



Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2022

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Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's first quarter 2022 Report to Shareholders, 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 first quarter 2022, 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			
			RTS First Quarter 2022	SFI First Quarter 2022	SRD First Quarter 2022	Annual Report 2021
Overview of risk management	OVA – Bank risk management approach.	Annual				66, 73-85, 93, 109, 220
	OV1 – Overview of RWA.	Quarterly			10	
Linkages between financial statements and regulatory exposures	LI1 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories.	Quarterly			13	
	LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements.	Quarterly			14	
	LIA – Explanations of differences between accounting and regulatory exposure amounts.	Quarterly			14	
Composition of capital and TLAC ¹	CC1 – Composition of regulatory capital.	Quarterly			1-3	
	CC2 – Reconciliation of regulatory capital to balance sheet.	Quarterly			5	
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments ² .	Quarterly				
	TLAC1 – TLAC composition (at resolution group level).	Quarterly			8	
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level.	N/A ³	Not applicable to TD.			
	TLAC3 – Resolution entity – creditor ranking at legal entity level.	Quarterly			9	
Leverage ratio	LR1 – Summary comparison of accounting assets versus leverage ratio exposure measure.	Quarterly			6	
	LR2 – Leverage ratio common disclosure template.	Quarterly			6	
Credit risk	CRA – General information about credit risk.	Annual				81-83, 85-87
	CR1 – Credit quality of assets.	Quarterly			15-16	
	CR2 – Changes in stock of defaulted loans and debt securities ⁴ .	Quarterly				
	CRB – Additional disclosure related to the credit quality of assets a) to d).	Annual				88, 142, 149, 173
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2022	SFI First Quarter 2022	SRD First Quarter 2022	Annual Report 2021
Credit risk	CRB – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		24-26, 28-30		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	64			142, 173
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures.	Quarterly			15-16	
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				88
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			17	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				87-88
	CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects.	Quarterly			21	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			22	
	CRE – Qualitative disclosures related to IRB models.	Annual				81-83, 86-89, 96
	CR6 – IRB – Credit risk exposures by portfolio and probability of default (PD) range.	Quarterly			23-38	
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques.	N/A	Impact is immaterial and has been disclosed in CR3, footnote 3.			
	CR8 – RWA flow statements of credit risk exposures under IRB.	Quarterly			11	
	CR9 – IRB – Backtesting of PD per portfolio ⁵ .	Annual				
	CR10 – IRB (specialized lending and equities under the simple risk weight method).	Quarterly			39	
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				88, 102
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			40-41	
	CCR2 – CVA capital charge.	Quarterly			42	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	N/A				
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			49	
	CCR6 – Credit derivatives exposures.	Quarterly			50	
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	CCR8 – Exposures to central counterparties.	Quarterly			50	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2022	SFI First Quarter 2022	SRD First Quarter 2022	Annual Report 2021
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				70-71, 89, 145-146, 175- 176
	SEC1 – Securitization exposures in the banking book.	Quarterly			54	
	SEC2 – Securitization exposures in the trading book.	Quarterly			55	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			56-57	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			58-59	
Market risk ⁴	MRA – Qualitative disclosure requirements related to market risk.		TD has deferred these disclosures as allowed per OSFI's Pillar 3 guideline issued April 2017.			
	MRB – Qualitative disclosures for banks using the Internal Models Approach (IMA).					
	MR1 – Market risk under standardized approach.					
	MR2 – RWA flow statements of market risk exposures under an IMA.					
	MR3 – IMA values for trading portfolios.					
	MR4 – Comparison of VaR ⁶ estimates with gains/losses.					

¹ Total loss absorbing capacity (TLAC).

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

³ Not applicable.

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

⁵ For annual disclosures, refer to the fourth quarter 2021 SRD.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions)
As at

Common Equity Tier 1 Capital

Common shares plus related contributed surplus
Retained earnings
Accumulated other comprehensive income (loss)
Directly issued capital subject to phase out from CET1²
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 #	2022 Q1	Q4	2021 Q3	Q2	Q1	Cross Reference ¹
1	\$ 23,128	\$ 23,086	\$ 22,879	\$ 22,791	\$ 22,594	A1+A2+B
2	65,621	63,944	61,167	59,035	56,032	C
3	7,532	7,097	9,164	7,742	11,152	D
4	n/a	—	—	—	—	
5	—	—	—	—	—	
6	96,281	94,127	93,210	89,568	89,778	
7	—	—	—	—	—	
8	(16,474)	(16,099)	(16,211)	(15,854)	(16,413)	E1-E2
9	(2,030)	(2,006)	(2,022)	(1,803)	(1,899)	F1-F2
10	(101)	(100)	(122)	(156)	(158)	G
11	(1,121)	(1,691)	(3,052)	(2,813)	(3,368)	H
12	—	—	—	—	—	I
13	—	—	—	—	—	
14	(142)	(124)	(90)	(68)	(59)	J
15	(729)	(470)	(246)	(267)	(9)	K1-K2
16	(5)	(36)	(2)	(11)	(4)	
17	—	—	—	—	—	
18	(4,538)	(4,486)	(5,163)	(5,011)	(5,873)	L1+L2
19	—	—	—	—	—	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	382	822	960	1,043	1,398	M
27	—	—	—	—	—	
28	(24,758)	(24,190)	(25,948)	(24,940)	(26,385)	
29	71,523	69,937	67,262	64,628	63,393	
29a	71,141	69,115	66,302	63,585	61,995	
30	5,696	5,691	6,697	4,947	5,647	N+O+P
31	5,696	5,691	6,697	4,947	5,647	
32	—	—	—	—	—	
33	n/a	450	440	615	615	
34	—	—	—	61	61	
35	n/a	—	—	61	61	
36	5,696	6,141	7,137	5,623	6,323	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	(13)	(12)	(10)	(14)	(12)	Q
40	(350)	(350)	(350)	(350)	(350)	R
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(363)	(362)	(360)	(364)	(362)	
44	5,333	5,779	6,777	5,259	5,961	
45	76,856	75,716	74,039	69,887	69,354	
45a	\$ 76,474	\$ 74,894	\$ 73,079	\$ 68,844	\$ 67,956	

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

² Common Equity Tier 1 (CET1).

Capital Position – Basel III (CC1) (Continued)

(\$ millions)

As at

Tier 2 capital instruments and provisions

Directly issued qualifying Tier 2 instruments plus related stock surplus

Directly issued capital instruments subject to phase out from Tier 2

Tier 2 instruments issued by subsidiaries and held by third parties

of which: instruments issued by subsidiaries subject to phase out

Collective allowance

Tier 2 Capital before regulatory adjustments

Tier 2 regulatory adjustments

Investments in own Tier 2 instruments

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

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

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

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

Other deductions from Tier 2 capital

Total regulatory adjustments to Tier 2 Capital

Tier 2 Capital

Total Capital

Total Capital with transitional arrangements for ECL provisioning not applied

Total risk-weighted assets

Capital Ratios

Common Equity Tier 1 Capital (as percentage of RWA)

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

Tier 1 Capital Ratio

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

Total Capital (as percentage of RWA)

Total Capital Ratio with transitional arrangements for ECL provisioning not applied

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

of which: capital conservation buffer requirement

of which: bank-specific countercyclical buffer requirement⁴

of which: G-SIB buffer requirement⁵

of which: D-SIB buffer requirement

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

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

Common Equity Tier 1 target ratio

Tier 1 target ratio

Total Capital target ratio

LINE #	2022 Q1	Q4	Q3	2021 Q2	Q1	Cross Reference ¹
46	\$ 11,104	\$ 11,030	\$ 11,103	\$ 11,069	\$ 11,183	S
47	n/a	120	120	160	160	
48	–	–	–	–	–	
49	n/a	–	–	–	–	
50	2,113	1,665	1,569	1,433	1,172	T
51	13,217	12,815	12,792	12,662	12,515	
52	–	(8)	–	–	–	
53	–	–	–	–	–	
54	(372)	(308)	(369)	(404)	(406)	U
54a	(153)	(68)	(101)	(61)	–	V
55	(160)	(160)	(160)	(160)	(160)	W
56	–	–	–	–	–	
57	(685)	(544)	(630)	(625)	(566)	
58	12,532	12,271	12,162	12,037	11,949	
59	89,388	87,987	86,201	81,924	81,303	
59a	89,388	87,987	86,201	81,924	81,303	
60	\$ 470,852	\$ 460,270	\$ 465,453	\$ 455,010	\$ 467,227	
61	15.2 %	15.2 %	14.5 %	14.2 %	13.6 %	
61a	15.1	15.0	14.2	14.0	13.3	
62	16.3	16.5	15.9	15.4	14.8	
62a	16.2	16.3	15.7	15.1	14.5	
63	19.0	19.1	18.5	18.0	17.4	
63a	19.0	19.1	18.5	18.0	17.4	
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	15.2	14.5	14.2	13.6	
69	8.0	8.0	8.0	8.0	8.0	
70	9.5	9.5	9.5	9.5	9.5	
71	11.5	11.5	11.5	11.5	11.5	

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

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

³ The Financial Stability Board (FSB), in consultation with BCBS and national authorities, has identified the 2021 list of G-SIBs, using 2020 fiscal year-end data. The Bank was identified as a G-SIB on November 22, 2019.

⁴ The countercyclical buffer surcharge is in effect.

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

⁶ Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer. Effective 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.)⁷

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

TD Mortgage Corporation

Common Equity Tier 1 Capital

Tier 1 Capital

Total Capital

LINE #	2022 Q1	Q4	Q3	2021 Q2	Q1
72	\$ 7,606	\$ 7,442	\$ 7,243	\$ 6,963	\$ 6,927
73	2,232	2,055	1,856	1,763	1,582
74	93	87	87	80	66
75	1,631	327	660	589	944
76	269	280	276	255	285
77	210	210	199	175	180
78	2,285	2,408	2,577	2,511	3,268
79	2,285	2,277	2,330	2,301	2,390
80	n/a	—	—	—	—
81	n/a	—	—	—	—
82	n/a	675	675	675	675
83	n/a	—	—	515	515
84	n/a	876	876	876	876
85	n/a	—	—	—	—
86	18.1 %	18.0 %	17.7 %	17.4 %	15.3 %
87	18.1	18.0	17.7	17.4	15.3
88	19.3	19.3	19.0	18.7	16.6
89	40.5	40.1	39.9	39.4	38.9
90	40.5	40.1	39.9	39.4	38.9
91	40.5	40.3	40.0	39.5	39.1

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

Flow Statement for Regulatory Capital¹

(\$ millions)

Common Equity Tier 1

Balance at beginning of period
New capital issues
Redeemed capital ²
Gross dividends (deductions)
Shares issued in lieu of dividends (add back)
Profit attributable to shareholders of the parent company ³
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 #	2022 Q1	Q4	Q3	2021 Q2	Q1
1	\$ 69,937	\$ 67,262	\$ 64,628	\$ 63,393	\$ 62,616
2	76	19	56	44	46
3	(764)	—	—	—	—
4	(1,665)	(1,500)	(1,492)	(1,500)	(1,498)
5	122	102	99	101	112
6	3,733	3,781	3,545	3,695	3,277
7	(18)	(34)	(22)	(9)	(2)
8	1,591	(469)	839	(2,211)	(2,286)
9	n/a	n/a	n/a	n/a	n/a
10	(153)	(46)	118	61	318
11	(433)	(191)	226	(705)	35
12	(399)	128	(576)	655	737
13	(1)	22	34	2	19
14	—	—	—	—	—
15	(503)	863	(193)	1,102	19
16	71,523	69,937	67,262	64,628	63,393
17	5,779	6,777	5,259	5,961	6,475
18	—	—	1,750	—	—
19	(450)	(1,000)	—	(700)	—
20	4	2	(232)	(2)	(514)
21	5,333	5,779	6,777	5,259	5,961
22	76,856	75,716	74,039	69,887	69,354
23	12,271	12,162	12,037	11,949	10,930
24	—	—	—	—	—
25	—	—	—	—	—
26	—	—	(40)	—	—
27	448	96	136	261	663
28	(187)	13	29	(173)	356
29	12,532	12,271	12,162	12,037	11,949
30	\$ 89,388	\$ 87,987	\$ 86,201	\$ 81,924	\$ 81,303

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

² Represents impact of shares repurchased for cancellation.

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

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

(\$ millions)
As at

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 ⁴
Significant investments in financials
Significant investments exceeding regulatory thresholds
Significant investments not exceeding regulatory thresholds
Defined pension benefits
Other Assets
TOTAL ASSETS
LIABILITIES AND EQUITY
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 ⁴
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
Regulatory capital amortization of maturing debentures
Subordinated notes not allowed for regulatory capital
Liabilities
Common Shares
Preferred Shares and other equity instruments
Directly issued qualifying Additional Tier 1 instruments
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
TOTAL LIABILITIES AND EQUITY

LINE #	2022 Q1		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
1	\$ 7,001	\$ 7,001	
2	165,209	164,985	
3	152,748	152,748	
4	9,925	9,310	
5	54,519	54,520	
6	4,762	1,541	
7	75,519	72,472	
8			
9		142	L1
10		13	Q
11		372	U
12		153	V
13		663	
14	295,946	295,841	
15	165,818	165,818	
16	749,854	749,854	
17	(6,239)	(6,239)	
18		(2,113)	T
19		–	I
20		(382)	M
21		(3,744)	
22	103,526	100,931	
23			
24		4,396	L2
25		6,790	
26		16,615	E1
27		2,059	F1
28		93	
29			
30		101	G
31		1,631	
32		1,482	
33		(1,059)	
34			
35		–	
36		80	
37		988	K1
38		67,755	
39	1,778,588	1,768,782	
40			
41	20,549	20,549	
42	51,892	51,892	
43	13,332	13,332	
44	135,150	135,150	
45	1,159,538	1,159,538	
46	284,846	275,040	
47			
48		141	E2
49		29	F2
50		259	K2
51		854	
52		(1,059)	
53		142	J
54		274,674	
55	11,304	11,304	
56		11,104	S
57		–	
58		200	
59	1,676,611	1,666,805	
60	23,170	23,170	A1
61	5,700	5,700	
62		5,700	N
63		–	
64	(188)	(188)	A2
65	(6)	(6)	
66		(6)	O
67	148	148	
68		146	B
69		2	P
70	65,621	65,621	C
71	7,532	7,532	D
72		1,121	H
73		6,411	
74	\$ 1,778,588	\$ 1,768,782	

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

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (consolidated), TD Life Insurance Company, and TD Reinsurance (Barbados) Inc. which have total assets included in the consolidated Bank of \$9.8 billion and total equity of \$2.7 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (R, W) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

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 #	2022 Q1	Q4	Q3	2021 Q2	Q1	OSFI Template
1	\$ 1,778,588	\$ 1,728,672	\$ 1,703,093	\$ 1,669,058	\$ 1,735,595	1
2	(7,494)	(7,301)	(7,521)	(7,308)	(7,419)	2
3	(1,228)	(1,228)	(1,266)	(1,266)	(1,266)	3
4	–	–	–	–	–	4
5	14,469	8,307	8,935	1,440	1,459	5
6	(21,237)	(25,741)	(25,724)	(25,602)	(19,632)	6
7	183,156	178,892	178,877	178,003	178,865	7
8	(180,923)	(294,879)	(308,910)	(305,873)	(340,409)	8
9	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	9
10	\$ 1,393,966	\$ 1,228,805	\$ 1,198,679	\$ 1,171,894	\$ 1,204,814	1
11	–	–	–	–	–	2
12	(8,301)	(9,652)	(8,943)	(12,315)	(12,537)	3
13	(25,361)	(25,249)	(27,179)	(26,278)	(28,086)	4
14	1,360,304	1,193,904	1,162,557	1,133,301	1,164,191	5
15	21,368	20,566	20,493	19,699	18,180	6
16	54,355	50,515	48,335	46,687	48,520	7
17	–	–	–	–	–	8
18	3,736	2,964	1,579	1,672	2,077	9
19	(2,170)	(1,662)	(787)	(683)	(1,184)	10
20	77,289	72,383	69,620	67,375	67,593	11
21	165,818	167,284	162,154	155,375	156,176	12
22	(25,456)	(29,384)	(29,603)	(28,885)	(23,782)	13
23	4,220	3,643	3,879	3,283	4,150	14
24	–	–	–	–	–	15
25	144,582	141,543	136,430	129,773	136,544	16
26	639,432	629,117	623,817	625,570	627,795	17
27	(456,276)	(450,225)	(444,940)	(447,567)	(448,930)	18
28	183,156	178,892	178,877	178,003	178,865	19
29	76,856	75,716	74,039	69,887	69,354	20
30	76,474	74,894	73,079	68,844	67,956	20a
31	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193	21
32	4.4 %	4.8 %	4.8 %	4.6 %	4.5 %	22
33	4.3	4.7	4.7	4.6	4.4	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

	LINE #	2022	2021			
		Q1	Q4	Q3	Q2	Q1
Resolution group 1						
Total loss absorbing capacity (TLAC) available	1	\$ 134,606	\$ 130,380	\$ 122,205	\$ 114,229	\$ 110,980
<i>TLAC available with transitional arrangements for ECL provisioning not applied¹</i>	1a	<i>134,606</i>	<i>130,380</i>	<i>122,205</i>	<i>114,229</i>	<i>110,980</i>
Total RWA at the level of the resolution group	2	470,852	460,270	465,453	455,010	467,227
TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) %	3	28.6 %	28.3 %	26.3 %	25.1 %	23.8 %
<i>TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied¹</i>	3a	<i>28.6</i>	<i>28.3</i>	<i>26.3</i>	<i>25.1</i>	<i>23.8</i>
Leverage ratio exposure measure at the level of the resolution group	4	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452	\$ 1,547,193
TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) %	5	7.6 %	8.2 %	7.9 %	7.6 %	7.2 %
<i>TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) %¹</i>	5a	<i>7.6</i>	<i>8.2</i>	<i>7.9</i>	<i>7.6</i>	<i>7.2</i>
Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6a	Yes	Yes	Yes	Yes	Yes
Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	6b	No	No	No	No	No
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 (%)	6c	n/a	n/a	n/a	n/a	n/a

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

TLAC Composition (TLAC1)

(\$ millions, except as noted)

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)¹

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 requirements²

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 #	2022 Q1	Q4	Q3	2021 Q2	Q1
1	\$ 71,523	\$ 69,937	\$ 67,262	\$ 64,628	\$ 63,393
2	5,333	5,779	6,777	5,259	5,961
3	—	—	—	—	—
4	—	—	—	—	—
5	5,333	5,779	6,777	5,259	5,961
6	12,532	12,271	12,162	12,037	11,949
7	—	80	80	40	40
8	—	—	—	—	—
9	—	—	—	—	—
10	12,532	12,351	12,242	12,077	11,989
11	89,388	88,067	86,281	81,964	81,343
12	n/a	n/a	n/a	n/a	n/a
13	45,665	42,541	36,109	32,383	29,756
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	45,665	42,541	36,109	32,383	29,756
18	135,053	130,608	122,390	114,347	111,099
19	n/a	n/a	n/a	n/a	n/a
20	(447)	(228)	(185)	(118)	(119)
21	—	—	—	—	—
22	134,606	130,380	122,205	114,229	110,980
23	470,852	460,270	465,453	455,010	467,227
24	1,765,331	1,586,722	1,547,484	1,508,452	1,547,193
25	28.6 %	28.3 %	26.3 %	25.1 %	23.8 %
26	7.6	8.2	7.9	7.6	7.2
27	9.9	n/a	n/a	n/a	n/a
28	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	2.5	2.5	2.5	2.5	2.5
30	—	—	—	—	—
31	1.0	1.0	1.0	1.0	1.0

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

² Applicable starting the first quarter of 2022.

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions)
As at

LINE #		2022 Q1						2021 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)	1												
Total capital and liabilities net of credit risk mitigation	2	23,170	5,700	11,355	51,613	–	91,838	23,066	5,700	11,304	43,174	–	83,244
Subset of row 2 that are excluded liabilities	3	193	6	222	6,247	–	6,668	187	10	139	778	–	1,114
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	22,977	5,694	11,133	45,366	–	85,170	22,879	5,690	11,165	42,396	–	82,130
Subset of row 4 that are potentially eligible as TLAC	5	22,977	5,694	11,133	45,366	–	85,170	22,879	5,690	11,165	42,396	–	82,130
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	–	–	–	6,138	–	6,138	–	–	–	11,284	–	11,284
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	–	–	–	33,761	–	33,761	–	–	120	26,467	–	26,587
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	–	–	11,133	5,448	–	16,581	–	–	9,295	4,626	–	13,921
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	–	–	–	19	–	19	–	–	1,750	19	–	1,769
Subset of row 5 that is perpetual securities	10	22,977	5,694	–	–	–	28,671	22,879	5,690	–	–	–	28,569
		2021 Q3						2021 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)	11												
Total capital and liabilities net of credit risk mitigation	12	22,945	6,700	11,319	36,761	–	77,725	22,790	4,950	11,291	33,429	–	72,460
Subset of row 12 that are excluded liabilities	13	191	5	128	901	–	1,225	134	5	82	1,234	–	1,455
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	22,754	6,695	11,191	35,860	–	76,500	22,656	4,945	11,209	32,195	–	71,005
Subset of row 14 that are potentially eligible as TLAC	15	22,754	6,695	11,191	35,860	–	76,500	22,656	4,945	11,209	32,195	–	71,005
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	–	–	–	9,837	–	9,837	–	–	–	5,776	–	5,776
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	–	–	120	23,688	–	23,808	–	–	160	24,083	–	24,243
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	–	–	7,475	2,316	–	9,791	–	–	7,500	2,305	–	9,805
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	–	–	3,596	19	–	3,615	–	–	3,549	31	–	3,580
Subset of row 15 that is perpetual securities	20	22,754	6,695	–	–	–	29,449	22,656	4,945	–	–	–	27,601
		2021 Q1											
		Creditor Ranking											
		1	2	3	4	5	Sum of 1 to 5						
		(most junior)			(most senior)								
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
Description of creditor ranking (free text)	21												
Total capital and liabilities net of credit risk mitigation	22	22,645	5,650	11,366	32,358	–	72,019						
Subset of row 22 that are excluded liabilities	23	175	4	90	2,885	–	3,154						
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24	22,470	5,646	11,276	29,473	–	68,865						
Subset of row 24 that are potentially eligible as TLAC	25	22,470	5,646	11,276	29,473	–	68,865						
Subset of row 25 with 1 year ≤ residual maturity < 2 years	26	–	–	–	5,894	–	5,894						
Subset of row 25 with 2 years ≤ residual maturity < 5 years	27	–	–	160	22,750	–	22,910						
Subset of row 25 with 5 years ≤ residual maturity < 10 years	28	–	–	6,213	816	–	7,029						
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	29	–	–	4,903	13	–	4,916						
Subset of row 25 that is perpetual securities	30	22,470	5,646	–	–	–	28,116						

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

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

Overview of Risk-Weighted Assets (OV1)

(\$ millions) As at	LINE #	Risk-Weighted Assets (RWA) ¹					Minimum capital requirements ²					OSFI Template
		2022 Q1	2021 Q4	2021 Q3	2021 Q2	2021 Q1	2022 Q1	2021 Q4	2021 Q3	2021 Q2	2021 Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 315,381	\$ 312,514	\$ 319,035	\$ 318,541	\$ 328,283	\$ 25,230	\$ 25,001	\$ 25,523	\$ 25,483	\$ 26,263	1
Of which: standardized approach (SA) ³	2	29,267	30,897	30,827	28,595	29,909	2,341	2,472	2,466	2,287	2,393	2
Of which: internal ratings-based (IRB) approach	3	286,114	281,617	288,208	289,946	298,374	22,889	22,529	23,057	23,196	23,870	3
Counterparty credit risk	4	18,323	19,280	20,097	17,079	19,592	1,466	1,542	1,608	1,366	1,567	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,261	8,467	8,789	8,041	8,785	661	677	703	643	703	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR ⁴	8	10,062	10,813	11,308	9,038	10,807	805	865	905	723	864	n/a
Equity positions in banking book under market-based approach	9	29,852	29,354	28,191	26,628	26,440	2,388	2,348	2,255	2,130	2,115	7
Equity investments in funds – look-through approach	10	1,841	2,070	1,878	1,325	1,372	147	166	150	106	110	8
Equity investments in funds – mandate-based approach	11	306	116	93	81	76	25	9	7	6	6	9
Equity investments in funds – fall-back approach	12	682	571	1,150	1,337	915	55	46	92	107	73	10
Settlement risk	13	39	62	27	59	86	3	5	2	5	7	11
Securitization exposures in banking book	14	13,017	12,222	11,753	11,404	11,720	1,041	978	940	912	938	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	722	720	688	690	—	58	58	55	55	—	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	12,129	11,474	11,037	10,686	11,690	970	918	883	855	936	14
Of which: securitization standardized approach (SEC-SA)	18	166	28	28	28	30	13	2	2	2	2	15
Market risk	19	19,890	17,045	16,312	12,572	12,810	1,592	1,364	1,305	1,006	1,025	16
Of which: standardized approach (SA)	20	2,470	2,730	2,388	1,041	1,706	198	219	191	83	137	17
Of which: internal model approaches (IMA)	21	17,420	14,315	13,924	11,531	11,104	1,394	1,145	1,114	923	888	18
Operational risk	22	61,630	60,864	60,410	59,905	59,454	4,930	4,869	4,833	4,792	4,756	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	61,630	60,864	60,410	59,905	59,454	4,930	4,869	4,833	4,792	4,756	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	9,891	6,172	6,507	6,079	6,479	791	494	521	486	518	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 470,852	\$ 460,270	\$ 465,453	\$ 455,010	\$ 467,227	\$ 37,668	\$ 36,822	\$ 37,236	\$ 36,399	\$ 37,378	25

¹ RWA includes 6% scalar when appropriate.

² Minimum capital requirements equal 8% of RWA.

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

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

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2022 Q1				2021 Q4			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025
Asset size ⁴	2	7,238	6,209	(1,140)	(912)	2,457	528	(60)	470
Asset quality ⁵	3	(9,143)	(8,785)	(91)	(18)	(5,355)	(5,355)	(573)	(233)
Model updates ⁶	4	1,782	2,622	—	—	(360)	(360)	—	—
Methodology and policy ⁷	5	—	—	—	—	—	—	—	—
Acquisitions and disposals	6	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸	7	5,829	4,451	274	157	(1,806)	(1,404)	(184)	(104)
Other ⁹	8	2,222	—	—	—	(489)	—	—	—
RWA, balance at end of period	9	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158

		2021 Q3				2021 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070
Asset size ⁴	11	3,186	1,510	2,022	778	1,830	(939)	(2,334)	(994)
Asset quality ⁵	12	(5,863)	(5,863)	846	157	(422)	(422)	372	229
Model updates ⁶	13	—	—	—	—	(524)	—	—	—
Methodology and policy ⁷	14	—	—	—	—	—	—	—	—
Acquisitions and disposals	15	1,258	—	—	—	—	—	—	—
Foreign exchange movements ⁸	16	3,328	2,615	150	83	(8,980)	(7,067)	(551)	(298)
Other ⁹	17	1,271	—	—	—	(1,821)	—	—	—
RWA, balance at end of period	18	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007

		2021 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 383,838	\$ 311,121	\$ 19,598	\$ 10,767
Asset size ⁴	20	4,404	(180)	117	355
Asset quality ⁵	21	(3,450)	(3,450)	285	168
Model updates ⁶	22	(1,440)	(1,440)	—	—
Methodology and policy ⁷	23	—	—	—	—
Acquisitions and disposals	24	—	—	—	—
Foreign exchange movements ⁸	25	(9,640)	(7,677)	(408)	(220)
Other ⁹	26	1,659	—	—	—
RWA, balance at end of period	27	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the first quarter of 2022, increased in various portfolios in the Canadian Retail and Wholesale Banking segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments, and for the first quarter of 2022, decreased mainly due to various portfolios in Canadian Retail, U.S. Retail and Wholesale Banking segments as well as savings from the update of U.S. non-retail credit risk parameters.

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

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

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

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

Flow Statements for Risk-Weighted Assets – Market Risk

(\$ millions)
As at

RWA, balance at beginning of period
Movement in risk levels¹
Model updates/changes²
Methodology and policy³
Acquisitions and disposals⁴
Foreign exchange movements and other⁵
RWA, balance at end of period

LINE #	2022 Q1	Q4	Q3	2021 Q2	Q1
1	\$ 17,045	\$ 16,312	\$ 12,572	\$ 12,810	\$ 16,758
2	2,845	733	(339)	(238)	(3,207)
3	—	—	—	—	—
4	—	—	3,647	—	(741)
5	—	—	432	—	—
6	n/m ⁶	n/m	n/m	n/m	n/m
7	\$ 19,890	\$ 17,045	\$ 16,312	\$ 12,572	\$ 12,810

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. An increase in interest rate risk mainly contributed to the increase in RWA.

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

³ The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes.

⁴ The Acquisition and disposals category reflects changes due to business acquisitions or disposals.

⁵ 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.

⁶ Not meaningful.

Flow Statement for Risk-Weighted Assets – Operational Risk

(\$ millions)
As at

Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver
RWA, balance at beginning of period
Revenue generation¹
Acquisitions and disposals
RWA, balance at end of period

LINE #	2022 Q1	Q4	Q3	2021 Q2	Q1
1	\$ 60,864	\$ 60,410	\$ 59,905	\$ 59,454	\$ 58,715
2	766	454	505	451	739
3	—	—	—	—	—
4	\$ 61,630	\$ 60,864	\$ 60,410	\$ 59,905	\$ 59,454

¹ 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).

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

(\$ millions) As at		LINE #	2022 Q1						
			Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets									
Cash and due from banks	1	\$	7,001	\$ 7,001	\$ 7,244	\$ -	\$ -	\$ -	\$ (243)
Interest-bearing deposits with banks	2		165,209	164,985	164,670	-	-	317	(2)
Trading loans, securities, and other	3		152,748	152,748	1	-	-	147,200	5,547
Non-trading financial assets at fair value through profit or loss	4		9,925	9,310	2,143	-	7,825	-	(658)
Derivatives	5		54,519	54,520	-	54,520	-	52,380	-
Financial assets designated at fair value through profit or loss	6		4,762	1,541	1,583	-	-	-	(42)
Financial assets at fair value through other comprehensive income	7		75,519	72,472	65,234	-	5,309	-	1,929
Debt securities at amortized cost, net of allowance for credit losses	8		295,946	295,841	243,011	-	52,890	-	(60)
Securities purchased under reverse repurchase agreements	9		165,818	165,818	-	165,818	-	7,491	-
Residential mortgages	10		275,029	275,029	275,322	-	-	-	(293)
Consumer instalment and other personal	11		191,996	191,996	192,290	-	-	-	(294)
Credit card	12		31,441	31,441	30,278	-	-	-	1,163
Business and government	13		251,388	251,388	240,845	-	11,092	-	(549)
Allowance for loan losses	14		(6,239)	(6,239)	-	-	-	-	(6,239)
Customers' liability under acceptances	15		17,346	17,346	17,346	-	-	-	-
Investment in Schwab	16		11,186	11,186	11,186	-	-	-	-
Goodwill	17		16,615	16,615	-	-	-	-	16,615
Other intangibles	18		2,152	2,152	-	-	-	-	2,152
Land, buildings, equipment, and other depreciable assets	19		9,289	9,178	9,178	-	-	-	-
Deferred tax assets	20		2,228	2,155	1,731	-	-	-	424
Amounts receivable from brokers, dealers and clients	21		24,779	24,779	1,068	-	-	-	23,711
Other assets	22		19,931	17,520	6,782	9,215	71	-	1,452
Total assets	23	\$	1,778,588	\$ 1,768,782	\$ 1,269,912	\$ 229,553	\$ 77,187	\$ 207,388	\$ 44,613
Liabilities									
Trading deposits	24	\$	20,549	\$ 20,549	\$ -	\$ -	\$ -	\$ 20,480	\$ 69
Derivatives	25		51,892	51,892	-	51,892	-	47,730	-
Securitization liabilities at fair value	26		13,332	13,332	-	-	-	13,332	-
Financial liabilities designated at fair value through profit or loss	27		135,150	135,150	-	-	-	6	135,144
Deposits	28		1,159,538	1,159,538	-	-	-	-	1,159,538
Acceptances	29		17,346	17,346	-	-	-	-	17,346
Obligations related to securities sold short	30		47,430	47,430	-	-	-	46,344	1,086
Obligations related to securities sold under repurchase agreements	31		145,432	145,432	-	145,432	-	6,329	-
Securitization liabilities at amortized cost	32		15,280	15,280	-	-	-	-	15,280
Amounts payable to brokers, dealers, and clients	33		26,895	26,895	-	-	-	-	26,895
Insurance-related liabilities	34		7,745	20	-	-	-	-	20
Other liabilities	35		24,718	22,637	-	-	-	-	22,637
Subordinated notes and debentures	36		11,304	11,304	-	-	-	-	11,304
Total liabilities	37	\$	1,676,611	\$ 1,666,805	\$ -	\$ 197,324	\$ -	\$ 134,221	\$ 1,389,319

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

² Excludes assets and liabilities of insurance subsidiaries.

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

(\$ millions)
As at

LINE #	2022 Q1				
	Items subject to				
	Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
1	\$ 1,784,040	\$ 1,269,912	\$ 229,553	\$ 77,187	\$ 207,388
2	331,545	—	197,324	—	134,221
3	1,452,495	1,269,912	32,229	77,187	73,167
4	354,544	332,295	—	22,249	—
5	75,305	—	75,305	—	—
6	66,788	—	66,788	—	—
7	290,864	—	290,864	—	—
8	\$ 2,239,996	\$ 1,602,207	\$ 465,186	\$ 99,436	\$ 73,167

Asset carrying value amount under scope of regulatory consolidation

Liabilities carrying value amount under regulatory scope of consolidation

Total net amount under regulatory scope of consolidation

Off-balance sheet amounts

Differences due to different netting rules, other than those already included in line 2

Adjustment for derivatives and PFE

Gross up for repo-style transactions

Exposure amounts considered for regulatory purposes

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

Credit Quality of Assets (CR1)¹

(\$ millions)
As at

	LINE #	2022 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,560	\$ 754,298	\$ (6,235)	\$ –	\$ (9)	\$ (6,226)	\$ 750,623
Debt securities	2	–	304,522	(2)	–	–	(2)	304,520
Off-balance sheet exposures	3	59	548,573	(902)	–	–	(902)	547,730
Total	4	\$ 2,619	\$ 1,607,393	\$ (7,139)	\$ –	\$ (9)	\$ (7,130)	\$ 1,602,873
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 ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	5	\$ 2,411	\$ 734,264	\$ (6,384)	\$ (1)	\$ (9)	\$ (6,374)	\$ 730,291
Debt securities	6	–	285,534	(2)	–	–	(2)	285,532
Off-balance sheet exposures	7	86	536,850	(856)	–	–	(856)	536,080
Total	8	\$ 2,497	\$ 1,556,648	\$ (7,242)	\$ (1)	\$ (9)	\$ (7,232)	\$ 1,551,903
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 ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	9	\$ 2,651	\$ 733,285	\$ (6,806)	\$ (1)	\$ (8)	\$ (6,797)	\$ 729,130
Debt securities	10	–	275,691	(2)	–	–	(2)	275,689
Off-balance sheet exposures	11	85	530,519	(899)	–	–	(899)	529,705
Total	12	\$ 2,736	\$ 1,539,495	\$ (7,707)	\$ (1)	\$ (8)	\$ (7,698)	\$ 1,534,524
2021 Q2								
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	13	\$ 2,803	\$ 723,160	\$ (6,993)	\$ –	\$ (2)	\$ (6,991)	\$ 718,970
Debt securities	14	–	247,869	(2)	–	–	(2)	247,867
Off-balance sheet exposures	15	210	522,032	(970)	–	–	(970)	521,272
Total	16	\$ 3,013	\$ 1,493,061	\$ (7,965)	\$ –	\$ (2)	\$ (7,963)	\$ 1,488,109

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

² Includes total impaired exposures, of which \$1,422 million (October 31, 2021 – \$1,547 million; July 31, 2021 – \$1,742 million; April 30, 2021 – \$1,855 million) is in the default category and \$1,138 million as at January 31, 2022 (October 31, 2021 – \$864 million; July 31, 2021 – \$909 million; April 30, 2021 – \$948 million) is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Quality of Assets (CR1) (Continued)¹

(\$ millions) As at	LINE #	2021 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 3,057	\$ 722,279	\$ (7,925)	\$ –	\$ (2)	\$ (7,923)	\$ 717,411
Debt securities	2	–	251,363	(2)	–	–	(2)	251,361
Off-balance sheet exposures	3	205	530,739	(1,004)	–	–	(1,004)	529,940
Total	4	\$ 3,262	\$ 1,504,381	\$ (8,931)	\$ –	\$ (2)	\$ (8,929)	\$ 1,498,712

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

² Includes total impaired exposures of which \$1,997 million is in the default category and \$1,060 million as at January 31, 2021 is in the high risk/watch and classified categories.

³ Includes Stage 1, 2, and 3 allowances.

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

Credit Risk Mitigation Techniques – Overview (CR3)¹

(\$ millions) As at	LINE #	2022 Q1					2021 Q4				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 249,986	\$ 506,872	\$ 404,199	\$ 102,643	\$ 30	\$ 239,952	\$ 496,723	\$ 391,151	\$ 105,540	\$ 32
Debt securities	2	303,013	1,509	–	–	1,509	283,815	1,719	–	3	1,716
Total	3	\$ 552,999	\$ 508,381	\$ 404,199	\$ 102,643	\$ 1,539	\$ 523,767	\$ 498,442	\$ 391,151	\$ 105,543	\$ 1,748
<i>Of which: defaulted</i>	4	<i>1,296</i>	<i>1,264</i>	<i>1,075</i>	<i>189</i>	<i>–</i>	<i>1,196</i>	<i>1,215</i>	<i>1,014</i>	<i>201</i>	<i>–</i>
		2021 Q3					2021 Q2				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 241,609	\$ 494,327	\$ 382,381	\$ 111,910	\$ 36	\$ 237,348	\$ 488,615	\$ 370,671	\$ 117,908	\$ 36
Debt securities	6	273,899	1,792	–	3	1,789	246,068	1,801	–	6	1,795
Total	7	\$ 515,508	\$ 496,119	\$ 382,381	\$ 111,913	\$ 1,825	\$ 483,416	\$ 490,416	\$ 370,671	\$ 117,914	\$ 1,831
<i>Of which: defaulted</i>	8	<i>1,358</i>	<i>1,293</i>	<i>1,058</i>	<i>235</i>	<i>–</i>	<i>1,404</i>	<i>1,399</i>	<i>1,138</i>	<i>261</i>	<i>–</i>
		2021 Q1									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 246,276	\$ 479,060	\$ 361,667	\$ 117,355	\$ 38					
Debt securities	10	249,119	2,244	–	12	2,232					
Total	11	\$ 495,395	\$ 481,304	\$ 361,667	\$ 117,367	\$ 2,270					
<i>Of which: defaulted</i>	12	<i>1,501</i>	<i>1,556</i>	<i>1,261</i>	<i>295</i>	<i>–</i>					

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

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

³ As at January 31, 2022, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$1.1 billion (October 31, 2021 – 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) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at	LINE #	2022 Q1						2021 Q4					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail													
Residential secured	1	\$ 388,250	\$ 59,082	\$ –	\$ –	\$ –	\$ 447,332	\$ 379,770	\$ 57,697	\$ –	\$ –	\$ –	\$ 437,467
Qualifying revolving retail	2	38,399	117,437	–	–	–	155,836	37,571	113,435	–	–	–	151,006
Other retail	3	85,106	7,786	–	–	31	92,923	84,460	7,771	–	–	31	92,262
	4	511,755	184,305	–	–	31	696,091	501,801	178,903	–	–	31	680,735
Non-retail													
Corporate	5	239,505	110,497	251,453	23,486	20,014	644,955	227,250	107,797	254,103	23,163	19,393	631,706
Sovereign	6	446,898	1,560	49,076	15,476	1,742	514,752	420,834	1,203	34,041	12,913	1,681	470,672
Bank	7	27,546	6,120	75,815	16,924	6,449	132,854	26,855	6,718	80,196	16,732	6,022	136,523
	8	713,949	118,177	376,344	55,886	28,205	1,292,561	674,939	115,718	368,340	52,808	27,096	1,238,901
Total	9	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636
By Country of Risk													
Canada	10	\$ 672,318	\$ 158,260	\$ 148,724	\$ 16,686	\$ 9,612	\$ 1,005,600	\$ 650,644	\$ 156,408	\$ 138,030	\$ 16,209	\$ 10,071	\$ 971,362
United States	11	480,034	138,056	112,085	15,426	16,680	762,281	460,439	131,467	114,503	14,972	15,539	736,920
Other International													
Europe	12	54,222	5,187	85,597	16,212	1,284	162,502	45,450	5,921	91,147	15,146	1,249	158,913
Other	13	19,130	979	29,938	7,562	660	58,269	20,207	825	24,660	6,481	268	52,441
	14	73,352	6,166	115,535	23,774	1,944	220,771	65,657	6,746	115,807	21,627	1,517	211,354
Total	15	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636
By Residual Contractual Maturity													
Within 1 year	16	\$ 404,607	\$ 212,540	\$ 375,753	\$ 37,019	\$ 13,324	\$ 1,043,243	\$ 387,549	\$ 208,460	\$ 368,046	\$ 34,629	\$ 13,090	\$ 1,011,774
Over 1 year to 5 years	17	537,408	88,962	441	12,199	14,475	653,485	528,460	85,197	294	11,632	12,986	638,569
Over 5 years	18	283,689	980	150	6,668	437	291,924	260,731	964	–	6,547	1,051	269,293
Total	19	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 34,107	\$ 3,267	\$ 4	\$ 227	\$ 1,860	\$ 39,465	\$ 32,484	\$ 3,455	\$ 3	\$ 315	\$ 1,797	\$ 38,054
Non-residential	21	42,664	7,096	16	846	598	51,220	41,649	6,546	18	1,059	600	49,872
Total real-estate	22	76,771	10,363	20	1,073	2,458	90,685	74,133	10,001	21	1,374	2,397	87,926
Agriculture	23	9,250	431	6	66	26	9,779	8,791	362	5	46	26	9,230
Automotive	24	9,936	8,156	10	471	171	18,744	8,212	8,216	17	540	152	17,137
Financial	25	48,810	17,057	324,082	29,210	3,256	422,415	45,545	16,850	330,985	28,380	2,979	424,739
Food, beverage, and tobacco	26	5,735	4,826	6	1,024	524	12,115	5,481	4,786	7	1,025	518	11,817
Forestry	27	1,142	1,092	–	8	96	2,338	944	1,056	–	10	126	2,136
Government, public sector entities, and education	28	464,270	6,459	49,359	16,010	5,964	542,062	437,856	6,313	34,326	13,388	5,568	497,451
Health and social services	29	21,276	4,189	317	168	2,733	28,683	21,021	4,056	345	209	2,657	28,288
Industrial construction and trade contractors	30	5,552	1,930	10	29	982	8,503	5,613	1,842	2	36	936	8,429
Metals and mining	31	3,645	3,974	246	430	932	9,227	3,333	3,933	294	250	939	8,749
Oil and gas ³	32	4,326	6,987	880	2,516	1,173	15,882	3,935	6,708	1,258	2,794	869	15,564
Power and utilities ³	33	8,398	15,130	12	1,192	5,217	29,949	8,813	13,992	18	1,055	5,168	29,046
Professional and other services	34	16,026	9,228	410	394	957	27,015	15,086	8,807	203	519	1,063	25,678
Retail sector	35	7,246	4,252	128	238	295	12,159	7,302	4,026	114	239	266	11,947
Sundry manufacturing and wholesale	36	9,829	10,062	518	519	950	21,878	8,548	9,903	289	521	674	19,935
Telecommunications, cable, and media	37	5,822	8,121	171	890	445	15,449	4,464	8,233	169	752	559	14,177
Transportation	38	9,051	3,130	66	835	1,487	14,569	9,650	3,963	96	774	1,459	15,942
Other	39	6,864	2,790	103	813	539	11,109	6,212	2,671	191	896	740	10,710
Total	40	\$ 713,949	\$ 118,177	\$ 376,344	\$ 55,886	\$ 28,205	\$ 1,292,561	\$ 674,939	\$ 115,718	\$ 368,340	\$ 52,808	\$ 27,096	\$ 1,238,901

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

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

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2021 Q3						2021 Q2					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail													
Residential secured	1	\$ 372,679	\$ 57,102	\$ –	\$ –	\$ –	\$ 429,781	\$ 363,608	\$ 56,527	\$ –	\$ –	\$ –	\$ 420,135
Qualifying revolving retail	2	37,479	112,804	–	–	–	150,283	36,242	112,092	–	–	–	148,334
Other retail	3	83,561	7,880	–	–	30	91,471	81,554	7,868	–	–	29	89,451
	4	493,719	177,786	–	–	30	671,535	481,404	176,487	–	–	29	657,920
Non-retail													
Corporate	5	233,790	105,766	243,651	22,855	19,509	625,571	234,644	103,371	226,341	20,376	19,345	604,077
Sovereign	6	418,473	1,224	49,913	11,975	1,676	483,261	413,509	1,170	56,369	12,012	1,631	484,691
Bank	7	29,623	6,313	80,427	15,249	6,127	137,739	27,602	6,615	79,014	17,335	5,655	136,221
	8	681,886	113,303	373,991	50,079	27,312	1,246,571	675,755	111,156	361,724	49,723	26,631	1,224,989
Total	9	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
By Country of Risk													
Canada	10	\$ 643,346	\$ 155,392	\$ 142,201	\$ 17,875	\$ 9,700	\$ 968,514	\$ 630,258	\$ 154,490	\$ 142,186	\$ 16,119	\$ 9,528	\$ 952,581
United States	11	465,541	131,076	112,251	13,237	16,239	738,344	459,355	127,810	106,551	13,830	15,872	723,418
Other International													
Europe	12	49,986	4,050	95,729	13,085	1,127	163,977	47,991	4,581	86,254	13,414	969	153,209
Other	13	16,732	571	23,810	5,882	276	47,271	19,555	762	26,733	6,360	291	53,701
	14	66,718	4,621	119,539	18,967	1,403	211,248	67,546	5,343	112,987	19,774	1,260	206,910
Total	15	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
By Residual Contractual Maturity													
Within 1 year	16	\$ 395,554	\$ 206,077	\$ 373,692	\$ 31,629	\$ 14,714	\$ 1,021,666	\$ 393,653	\$ 206,340	\$ 359,954	\$ 32,108	\$ 14,006	\$ 1,006,061
Over 1 year to 5 years	17	525,547	84,092	299	11,410	11,532	632,880	524,787	80,185	1,770	10,740	11,562	629,044
Over 5 years	18	254,504	920	–	7,040	1,096	263,560	238,719	1,118	–	6,875	1,092	247,804
Total	19	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 32,289	\$ 3,115	\$ 4	\$ 425	\$ 1,822	\$ 37,655	\$ 31,226	\$ 3,161	\$ 4	\$ 376	\$ 1,759	\$ 36,526
Non-residential	21	42,705	6,607	12	1,424	593	51,341	42,445	6,461	12	1,328	526	50,772
Total real-estate	22	74,994	9,722	16	1,849	2,415	88,996	73,671	9,622	16	1,704	2,285	87,298
Agriculture	23	8,904	338	5	46	33	9,326	8,833	461	6	34	29	9,363
Automotive	24	8,524	7,449	27	544	160	16,704	9,144	7,331	9	491	173	17,148
Financial	25	47,154	17,393	319,168	26,209	2,976	412,900	45,856	16,062	300,187	27,135	2,862	392,102
Food, beverage, and tobacco	26	5,917	4,604	8	984	511	12,024	5,458	4,430	8	905	495	11,296
Forestry	27	962	1,180	–	17	92	2,251	1,118	1,085	–	20	89	2,312
Government, public sector entities, and education	28	436,785	6,092	50,141	12,504	5,867	511,389	431,814	6,250	56,616	12,457	5,852	512,989
Health and social services	29	21,130	4,223	391	286	2,688	28,718	21,232	4,863	304	251	2,648	29,298
Industrial construction and trade contractors	30	6,085	1,832	8	51	940	8,916	6,256	1,901	14	55	886	9,112
Metals and mining	31	3,417	3,893	368	271	862	8,811	3,420	3,749	349	357	860	8,735
Oil and gas ³	32	4,529	6,942	2,926	2,239	809	17,445	5,096	7,065	3,307	1,499	888	17,855
Power and utilities ³	33	7,939	13,930	18	1,104	5,388	28,379	7,429	14,642	14	883	5,159	28,127
Professional and other services	34	16,809	8,004	150	466	1,051	26,480	17,740	7,538	157	630	1,006	27,071
Retail sector	35	8,460	3,867	100	267	305	12,999	9,289	3,723	68	309	219	13,608
Sundry manufacturing and wholesale	36	8,936	8,940	367	568	677	19,488	8,514	8,782	429	472	581	18,778
Telecommunications, cable, and media	37	5,372	8,068	173	806	335	14,754	5,488	8,106	88	798	332	14,812
Transportation	38	10,000	3,966	63	715	1,522	16,266	10,138	2,609	56	694	1,611	15,108
Other	39	5,969	2,860	62	1,153	681	10,725	5,259	2,937	96	1,029	656	9,977
Total	40	\$ 681,886	\$ 113,303	\$ 373,991	\$ 50,079	\$ 27,312	\$ 1,246,571	\$ 675,755	\$ 111,156	\$ 361,724	\$ 49,723	\$ 26,631	\$ 1,224,989

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

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

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2021 Q1					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 359,046	\$ 56,297	\$ —	\$ —	\$ —	\$ 415,343
Qualifying revolving retail	2	37,820	113,114	—	—	—	150,934
Other retail	3	83,414	7,962	—	—	31	91,407
	4	480,280	177,373	—	—	31	657,684
Non-retail							
Corporate	5	231,239	104,981	199,473	22,115	19,849	577,657
Sovereign	6	443,835	1,151	80,659	12,322	1,687	539,654
Bank	7	28,329	7,081	105,776	18,797	5,847	165,830
	8	703,403	113,213	385,908	53,234	27,383	1,283,141
Total	9	\$ 1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825
By Country of Risk							
Canada	10	\$ 649,958	\$ 154,216	\$ 169,125	\$ 17,864	\$ 9,489	\$ 1,000,652
United States	11	462,858	129,939	99,772	14,840	16,696	724,105
Other International							
Europe	12	49,023	5,603	90,997	14,742	937	161,302
Other	13	21,844	828	26,014	5,788	292	54,766
	14	70,867	6,431	117,011	20,530	1,229	216,068
Total	15	\$ 1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825
By Residual Contractual Maturity							
Within 1 year	16	\$ 423,079	\$ 209,364	\$ 381,207	\$ 33,876	\$ 13,052	\$ 1,060,578
Over 1 year to 5 years	17	529,456	80,146	4,701	11,681	13,211	639,195
Over 5 years	18	231,148	1,076	—	7,677	1,151	241,052
Total	19	\$ 1,183,683	\$ 290,586	\$ 385,908	\$ 53,234	\$ 27,414	\$ 1,940,825
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 31,137	\$ 2,809	\$ 5	\$ 464	\$ 1,717	\$ 36,132
Non-residential	21	43,177	6,667	13	1,754	532	52,143
Total real-estate	22	74,314	9,476	18	2,218	2,249	88,275
Agriculture	23	8,721	392	10	68	32	9,223
Automotive	24	9,856	7,488	15	572	199	18,130
Financial	25	40,542	16,580	300,687	28,997	2,928	389,734
Food, beverage, and tobacco	26	5,461	4,654	8	955	513	11,591
Forestry	27	1,090	989	—	25	57	2,161
Government, public sector entities, and education	28	461,830	6,805	80,975	12,922	6,110	568,642
Health and social services	29	21,545	4,814	301	332	2,844	29,836
Industrial construction and trade contractors	30	5,785	1,959	11	67	883	8,705
Metals and mining	31	3,699	3,847	271	332	858	9,007
Oil and gas ³	32	5,524	8,041	1,425	1,193	909	17,092
Power and utilities ³	33	7,881	14,618	17	1,144	5,394	29,054
Professional and other services	34	18,283	7,867	273	686	1,007	28,116
Retail sector	35	8,852	3,723	75	283	217	13,150
Sundry manufacturing and wholesale	36	8,768	8,857	488	495	520	19,128
Telecommunications, cable, and media	37	5,629	7,100	563	760	346	14,398
Transportation	38	10,365	2,650	90	746	1,687	15,538
Other	39	5,258	3,353	681	1,439	630	11,361
Total	40	\$ 703,403	\$ 113,213	\$ 385,908	\$ 53,234	\$ 27,383	\$ 1,283,141

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

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

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)¹

(\$ millions) As at	LINE #	2022 Q1						2021 Q4							
		Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ³		
		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	\$ 3,674	\$ 352	\$ 3,674	\$ –	\$ 1,242	33.81	%	\$ 6,066	\$ 333	\$ 6,066	\$ –	\$ 1,980	32.64	%
Sovereign	2	1	–	1	–	–	–		1	–	1	–	–	–	
Bank	3	489	–	489	–	98	20.04		519	–	519	–	104	20.04	
Retail residential mortgages	4	3,597	1,782	3,597	840	2,755	62.09		3,571	1,663	3,571	752	2,675	61.88	
Other retail	5	3,315	4,882	3,315	147	1,946	56.21		3,220	4,831	3,220	147	1,933	57.41	
Equity	6	4,681	2,828	4,681	1,414	4,120	67.60		4,475	2,626	4,475	1,314	3,862	66.71	
Other assets ⁵	7	25,225	–	25,225	–	19,106	75.74		25,573	–	25,573	–	20,343	79.55	
Total	8	\$ 40,982	\$ 9,844	\$ 40,982	\$ 2,401	\$ 29,267	67.46	%	\$ 43,425	\$ 9,453	\$ 43,425	\$ 2,213	\$ 30,897	67.70	%
		2021 Q3						2021 Q2							
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴		
		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	\$ 10,056	\$ 336	\$ 10,056	\$ –	\$ 1,823	18.13	%	\$ 13,510	\$ 336	\$ 13,510	\$ –	\$ 889	6.58	%
Sovereign	10	1	–	1	–	–	–		1	–	1	–	–	–	
Bank	11	573	–	573	–	115	20.07		520	–	520	–	104	20.00	
Retail residential mortgages	12	3,304	1,459	3,304	667	2,458	61.90		2,997	1,239	2,997	560	2,257	63.45	
Other retail	13	3,148	4,729	3,148	147	1,986	60.27		2,912	4,715	2,912	143	1,692	55.38	
Equity	14	4,526	2,574	4,526	1,287	3,877	66.70		4,273	2,408	4,273	1,204	3,738	68.25	
Other assets ⁵	15	25,795	–	25,795	–	20,568	79.74		24,992	–	24,992	–	19,915	79.69	
Total	16	\$ 47,403	\$ 9,098	\$ 47,403	\$ 2,101	\$ 30,827	62.27	%	\$ 49,205	\$ 8,698	\$ 49,205	\$ 1,907	\$ 28,595	55.95	%
		2021 Q1													
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴								
		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	17	\$ 10,373	\$ 353	\$ 10,373	\$ –	\$ 349	3.36	%							
Sovereign	18	1	–	1	–	–	–								
Bank	19	423	–	423	–	85	20.09								
Retail residential mortgages	20	2,789	1,075	2,789	475	2,022	61.95								
Other retail	21	3,565	4,699	3,565	147	1,820	49.03								
Equity	22	4,416	2,552	4,416	1,276	3,876	68.10								
Other assets ⁵	23	28,819	–	28,819	–	21,757	75.50								
Total	24	\$ 50,386	\$ 8,679	\$ 50,386	\$ 1,898	\$ 29,909	57.20	%							

² Credit conversion factor.³ RWA calculated on post-⁴ Total RWA as a percentage of post-CCF and post-CRM

⁵ Excludes exposures subject to direct capital deductions and thresholds.

Excludes exposures subject to direct capital deductions and threshold deductions.

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)¹

(\$ millions) As at	LINE #	2022 Q1								2021 Q4							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	1	\$ 2,432	\$ –	\$ –	\$ –	\$ 1,242	\$ –	\$ –	\$ 3,674	\$ 4,086	\$ –	\$ –	\$ –	\$ 1,979	\$ 1	\$ –	\$ 6,066
Sovereign	2	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3	–	489	–	–	–	–	–	489	–	519	–	–	–	–	–	519
Retail residential mortgages	4	–	–	1,442	2,980	15	–	–	4,437	–	–	1,429	2,878	16	–	–	4,323
Other retail	5	751	273	–	2,352	–	86	–	3,462	710	257	–	2,292	–	108	–	3,367
Equity	6	2,045	205	–	–	3,845	–	–	6,095	1,990	195	–	–	3,604	–	–	5,789
Other assets ²	7	7,627	–	–	–	17,467	–	131	25,225	6,596	–	–	–	18,858	–	119	25,573
Total	8	\$ 12,855	\$ 968	\$ 1,442	\$ 5,332	\$ 22,569	\$ 86	\$ 131	\$ 43,383	\$ 13,382	\$ 972	\$ 1,429	\$ 5,170	\$ 24,457	\$ 109	\$ 119	\$ 45,638
		2021 Q3								2021 Q2							
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)
		0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other	
Asset classes																	
Corporate	9	\$ 8,234	\$ –	\$ –	\$ –	\$ 1,821	\$ 1	\$ –	\$ 10,056	\$ 12,620	\$ –	\$ –	\$ –	\$ 890	\$ –	\$ –	\$ 13,510
Sovereign	10	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	11	–	573	–	–	–	–	–	573	–	520	–	–	–	–	–	520
Retail residential mortgages	12	–	–	1,313	2,642	16	–	–	3,971	–	–	1,037	2,505	15	–	–	3,557
Other retail	13	602	252	–	2,301	–	140	–	3,295	772	240	–	1,896	–	147	–	3,055
Equity	14	2,007	186	–	–	3,620	–	–	5,813	1,811	175	–	–	3,491	–	–	5,477
Other assets ²	15	6,591	–	–	–	19,085	–	119	25,795	6,371	–	–	–	18,508	–	113	24,992
Total	16	\$ 17,434	\$ 1,012	\$ 1,313	\$ 4,943	\$ 24,542	\$ 141	\$ 119	\$ 49,504	\$ 21,574	\$ 936	\$ 1,037	\$ 4,401	\$ 22,904	\$ 147	\$ 113	\$ 51,112
		2021 Q1															
		Risk-weight							Total credit exposures amount (post-CCF and post-CRM)								
		0%	20%	35%	75%	100%	150%	Other									
Asset classes																	
Corporate	17	\$ 10,024	\$ –	\$ –	\$ –	\$ 349	\$ –	\$ –	\$ 10,373								
Sovereign	18	–	1	–	–	–	–	–	1								
Bank	19	–	423	–	–	–	–	–	423								
Retail residential mortgages	20	–	–	1,076	2,171	17	–	–	3,264								
Other retail	21	1,277	241	–	2,027	–	167	–	3,712								
Equity	22	1,884	189	–	–	3,619	–	–	5,692								
Other assets ²	23	8,350	–	–	–	20,357	–	112	28,819								
Total	24	\$ 21,535	\$ 854	\$ 1,076	\$ 4,198	\$ 24,342	\$ 167	\$ 112	\$ 52,284								

¹ Excludes securitization and CCR.

² Excludes exposures subject to direct capital deductions and threshold deductions.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate¹

(\$ millions, except as noted) As at		LINE #	2022 Q1													
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1		0.00 to <0.15	% AAA to BBB-	\$ 42,267	\$ 96,601	69.86	\$ 123,445	0.08	5,761	35.33	2.7	\$ 22,753	18.43	\$ 30	
	2		0.15 to <0.25	BB+	20,728	9,396	68.94	22,119	0.20	2,039	23.28	2.1	5,779	26.13	11	
	3		0.25 to <0.50	BB to BB-	37,845	14,554	67.51	41,318	0.36	7,194	26.45	2.3	15,647	37.87	39	
	4		0.50 to <0.75	B+	11,356	2,749	69.32	12,435	0.68	2,447	26.22	2.1	6,011	48.34	22	
	5		0.75 to <2.50	B To B-	26,755	6,484	71.13	30,082	1.61	12,187	33.18	2.1	24,920	82.84	160	
	6		2.50 to <10.00	CCC+	1,615	2,091	48.02	2,558	9.01	329	37.35	2.5	4,180	163.41	86	
	7		10.00 to <100.00	CCC to CC and below	1,831	474	45.41	1,970	21.05	690	40.41	1.6	4,236	215.03	169	
	8		100.00 (Default)	Default	363	20	54.80	370	100.00	202	55.10	1.8	753	203.51	243	
	9		Total		\$ 142,760	\$ 132,369	69.15	\$ 234,297	0.80	30,119	31.96	2.4	\$ 84,279	35.97	\$ 760	254
U.S.	10		0.00 to <0.15	% AAA to A-	\$ 18,598	\$ 16,344	66.86	\$ 36,102	0.05	485	35.90	3.4	\$ 5,354	14.83	\$ 5	
	11		0.15 to <0.25	BBB+	5,150	6,306	59.85	8,925	0.23	159	27.98	3.0	3,155	35.35	6	
	12		0.25 to <0.50	BBB	5,259	8,252	61.22	10,314	0.48	221	34.31	2.8	6,071	58.86	17	
	13		0.50 to <0.75	BBB- to BB	28,578	18,098	59.83	39,018	0.64	4,427	34.05	3.3	27,464	70.39	86	
	14		0.75 to <2.50	BB- To B	20,335	10,353	60.97	26,303	1.52	7,527	36.31	3.2	25,866	98.34	148	
	15		2.50 to <10.00	B-	10,402	2,541	58.85	6,056	4.69	1,964	36.82	3.1	8,158	134.71	105	
	16		10.00 to <100.00	CCC+ to CC and below	4,515	1,115	49.31	5,059	30.14	742	45.01	2.9	12,965	256.28	671	
	17		100.00 (Default)	Default	233	85	41.06	268	100.00	182	75.05	2.9	2,374	885.82	22	
	18		Total		\$ 93,070	\$ 63,094	61.77	\$ 132,045	2.13	15,702	35.25	3.2	\$ 91,407	69.22	\$ 1,060	40
			2021 Q4													
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	19		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	
	20		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	
	21		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	
	22		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	
	23		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	
	24		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	
	25		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	
	26		100.00 (Default)	Default	363	22	55.59	373	100.00	209	55.44	1.9	815	218.50	232	
	27		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.	28		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	
	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+	4,340	6,240	58.04	7,963	0.29	163	29.41	2.9	3,325	41.76	7	
	31		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	
	32		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	
	33		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	
	34		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	
	35		100.00 (Default)	Default	283	75	42.43	315	100.00	199	68.99	2.8	2,469	783.81	32	
	36		Total		\$ 89,763	\$ 61,772	59.90	\$ 126,763	2.46	15,757	36.25	3.2	\$ 95,021	74.96	\$ 1,158	41

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Retail, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		LINE #	2021 Q3													
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1		0.00 to <0.15	% AAA to BBB-	\$ 37,926	\$ 90,714	70.04	% \$ 115,803	0.08	5,578	35.23	% 2.6	\$ 20,686	17.86	% \$ 28	
	2		0.15 to <0.25	BB+	17,131	9,655	67.34	18,437	0.20	1,876	23.70	2.1	4,705	25.52	9	
	3		0.25 to <0.50	BB to BB-	34,591	13,060	67.94	37,637	0.36	6,817	25.71	2.2	13,709	36.42	35	
	4		0.50 to <0.75	B+	11,053	3,366	69.44	11,723	0.68	2,539	28.52	2.2	6,096	52.00	23	
	5		0.75 to <2.50	B To B-	26,714	6,572	69.61	29,849	1.60	12,372	31.98	2.2	23,949	80.23	151	
	6		2.50 to <10.00	CCC+	1,927	2,012	49.46	2,825	9.01	390	32.82	2.2	3,995	141.42	83	
	7		10.00 to <100.00	CCC to CC and below	2,311	540	46.91	2,460	21.78	736	44.34	1.9	5,860	238.21	235	
	8		100.00 (Default)	Default	490	39	57.54	500	100.00	230	55.00	1.7	1,207	241.40	257	
	9		Total		\$ 132,143	\$ 125,958	69.14	% \$ 219,234	0.96	29,797	31.94	% 2.4	\$ 80,207	36.59	% \$ 821	\$ 281
U.S.	10		0.00 to <0.15	% AAA to A-	\$ 17,891	\$ 16,787	65.31	% \$ 36,164	0.05	472	39.09	% 3.3	\$ 5,994	16.57	% \$ 6	
	11		0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12		0.25 to <0.50	BBB+	4,837	5,755	58.05	8,177	0.29	161	29.20	2.9	3,365	41.15	7	
	13		0.50 to <0.75	BBB to BBB-	12,946	14,724	59.03	21,667	0.71	1,290	35.15	3.0	15,687	72.40	54	
	14		0.75 to <2.50	BB+ to B	38,442	22,580	58.57	51,008	1.28	10,743	35.96	3.2	46,955	92.05	240	
	15		2.50 to <10.00	B-	11,238	1,974	58.01	5,714	4.70	1,979	37.62	3.1	7,873	137.78	101	
	16		10.00 to <100.00	CCC+ to CC and below	5,875	1,717	44.57	6,631	29.05	902	44.03	3.0	16,702	251.88	838	
	17		100.00 (Default)	Default	361	123	42.36	413	100.00	213	66.27	2.7	3,005	727.60	50	
	18		Total		\$ 91,590	\$ 63,660	59.98	% \$ 129,774	2.67	15,753	36.85	% 3.2	\$ 99,581	76.73	% \$ 1,296	\$ 60
			2021 Q2													
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off- balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	19		0.00 to <0.15	% AAA to BBB-	\$ 32,765	\$ 86,366	70.42	% \$ 107,677	0.07	5,657	35.33	% 2.5	\$ 17,752	16.49	% \$ 26	
	20		0.15 to <0.25	BB+	20,284	8,689	67.45	20,783	0.20	1,841	19.31	1.7	4,219	20.30	8	
	21		0.25 to <0.50	BB to BB-	32,826	13,033	68.42	36,321	0.37	6,541	25.40	2.1	12,991	35.77	34	
	22		0.50 to <0.75	B+	11,662	2,993	71.08	11,991	0.69	2,448	28.97	2.2	6,405	53.42	24	
	23		0.75 to <2.50	B To B-	25,551	5,350	70.26	27,978	1.64	12,362	31.49	2.1	21,937	78.41	143	
	24		2.50 to <10.00	CCC+	2,042	2,100	44.58	2,911	9.82	429	33.93	2.1	4,381	150.50	97	
	25		10.00 to <100.00	CCC to CC and below	2,611	742	45.98	2,856	23.84	740	43.31	1.9	6,746	236.20	292	
	26		100.00 (Default)	Default	517	51	53.02	532	100.00	255	54.82	2.0	1,322	248.50	265	
	27		Total		\$ 128,258	\$ 119,324	69.38	% \$ 211,049	1.09	29,535	31.31	% 2.3	\$ 75,753	35.89	% \$ 889	\$ 277
U.S.	28		0.00 to <0.15	% AAA to A-	\$ 17,887	\$ 17,962	65.92	% \$ 37,371	0.05	475	40.45	% 3.2	\$ 6,416	17.17	% \$ 6	
	29		0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	30		0.25 to <0.50	BBB+	4,986	5,957	58.36	8,463	0.29	176	30.05	2.8	3,561	42.08	7	
	31		0.50 to <0.75	BBB to BBB-	12,595	14,612	58.98	21,243	0.71	1,301	35.57	2.9	15,396	72.48	54	
	32		0.75 to <2.50	BB+ to B	39,115	23,705	58.41	52,275	1.30	11,326	36.30	3.2	48,477	92.73	250	
	33		2.50 to <10.00	B-	11,769	2,392	57.66	6,171	4.70	2,069	37.21	3.1	8,396	136.06	108	
	34		10.00 to <100.00	CCC+ to CC and below	6,201	1,636	43.57	6,905	28.95	972	42.02	3.0	16,619	240.68	839	
	35		100.00 (Default)	Default	323	118	42.89	373	100.00	217	69.27	2.9	2,683	719.30	58	
	36		Total		\$ 92,876	\$ 66,382	60.14	% \$ 132,801	2.66	16,528	37.39	% 3.1	\$ 101,548	76.47	% \$ 1,322	\$ 63

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Retail, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)		2021													
As at	LINE #	Q1													
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1	0.00 to <0.15	% AAA to BBB-	\$ 32,945	\$ 87,655	70.48	% \$ 108,048	0.07	% 5,830	34.82	% 2.4	\$ 17,002	15.74	% \$ 27	
	2	0.15 to <0.25	BB+	18,221	9,401	67.97	19,699	0.20	1,934	21.61	2.0	4,552	23.11	9	
	3	0.25 to <0.50	BB to BB-	31,125	12,288	68.18	33,907	0.36	6,542	26.45	2.2	12,644	37.29	33	
	4	0.50 to <0.75	B+	11,013	4,034	70.33	12,388	0.69	2,433	29.80	2.3	6,838	55.20	25	
	5	0.75 to <2.50	B To B-	24,121	5,208	70.18	26,549	1.66	11,888	32.50	2.1	21,517	81.05	142	
	6	2.50 to <10.00	CCC+	2,347	1,933	46.05	3,183	9.82	429	34.50	2.1	4,851	152.40	108	
	7	10.00 to <100.00	CCC to CC and below	2,595	674	45.95	2,848	24.57	752	40.68	1.9	6,341	222.65	281	
	8	100.00 (Default)	Default	434	61	48.09	445	100.00	267	56.27	1.7	1,192	267.87	221	
	9	Total		\$ 122,801	\$ 121,254	69.50	% \$ 207,067	1.08	% 29,322	31.72	% 2.3	\$ 74,937	36.19	% \$ 846	\$ 238
U.S.	10	0.00 to <0.15	% AAA to A-	\$ 18,647	\$ 19,852	65.35	% \$ 39,833	0.05	% 465	42.49	% 3.2	\$ 7,362	18.48	% \$ 7	
	11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12	0.25 to <0.50	BBB+	4,213	5,871	58.85	7,674	0.29	167	32.89	2.9	3,576	46.60	7	
	13	0.50 to <0.75	BBB to BBB-	14,359	14,510	59.43	22,984	0.71	1,357	35.99	2.9	16,924	73.63	59	
	14	0.75 to <2.50	BB+ to B	42,343	23,226	58.47	55,223	1.30	11,198	36.79	3.2	51,814	93.83	265	
	15	2.50 to <10.00	B-	12,331	2,050	58.34	6,017	4.70	1,937	38.40	3.1	8,421	139.95	109	
	16	10.00 to <100.00	CCC+ to CC and below	5,800	1,505	44.47	6,459	27.88	920	42.22	3.0	15,609	241.66	771	
	17	100.00 (Default)	Default	371	160	42.40	439	100.00	222	71.02	2.8	3,414	777.68	55	
	18	Total		\$ 98,064	\$ 67,174	60.39	% \$ 138,629	2.49	% 16,258	38.51	% 3.1	\$ 107,120	77.27	% \$ 1,273	\$ 69

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA to post-CRM EAD.

⁷ Includes Canadian Retail, Wholesale Banking and Corporate segments.

IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign¹

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

2022 Q1														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 445,844	\$ 4,279	77.15	\$ 515,962 ⁷	0.01	1,079	8.53	2.5	\$ 3,385	0.66	\$ 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+	1,043	1	100.00	1	4.69	1	–	2.1	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 446,897	\$ 4,280	77.15	\$ 515,973	0.01	1,083	8.53	2.5	\$ 3,386	0.66	\$ 2	–

2021 Q4														
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	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 419,849	\$ 3,705	77.83	\$ 491,614 ⁷	0.01	1,074	9.44	2.5	\$ 3,755	0.76	\$ 2	
11	0.15 to <0.25	BB+	10	–	–	10	0.20	1	13.60	1.0	1	10.00	–	
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	3	33.75	2.5	–	–	–	
15	2.50 to <10.00	CCC+	975	1	100.00	1	4.70	1	–	2.3	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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 ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	% AAA to BBB-	\$ 417,508	\$ 3,733	77.65	\$ 491,937 ⁷	0.01	1,064	9.53	2.4	\$ 3,671	0.75	\$ 2	
20	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
21	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
22	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
23	0.75 to <2.50	B To B-	–	–	–	–	2.14	1	33.75	2.5	–	–	–	
24	2.50 to <10.00	CCC+	964	1	100.00	1	4.70	1	–	2.6	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 418,472	\$ 3,734	77.66	\$ 491,938	0.01	1,066	9.53	2.4	\$ 3,671	0.75	\$ 2	–

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021													
	Q2													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 412,228	\$ 3,581	78.17	\$ 489,823 ⁷	0.01	1,070	9.76	2.4	\$ 3,527	0.72	\$ 2	
2	0.15 to <0.25	BB+	11	—	—	3	0.20	1	13.60	1.0	—	—	—	
3	0.25 to <0.50	BB to BB-	296	—	—	296	0.29	1	11.12	1.0	30	10.14	—	
4	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to <2.50	B To B-	12	—	—	12	2.23	2	33.75	3.9	13	108.33	—	
6	2.50 to <10.00	CCC+	962	1	100.00	1	4.70	1	—	2.8	—	—	—	
7	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
9	Total		\$ 413,509	\$ 3,582	78.18	\$ 490,135	0.01	1,074	9.77	2.3	\$ 3,570	0.73	\$ 2	\$ —
2021														
Q1														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 442,465	\$ 3,611	78.60	\$ 522,678 ⁷	0.01	1,076	9.52	2.1	\$ 3,585	0.69	\$ 2	
11	0.15 to <0.25	BB+	28	—	—	8	0.20	1	13.60	1.0	1	12.50	—	
12	0.25 to <0.50	BB to BB-	310	—	—	310	0.29	1	11.12	1.0	31	10.00	—	
13	0.50 to <0.75	B+	—	—	—	—	—	—	—	—	—	—	—	
14	0.75 to <2.50	B To B-	—	—	—	—	2.23	2	33.75	2.5	—	—	—	
15	2.50 to <10.00	CCC+	1,031	1	100.00	1	4.70	1	—	3.1	—	—	—	
16	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
17	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
18	Total		\$ 443,834	\$ 3,612	78.60	\$ 522,997	0.01	1,080	9.53	2.1	\$ 3,617	0.69	\$ 2	\$ —

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

⁷ 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) – Bank¹

(\$ millions, except as noted)
As at

LINE #	2022 Q1													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 25,535	\$ 15,897	74.49	\$ 37,737	0.04	1,063	26.81	2.7	\$ 4,424	11.72	\$ 4	
2	0.15 to <0.25	BB+	381	824	83.01	975	0.22	47	22.18	2.3	229	23.49	–	
3	0.25 to <0.50	BB to BB-	471	23	51.73	244	0.45	21	28.99	2.0	117	47.95	–	
4	0.50 to <0.75	B+	370	38	65.34	387	0.58	34	28.19	4.8	263	67.96	1	
5	0.75 to <2.50	B To B-	183	9	61.54	170	1.44	33	76.55	3.3	339	199.41	2	
6	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	2.3	–	–	–	
7	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.70	2	66.19	5.0	373	330.09	31	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 27,057	\$ 16,791	74.85	\$ 39,626	0.17	1,184	27.04	2.7	\$ 5,745	14.50	\$ 38	–
2021 Q4														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	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	
11	0.15 to <0.25	BB+	124	89	66.74	155	0.20	9	50.94	2.0	82	52.90	–	
12	0.25 to <0.50	BB to BB-	618	727	84.57	872	0.31	55	15.13	1.9	168	19.27	–	
13	0.50 to <0.75	B+	435	32	74.25	458	0.72	38	31.87	4.5	350	76.42	1	
14	0.75 to <2.50	B To B-	175	13	62.44	165	1.38	38	79.57	3.7	355	215.15	2	
15	2.50 to <10.00	CCC+	4	12	99.00	12	4.70	3	15.50	4.4	7	58.33	–	
16	10.00 to <100.00	CCC to CC and below	111	–	–	111	40.63	2	62.96	5.0	345	310.81	30	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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 ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
19	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	
20	0.15 to <0.25	BB+	182	97	62.68	195	0.20	7	54.97	2.3	118	60.51	–	
21	0.25 to <0.50	BB to BB-	639	253	69.45	501	0.32	54	18.57	2.0	123	24.55	–	
22	0.50 to <0.75	B+	423	428	98.13	843	0.69	39	28.74	2.8	481	57.06	2	
23	0.75 to <2.50	B To B-	365	11	57.84	355	1.23	39	54.86	4.4	549	154.65	3	
24	2.50 to <10.00	CCC+	5	–	57.10	1	4.70	3	75.96	2.0	3	300.00	–	
25	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	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 29,049	\$ 16,956	73.37	\$ 41,490	0.12	1,212	29.02	2.4	\$ 5,860	14.12	\$ 21	–

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q2													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 25,161	\$ 15,674	72.23	% \$ 37,033	0.04	1,075	28.37	% 2.5	\$ 4,219	11.39	% \$ 5	
2	0.15 to <0.25	BB+	182	507	68.71	475	0.20	7	6.42	1.2	25	5.26	–	
3	0.25 to <0.50	BB to BB-	862	260	67.75	563	0.33	56	23.76	1.7	164	29.13	–	
4	0.50 to <0.75	B+	597	413	98.22	1,001	0.69	39	33.78	3.0	677	67.63	2	
5	0.75 to <2.50	B To B-	226	12	58.72	219	1.24	45	64.90	4.3	398	181.74	2	
6	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	2	72.44	2.3	3	300.00	–	
7	10.00 to <100.00	CCC to CC and below	48	12	100.00	60	30.28	2	55.74	5.0	209	348.33	11	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 27,082	\$ 16,878	72.70	% \$ 39,352	0.12	1,210	28.43	% 2.5	\$ 5,695	14.47	% \$ 20	\$ –
2021 Q1														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 26,097	\$ 16,634	71.97	% \$ 38,628	0.04	1,079	28.64	% 2.4	\$ 4,397	11.38	% \$ 4	
11	0.15 to <0.25	BB+	135	504	68.52	480	0.20	8	7.69	1.2	33	6.88	–	
12	0.25 to <0.50	BB to BB-	1,002	674	87.25	1,051	0.31	53	18.59	1.6	236	22.45	1	
13	0.50 to <0.75	B+	387	4	57.04	385	0.70	41	35.59	4.5	329	85.45	1	
14	0.75 to <2.50	B To B-	230	13	62.83	227	1.32	44	56.36	4.2	351	154.63	2	
15	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	3	64.75	2.3	3	300.00	–	
16	10.00 to <100.00	CCC to CC and below	49	13	100.00	62	30.25	2	55.61	4.8	217	350.00	11	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 27,906	\$ 17,842	72.46	% \$ 40,834	0.11	1,215	28.40	% 2.4	\$ 5,566	13.63	% \$ 19	\$ –

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

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

³ Exposures based on obligors prior to CRM.

⁴ Exposures after CRM reflecting guarantor.

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

⁶ Total RWA 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 #	2022 Q1													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	\$ 47,786	\$ 17,687	52.02 %	\$ 9,865	0.07 %	336,767	8.34 %		\$ 151	1.53 %	\$ 1		
2	0.15 to <0.25	8,493	385	48.33	2,836	0.19	43,196	8.98		106	3.74	–		
3	0.25 to <0.50	7,654	155	48.38	3,405	0.31	42,167	9.29		185	5.43	1		
4	0.50 to <0.75	4,759	410	53.03	1,792	0.52	17,430	9.38		142	7.92	1		
5	0.75 to <2.50	5,106	66	48.08	1,747	1.22	19,341	9.48		245	14.02	2		
6	2.50 to <10.00	1,189	18	42.17	311	5.38	7,163	8.50		92	29.58	1		
7	10.00 to <100.00	319	1	64.75	59	26.79	1,939	8.14		27	45.76	1		
8	100.00 (Default)	155	–	–	22	100.00	849	8.68		25	113.64	–		
9	Total	75,461	18,722	51.91	20,037	0.54	468,852	8.79		973	4.86	7	6	
10	0.00 to <0.15	180,091	73,559	48.92	216,079	0.06	809,984	20.09		7,027	3.25	26		
11	0.15 to <0.25	39,486	4,148	47.01	41,436	0.19	128,481	24.23		4,158	10.03	19		
12	0.25 to <0.50	20,468	1,664	45.38	21,223	0.31	79,195	26.67		3,333	15.70	18		
13	0.50 to <0.75	10,297	1,274	51.33	10,951	0.51	31,927	26.10		2,404	21.95	15		
14	0.75 to <2.50	10,532	720	50.44	10,895	1.22	29,840	24.92		3,948	36.24	32		
15	2.50 to <10.00	1,806	28	49.41	1,820	5.53	8,337	19.10		1,216	66.81	18		
16	10.00 to <100.00	473	6	53.08	476	31.21	2,181	13.48		344	72.27	19		
17	100.00 (Default)	189	–	–	189	100.00	864	20.61		340	179.89	13		
18	Total	263,342	81,399	48.80	303,069	0.30	1,090,809	21.49		22,770	7.51	160	49	
19	0.00 to <0.15	27,261	12,634	65.72	35,563	0.06	118,920	28.21		1,534	4.31	5		
20	0.15 to <0.25	5,388	505	38.62	5,584	0.19	21,102	26.37		607	10.87	3		
21	0.25 to <0.50	3,867	400	37.57	4,018	0.32	18,084	27.00		645	16.05	3		
22	0.50 to <0.75	3,578	192	35.89	3,646	0.54	7,934	29.10		926	25.40	6		
23	0.75 to <2.50	4,036	214	33.14	4,107	1.33	14,163	29.15		1,882	45.82	16		
24	2.50 to <10.00	798	62	11.89	806	5.83	5,192	28.37		826	102.48	13		
25	10.00 to <100.00	264	11	9.47	265	25.17	2,176	26.84		397	149.81	17		
26	100.00 (Default)	658	–	–	658	100.00	3,401	23.78		379	57.60	128		
27	Total	45,850	14,018	62.75	54,647	1.63	190,972	28.01		7,196	13.17	191	47	
28		\$ 384,653	\$ 114,139	51.03 %	\$ 377,753	0.51 %	1,750,633	21.65 %		\$ 30,939	8.19 %	\$ 358	\$ 102	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q4																	
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions				
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

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q3													
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions	
1	0.00 to <0.15 %	\$ 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	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2021													
	Q2													
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
Canadian Retail Insured^{7,8}	1	0.00 to <0.15 %	\$ 49,394	\$ 17,929	51.89 %	\$ 8,035	0.07 %	352,653	7.38 %		\$ 110	1.37 %	\$ –	\$ –
	2	0.15 to <0.25	9,999	396	46.78	2,855	0.20	50,225	8.45		102	3.57	–	–
	3	0.25 to <0.50	7,377	170	47.13	2,243	0.32	44,353	8.65		116	5.17	1	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 Uninsured⁷	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 Uninsured⁷	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

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

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

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE
#

2022
Q1

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 6,616	\$ 140,395	60.21 %	\$ 91,149	0.05 %	17,092,445	86.28 %		\$ 2,690	2.95 %	\$ 38	
2	0.15 to <0.25	2,359	15,032	60.24	11,414	0.19	2,389,394	87.80		1,101	9.65	19	
3	0.25 to <0.50	2,853	11,543	59.85	9,762	0.32	2,797,542	88.64		1,430	14.65	28	
4	0.50 to <0.75	3,467	9,250	57.83	8,816	0.53	1,639,534	88.85		1,931	21.90	41	
5	0.75 to <2.50	13,210	15,483	59.65	22,445	1.48	4,509,005	90.25		10,840	48.30	300	
6	2.50 to <10.00	8,254	3,310	65.09	10,408	5.44	3,272,650	90.19		12,496	120.06	510	
7	10.00 to <100.00	1,548	295	68.45	1,750	25.15	948,926	88.38		4,117	235.26	393	
8	100.00 (Default)	92	–	–	92	100.00	14,789	84.03		38	41.30	74	
9	Total	\$ 38,399	\$ 195,308	60.13 %	\$ 155,836	1.01 %	32,664,285	87.54 %		\$ 34,643	22.23 %	\$ 1,403	\$ 179

2021
Q4

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	1,444	247	66.41	1,609	24.56	1,011,730	88.44		3,773	234.49	353	
17	100.00 (Default)	88	–	–	88	100.00	13,601	83.74		38	43.18	71	
18	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 ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15 %	\$ 6,098	\$ 135,630	60.13 %	\$ 87,657	0.05 %	16,514,087	85.82 %		\$ 2,566	2.93 %	\$ 37	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	1,496	212	74.58	1,654	24.26	1,153,172	88.21		3,874	234.22	357	
26	100.00 (Default)	94	–	–	94	100.00	13,241	83.96		40	42.55	76	
27	Total	\$ 37,479	\$ 188,160	59.95 %	\$ 150,283	1.01 %	31,798,297	87.18 %		\$ 33,697	22.42 %	\$ 1,353	\$ 174

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE
#

2021
Q2

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

2021
Q1

	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 5,392	\$ 133,356	58.78 %	\$ 83,774	0.05 %	15,738,567	85.87 %		\$ 2,488	2.97 %	\$ 36	
11	0.15 to <0.25	2,107	15,619	61.01	11,636	0.19	2,414,808	87.08		1,110	9.54	19	
12	0.25 to <0.50	2,657	12,170	60.44	10,013	0.32	2,837,211	87.85		1,449	14.47	28	
13	0.50 to <0.75	3,258	9,035	58.63	8,555	0.53	1,570,802	88.48		1,861	21.75	40	
14	0.75 to <2.50	13,267	16,583	58.63	22,988	1.49	4,379,998	89.77		11,136	48.44	309	
15	2.50 to <10.00	9,141	3,826	67.16	11,711	5.48	3,628,799	89.94		14,095	120.36	577	
16	10.00 to <100.00	1,897	351	73.26	2,155	25.62	1,350,578	88.35		5,077	235.59	493	
17	100.00 (Default)	102	—	—	102	100.00	14,233	83.58		44	43.14	82	
18	Total	\$ 37,821	\$ 190,940	59.24 %	\$ 150,934	1.18 %	31,934,996	87.19 %		\$ 37,260	24.69 %	\$ 1,584	\$ 242

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

⁶ Total RWA to post-CRM EAD.

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

(\$ millions, except as noted)
As at

LINE
#

2022
Q1

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15 %	\$ 12,287	\$ 5,214	71.38 %	\$ 16,009	0.08 %	731,062	36.66 %		\$ 1,257	7.85 %	\$ 5	
2	0.15 to <0.25	7,653	3,235	43.19	9,050	0.20	399,856	38.22		1,464	16.18	7	
3	0.25 to <0.50	16,715	1,137	64.60	17,449	0.32	559,063	33.24		3,420	19.60	19	
4	0.50 to <0.75	8,538	942	67.12	9,161	0.53	291,771	43.48		3,139	34.26	21	
5	0.75 to <2.50	25,651	1,520	62.14	26,062	1.46	949,239	50.01		15,788	60.58	195	
6	2.50 to <10.00	8,599	383	55.06	8,725	5.36	473,124	56.25		7,757	88.91	263	
7	10.00 to <100.00	1,994	50	47.11	2,014	26.04	121,072	53.35		2,507	124.48	279	
8	100.00 (Default)	354	5	100.00	359	100.00	12,645	47.21		383	106.69	140	
9	Total	\$ 81,791	\$ 12,486	61.43 %	\$ 88,829	2.10 %	3,537,832	43.11 %		\$ 35,715	40.21 %	\$ 929	\$ 110

2021
Q4

	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 11,632	\$ 5,180	71.57 %	\$ 15,338	0.08 %	710,285	36.20 %		\$ 1,182	7.71 %	\$ 4	
11	0.15 to <0.25	7,477	3,264	43.14	8,886	0.20	395,617	37.57		1,414	15.91	7	
12	0.25 to <0.50	16,450	1,149	64.57	17,191	0.35	551,116	32.63		3,419	19.89	19	
13	0.50 to <0.75	8,516	946	66.85	9,145	0.53	292,622	41.23		2,973	32.51	20	
14	0.75 to <2.50	26,119	1,489	61.67	26,616	1.47	997,426	47.37		15,291	57.45	189	
15	2.50 to <10.00	8,714	395	54.08	8,886	5.32	482,314	53.84		7,555	85.02	254	
16	10.00 to <100.00	1,986	54	52.44	2,014	26.07	122,554	50.31		2,355	116.93	263	
17	100.00 (Default)	346	5	100.00	351	100.00	11,098	43.63		290	82.62	131	
18	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 ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15 %	\$ 10,760	\$ 5,072	72.15 %	\$ 14,419	0.08 %	682,087	39.49 %		\$ 1,212	8.41 %	\$ 4	
20	0.15 to <0.25	7,093	3,207	44.31	8,513	0.20	387,657	40.23		1,450	17.03	7	
21	0.25 to <0.50	15,653	1,194	66.70	16,435	0.35	553,042	33.93		3,391	20.63	19	
22	0.50 to <0.75	8,474	1,062	70.59	9,218	0.53	289,225	42.22		3,069	33.29	21	
23	0.75 to <2.50	26,452	1,447	60.25	27,043	1.48	977,972	48.00		15,755	58.26	195	
24	2.50 to <10.00	9,444	403	55.70	9,668	5.37	506,650	53.38		8,159	84.39	277	
25	10.00 to <100.00	2,181	60	58.93	2,216	25.55	139,716	51.35		2,649	119.54	290	
26	100.00 (Default)	355	5	100.00	359	100.00	11,601	45.39		323	89.97	139	
27	Total	\$ 80,412	\$ 12,450	62.35 %	\$ 87,871	2.25 %	3,547,950	43.28 %		\$ 36,008	40.98 %	\$ 952	\$ 100

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE
#

2021
Q2

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

2021
Q1

	PD scale ¹	Original on-balance sheet gross exposure ²	Off- balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	\$ 9,364	\$ 4,598	72.55 %	\$ 12,700	0.08 %	695,019	41.18 %		\$ 1,123	8.84 %	\$ 4	
11	0.15 to <0.25	6,673	3,293	44.80	8,148	0.20	381,657	40.99		1,417	17.39	7	
12	0.25 to <0.50	14,607	1,215	66.75	15,418	0.35	531,926	33.92		3,171	20.57	18	
13	0.50 to <0.75	7,999	1,055	70.68	8,745	0.53	276,361	42.86		2,952	33.76	20	
14	0.75 to <2.50	26,348	1,750	62.57	27,443	1.53	942,876	48.45		16,217	59.09	204	
15	2.50 to <10.00	11,293	550	58.32	11,614	5.54	536,084	53.11		9,795	84.34	342	
16	10.00 to <100.00	3,130	94	60.07	3,186	26.21	179,619	51.47		3,798	119.21	427	
17	100.00 (Default)	436	5	100.00	441	100.00	14,166	46.59		382	86.62	177	
18	Total	\$ 79,850	\$ 12,560	62.46 %	\$ 87,695	2.81 %	3,557,708	44.31 %		\$ 38,855	44.31 %	\$ 1,199	\$ 137

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions)
As at

Categories

Publicly traded equity exposures
Other equity exposures
Total

LINE #	2022 Q1					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
1	\$ 13,472	\$ –	300 %	\$ 13,472	\$	28,764
2	97	319	400	257		1,088
3	\$ 13,569	\$ 319		\$ 13,729	\$	29,852

2021 Q4					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
4	\$ 13,306	\$ –	300 %	\$ 13,306	\$	28,357
5	73	326	400	235		997
6	\$ 13,379	\$ 326		\$ 13,541	\$	29,354

2021 Q3					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
7	\$ 13,398	\$ –	300 %	\$ 13,398	\$	27,031
8	117	312	400	273		1,160
9	\$ 13,515	\$ 312		\$ 13,671	\$	28,191

2021 Q2					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
10	\$ 12,739	\$ –	300 %	\$ 12,739	\$	25,525
11	106	309	400	260		1,103
12	\$ 12,845	\$ 309		\$ 12,999	\$	26,628

2021 Q1					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
13	\$ 13,607	\$ –	300 %	\$ 13,607	\$	25,419
14	94	295	400	241		1,021
15	\$ 13,701	\$ 295		\$ 13,848	\$	26,440

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

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

³ Exposure amounts are post CCF and CRM.

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

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

(\$ millions, except as noted)
As at

LINE #	2022 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 9,479	\$ 30,440		1.4	\$ 55,886	\$ 8,261
2	-	-		-	-	-
3				-	-	-
4					-	-
5					376,344	2,124
6					-	-
7					\$ 432,230	\$ 10,385
2021 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 8,824	\$ 28,896		1.4	\$ 52,808	\$ 8,467
9	-	-		-	-	-
10				-	-	-
11					-	-
12					368,340	2,691
13					-	-
14					\$ 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 ²	RWA
15	\$ 8,328	\$ 27,442		1.4	\$ 50,079	\$ 8,789
16	-	-		-	-	-
17				-	-	-
18					-	-
19					373,991	2,236
20					-	-
21					\$ 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 ²	RWA
22	\$ 8,315	\$ 27,201		1.4	\$ 49,723	\$ 8,041
23	-	-		-	-	-
24				-	-	-
25					-	-
26					361,724	1,966
27					-	-
28					\$ 411,447	\$ 10,007

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

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions, except as noted)
As at

LINE #	2021 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1 SA-CCR (for derivatives)	\$ 8,882	\$ 29,143		1.4	\$ 53,234	\$ 8,785
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)					385,908	2,285
6 VaR for SFTs					—	—
7 Total					\$ 439,142	\$ 11,070

¹ Excludes exposures and RWA for QCCPs and CVA.

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

Credit Valuation Adjustment (CVA) Capital Charge (CCR2)

(\$ millions)

As at

LINE #	2022 Q1	2021 Q4	2021 Q3	2021 Q2
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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	37,211	6,945	35,168	7,259	33,235	8,228	33,035	6,302
4	\$ 37,211	\$ 6,945	\$ 35,168	\$ 7,259	\$ 33,235	\$ 8,228	\$ 33,035	\$ 6,302

2021 Q1

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	35,273	7,805
8	\$ 35,273	\$ 7,805

CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate¹

As at

LINE #	2022 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 % \$	239,889	0.05 %	4,002	3.87 %	0.4 \$	3,008	1.25 %	
2	0.15 to <0.25	17,765	0.20	672	8.96	0.3	1,098	6.18	
3	0.25 to <0.50	12,746	0.40	876	4.67	0.4	664	5.21	
4	0.50 to <0.75	860	0.68	375	17.55	1.5	264	30.70	
5	0.75 to <2.50	2,949	1.84	780	15.56	1.0	1,029	34.89	
6	2.50 to <10.00	624	6.03	156	11.43	0.4	263	42.15	
7	10.00 to <100.00	101	20.01	148	26.99	4.2	162	160.40	
8	100.00 (Default)	5	100.00	10	48.72	4.4	31	620.00	
9	Total \$	274,939	0.12 %	7,019	4.43 %	0.4 \$	6,519	2.37 %	
	2021 Q4								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 % \$	227,185	0.05 %	3,907	3.71 %	0.4 \$	2,770	1.22 %	
11	0.15 to <0.25	19,317	0.20	651	7.92	0.3	1,069	5.53	
12	0.25 to <0.50	15,597	0.37	882	4.85	0.3	863	5.53	
13	0.50 to <0.75	11,281	0.68	335	2.90	0.3	548	4.86	
14	0.75 to <2.50	2,909	1.72	869	17.54	1.3	1,178	40.50	
15	2.50 to <10.00	773	6.20	160	11.01	0.5	319	41.27	
16	10.00 to <100.00	198	19.31	165	25.83	3.4	290	146.46	
17	100.00 (Default)	6	100.00	10	47.06	4.3	36	600.00	
18	Total \$	277,266	0.16 %	6,979	4.22 %	0.4 \$	7,073	2.55 %	
	2021 Q3								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 % \$	223,787	0.05 %	3,711	3.81 %	0.4 \$	2,825	1.26 %	
20	0.15 to <0.25	18,342	0.20	641	7.48	0.4	956	5.21	
21	0.25 to <0.50	12,266	0.38	880	6.12	0.5	887	7.23	
22	0.50 to <0.75	8,304	0.68	339	4.32	0.4	590	7.11	
23	0.75 to <2.50	2,703	1.66	863	19.11	1.6	1,245	46.06	
24	2.50 to <10.00	860	6.97	184	15.16	1.0	511	59.42	
25	10.00 to <100.00	236	19.81	147	26.01	3.5	350	148.31	
26	100.00 (Default)	8	100.00	10	46.91	4.4	47	587.50	
27	Total \$	266,506	0.16 %	6,775	4.40 %	0.4 \$	7,411	2.78 %	

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

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

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

(\$ millions, except as noted)

As at

LINE #	2021 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	213,440	0.05 %	3,921	4.31 %	0.4 \$	2,739	1.28 %		
2	0.15 to <0.25	16,908	0.20	664	5.41	0.4	673	3.98		
3	0.25 to <0.50	8,374	0.36	898	6.94	0.7	818	9.77		
4	0.50 to <0.75	4,514	0.69	336	5.66	0.5	421	9.33		
5	0.75 to <2.50	2,742	1.90	840	13.67	1.1	933	34.03		
6	2.50 to <10.00	519	7.50	183	14.87	1.1	319	61.46		
7	10.00 to <100.00	207	25.05	113	19.64	2.0	229	110.63		
8	100.00 (Default)	13	100.00	10	26.46	4.7	47	361.54		
9	Total	\$ 246,717	0.15 %	6,965	4.64 %	0.4 \$	6,179	2.50 %		
	2021 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	181,844	0.06 %	3,947	4.21 %	0.4 \$	2,706	1.49 %		
11	0.15 to <0.25	16,034	0.20	712	6.85	0.4	793	4.95		
12	0.25 to <0.50	14,688	0.34	914	5.32	0.5	1,076	7.33		
13	0.50 to <0.75	5,338	0.69	325	5.70	0.4	482	9.03		
14	0.75 to <2.50	2,804	1.92	801	14.99	1.3	1,085	38.69		
15	2.50 to <10.00	652	6.65	174	11.35	0.8	298	45.71		
16	10.00 to <100.00	224	25.84	99	17.79	1.8	226	100.89		
17	100.00 (Default)	4	100.00	4	31.69	4.7	15	375.00		
18	Total	\$ 221,588	0.17 %	6,976	4.68 %	0.4 \$	6,681	3.02 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2022 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 %	\$ 64,514	0.02 %	196	3.65 %	0.6	\$ 136	0.21 %	
2	0.15 to <0.25	1	0.20	2	7.59	3.1	—	—	
3	0.25 to <0.50	—	0.29	2	13.60	—	—	—	
4	0.50 to <0.75	2	0.68	1	54.50	1.0	2	100.00	
5	0.75 to <2.50	10	2.14	7	13.60	1.0	3	30.00	
6	2.50 to <10.00	3	4.69	1	4.34	—	—	—	
7	10.00 to <100.00	22	25.02	2	63.50	5.0	85	386.36	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total	\$ 64,552	0.03 %	211	3.67 %	0.6	\$ 226	0.35 %	
2021 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 %	\$ 46,912	0.02 %	182	3.57 %	0.7	\$ 120	0.26 %	
11	0.15 to <0.25	2	0.20	2	10.01	2.0	—	—	
12	0.25 to <0.50	4	0.43	3	49.88	1.0	2	50.00	
13	0.50 to <0.75	2	0.68	1	54.50	1.0	1	50.00	
14	0.75 to <2.50	6	2.14	5	13.60	1.0	2	33.33	
15	2.50 to <10.00	3	4.70	1	4.40	—	—	—	
16	10.00 to <100.00	25	17.89	2	60.55	5.0	91	364.00	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	Total	\$ 46,954	0.03 %	196	3.61 %	0.7	\$ 216	0.46 %	
2021 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 %	\$ 61,850	0.02 %	175	4.83 %	0.6	\$ 125	0.20 %	
20	0.15 to <0.25	—	0.20	1	13.60	0.1	—	—	
21	0.25 to <0.50	1	0.43	3	51.42	0.9	1	100.00	
22	0.50 to <0.75	4	0.68	1	54.50	1.0	3	75.00	
23	0.75 to <2.50	23	1.49	6	49.63	4.1	35	152.17	
24	2.50 to <10.00	—	—	—	—	—	—	—	
25	10.00 to <100.00	10	18.15	1	60.50	5.0	38	380.00	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total	\$ 61,888	0.02 %	187	4.86 %	0.6	\$ 202	0.33 %	

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

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

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

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

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

(\$ millions, except as noted)

As at

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

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #		2022 Q1							
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 %	\$ 92,338	0.05 %	335	15.00 %	0.4 \$	3,600	3.90 %	
2	0.15 to <0.25	290	0.20	17	2.95	0.1	6	2.07	
3	0.25 to <0.50	36	0.41	13	56.80	1.7	26	72.22	
4	0.50 to <0.75	4	0.68	4	38.01	4.2	3	75.00	
5	0.75 to <2.50	71	1.39	6	3.97	–	5	7.04	
6	2.50 to <10.00	–	4.69	2	4.34	–	–	–	
7	10.00 to <100.00	–	18.15	1	19.75	3.2	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	Total	\$ 92,739	0.05 %	378	14.98 %	0.4 \$	3,640	3.92 %	
2021 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 %	\$ 96,419	0.05 %	338	15.44 %	0.4 \$	3,813	3.95 %	
11	0.15 to <0.25	391	0.20	13	3.41	0.1	9	2.30	
12	0.25 to <0.50	44	0.41	16	65.68	1.5	34	77.27	
13	0.50 to <0.75	4	0.68	4	50.97	4.4	6	150.00	
14	0.75 to <2.50	70	1.23	6	6.09	–	7	10.00	
15	2.50 to <10.00	–	4.70	1	4.40	–	–	–	
16	10.00 to <100.00	–	18.15	1	15.70	3.4	–	–	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	Total	\$ 96,928	0.05 %	379	15.41 %	0.4 \$	3,869	3.99 %	
2021 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 %	\$ 95,220	0.05 %	324	13.49 %	0.4 \$	3,356	3.52 %	
20	0.15 to <0.25	267	0.20	12	1.73	0.2	5	1.87	
21	0.25 to <0.50	69	0.40	18	34.68	2.1	39	56.52	
22	0.50 to <0.75	4	0.68	5	41.15	3.3	3	75.00	
23	0.75 to <2.50	116	2.14	5	3.67	–	9	7.76	
24	2.50 to <10.00	–	4.70	2	4.40	–	–	–	
25	10.00 to <100.00	–	18.15	1	15.70	3.7	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	Total	\$ 95,676	0.05 %	367	13.46 %	0.4 \$	3,412	3.57 %	

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

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

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

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

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

(\$ millions, except as noted)

As at

LINE #	2021 Q2									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 95,965	0.05 %	321	14.63 %	0.4	\$ 3,612	3.76 %		
2	0.15 to <0.25	272	0.20	11	2.52	0.2	7	2.57		
3	0.25 to <0.50	65	0.39	16	20.87	0.7	20	30.77		
4	0.50 to <0.75	4	0.69	5	37.57	4.0	3	75.00		
5	0.75 to <2.50	43	2.23	3	3.58	—	3	6.98		
6	2.50 to <10.00	—	4.70	2	1.54	—	—	—		
7	10.00 to <100.00	—	19.03	1	15.00	3.9	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 96,349	0.05 %	359	14.60 %	0.4	\$ 3,645	3.78 %		
2021 Q1										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 124,120	0.05 %	327	13.17 %	0.4	\$ 4,176	3.36 %		
11	0.15 to <0.25	220	0.20	10	3.91	0.3	9	4.09		
12	0.25 to <0.50	183	0.32	23	6.86	0.3	17	9.29		
13	0.50 to <0.75	3	0.69	4	25.27	4.5	2	66.67		
14	0.75 to <2.50	47	2.23	2	3.61	—	3	6.38		
15	2.50 to <10.00	—	4.70	2	1.54	—	—	—		
16	10.00 to <100.00	—	19.03	1	15.00	4.2	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 124,573	0.05 %	369	13.14 %	0.4	\$ 4,207	3.38 %		

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

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

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

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

Composition of Collateral for CCR Exposure (CCR5)

(\$ millions) As at		LINE #	2022 Q1				2021 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	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency		1	\$ 229	\$ 1,779	\$ –	\$ 953	\$ 61,203	\$ 68,117	\$ –	\$ 1,840
Cash – other currencies		2	7	7,927	565	7,550	94,861	118,656	1	5,902
Domestic sovereign debt		3	891	1,600	860	3,353	115,164	105,221	442	1,159
Other sovereign debt		4	2,418	943	2,755	3,361	98,331	91,233	2,648	482
Government agency debt		5	521	1	153	–	14,017	29,902	253	132
Corporate bonds		6	361	274	424	–	6,671	16,917	255	454
Equity securities		7	38	–	–	–	31,134	51,785	2	–
Other collateral		8	154	–	–	–	15	151	340	–
Total		9	\$ 4,619	\$ 12,524	\$ 4,757	\$ 15,217	\$ 421,396	\$ 481,982	\$ 3,941	\$ 9,969
			2021 Q3				2021 Q2			
			Collateral used in derivative transactions				Collateral used in SFTs			
			Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
			Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency		10	\$ –	\$ 1,765	\$ –	\$ 2,894	\$ 66,003	\$ 60,823	\$ –	\$ 1,725
Cash – other currencies		11	70	6,292	8	6,526	94,613	119,486	5	6,489
Domestic sovereign debt		12	182	1,040	365	3,970	102,019	101,176	195	1,285
Other sovereign debt		13	1,979	378	3,294	4,284	100,277	90,754	2,536	425
Government agency debt		14	170	159	572	–	12,090	24,998	331	119
Corporate bonds		15	185	304	1,369	–	6,009	21,881	413	428
Equity securities		16	19	–	–	–	30,193	52,471	–	–
Other collateral		17	310	–	–	–	38	54	–	–
Total		18	\$ 2,915	\$ 9,938	\$ 5,608	\$ 17,674	\$ 411,242	\$ 471,643	\$ 3,480	\$ 10,471
			2021 Q1							
			Collateral used in derivative transactions				Collateral used in SFTs			
			Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
			Segregated	Unsegregated	Segregated	Unsegregated	of collateral received		of posted collateral	
Cash – domestic currency		19	\$ –	\$ 2,020	\$ –	\$ 2,909	\$ 81,139	\$ 59,938		
Cash – other currencies		20	4	5,930	18	10,554	102,794	113,507		
Domestic sovereign debt		21	1	788	1,464	847	105,900	107,301		
Other sovereign debt		22	1,512	291	348	3,209	95,835	97,996		
Government agency debt		23	341	118	245	47	12,470	27,483		
Corporate bonds		24	382	242	729	–	5,913	46,632		
Equity securities		25	16	–	–	–	29,995	53,314		
Other collateral		26	–	–	–	–	19	67		
Total		27	\$ 2,256	\$ 9,389	\$ 2,804	\$ 17,566	\$ 434,065	\$ 506,238		

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2022 Q1	2021 Q4	2021 Q3	2021 Q2	2021 Q1					
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold				
Notionals											
Single-name credit default swaps	1	\$ 3,530	\$ 1,727	\$ 4,016	\$ 1,578	\$ 3,665	\$ 1,266	\$ 4,186	\$ 1,423	\$ 4,426	\$ 1,338
Index credit default swaps	2	7,216	2,009	6,405	1,386	5,795	313	5,695	249	6,203	739
Total return swaps	3	—	—	—	—	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—	—	—	—	—
Other credit derivatives	5	337	3,722	329	3,839	341	3,939	337	4,104	352	4,381
Total notionals	6	11,083	7,458	10,750	6,803	9,801	5,518	10,218	5,776	10,981	6,458
Fair values											
Positive fair value (asset)	7	13	83	11	21	20	42	21	46	17	46
Negative fair value (liability)	8	(288)	(8)	(350)	(8)	(334)	(14)	(364)	(12)	(354)	(17)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2022 Q1	2021 Q4	2021 Q3	2021 Q2	2021 Q1					
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$ 993	\$ 863	\$ 844	\$ 770	\$ 717					
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	25,237	505	24,497	490	24,631	493	22,854	457	19,679	394
(i) OTC derivatives	3	17,435	349	15,495	310	15,864	318	13,562	271	14,279	286
(ii) Exchange-traded derivatives	4	5,219	104	5,450	109	5,699	114	6,003	120	1,609	32
(iii) Securities financing transactions	5	2,583	52	3,552	71	3,068	61	3,289	66	3,791	76
(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	6,661	–	5,972	–	4,062	–	3,707	–	5,422	–
Pre-funded default fund contributions	9	966	488	937	373	784	351	713	313	785	323
Unfunded default fund contributions	10	–	–	–	–	–	–	–	–	–	–

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

Derivatives – Notional

(\$ millions) As at		LINE #	2022 Q1						2021 Q4					
			Trading						Trading					
			Over-the-counter ¹						Over-the-counter ¹					
			Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts														
Futures	1		\$ –	\$ –	\$ 1,285,498	\$ 1,285,498	\$ –	\$ 1,285,498	\$ –	\$ –	\$ 896,396	\$ 896,396	\$ –	\$ 896,396
Forward rate agreements	2		241,391	10,453	–	251,844	906	252,750	501,519	16,976	–	518,495	831	519,326
Swaps	3		11,803,305	383,058	–	12,186,363	1,471,317	13,657,680	10,575,475	358,754	–	10,934,229	1,586,445	12,520,674
Options written	4		–	75,924	83,175	159,099	446	159,545	–	71,408	37,057	108,465	493	108,958
Options purchased	5		–	74,472	87,368	161,840	2,308	164,148	–	74,010	41,807	115,817	3,133	118,950
	6		12,044,696	543,907	1,456,041	14,044,644	1,474,977	15,519,621	11,076,994	521,148	975,260	12,573,402	1,590,902	14,164,304
Foreign Exchange Contracts														
Futures	7		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8		–	222,317	–	222,317	32,638	254,955	–	189,096	–	189,096	32,500	221,596
Swaps	9		–	2,403,026	–	2,403,026	2,116	2,405,142	–	2,366,501	–	2,366,501	589	2,367,090
Cross-currency interest rate swaps	10		–	1,131,397	–	1,131,397	75,655	1,207,052	–	967,297	–	967,297	72,663	1,039,960
Options written	11		–	22,421	83	22,504	–	22,504	–	19,156	17	19,173	–	19,173
Options purchased	12		–	16,602	26	16,628	–	16,628	–	16,742	16	16,758	–	16,758
	13		–	3,795,763	109	3,795,872	110,409	3,906,281	–	3,558,792	33	3,558,825	105,752	3,664,577
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	14		8,617	23	–	8,640	3,445	12,085	8,014	87	–	8,101	3,563	11,664
Protection sold	15		3,463	273	–	3,736	–	3,736	2,805	158	–	2,963	–	2,963
	16		12,080	296	–	12,376	3,445	15,821	10,819	245	–	11,064	3,563	14,627
Other Contracts														
Equity contracts	17		–	86,770	95,218	181,988	31,560	213,548	–	90,810	99,190	190,000	25,716	215,716
Commodity contracts	18		–	58,805	40,719	99,524	–	99,524	265	52,231	50,847	103,343	–	103,343
	19		–	145,575	135,937	281,512	31,560	313,072	265	143,041	150,037	293,343	25,716	319,059
Total	20		\$ 12,056,776	\$ 4,485,541	\$ 1,592,087	\$ 18,134,404	\$ 1,620,391	\$ 19,754,795	\$ 11,088,078	\$ 4,223,226	\$ 1,125,330	\$ 16,436,634	\$ 1,725,933	\$ 18,162,567
			2021 Q3						2021 Q2					
			Trading						Trading					
			Over-the-counter ¹						Over-the-counter ¹					
			Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total	Clearing house ²	Non-clearing house	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts														
Futures	21		\$ –	\$ –	\$ 934,355	\$ 934,355	\$ –	\$ 934,355	\$ –	\$ –	\$ 910,762	\$ 910,762	\$ –	\$ 910,762
Forward rate agreements	22		1,008,742	8,238	–	1,016,980	875	1,017,855	1,338,921	11,465	–	1,350,386	1,908	1,352,294
Swaps	23		9,389,734	381,807	–	9,771,541	1,376,528	11,148,069	8,888,118	356,747	–	9,244,865	1,715,503	10,960,368
Options written	24		–	76,632	33,083	109,715	606	110,321	–	81,197	29,190	110,387	1,103	111,490
Options purchased	25		–	76,394	50,989	127,383	4,955	132,338	–	78,880	44,473	123,353	5,211	128,564
	26		10,398,476	543,071	1,018,427	11,959,974	1,382,964	13,342,938	10,227,039	528,289	984,425	11,739,753	1,723,725	13,463,478
Foreign Exchange Contracts														
Futures	27		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28		–	170,509	–	170,509	28,943	199,452	–	166,394	–	166,394	26,403	192,797
Swaps	29		–	1,895,340	–	1,895,340	374	1,895,714	–	2,135,411	–	2,135,411	460	2,135,871
Cross-currency interest rate swaps	30		–	973,011	–	973,011	76,159	1,049,170	–	949,966	–	949,966	79,147	1,029,113
Options written	31		–	15,498	17	15,515	–	15,515	–	13,721	12	13,733	–	13,733
Options purchased	32		–	13,840	15	13,855	–	13,855	–	14,036	5	14,041	–	14,041
	33		–	3,068,198	32	3,068,230	105,476	3,173,706	–	3,279,528	17	3,279,545	106,010	3,385,555
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	34		7,097	38	–	7,135	3,375	10,510	7,308	41	–	7,349	3,488	10,837
Protection sold	35		1,466	114	–	1,580	–	1,580	1,474	198	–	1,672	–	1,672
	36		8,563	152	–	8,715	3,375	12,090	8,782	239	–	9,021	3,488	12,509
Other Contracts														
Equity contracts	37		–	90,463	91,598	182,061	25,849	207,910	–	81,736	90,973	172,709	26,813	199,522
Commodity contracts	38		133	57,989	48,049	106,171	–	106,171	106	44,150	48,593	92,849	–	92,849
	39		133	148,452	139,647	288,232	25,849	314,081	106	125,886	139,566	265,558	26,813	292,371
Total	40		\$ 10,407,172	\$ 3,759,873	\$ 1,158,106	\$ 15,325,151	\$ 1,517,664	\$ 16,842,815	\$ 10,235,927	\$ 3,933,942	\$ 1,124,008	\$ 15,293,877	\$ 1,860,036	\$ 17,153,913

¹ 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.

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2021 Q1					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 542,118	\$ 542,118	\$ –	\$ 542,118
Forward rate agreements	2	1,547,802	22,190	–	1,569,992	1,238	1,571,230
Swaps	3	8,723,501	383,894	–	9,107,395	1,559,104	10,666,499
Options written	4	–	81,045	55,520	136,565	2,110	138,675
Options purchased	5	–	82,941	60,542	143,483	4,446	147,929
	6	10,271,303	570,070	658,180	11,499,553	1,566,898	13,066,451
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	149,269	–	149,269	32,302	181,571
Swaps	9	–	2,022,843	–	2,022,843	1,783	2,024,626
Cross-currency interest rate swaps	10	–	937,977	–	937,977	92,280	1,030,257
Options written	11	–	15,029	42	15,071	–	15,071
Options purchased	12	–	15,311	9	15,320	–	15,320
	13	–	3,140,429	51	3,140,480	126,365	3,266,845
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	7,788	37	–	7,825	3,902	11,727
Protection sold	15	1,830	247	–	2,077	–	2,077
	16	9,618	284	–	9,902	3,902	13,804
Other Contracts							
Equity contracts	17	–	77,782	78,310	156,092	27,391	183,483
Commodity contracts	18	76	50,373	43,777	94,226	–	94,226
	19	76	128,155	122,087	250,318	27,391	277,709
Total	20	\$ 10,280,997	\$ 3,838,938	\$ 780,318	\$ 14,900,253	\$ 1,724,556	\$ 16,624,809

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

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

Derivatives – Credit Exposure

(\$ millions) As at		LINE #	2022 Q1			2021 Q4			2021 Q3										
			Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount								
Interest Rate Contracts																			
Forward rate agreements	1	\$	31	\$	232	\$	101	\$	15	\$	275	\$	164	\$	21	\$	292	\$	208
Swaps	2		2,275		8,016		1,452		2,117		7,817		1,710		3,047		8,907		2,154
Options written	3		4		83		19		4		71		18		5		68		18
Options purchased	4		21		103		28		33		114		31		24		106		29
	5		2,331		8,434		1,600		2,169		8,277		1,923		3,097		9,373		2,409
Foreign Exchange Contracts																			
Forward contracts	6		620		3,193		472		558		2,799		465		610		2,898		439
Swaps	7		2,278		17,795		1,862		2,799		18,649		1,975		1,669		15,007		1,642
Cross-currency interest rate swaps	8		2,347		12,496		1,380		1,490		10,075		1,170		1,431		9,550		1,184
Options written	9		8		153		54		7		145		52		4		112		38
Options purchased	10		26		123		86		22		132		64		27		113		82
	11		5,279		33,760		3,854		4,876		31,800		3,726		3,741		27,680		3,385
Other Contracts																			
Credit derivatives	12		3		491		102		3		426		88		3		416		94
Equity contracts	13		326		7,462		1,282		252		7,129		1,390		298		7,505		1,351
Commodity contracts	14		1,539		5,739		1,423		1,524		5,176		1,340		1,189		5,105		1,550
	15		1,868		13,692		2,807		1,779		12,731		2,818		1,490		13,026		2,995
Total net derivatives	16		9,478		55,886		8,261		8,824		52,808		8,467		8,328		50,079		8,789
Qualifying Central Counterparty (QCCP) contracts ²	17		5,787		22,654		764		5,937		20,945		611		6,398		21,563		591
Total	18	\$	15,265	\$	78,540	\$	9,025	\$	14,761	\$	73,753	\$	9,078	\$	14,726	\$	71,642	\$	9,380

		2021 Q2			2021 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts							
Forward rate agreements	19	\$ 11	\$ 279	\$ 204	\$ 37	\$ 569	\$ 314
Swaps	20	2,698	8,462	1,900	3,552	9,844	2,360
Options written	21	4	90	22	7	79	21
Options purchased	22	30	153	42	42	160	41
	23	2,743	8,984	2,168	3,638	10,652	2,736
Foreign Exchange Contracts							
Forward contracts	24	562	2,513	430	562	2,539	396
Swaps	25	2,288	16,035	1,526	1,726	15,677	1,582
Cross-currency interest rate swaps	26	1,570	9,884	1,289	1,773	10,546	1,388
Options written	27	24	106	26	26	126	29
Options purchased	28	34	124	47	24	118	41
	29	4,478	28,662	3,318	4,111	29,006	3,436
Other Contracts							
Credit derivatives	30	3	566	114	4	603	131
Equity contracts	31	270	7,504	1,341	624	8,992	1,464
Commodity contracts	32	821	4,007	1,100	505	3,981	1,018
	33	1,094	12,077	2,555	1,133	13,576	2,613
Total net derivatives	34	8,315	49,723	8,041	8,882	53,234	8,785
Qualifying Central Counterparty (QCCP) contracts ²	35	5,836	19,565	551	4,236	15,888	485
Total	36	\$ 14,151	\$ 69,288	\$ 8,592	\$ 13,118	\$ 69,122	\$ 9,270

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

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

Securitization Exposures in the Banking Book (SEC1)¹

(\$ millions) As at		LINE #	2022 Q1			2021 Q4			2021 Q3			2021 Q2		
			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	\$ 24,947	\$ 34,913	\$ 59,860	\$ 24,426	\$ 31,698	\$ 56,124	\$ 25,696	\$ 28,381	\$ 54,077	\$ 26,078	\$ 28,999	\$ 55,077
Residential mortgage		2	8,886	225	9,111	8,685	118	8,803	9,421	119	9,540	9,388	117	9,505
Credit card		3	1,305	9,443	10,748	1,273	7,913	9,186	1,281	7,265	8,546	1,269	7,944	9,213
Other retail exposures		4	14,756	25,245	40,001	14,468	23,667	38,135	14,994	20,997	35,991	15,421	20,938	36,359
Re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	9,940	29,636	39,576	9,221	28,659	37,880	8,342	28,190	36,532	8,234	26,074	34,308
Loans to corporates		7	–	8,045	8,045	–	7,579	7,579	–	6,713	6,713	–	5,600	5,600
Commercial mortgage		8	–	16,921	16,921	–	16,137	16,137	–	16,248	16,248	–	15,374	15,374
Lease and receivables		9	9,685	4,670	14,355	9,159	4,943	14,102	8,280	5,229	13,509	8,173	5,100	13,273
Other wholesale		10	255	–	255	62	–	62	62	–	62	61	–	61
Re-securitization		11	–	–	–	–	–	–	–	–	–	–	–	–
2021 Q1														
Retail (total) – of which:		12	\$ 26,221	\$ 28,565	\$ 54,786									
Residential mortgage		13	9,306	122	9,428									
Credit card		14	1,317	9,973	11,290									
Other retail exposures		15	15,598	18,470	34,068									
Re-securitization		16	–	–	–									
Wholesale (total) – of which:		17	8,075	24,192	32,267									
Loans to corporates		18	–	4,573	4,573									
Commercial mortgage		19	–	15,818	15,818									
Lease and receivables		20	8,011	3,801	11,812									
Other wholesale		21	64	–	64									
Re-securitization		22	–	–	–									

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at		LINE #	2022 Q1	2021 Q4	2021 Q3	2021 Q2
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional
			Total	Total	Total	Total
Retail (total) – of which:	1		\$ – \$ 494 \$ 494	\$ – \$ 556 \$ 556	\$ – \$ 391 \$ 391	\$ – \$ 227 \$ 227
Residential mortgage	2		– – –	– – –	– – –	– – –
Credit card	3		– 68 68	– 33 33	– 4 4	– 1 1
Other retail exposures	4		– 426 426	– 523 523	– 387 387	– 226 226
Re-securitization	5		– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6		– 8 8	– 54 54	– 9 9	– 28 28
Loans to corporates	7		– – –	– – –	– – –	– – –
Commercial mortgage	8		– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9		– – –	– – –	– – –	– – –
Other wholesale	10		– 7 7	– 53 53	– 8 8	– 27 27
Re-securitization	11		– – –	– – –	– – –	– – –
2021 Q1						
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional		
			Total			
Retail (total) – of which:	12		\$ – \$ 406 \$ 406			
Residential mortgage	13		– 79 79			
Credit card	14		– 34 34			
Other retail exposures	15		– 293 293			
Re-securitization	16		– – –			
Wholesale (total) – of which:	17		– 25 25			
Loans to corporates	18		– – –			
Commercial mortgage	19		– 1 1			
Lease and receivables	20		– 12 12			
Other wholesale	21		– 12 12			
Re-securitization	22		– – –			

¹ The Bank does not have any synthetic securitization exposures.

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

(\$ millions) As at		2022 Q1																
LINE #																		
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					Capital charge after cap	
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	1	\$ 33,864	\$ 793	\$ 194	\$ 34	2	\$ –	\$ 34,059	\$ 826	2	\$ –	\$ 4,010	\$ 153	22	\$ –	\$ 304	\$ 12	2
of which: securitization	2	33,864	793	194	34	2	–	34,059	826	2	–	4,010	153	22	–	304	12	2
of which: retail underlying	3	24,454	491	–	–	2	–	24,373	572	2	–	2,752	86	22	–	203	7	2
of which: wholesale	4	9,410	302	194	34	–	–	9,686	254	–	–	1,258	67	–	–	101	5	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$ 33,864	\$ 793	\$ 194	\$ 34	2	\$ –	\$ 34,059	\$ 826	2	\$ –	\$ 4,010	\$ 153	22	\$ –	\$ 304	\$ 12	2
		2021 Q4																
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²					Capital charge after cap	
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	9	\$ 32,856	\$ 559	\$ 157	\$ 73	2	\$ –	\$ 33,583	\$ 62	2	\$ –	\$ 3,930	\$ 16	27	\$ –	\$ 297	\$ 1	2
of which: securitization	10	32,856	559	157	73	2	–	33,583	62	2	–	3,930	16	27	–	297	1	2
of which: retail underlying	11	23,939	456	29	–	2	–	24,424	–	2	–	2,741	–	27	–	202	–	2
of which: wholesale	12	8,917	103	128	73	–	–	9,159	62	–	–	1,189	16	–	–	95	1	–
of which: re-securitization	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	16	\$ 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) ²					Capital charge after cap	
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	17	\$ 33,304	\$ 529	\$ 153	\$ 51	1	\$ –	\$ 33,975	\$ 62	1	\$ –	\$ 3,921	\$ 16	11	\$ –	\$ 294	\$ 1	1
of which: securitization	18	33,304	529	153	51	1	–	33,975	62	1	–	3,921	16	11	–	294	1	1
of which: retail underlying	19	25,208	457	30	–	1	–	25,695	–	1	–	2,869	–	11	–	210	–	1
of which: wholesale	20	8,096	72	123	51	–	–	8,280	62	–	–	1,052	16	–	–	84	1	–
of which: re-securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	24	\$ 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) ²					Capital charge after cap	
		</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																		
Traditional securitization	25	\$ 33,748	\$ 352	\$ 147	\$ 64	1	\$ –	\$ 34,250	\$ 61	1	\$ –	\$ 3,879	\$ 16	16	\$ –	\$ 291	\$ 1	1
of which: securitization	26	33,748	352	147	64	1	–	34,250	61	1	–	3,879	16	16	–	291	1	1
of which: retail underlying	27	25,785	263	29	–	1	–	26,077	–	1	–	2,848	–	16	–	208	–	1
of which: wholesale	28	7,963	89	118	64	–	–	8,173	61	–	–	1,031	16	–	–	83	1	–
of which: re-securitization	29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	32	\$ 33,748	\$ 352	\$ 147	\$ 64	1	\$ –	\$ 34,250	\$ 61	1	\$ –	\$ 3,879	\$ 16	16	\$ –	\$ 291	\$ 1	1

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2021 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	33,654	\$	419	\$	95	\$	126	\$	2	\$	–	\$	34,230	\$	64	\$	2
of which: securitization	2		33,654		419		95		126		2		–		34,230		64		2
of which: retail underlying	3		25,875		315		29		–		2		–		26,219		–		2
of which: wholesale	4		7,779		104		66		126		–		–		8,011		64		–
of which: re-securitization	5		–		–		–		–		–		–		–		–		–
of which: senior	6		–		–		–		–		–		–		–		–		–
of which: non-senior	7		–		–		–		–		–		–		–		–		–
Total	8	\$	33,654	\$	419	\$	95	\$	126	\$	2	\$	–	\$	34,230	\$	64	\$	2

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

\$ millions) As at		LINE #	2022 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
of which: securitization		2	64,063	486	–	–	–	9,895	54,527	127	–	990	8,307	13	–	58	664	1	–
of which: retail underlying		3	34,427	486	–	–	–	9,895	25,018	–	–	990	2,637	–	–	58	210	–	–
of which: wholesale		4	29,636	–	–	–	–	–	29,509	127	–	–	5,670	13	–	–	454	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
			2021 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 59,901	\$ 456	\$ –	\$ –	\$ –	\$ 10,064	\$ 50,169	\$ 124	\$ –	\$ 1,006	\$ 7,742	\$ 12	\$ –	\$ 58	\$ 619	\$ 1	\$ –
of which: securitization		10	59,901	456	–	–	–	10,064	50,169	124	–	1,006	7,742	12	–	58	619	1	–
of which: retail underlying		11	31,242	456	–	–	–	10,064	21,634	–	–	1,006	2,282	–	–	58	182	–	–
of which: wholesale		12	28,659	–	–	–	–	–	28,535	124	–	–	5,460	12	–	–	437	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 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) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 1	\$ –
of which: securitization		18	56,116	455	–	–	–	9,628	46,818	125	–	963	7,342	12	–	55	588	1	–
of which: retail underlying		19	27,926	455	–	–	–	9,628	18,753	–	–	963	1,996	–	–	55	160	–	–
of which: wholesale		20	28,190	–	–	–	–	–	28,065	125	–	–	5,346	12	–	–	428	1	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 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) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		25	\$ 54,612	\$ 461	\$ –	\$ –	\$ –	\$ 9,715	\$ 45,235	\$ 123	\$ –	\$ 972	\$ 7,033	\$ 12	\$ –	\$ 55	\$ 563	\$ 1	\$ –
of which: securitization		26	54,612	461	–	–	–	9,715	45,235	123	–	972	7,033	12	–	55	563	1	–
of which: retail underlying		27	28,538	461	–	–	–	9,715	19,284	–	–	972	2,092	–	–	55	167	–	–
of which: wholesale		28	26,074	–	–	–	–	–	25,951	123	–	–	4,941	12	–	–	396	1	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 54,612	\$ 461	\$ –	\$ –	\$ –	\$ 9,715	\$ 45,235	\$ 123	\$ –	\$ 972	\$ 7,033	\$ 12	\$ –	\$ 55	\$ 563	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	2021 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 1	\$ –
of which: securitization	2		51,556	1,201	–	–	–	–	52,629	128	–	–	9,866	13	–	–	634	1	–
of which: retail underlying	3		27,364	1,201	–	–	–	–	28,565	–	–	–	5,222	–	–	–	263	–	–
of which: wholesale	4		24,192	–	–	–	–	–	24,064	128	–	–	4,644	13	–	–	371	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$	51,556	\$ 1,201	\$ –	\$ –	\$ –	\$ –	\$ 52,629	\$ 128	\$ –	\$ –	\$ 9,866	\$ 13	\$ –	\$ –	\$ 634	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

AIRB Credit Risk Exposures: Actual and Estimated Parameters

(Percentage) As at		LINE #	2022 Q1						2021 Q4					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD
Retail⁵														
Residential secured uninsured		1	0.38 %	0.50 %	29.60 %	7.11 %	96.17 %	94.18 %	0.29 %	0.26 %	26.41 %	7.97 %	95.96 %	96.25 %
Residential secured insured ⁶		2	0.31	0.18	n/a	n/a	98.52	96.88	0.29	0.21	n/a	n/a	98.36	97.04
Qualifying revolving retail		3	1.62	1.38	89.40	83.81	94.22	86.48	1.37	1.33	89.81	84.44	91.78	88.59
Other retail		4	2.46	1.32	50.81	43.39	99.19	96.24	1.85	1.67	49.78	44.66	98.82	91.80
Non-Retail														
Corporate		5	1.72	0.33	20.83	21.20	85.08	54.83	1.69	0.40	20.60	26.72	84.40	52.38
Sovereign		6	0.26	—	7.99	n/a	99.84	n/a	0.17	—	8.93	n/a	99.86	n/a
Bank		7	0.18	—	18.61	n/a	89.86	n/a	0.18	—	18.93	n/a	88.54	n/a
			2021 Q3						2021 Q2					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD
Retail⁵														
Residential secured uninsured		8	0.31 %	0.28 %	27.24 %	8.91 %	96.20 %	96.85 %	0.35 %	0.48 %	27.67 %	9.88 %	96.63 %	97.49 %
Residential secured insured ⁶		9	0.31	0.22	n/a	n/a	98.28	97.21	0.35	0.27	n/a	n/a	98.27	98.21
Qualifying revolving retail		10	1.33	1.54	89.66	83.62	92.09	89.25	1.48	1.76	89.62	83.42	92.52	90.13
Other retail		11	1.94	1.69	51.55	44.74	98.93	91.54	2.18	1.87	53.91	45.81	98.97	92.42
Non-Retail														
Corporate		12	1.58	0.46	21.05	36.73	84.79	55.96	1.53	0.47	21.54	38.90	85.02	64.42
Sovereign		13	0.08	—	9.01	n/a	99.86	n/a	0.08	—	9.02	n/a	99.87	n/a
Bank		14	0.18	—	18.17	n/a	89.65	n/a	0.23	0.07	18.61	n/a	88.88	n/a
			2021 Q1											
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD						
Retail⁵														
Residential secured uninsured		15	0.36 %	0.42 %	28.57 %	10.10 %	96.30 %	96.89 %						
Residential secured insured ⁶		16	0.37	0.29	n/a	n/a	98.22	97.61						
Qualifying revolving retail		17	1.54	2.00	89.55	82.84	92.57	91.66						
Other retail		18	2.36	2.01	53.91	45.80	98.97	92.52						
Non-Retail														
Corporate		19	1.50	0.49	22.82	38.93	84.81	64.81						
Sovereign		20	0.08	—	8.63	n/a	99.88	n/a						
Bank		21	0.18	—	16.91	n/a	88.58	n/a						

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

² Average Estimated PD and Actual Default Rate are weighted by account.

³ Estimated LGD reflects loss estimates for the full portfolio under a severe downturn economic scenario.

⁴ Represents average LGD of the impaired portfolio over trailing 12 months.

⁵ Effective the first quarter of fiscal 2022, retail results are generated to align with revised OSFI back-testing reporting.

⁶ LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

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

Acronyms

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