
Cash – other currencies		20	5	5,353	75	8,446	98,316	122,727		
Domestic sovereign debt		21	202	764	1,483	1,364	106,267	111,165		
Other sovereign debt		22	1,403	390	258	2,155	101,689	97,249		
Government agency debt		23	116	206	403	–	14,225	28,500		
Corporate bonds		24	242	280	255	3	6,679	41,222		
Equity securities		25	–	–	–	–	30,433	54,813		
Other collateral		26	–	–	–	–	6	46		
<b>Total</b>		27	<b>\$ 1,968</b>	<b>\$ 9,268</b>	<b>\$ 2,474</b>	<b>\$ 13,891</b>	<b>\$ 457,991</b>	<b>\$ 524,891</b>		

## Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2021 Q4	2021 Q3	2021 Q2	2021 Q1	2020 Q4	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals							
Single-name credit default swaps	1	\$ 4,016	\$ 1,578	\$ 3,665	\$ 1,266	\$ 4,186	\$ 1,423
Index credit default swaps	2	6,405	1,386	5,795	313	5,695	249
Total return swaps	3	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—
Other credit derivatives	5	329	3,839	341	3,939	337	4,104
Total notionals	6	10,750	6,803	9,801	5,518	10,218	5,776
Fair values							
Positive fair value (asset)	7	11	21	20	42	17	46
Negative fair value (liability)	8	(350)	(8)	(334)	(14)	(354)	(17)

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

(\$ millions) As at	LINE #	2021 Q4	2021 Q3	2021 Q2	2021 Q1	2020 Q4					
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$	863	\$	844	\$	770	\$	717	\$	643
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	24,497	490	24,631	493	22,854	457	19,679	394	18,823	377
(i) OTC derivatives	3	15,495	310	15,864	318	13,562	271	14,279	286	12,841	258
(ii) Exchange-traded derivatives	4	5,450	109	5,699	114	6,003	120	1,609	32	1,309	26
(iii) Securities financing transactions	5	3,552	71	3,068	61	3,289	66	3,791	76	4,673	93
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	92		92		92		92		92	
Non-segregated initial margin	8	5,972	–	4,062	–	3,707	–	5,422	–	5,078	–
Pre-funded default fund contributions	9	937	373	784	351	713	313	785	323	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 Q4						2021 Q3					
			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	\$ –	\$ –	\$ 896,396	\$ 896,396	\$ –	\$ 896,396	\$ –	\$ –	\$ 934,355	\$ 934,355	\$ –	\$ 934,355
Forward rate agreements		2	501,519	16,976	–	518,495	831	519,326	1,008,742	8,238	–	1,016,980	875	1,017,855
Swaps		3	10,575,475	358,754	–	10,934,229	1,586,445	12,520,674	9,389,734	381,807	–	9,771,541	1,376,528	11,148,069
Options written		4	–	71,408	37,057	108,465	493	108,958	–	76,632	33,083	109,715	606	110,321
Options purchased		5	–	74,010	41,807	115,817	3,133	118,950	–	76,394	50,989	127,383	4,955	132,338
		6	11,076,994	521,148	975,260	12,573,402	1,590,902	14,164,304	10,398,476	543,071	1,018,427	11,959,974	1,382,964	13,342,938
Foreign Exchange Contracts														
Futures		7	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts		8	–	189,096	–	189,096	32,500	221,596	–	170,509	–	170,509	28,943	199,452
Swaps		9	–	2,366,501	–	2,366,501	589	2,367,090	–	1,895,340	–	1,895,340	374	1,895,714
Cross-currency interest rate swaps		10	–	967,297	–	967,297	72,663	1,039,960	–	973,011	–	973,011	76,159	1,049,170
Options written		11	–	19,156	17	19,173	–	19,173	–	15,498	17	15,515	–	15,515
Options purchased		12	–	16,742	16	16,758	–	16,758	–	13,840	15	13,855	–	13,855
		13	–	3,558,792	33	3,558,825	105,752	3,664,577	–	3,068,198	32	3,068,230	105,476	3,173,706
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		14	8,014	87	–	8,101	3,563	11,664	7,097	38	–	7,135	3,375	10,510
Protection sold		15	2,805	158	–	2,963	–	2,963	1,466	114	–	1,580	–	1,580
		16	10,819	245	–	11,064	3,563	14,627	8,563	152	–	8,715	3,375	12,090
Other Contracts														
Equity contracts		17	–	90,810	99,190	190,000	25,716	215,716	–	90,463	91,598	182,061	25,849	207,910
Commodity contracts		18	265	52,231	50,847	103,343	–	103,343	133	57,989	48,049	106,171	–	106,171
		19	265	143,041	150,037	293,343	25,716	319,059	133	148,452	139,647	288,232	25,849	314,081
Total		20	\$ 11,088,078	\$ 4,223,226	\$ 1,125,330	\$ 16,436,634	\$ 1,725,933	\$ 18,162,567	\$ 10,407,172	\$ 3,759,873	\$ 1,158,106	\$ 15,325,151	\$ 1,517,664	\$ 16,842,815
			2021 Q2						2021 Q1					
			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	\$ –	\$ –	\$ 910,762	\$ 910,762	\$ –	\$ 910,762	\$ –	\$ –	\$ 542,118	\$ 542,118	\$ –	\$ 542,118
Forward rate agreements		22	1,338,921	11,465	–	1,350,386	1,908	1,352,294	1,547,802	22,190	–	1,569,992	1,238	1,571,230
Swaps		23	8,888,118	356,747	–	9,244,865	1,715,503	10,960,368	8,723,501	383,894	–	9,107,395	1,559,104	10,666,499
Options written		24	–	81,197	29,190	110,387	1,103	111,490	–	81,045	55,520	136,565	2,110	138,675
Options purchased		25	–	78,880	44,473	123,353	5,211	128,564	–	82,941	60,542	143,483	4,446	147,929
		26	10,227,039	528,289	984,425	11,739,753	1,723,725	13,463,478	10,271,303	570,070	658,180	11,499,553	1,566,898	13,066,451
Foreign Exchange Contracts														
Futures		27	–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts		28	–	166,394	–	166,394	26,403	192,797	–	149,269	–	149,269	32,302	181,571
Swaps		29	–	2,135,411	–	2,135,411	460	2,135,871	–	2,022,843	–	2,022,843	1,783	2,024,626
Cross-currency interest rate swaps		30	–	949,966	–	949,966	79,147	1,029,113	–	937,977	–	937,977	92,280	1,030,257
Options written		31	–	13,721	12	13,733	–	13,733	–	15,029	42	15,071	–	15,071
Options purchased		32	–	14,036	5	14,041	–	14,041	–	15,311	9	15,320	–	15,320
		33	–	3,279,528	17	3,279,545	106,010	3,385,555	–	3,140,429	51	3,140,480	126,365	3,266,845
Credit Derivative Contracts														
Credit default swaps														
Protection purchased		34	7,308	41	–	7,349	3,488	10,837	7,788	37	–	7,825	3,902	11,727
Protection sold		35	1,474	198	–	1,672	–	1,672	1,830	247	–	2,077	–	2,077
		36	8,782	239	–	9,021	3,488	12,509	9,618	284	–	9,902	3,902	13,804
Other Contracts														
Equity contracts		37	–	81,736	90,973	172,709	26,813	199,522	–	77,782	78,310	156,092	27,391	183,483
Commodity contracts		38	106	44,150	48,593	92,849	–	92,849	76	50,373	43,777	94,226	–	94,226
		39	106	125,886	139,566	265,558	26,813	292,371	76	128,155	122,087	250,318	27,391	277,709
Total		40	\$ 10,235,927	\$ 3,933,942	\$ 1,124,008	\$ 15,293,877	\$ 1,860,036	\$ 17,153,913	\$ 10,280,997	\$ 3,838,938	\$ 780,318	\$ 14,900,253	\$ 1,724,556	\$ 16,624,809

<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 Q4					
		Trading					
		Over-the-counter <sup>2</sup>					
		Clearing house <sup>3</sup>	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ —	\$ —	\$ 546,034	\$ 546,034	\$ —	\$ 546,034
Forward rate agreements	2	1,468,217	9,035	—	1,477,252	1,497	1,478,749
Swaps	3	8,659,568	328,150	—	8,987,718	1,379,082	10,366,800
Options written	4	—	89,499	275,160	364,659	1,649	366,308
Options purchased	5	—	82,712	366,412	449,124	3,914	453,038
	6	10,127,785	509,396	1,187,606	11,824,787	1,386,142	13,210,929
Foreign Exchange Contracts							
Futures	7	—	—	—	—	—	—
Forward contracts	8	—	116,537	—	116,537	31,717	148,254
Swaps	9	—	2,035,231	—	2,035,231	1,263	2,036,494
Cross-currency interest rate swaps	10	—	896,278	—	896,278	97,182	993,460
Options written	11	—	17,863	40	17,903	—	17,903
Options purchased	12	—	17,894	26	17,920	—	17,920
	13	—	3,083,803	66	3,083,869	130,162	3,214,031
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	8,444	102	—	8,546	4,196	12,742
Protection sold	15	1,336	207	—	1,543	1	1,544
	16	9,780	309	—	10,089	4,197	14,286
Other Contracts							
Equity contracts	17	—	76,337	71,960	148,297	27,767	176,064
Commodity contracts	18	66	46,370	56,835	103,271	—	103,271
	19	66	122,707	128,795	251,568	27,767	279,335
Total	20	\$ 10,137,631	\$ 3,716,215	\$ 1,316,467	\$ 15,170,313	\$ 1,548,268	\$ 16,718,581

<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

(\$ millions) As at	LINE #	2021 Q4			2021 Q3			2021 Q2		
		Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount
<b>Interest Rate Contracts</b>										
Forward rate agreements	1	\$ 15	\$ 275	\$ 164	\$ 21	\$ 292	\$ 208	\$ 11	\$ 279	\$ 204
Swaps	2	2,117	7,817	1,710	3,047	8,907	2,154	2,698	8,462	1,900
Options written	3	4	71	18	5	68	18	4	90	22
Options purchased	4	33	114	31	24	106	29	30	153	42
	5	2,169	8,277	1,923	3,097	9,373	2,409	2,743	8,984	2,168
<b>Foreign Exchange Contracts</b>										
Forward contracts	6	558	2,799	465	610	2,898	439	562	2,513	430
Swaps	7	2,799	18,649	1,975	1,669	15,007	1,642	2,288	16,035	1,526
Cross-currency interest rate swaps	8	1,490	10,075	1,170	1,431	9,550	1,184	1,570	9,884	1,289
Options written	9	7	145	52	4	112	38	24	106	26
Options purchased	10	22	132	64	27	113	82	34	124	47
	11	4,876	31,800	3,726	3,741	27,680	3,385	4,478	28,662	3,318
<b>Other Contracts</b>										
Credit derivatives	12	3	426	88	3	416	94	3	566	114
Equity contracts	13	252	7,129	1,390	298	7,505	1,351	270	7,504	1,341
Commodity contracts	14	1,524	5,176	1,340	1,189	5,105	1,550	821	4,007	1,100
	15	1,779	12,731	2,818	1,490	13,026	2,995	1,094	12,077	2,555
<b>Total net derivatives</b>	16	8,824	52,808	8,467	8,328	50,079	8,789	8,315	49,723	8,041
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	17	5,937	20,945	611	6,398	21,563	591	5,836	19,565	551
<b>Total</b>	18	\$ 14,761	\$ 73,753	\$ 9,078	\$ 14,726	\$ 71,642	\$ 9,380	\$ 14,151	\$ 69,288	\$ 8,592

			2021 Q1			2020 Q4					
			Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount	Current replacement cost <sup>1</sup>	Credit equivalent amount	Risk- weighted amount			
<b>Interest Rate Contracts</b>											
Forward rate agreements	19	\$	37	\$	569	\$	20	\$	325	\$	229
Swaps	20		3,552		9,844		4,347		10,607		2,641
Options written	21		7		79		33		129		36
Options purchased	22		42		160		5		75		23
	23		3,638		10,652		4,405		11,136		2,929
<b>Foreign Exchange Contracts</b>											
Forward contracts	24		562		2,539		465		2,364		353
Swaps	25		1,726		15,677		1,999		15,638		1,370
Cross-currency interest rate swaps	26		1,773		10,546		2,087		10,422		1,500
Options written	27		26		126		29		135		44
Options purchased	28		24		118		8		104		28
	29		4,111		29,006		4,588		28,663		3,295
<b>Other Contracts</b>											
Credit derivatives	30		4		603		3		508		123
Equity contracts	31		624		8,992		689		8,513		1,376
Commodity contracts	32		505		3,981		714		3,610		975
	33		1,133		13,576		1,406		12,631		2,474
<b>Total net derivatives</b>	34		8,882		53,234		10,399		52,430		8,698
Qualifying Central Counterparty (QCCP) contracts <sup>2</sup>	35		4,236		15,888		3,274		14,150		410
<b>Total</b>	36	\$	13,118	\$	69,122	\$	9,270	\$	66,580	\$	9,108

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

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

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

(\$ millions) As at		LINE #	2021 Q4			2021 Q3			2021 Q2			2021 Q1		
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:		1	\$ 24,426	\$ 31,698	\$ 56,124	\$ 25,696	\$ 28,381	\$ 54,077	\$ 26,078	\$ 28,999	\$ 55,077	\$ 26,221	\$ 28,565	\$ 54,786
Residential mortgage		2	8,685	118	8,803	9,421	119	9,540	9,388	117	9,505	9,306	122	9,428
Credit card		3	1,273	7,913	9,186	1,281	7,265	8,546	1,269	7,944	9,213	1,317	9,973	11,290
Other retail exposures		4	14,468	23,667	38,135	14,994	20,997	35,991	15,421	20,938	36,359	15,598	18,470	34,068
Re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	9,221	28,659	37,880	8,342	28,190	36,532	8,234	26,074	34,308	8,075	24,192	32,267
Loans to corporates		7	–	7,579	7,579	–	6,713	6,713	–	5,600	5,600	–	4,573	4,573
Commercial mortgage		8	–	16,137	16,137	–	16,248	16,248	–	15,374	15,374	–	15,818	15,818
Lease and receivables		9	9,159	4,943	14,102	8,280	5,229	13,509	8,173	5,100	13,273	8,011	3,801	11,812
Other wholesale		10	62	–	62	62	–	62	61	–	61	64	–	64
Re-securitization		11	–	–	–	–	–	–	–	–	–	–	–	–
2020 Q4														
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:		12	\$ 26,854	\$ 31,290	\$ 58,144									
Residential mortgage		13	9,117	127	9,244									
Credit card		14	1,595	11,603	13,198									
Other retail exposures		15	16,142	19,560	35,702									
Re-securitization		16	–	–	–									
Wholesale (total) – of which:		17	7,801	25,973	33,774									
Loans to corporates		18	–	4,487	4,487									
Commercial mortgage		19	–	16,909	16,909									
Lease and receivables		20	7,734	4,577	12,311									
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 Q4	2021 Q3	2021 Q2	2021 Q1
		<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>	<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>	<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>	<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>
		<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>	<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>	<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>	<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>
Retail (total) – of which:	1	\$ – \$ 556 \$ 556	\$ – \$ 391 \$ 391	\$ – \$ 227 \$ 227	\$ – \$ 406 \$ 406
Residential mortgage	2	– – –	– – –	– – –	– 79 79
Credit card	3	– 33 33	– 4 4	– 1 1	– 34 34
Other retail exposures	4	– 523 523	– 387 387	– 226 226	– 293 293
Re-securitization	5	– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6	– 54 54	– 9 9	– 28 28	– 25 25
Loans to corporates	7	– – –	– – –	– – –	– – –
Commercial mortgage	8	– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9	– – –	– – –	– – –	– 12 12
Other wholesale	10	– 53 53	– 8 8	– 27 27	– 12 12
Re-securitization	11	– – –	– – –	– – –	– – –
		2020 Q4			
		<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>			
		<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>			
Retail (total) – of which:	12	\$ – \$ 1,142 \$ 1,142			
Residential mortgage	13	– 454 454			
Credit card	14	– 61 61			
Other retail exposures	15	– 627 627			
Re-securitization	16	– – –			
Wholesale (total) – of which:	17	– 168 168			
Loans to corporates	18	– – –			
Commercial mortgage	19	– 1 1			
Lease and receivables	20	– 63 63			
Other wholesale	21	– 104 104			
Re-securitization	22	– – –			

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

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

\$ millions) As at		LINE #	2021 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			\$ 32,856	\$ 559	\$ 157	\$ 73	\$ 2	\$ –	\$ 33,583	\$ 62	\$ 2	\$ –	\$ 3,930	\$ 16	\$ 27	\$ –	\$ 297	\$ 1	\$ 2	
Traditional securitization			32,856	559	157	73	2	–	33,583	62	2	–	3,930	16	27	–	297	1	2	
of which: securitization			23,939	456	29	–	2	–	24,424	–	2	–	2,741	–	27	–	202	–	2	
of which: retail underlying			8,917	103	128	73	–	–	9,159	62	–	–	1,189	16	–	–	95	1	–	
of which: wholesale			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: re-securitization			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			\$ 32,856	\$ 559	\$ 157	\$ 73	\$ 2	\$ –	\$ 33,583	\$ 62	\$ 2	\$ –	\$ 3,930	\$ 16	\$ 27	\$ –	\$ 297	\$ 1	\$ 2	
			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			33,304	529	153	51	1	–	33,975	62	1	–	3,921	16	11	–	294	1	1	
of which: securitization			25,208	457	30	–	1	–	25,695	–	1	–	2,869	–	11	–	210	–	1	
of which: retail underlying			8,096	72	123	51	–	–	8,280	62	–	–	1,052	16	–	–	84	1	–	
of which: wholesale			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: re-securitization			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			\$ 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			33,748	352	147	64	1	–	34,250	61	1	–	3,879	16	16	–	291	1	1	
of which: securitization			25,785	263	29	–	1	–	26,077	–	1	–	2,848	–	16	–	208	–	1	
of which: retail underlying			7,963	89	118	64	–	–	8,173	61	–	–	1,031	16	–	–	83	1	–	
of which: wholesale			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: re-securitization			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			\$ 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			33,654	419	95	126	2	–	34,230	64	2	–	3,990	17	26	–	300	1	2	
of which: securitization			25,875	315	29	–	2	–	26,219	–	2	–	2,921	–	26	–	214	–	2	
of which: retail underlying			7,779	104	66	126	–	–	8,011	64	–	–	1,069	17	–	–	86	1	–	
of which: wholesale			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: re-securitization			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			\$ 33,654	\$ 419	\$ 95	\$ 126	\$ 2	\$ –	\$ 34,230	\$ 64	\$ 2	\$ –	\$ 3,990	\$ 17	\$ 26	\$ –	\$ 300	\$ 1	\$ 2	

<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		2020 Q4																
LINE #																		
		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	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5
of which: securitization	2	33,411	947	199	93	5	–	34,583	67	5	–	4,178	18	68	–	316	1	5
of which: retail underlying	3	25,843	877	63	66	5	–	26,849	–	5	–	3,191	–	68	–	237	–	5
of which: wholesale	4	7,568	70	136	27	–	–	7,734	67	–	–	987	18	–	–	79	1	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$ 33,411	\$ 947	\$ 199	\$ 93	\$ 5	\$ –	\$ 34,583	\$ 67	\$ 5	\$ –	\$ 4,178	\$ 18	\$ 68	\$ –	\$ 316	\$ 1	\$ 5

<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 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		1	\$ 59,901	\$ 456	\$ –	\$ –	\$ –	\$ 10,064	\$ 50,169	\$ 124	\$ –	\$ 1,006	\$ 7,742	\$ 12	\$ –	\$ 58	\$ 619	\$ 1	\$ –
of which: securitization		2	59,901	456	–	–	–	10,064	50,169	124	–	1,006	7,742	12	–	58	619	1	–
of which: retail underlying		3	31,242	456	–	–	–	10,064	21,634	–	–	1,006	2,282	–	–	58	182	–	–
of which: wholesale		4	28,659	–	–	–	–	–	28,535	124	–	–	5,460	12	–	–	437	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 59,901	\$ 456	\$ –	\$ –	\$ –	\$ 10,064	\$ 50,169	\$ 124	\$ –	\$ 1,006	\$ 7,742	\$ 12	\$ –	\$ 58	\$ 619	\$ 1	\$ –
			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		9	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 1	\$ –
of which: securitization		10	56,116	455	–	–	–	9,628	46,818	125	–	963	7,342	12	–	55	588	1	–
of which: retail underlying		11	27,926	455	–	–	–	9,628	18,753	–	–	963	1,996	–	–	55	160	–	–
of which: wholesale		12	28,190	–	–	–	–	–	28,065	125	–	–	5,346	12	–	–	428	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 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		17	\$ 54,612	\$ 461	\$ –	\$ –	\$ –	\$ 9,715	\$ 45,235	\$ 123	\$ –	\$ 972	\$ 7,033	\$ 12	\$ –	\$ 55	\$ 563	\$ 1	\$ –
of which: securitization		18	54,612	461	–	–	–	9,715	45,235	123	–	972	7,033	12	–	55	563	1	–
of which: retail underlying		19	28,538	461	–	–	–	9,715	19,284	–	–	972	2,092	–	–	55	167	–	–
of which: wholesale		20	26,074	–	–	–	–	–	25,951	123	–	–	4,941	12	–	–	396	1	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 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		25	\$ 51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 1	\$ –
of which: securitization		26	51,556	1,201	–	–	–	–	52,629	128	–	–	9,866	13	–	–	634	1	–
of which: retail underlying		27	27,364	1,201	–	–	–	–	28,565	–	–	–	5,222	–	–	–	263	–	–
of which: wholesale		28	24,192	–	–	–	–	–	24,064	128	–	–	4,644	13	–	–	371	1	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 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 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>2</sup>				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
<b>Total exposures</b>																			
Traditional securitization	1	\$	55,742	\$ 1,521	\$ –	\$ –	\$ –	\$ –	\$ 57,130	\$ 133	\$ –	\$ –	\$ 10,564	\$ 13	\$ –	\$ –	\$ 679	\$ 1	\$ –
of which: securitization	2		55,742	1,521	–	–	–	–	57,130	133	–	–	10,564	13	–	–	679	1	–
of which: retail underlying	3		29,769	1,521	–	–	–	–	31,290	–	–	–	5,600	–	–	–	282	–	–
of which: wholesale	4		25,973	–	–	–	–	–	25,840	133	–	–	4,964	13	–	–	397	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
<b>Total</b>	8	\$	55,742	\$ 1,521	\$ –	\$ –	\$ –	\$ –	\$ 57,130	\$ 133	\$ –	\$ –	\$ 10,564	\$ 13	\$ –	\$ –	\$ 679	\$ 1	\$ –

<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 Q4						2021 Q3					
			Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD	Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD
<b>Retail</b>														
Residential secured uninsured		1	0.29 %	0.26 %	26.41 %	7.97 %	95.96 %	96.25 %	0.31 %	0.28 %	27.24 %	8.91 %	96.20 %	96.85 %
Residential secured insured <sup>4</sup>		2	0.29	0.21	n/a	n/a	98.36	97.04	0.31	0.22	n/a	n/a	98.28	97.21
Qualifying revolving retail		3	1.37	1.33	89.81	84.44	91.78	88.59	1.33	1.54	89.66	83.62	92.09	89.25
Other retail		4	1.85	1.67	49.78	44.66	98.82	91.80	1.94	1.69	51.55	44.74	98.93	91.54
<b>Non-Retail</b>														
Corporate		5	1.69	0.40	20.60	26.72	84.40	52.38	1.58	0.46	21.05	36.73	84.79	55.96
Sovereign		6	0.17	—	8.93	n/a	99.86	n/a	0.08	—	9.01	n/a	99.86	n/a
Bank		7	0.18	—	18.93	n/a	88.54	n/a	0.18	—	18.17	n/a	89.65	n/a
			2021 Q2						2021 Q1					
			Average Estimated PD <sup>1</sup>	Actual Default Rate	Average Estimated LGD <sup>2</sup>	Actual LGD <sup>3</sup>	Average Estimated EAD	Actual EAD	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	0.35 %	0.48 %	27.67 %	9.88 %	96.63 %	97.49 %	0.36 %	0.42 %	28.57 %	10.10 %	96.30 %	96.89 %
Residential secured insured <sup>4</sup>		9	0.35	0.27	n/a	n/a	98.27	98.21	0.37	0.29	n/a	n/a	98.22	97.61
Qualifying revolving retail		10	1.48	1.76	89.62	83.42	92.52	90.13	1.54	2.00	89.55	82.84	92.57	91.66
Other retail		11	2.18	1.87	53.91	45.81	98.97	92.42	2.36	2.01	53.91	45.80	98.97	92.52
<b>Non-Retail</b>														
Corporate		12	1.53	0.47	21.54	38.90	85.02	64.42	1.50	0.49	22.82	38.93	84.81	64.81
Sovereign		13	0.08	—	9.02	n/a	99.87	n/a	0.08	—	8.63	n/a	99.88	n/a
Bank		14	0.23	0.07	18.61	n/a	88.88	n/a	0.18	—	16.91	n/a	88.58	n/a
			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						
<b>Retail</b>														
Residential secured uninsured		15	0.36 %	0.35 %	29.49 %	11.03 %	95.94 %	95.77 %						
Residential secured insured <sup>4</sup>		16	0.41	0.33	n/a	n/a	98.39	97.95						
Qualifying revolving retail		17	1.63	2.23	89.44	82.45	93.16	92.49						
Other retail		18	2.90	2.11	54.98	46.53	99.24	92.32						
<b>Non-Retail</b>														
Corporate		19	1.47	0.48	22.79	31.14	84.99	63.90						
Sovereign		20	0.08	—	8.63	n/a	99.86	n/a						
Bank		21	0.17	—	16.61	n/a	88.63	n/a						

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

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

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

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

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

(\$ millions, except as noted)

As at

(\$ millions, except as noted) As at		LINE #	2021 Q4								
			PD range	External rating equivalent <sup>1</sup>	Weighted average PD	Arithmetic PD average by Obligators	Number of obligors		Defaulted obligors in the year <sup>2</sup>	of which: new defaulted obligors in the year	Average historical annual default rate
							End of previous	End of the year			
Corporate Canada	1		0.00 to <0.15	% AAA to BBB-	0.08	% 0.11	9,662	8,911	1	–	0.01
	2		0.15 to <0.25	BB+	0.20	0.20	3,530	3,541	1	–	0.04
	3		0.25 to <0.50	BB to BB-	0.36	0.35	10,266	10,810	1	–	0.06
	4		0.50 to <0.75	B+	0.69	0.69	3,369	3,580	3	–	0.11
	5		0.75 to <2.50	B To B-	1.65	1.70	14,174	16,282	41	1	0.42
	6		2.50 to <10.00	CCC+	9.82	9.82	637	555	5	–	1.95
	7		10.00 to <100.00	CCC to CC and below	24.37	24.11	899	1,017	84	1	7.63
	8		Total		1.13	1.41	42,537	44,696	136	2	0.37
U.S.	9		0.00 to <0.15	% AAA to A- n/a	0.05	0.07	636	678	–	–	–
	10		0.15 to <0.25	BBB+	n/a	–	–	–	–	–	–
	11		0.25 to <0.50	BBB to BBB-	0.29	0.29	183	179	–	–	–
	12		0.50 to <0.75	B+	0.72	0.74	1,492	1,321	–	–	0.01
	13		0.75 to <2.50	BB+ to B	1.30	1.39	11,088	11,509	18	–	0.15
	14		2.50 to <10.00	B-	4.70	4.70	2,422	2,717	9	–	0.30
	15		10.00 to <100.00	CCC+ to CC and below	27.46	29.71	774	840	55	3	9.79
	16		Total		2.26	3.07	16,595	17,244	82	3	0.51
Sovereign	17		0.00 to <0.15	% AAA to BBB-	0.01	0.04	355	366	–	–	–
	18		0.15 to <0.25	BB+	0.20	0.20	3	2	–	–	–
	19		0.25 to <0.50	BB to BB-	0.29	0.36	16	9	–	–	–
	20		0.50 to <0.75	B+	–	–	–	–	–	–	–
	21		0.75 to <2.50	B To B-	2.23	1.47	6	4	–	–	–
	22		2.50 to <10.00	CCC+	–	–	–	–	–	–	–
	23		10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–
	24		Total		0.01	0.08	380	381	–	–	–
Bank	25		0.00 to <0.15	% AAA to BBB-	0.04	0.06	1,351	1,361	–	–	–
	26		0.15 to <0.25	BB+	0.20	0.20	42	43	–	–	–
	27		0.25 to <0.50	BB to BB-	0.31	0.34	66	82	–	–	–
	28		0.50 to <0.75	B+	0.72	0.70	42	38	–	–	–
	29		0.75 to <2.50	B To B-	1.14	1.63	70	66	–	–	–
	30		2.50 to <10.00	CCC+	4.70	4.70	1	2	–	–	–
	31		10.00 to <100.00	CCC to CC and below	17.75	19.03	2	2	–	–	–
	32		Total		0.09	% 0.19	1,574	1,594	–	–	–

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

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

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

LINE #	2021 Q4							
	PD range	Weighted average PD	Arithmetic PD average by Obligators	Number of obligors		Defaulted obligors in the year <sup>1</sup>	of which: new defaulted obligors in the year	Average historical annual default rate
				End of previous	End of the year			
<b>Residential Secured</b>								
Canadian Retail Insured								
1	0.00 to <0.15 %	0.07 %	0.05 %	361,679	340,911	137	–	0.04 %
2	0.15 to <0.25	0.20	0.19	52,013	45,525	91	1	0.17
3	0.25 to <0.50	0.32	0.35	48,355	41,305	117	1	0.30
4	0.50 to <0.75	0.52	0.61	22,059	17,830	77	1	0.45
5	0.75 to <2.50	1.29	1.30	25,589	19,250	161	–	0.92
6	2.50 to <10.00	5.90	4.85	10,673	6,417	265	–	3.28
7	10.00 to <100.00	23.43	23.74	2,526	1,180	220	–	11.54
8	<b>Total</b>	<b>0.81</b>	<b>0.65</b>	<b>522,894</b>	<b>472,418</b>	<b>1,068</b>	<b>3</b>	<b>0.26</b>
Canadian Retail Uninsured								
9	0.00 to <0.15 %	0.06	0.05	736,141	799,548	185	6	0.03
10	0.15 to <0.25	0.19	0.19	119,755	123,806	137	12	0.11
11	0.25 to <0.50	0.31	0.35	88,217	79,919	194	7	0.24
12	0.50 to <0.75	0.52	0.61	31,601	31,184	97	1	0.44
13	0.75 to <2.50	1.25	1.26	35,098	29,033	222	2	0.91
14	2.50 to <10.00	5.90	4.76	11,389	7,292	241	–	3.47
15	10.00 to <100.00	26.70	25.40	2,973	1,195	202	–	11.19
16	<b>Total</b>	<b>0.46</b>	<b>0.42</b>	<b>1,025,174</b>	<b>1,071,977</b>	<b>1,278</b>	<b>28</b>	<b>0.18</b>
U.S. Retail Uninsured								
17	0.00 to <0.15 %	0.06	0.06	122,011	113,964	98	1	0.06
18	0.15 to <0.25	0.19	0.20	24,669	21,316	42	–	0.12
19	0.25 to <0.50	0.32	0.34	26,865	22,836	85	–	0.23
20	0.50 to <0.75	0.52	0.61	9,544	8,685	59	–	0.40
21	0.75 to <2.50	1.25	1.30	18,552	15,445	114	–	0.70
22	2.50 to <10.00	5.74	4.81	6,515	5,593	145	–	2.67
23	10.00 to <100.00	26.59	21.97	2,928	2,383	145	5	8.86
24	<b>Total</b>	<b>1.77 %</b>	<b>2.44 %</b>	<b>211,084</b>	<b>190,222</b>	<b>688</b>	<b>6</b>	<b>0.42 %</b>
<b>Qualifying Revolving Retail (QRR)</b>								
25	0.00 to <0.15 %	0.05 %	0.05 %	15,343,808	16,641,129	7,705	40	0.05 %
26	0.15 to <0.25	0.19	0.19	2,387,116	2,411,702	3,870	112	0.18
27	0.25 to <0.50	0.32	0.36	2,930,086	2,767,269	7,612	287	0.30
28	0.50 to <0.75	0.53	0.62	1,610,829	1,546,697	6,756	130	0.49
29	0.75 to <2.50	1.48	1.48	4,429,041	4,357,884	40,539	1,646	1.05
30	2.50 to <10.00	5.50	4.84	3,645,116	3,238,051	91,463	1,560	3.56
31	10.00 to <100.00	25.34	29.75	1,436,157	1,000,577	192,394	669	20.99
32	<b>Total</b>	<b>1.21</b>	<b>2.24</b>	<b>31,782,153</b>	<b>31,963,309</b>	<b>350,339</b>	<b>4,444</b>	<b>1.68</b>
<b>Other Retail</b>								
33	0.00 to <0.15 %	0.08	0.08	679,732	708,091	363	1	0.07
34	0.15 to <0.25	0.20	0.20	371,972	395,357	445	3	0.16
35	0.25 to <0.50	0.34	0.36	512,971	550,581	1,035	32	0.25
36	0.50 to <0.75	0.53	0.62	274,384	292,129	1,036	20	0.44
37	0.75 to <2.50	1.51	1.40	977,469	998,756	7,184	365	0.98
38	2.50 to <10.00	5.77	4.70	532,538	476,570	14,131	405	3.37
39	10.00 to <100.00	26.32	22.15	179,103	117,139	20,038	331	17.33
40	<b>Total</b>	<b>3.51 %</b>	<b>2.51 %</b>	<b>3,528,169</b>	<b>3,538,623</b>	<b>44,232</b>	<b>1,157</b>	<b>1.59 %</b>

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

<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		