



Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 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 second 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 second 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 Second Quarter 2022	SFI Second Quarter 2022	SRD Second 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 Second Quarter 2022	SFI Second Quarter 2022	SRD Second 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	69			142, 173
	CRB – Additional disclosure related to the credit quality of assets – h) Breakdown of restructured exposures between impaired and not impaired exposures ⁵ .	Annual				
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques.	Annual				88
	CR3 – Credit risk mitigation techniques – overview.	Quarterly			17	
	CRD – Qualitative disclosures on banks' use of external credit ratings under the standardized approach (SA) for credit risk.	Annual				87-88
	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 Second Quarter 2022	SFI Second Quarter 2022	SRD Second 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		2021		Cross Reference ¹	
	Q2	Q1	Q4	Q3	Q2	
1	\$ 23,036	\$ 23,128	\$ 23,086	\$ 22,879	\$ 22,791	A1+A2+B
2	67,046	65,621	63,944	61,167	59,035	C
3	2,791	7,532	7,097	9,164	7,742	D
4	n/a	n/a	—	—	—	
5	—	—	—	—	—	
6	92,873	96,281	94,127	93,210	89,568	
7	—	—	—	—	—	
8	(16,607)	(16,474)	(16,099)	(16,211)	(15,854)	E1-E2
9	(1,947)	(2,030)	(2,006)	(2,022)	(1,803)	F1-F2
10	(101)	(101)	(100)	(122)	(156)	G
11	2,310	(1,121)	(1,691)	(3,052)	(2,813)	H
12	—	—	—	—	—	I
13	—	—	—	—	—	
14	(265)	(142)	(124)	(90)	(68)	J
15	(1,236)	(729)	(470)	(246)	(267)	K1-K2
16	(10)	(5)	(36)	(2)	(11)	
17	—	—	—	—	—	
18	(3,487)	(4,538)	(4,486)	(5,163)	(5,011)	L1+L2
19	—	—	—	—	—	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	336	382	822	960	1,043	M
27	—	—	—	—	—	
28	(21,007)	(24,758)	(24,190)	(25,948)	(24,940)	
29	71,866	71,523	69,937	67,262	64,628	
29a	71,530	71,141	69,115	66,302	63,585	
30	6,539	5,696	5,691	6,697	4,947	N+O+P
31	6,539	5,696	5,691	6,697	4,947	
32	—	—	—	—	—	
33	n/a	n/a	450	440	615	
34	—	—	—	—	61	
35	n/a	n/a	—	—	61	
36	6,539	5,696	6,141	7,137	5,623	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	(236)	(13)	(12)	(10)	(14)	Q
40	(350)	(350)	(350)	(350)	(350)	R
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(586)	(363)	(362)	(360)	(364)	
44	5,953	5,333	5,779	6,777	5,259	
45	77,819	76,856	75,716	74,039	69,887	
45a	\$ 77,483	\$ 76,474	\$ 74,894	\$ 73,079	\$ 68,844	

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		2021			Cross Reference ¹
	Q2	Q1	Q4	Q3	Q2	
46	\$ 11,051	\$ 11,104	\$ 11,030	\$ 11,103	\$ 11,069	S
47	n/a	n/a	120	120	160	
48	—	—	—	—	—	
49	n/a	n/a	—	—	—	
50	1,964	2,113	1,665	1,569	1,433	T
51	13,015	13,217	12,815	12,792	12,662	
52	—	—	(8)	—	—	
53	—	—	—	—	—	
54	(303)	(372)	(308)	(369)	(404)	U
54a	(100)	(153)	(68)	(101)	(61)	V
55	(160)	(160)	(160)	(160)	(160)	W
56	—	—	—	—	—	
57	(563)	(685)	(544)	(630)	(625)	
58	12,452	12,532	12,271	12,162	12,037	
59	90,271	89,388	87,987	86,201	81,924	
59a	90,271	89,388	87,987	86,201	81,924	
60	\$ 488,991	\$ 470,852	\$ 460,270	\$ 465,453	\$ 455,010	
61	14.7 %	15.2 %	15.2 %	14.5 %	14.2 %	
61a	14.6	15.1	15.0	14.2	14.0	
62	15.9	16.3	16.5	15.9	15.4	
62a	15.8	16.2	16.3	15.7	15.1	
63	18.5	19.0	19.1	18.5	18.0	
63a	18.5	19.0	19.1	18.5	18.0	
64	8.0	8.0	8.0	8.0	8.0	
65	2.5	2.5	2.5	2.5	2.5	
66	—	—	—	—	—	
67	1.0	1.0	1.0	1.0	1.0	
67a	—	—	—	—	—	
68	14.7	15.2	15.2	14.5	14.2	
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		2021		
	Q2	Q1	Q4	Q3	Q2
72	\$ 7,535	\$ 7,606	\$ 7,442	\$ 7,243	\$ 6,963
73	2,113	2,232	2,055	1,856	1,763
74	101	93	87	87	80
75	2,927	1,631	327	660	589
76	274	269	280	276	255
77	229	210	210	199	175
78	2,071	2,285	2,408	2,577	2,511
79	2,071	2,285	2,277	2,330	2,301
80	n/a	n/a	—	—	—
81	n/a	n/a	—	—	—
82	n/a	n/a	675	675	675
83	n/a	n/a	—	—	515
84	n/a	n/a	876	876	876
85	n/a	n/a	—	—	—
86	17.9 %	18.1 %	18.0 %	17.7 %	17.4 %
87	17.9	18.1	18.0	17.7	17.4
88	19.0	19.3	19.3	19.0	18.7
89	40.9	40.5	40.1	39.9	39.4
90	40.9	40.5	40.1	39.9	39.4
91	40.9	40.5	40.3	40.0	39.5

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		2021		
	Q2	Q1	Q4	Q3	Q2
1	\$ 71,523	\$ 69,937	\$ 67,262	\$ 64,628	\$ 63,393
2	14	76	19	56	44
3	(1,431)	(764)	—	—	—
4	(1,669)	(1,665)	(1,500)	(1,492)	(1,500)
5	114	122	102	99	101
6	3,811	3,733	3,781	3,545	3,695
7	(123)	(18)	(34)	(22)	(9)
8	1,003	1,591	(469)	839	(2,211)
9	n/a	n/a	n/a	n/a	n/a
10	(458)	(153)	(46)	118	61
11	(1,855)	(433)	(191)	226	(705)
12	(50)	(399)	128	(576)	655
13	—	(1)	22	34	2
14	—	—	—	—	—
15	987	(503)	863	(193)	1,102
16	71,866	71,523	69,937	67,262	64,628
17	5,333	5,779	6,777	5,259	5,961
18	850	—	—	1,750	—
19	—	(450)	(1,000)	—	(700)
20	(230)	4	2	(232)	(2)
21	5,953	5,333	5,779	6,777	5,259
22	77,819	76,856	75,716	74,039	69,887
23	12,532	12,271	12,162	12,037	11,949
24	—	—	—	—	—
25	—	—	—	—	—
26	—	—	—	(40)	—
27	(149)	448	96	136	261
28	69	(187)	13	29	(173)
29	12,452	12,532	12,271	12,162	12,037
30	\$ 90,271	\$ 89,388	\$ 87,987	\$ 86,201	\$ 81,924

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 Q2		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
1	\$ 5,633	\$ 5,625	
2	127,957	127,793	
3	144,390	144,390	
4	11,552	10,963	
5	98,798	98,800	
6	4,561	1,289	
7	69,161	66,190	
8			
9		100	L1
10		236	Q
11		303	U
12		100	V
13		1,096	
14	317,344	317,249	
15	171,738	171,738	
16	771,048	771,048	
17	(6,076)	(6,076)	
18		(1,964)	T
19		–	I
20		(336)	M
21		(3,776)	
22	109,170	106,721	
23			
24		3,387	L2
25		6,339	
26		16,753	E1
27		2,080	F1
28		101	
29			
30		101	G
31		2,927	
32		1,207	
33		(2,446)	
34			
35		–	
36		77	
37		1,676	K1
38		74,519	
39	1,825,276	1,815,730	
40			
41	19,553	19,553	
42	87,879	87,879	
43	12,602	12,602	
44	128,899	128,899	
45	1,183,738	1,183,738	
46	281,942	272,396	
47			
48		146	E2
49		133	F2
50		440	K2
51		1,950	
52		(2,446)	
53		265	J
54		271,908	
55	11,251	11,251	
56		11,051	S
57		–	
58		200	
59	1,725,864	1,716,318	
60	23,127	23,127	A1
61	6,550	6,550	
62		6,550	N
63			
64	(243)	(243)	A2
65	(13)	(13)	
66		(13)	O
67	154	154	
68		152	B
69		2	P
70	67,046	67,046	C
71	2,791	2,791	D
72		(2,310)	H
73		5,101	
74	\$ 1,825,276	\$ 1,815,730	

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 \$9.5 billion and total equity of \$2.5 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (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		2021		OSFI Template
	Q2	Q1	Q4	Q3	
1	\$ 1,825,276	\$ 1,778,588	\$ 1,728,672	\$ 1,703,093	1
2	(7,350)	(7,494)	(7,301)	(7,521)	2
3	(1,228)	(1,228)	(1,228)	(1,266)	3
4	–	–	–	–	4
5	(21,166)	14,469	8,307	8,935	5
6	(16,875)	(21,237)	(25,741)	(25,724)	6
7	188,252	183,156	178,892	178,877	7
8	(138,747)	(180,923)	(294,879)	(308,910)	8
9	\$ 1,828,162	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	9
10	\$ 1,429,075	\$ 1,393,966	\$ 1,228,805	\$ 1,198,679	1
11	–	–	–	–	2
12	(12,658)	(8,301)	(9,652)	(8,943)	3
13	(21,663)	(25,361)	(25,249)	(27,179)	4
14	1,394,754	1,360,304	1,193,904	1,162,557	5
15	34,722	21,368	20,566	20,493	6
16	53,961	54,355	50,515	48,335	7
17	–	–	–	–	8
18	2,770	3,736	2,964	1,579	9
19	(1,160)	(2,170)	(1,662)	(787)	10
20	90,293	77,289	72,383	69,620	11
21	171,738	165,818	167,284	162,154	12
22	(21,823)	(25,456)	(29,384)	(29,603)	13
23	4,948	4,220	3,643	3,879	14
24	–	–	–	–	15
25	154,863	144,582	141,543	136,430	16
26	661,594	639,432	629,117	623,817	17
27	(473,342)	(456,276)	(450,225)	(444,940)	18
28	188,252	183,156	178,892	178,877	19
29	77,819	76,856	75,716	74,039	20
30	77,483	76,474	74,894	73,079	20a
31	\$ 1,828,162	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	21
32	4.3 %	4.4 %	4.8 %	4.8 %	22
33	4.2	4.3	4.7	4.7	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

TLAC available with transitional arrangements for ECL provisioning not applied¹

Total RWA at the level of the resolution group

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

TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied¹

Leverage ratio exposure measure at the level of the resolution group

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

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

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

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

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

LINE #	2022		2021		
	Q2	Q1	Q4	Q3	Q2
1	\$ 148,567	\$ 134,606	\$ 130,380	\$ 122,205	\$ 114,229
1a	148,567	134,606	130,380	122,205	114,229
2	488,991	470,852	460,270	465,453	455,010
3	30.4 %	28.6 %	28.3 %	26.3 %	25.1 %
3a	30.4	28.6	28.3	26.3	25.1
4	\$ 1,828,162	\$ 1,765,331	\$ 1,586,722	\$ 1,547,484	\$ 1,508,452
5	8.1 %	7.6 %	8.2 %	7.9 %	7.6 %
5a	8.1	7.6	8.2	7.9	7.6
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	n/a	n/a	n/a	n/a	n/a

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

TLAC Composition (TLAC1)

(\$ millions, except as noted)

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		2021		
	Q2	Q1	Q4	Q3	Q2
1	\$ 71,866	\$ 71,523	\$ 69,937	\$ 67,262	\$ 64,628
2	5,953	5,333	5,779	6,777	5,259
3	—	—	—	—	—
4	—	—	—	—	—
5	5,953	5,333	5,779	6,777	5,259
6	12,452	12,532	12,271	12,162	12,037
7	—	—	80	80	40
8	—	—	—	—	—
9	—	—	—	—	—
10	12,452	12,532	12,351	12,242	12,077
11	90,271	89,388	88,067	86,281	81,964
12	n/a	n/a	n/a	n/a	n/a
13	58,464	45,665	42,541	36,109	32,383
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	58,464	45,665	42,541	36,109	32,383
18	148,735	135,053	130,608	122,390	114,347
19	n/a	n/a	n/a	n/a	n/a
20	(168)	(447)	(228)	(185)	(118)
21	—	—	—	—	—
22	148,567	134,606	130,380	122,205	114,229
23	488,991	470,852	460,270	465,453	455,010
24	1,828,162	1,765,331	1,586,722	1,547,484	1,508,452
25	30.4 %	28.6 %	28.3 %	26.3 %	25.1 %
26	8.1	7.6	8.2	7.9	7.6
27	9.9	9.9	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 Q2						2022 Q1					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)	1												
Total capital and liabilities net of credit risk mitigation	2	23,127	6,550	11,373	65,080	–	106,130	23,170	5,700	11,355	51,613	–	91,838
Subset of row 2 that are excluded liabilities	3	253	13	230	6,228	–	6,724	193	6	222	6,247	–	6,668
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	22,874	6,537	11,143	58,852	–	99,406	22,977	5,694	11,133	45,366	–	85,170
Subset of row 4 that are potentially eligible as TLAC	5	22,874	6,537	11,143	58,852	–	99,406	22,977	5,694	11,133	45,366	–	85,170
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	–	–	–	16,126	–	16,126	–	–	–	6,138	–	6,138
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	–	–	–	33,264	–	33,264	–	–	–	33,761	–	33,761
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	–	–	11,143	9,443	–	20,586	–	–	11,133	5,448	–	16,581
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	–	–	–	19	–	19	–	–	–	19	–	19
Subset of row 5 that is perpetual securities	10	22,874	6,537	–	–	–	29,411	22,977	5,694	–	–	–	28,671
		2021 Q4						2021 Q3					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		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	23,066	5,700	11,304	43,174	–	83,244	22,945	6,700	11,319	36,761	–	77,725
Subset of row 12 that are excluded liabilities	13	187	10	139	778	–	1,114	191	5	128	901	–	1,225
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	22,879	5,690	11,165	42,396	–	82,130	22,754	6,695	11,191	35,860	–	76,500
Subset of row 14 that are potentially eligible as TLAC	15	22,879	5,690	11,165	42,396	–	82,130	22,754	6,695	11,191	35,860	–	76,500
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	–	–	–	11,284	–	11,284	–	–	–	9,837	–	9,837
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	–	–	120	26,467	–	26,587	–	–	120	23,688	–	23,808
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	–	–	9,295	4,626	–	13,921	–	–	7,475	2,316	–	9,791
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	–	–	1,750	19	–	1,769	–	–	3,596	19	–	3,615
Subset of row 15 that is perpetual securities	20	22,879	5,690	–	–	–	28,569	22,754	6,695	–	–	–	29,449
		2021 Q2											
		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	22,790	4,950	11,291	33,429	–	72,460						
Subset of row 22 that are excluded liabilities	23	134	5	82	1,234	–	1,455						
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24	22,656	4,945	11,209	32,195	–	71,005						
Subset of row 24 that are potentially eligible as TLAC	25	22,656	4,945	11,209	32,195	–	71,005						
Subset of row 25 with 1 year ≤ residual maturity < 2 years	26	–	–	–	5,776	–	5,776						
Subset of row 25 with 2 years ≤ residual maturity < 5 years	27	–	–	160	24,083	–	24,243						
Subset of row 25 with 5 years ≤ residual maturity < 10 years	28	–	–	7,500	2,305	–	9,805						
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	29	–	–	3,549	31	–	3,580						
Subset of row 25 that is perpetual securities	30	22,656	4,945	–	–	–	27,601						

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		2021			2022		2021			
		Q2	Q1	Q4	Q3	Q2	Q2	Q1	Q4	Q3	Q2	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 324,716	\$ 315,381	\$ 312,514	\$ 319,035	\$ 318,541	\$ 25,977	\$ 25,230	\$ 25,001	\$ 25,523	\$ 25,483	1
Of which: standardized approach (SA) ³	2	30,321	29,267	30,897	30,827	28,595	2,426	2,341	2,472	2,466	2,287	2
Of which: internal ratings-based (IRB) approach	3	294,395	286,114	281,617	288,208	289,946	23,551	22,889	22,529	23,057	23,196	3
Counterparty credit risk	4	18,301	18,323	19,280	20,097	17,079	1,464	1,466	1,542	1,608	1,366	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,348	8,261	8,467	8,789	8,041	668	661	677	703	643	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR ⁴	8	9,953	10,062	10,813	11,308	9,038	796	805	865	905	723	n/a
Equity positions in banking book under market-based approach	9	30,497	29,852	29,354	28,191	26,628	2,440	2,388	2,348	2,255	2,130	7
Equity investments in funds – look-through approach	10	1,609	1,841	2,070	1,878	1,325	129	147	166	150	106	8
Equity investments in funds – mandate-based approach	11	343	306	116	93	81	27	25	9	7	6	9
Equity investments in funds – fall-back approach	12	765	682	571	1,150	1,337	61	55	46	92	107	10
Settlement risk	13	78	39	62	27	59	6	3	5	2	5	11
Securitization exposures in banking book	14	14,063	13,017	12,222	11,753	11,404	1,125	1,041	978	940	912	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	695	722	720	688	690	56	58	58	55	55	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	13,236	12,129	11,474	11,037	10,686	1,059	970	918	883	855	14
Of which: securitization standardized approach (SEC-SA)	18	132	166	28	28	28	10	13	2	2	2	15
Market risk	19	23,522	19,890	17,045	16,312	12,572	1,882	1,592	1,364	1,305	1,006	16
Of which: standardized approach (SA)	20	3,088	2,470	2,730	2,388	1,041	247	198	219	191	83	17
Of which: internal model approaches (IMA)	21	20,434	17,420	14,315	13,924	11,531	1,635	1,394	1,145	1,114	923	18
Operational risk	22	62,246	61,630	60,864	60,410	59,905	4,980	4,930	4,869	4,833	4,792	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	62,246	61,630	60,864	60,410	59,905	4,980	4,930	4,869	4,833	4,792	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	12,851	9,891	6,172	6,507	6,079	1,028	791	494	521	486	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 488,991	\$ 470,852	\$ 460,270	\$ 465,453	\$ 455,010	\$ 39,119	\$ 37,668	\$ 36,822	\$ 37,236	\$ 36,399	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 Q2				2022 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158
Asset size ⁴	2	9,088	7,426	655	26	7,238	6,209	(1,140)	(912)
Asset quality ⁵	3	(659)	(659)	(629)	(118)	(9,143)	(8,785)	(91)	(18)
Model updates ⁶	4	—	—	—	—	1,782	2,622	—	—
Methodology and policy ⁷	5	—	—	—	—	—	—	—	—
Acquisitions and disposals	6	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸	7	2,082	1,514	(48)	(20)	5,829	4,451	274	157
Other ⁹	8	3,402	—	—	—	2,222	—	—	—
RWA, balance at end of period	9	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385

		2021 Q4				2021 Q3			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007
Asset size ⁴	11	2,457	528	(60)	470	3,186	1,510	2,022	778
Asset quality ⁵	12	(5,355)	(5,355)	(573)	(233)	(5,863)	(5,863)	846	157
Model updates ⁶	13	(360)	(360)	—	—	—	—	—	—
Methodology and policy ⁷	14	—	—	—	—	—	—	—	—
Acquisitions and disposals	15	—	—	—	—	1,258	—	—	—
Foreign exchange movements ⁸	16	(1,806)	(1,404)	(184)	(104)	3,328	2,615	150	83
Other ⁹	17	(489)	—	—	—	1,271	—	—	—
RWA, balance at end of period	18	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158	\$ 368,634	\$ 288,208	\$ 20,097	\$ 11,025

		2021 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 375,371	\$ 298,374	\$ 19,592	\$ 11,070
Asset size ⁴	20	1,830	(939)	(2,334)	(994)
Asset quality ⁵	21	(422)	(422)	372	229
Model updates ⁶	22	(524)	—	—	—
Methodology and policy ⁷	23	—	—	—	—
Acquisitions and disposals	24	—	—	—	—
Foreign exchange movements ⁸	25	(8,980)	(7,067)	(551)	(298)
Other ⁹	26	(1,821)	—	—	—
RWA, balance at end of period	27	\$ 365,454	\$ 289,946	\$ 17,079	\$ 10,007

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the second quarter of 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.

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		2021		
	Q2	Q1	Q4	Q3	Q2
1	\$ 19,890	\$ 17,045	\$ 16,312	\$ 12,572	\$ 12,810
2	3,632	2,845	733	(339)	(238)
3	—	—	—	—	—
4	—	—	—	3,647	—
5	—	—	—	432	—
6	n/m ⁶	n/m	n/m	n/m	n/m
7	\$ 23,522	\$ 19,890	\$ 17,045	\$ 16,312	\$ 12,572

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. The widening of credit spreads and an increase in equity market volatility mainly contributed to an 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		2021		
	Q2	Q1	Q4	Q3	Q2
1	\$ 61,630	\$ 60,864	\$ 60,410	\$ 59,905	\$ 59,454
2	616	766	454	505	451
3	—	—	—	—	—
4	\$ 62,246	\$ 61,630	\$ 60,864	\$ 60,410	\$ 59,905

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

Q2

	LINE #	Carrying values of items ¹						
		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	Not subject to capital requirements or subject to deduction from capital
Assets								
Cash and due from banks	1	\$ 5,633	\$ 5,625	\$ 6,099	\$ -	\$ -	\$ -	\$ (474)
Interest-bearing deposits with banks	2	127,957	127,793	127,182	-	-	611	-
Trading loans, securities, and other	3	144,390	144,390	-	-	-	138,472	5,918
Non-trading financial assets at fair value through profit or loss	4	11,552	10,963	2,065	-	9,575	-	(677)
Derivatives	5	98,798	98,800	-	98,800	-	95,445	-
Financial assets designated at fair value through profit or loss	6	4,561	1,289	1,423	-	-	-	(134)
Financial assets at fair value through other comprehensive income	7	69,161	66,190	60,194	-	4,550	-	1,446
Debt securities at amortized cost, net of allowance for credit losses	8	317,344	317,249	259,067	-	58,484	-	(302)
Securities purchased under reverse repurchase agreements	9	171,738	171,738	-	171,738	-	7,968	-
Residential mortgages	10	281,032	281,032	281,427	-	-	-	(395)
Consumer instalment and other personal	11	196,782	196,782	197,176	-	-	-	(394)
Credit card	12	32,064	32,064	30,836	-	-	-	1,228
Business and government	13	261,170	261,170	251,372	-	11,013	-	(1,215)
Allowance for loan losses	14	(6,076)	(6,076)	(3)	-	-	-	(6,073)
Customers' liability under acceptances	15	19,515	19,515	19,515	-	-	-	-
Investment in Schwab	16	9,726	9,726	9,726	-	-	-	-
Goodwill	17	16,753	16,753	-	-	-	-	16,753
Other intangibles	18	2,181	2,181	-	-	-	-	2,181
Land, buildings, equipment, and other depreciable assets	19	9,235	9,118	9,118	-	-	-	-
Deferred tax assets	20	1,857	1,789	1,351	-	-	-	438
Amounts receivable from brokers, dealers and clients	21	23,401	23,401	1,151	-	-	-	22,250
Other assets	22	26,502	24,238	5,611	12,930	71	-	5,626
Total assets	23	\$ 1,825,276	\$ 1,815,730	\$ 1,263,310	\$ 283,468	\$ 83,693	\$ 242,496	\$ 46,176
Liabilities								
Trading deposits	24	\$ 19,553	\$ 19,553	\$ -	\$ -	\$ -	\$ 19,019	\$ 534
Derivatives	25	87,879	87,879	-	87,879	-	83,049	-
Securitization liabilities at fair value	26	12,602	12,602	-	-	-	12,602	-
Financial liabilities designated at fair value through profit or loss	27	128,899	128,899	-	-	-	4	128,895
Deposits	28	1,183,738	1,183,738	-	-	-	-	1,183,738
Acceptances	29	19,515	19,515	-	-	-	-	19,515
Obligations related to securities sold short	30	51,650	51,650	-	-	-	50,207	1,443
Obligations related to securities sold under repurchase agreements	31	132,753	132,753	-	132,753	-	8,588	-
Securitization liabilities at amortized cost	32	15,234	15,234	-	-	-	-	15,234
Amounts payable to brokers, dealers, and clients	33	27,315	27,315	-	-	-	-	27,315
Insurance-related liabilities	34	7,398	14	-	-	-	-	14
Other liabilities	35	28,077	25,915	-	-	-	-	25,915
Subordinated notes and debentures	36	11,251	11,251	-	-	-	-	11,251
Total liabilities	37	\$ 1,725,864	\$ 1,716,318	\$ -	\$ 220,632	\$ -	\$ 173,469	\$ 1,413,854

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 Q2					
	Items subject to					
	Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework	
1	\$ 1,872,967	\$ 1,263,310	\$ 283,468	\$ 83,693	\$ 242,496	
2	394,101	—	220,632	—	173,469	
3	1,478,866	1,263,310	62,836	83,693	69,027	
4	363,283	340,889	—	22,394	—	
5	75,601	—	75,601	—	—	
6	67,681	—	67,681	—	—	
7	265,507	—	265,507	—	—	
8	\$ 2,250,938	\$ 1,604,199	\$ 471,625	\$ 106,087	\$ 69,027	

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 Q2						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,397	\$ 777,967	\$ (6,073)	\$ (3)	\$ (10)	\$ (6,060)	\$ 774,291
Debt securities	2	–	314,108	(1)	–	–	(1)	314,107
Off-balance sheet exposures	3	55	561,836	(834)	–	–	(834)	561,057
Total	4	\$ 2,452	\$ 1,653,911	\$ (6,908)	\$ (3)	\$ (10)	\$ (6,895)	\$ 1,649,455
2022 Q1								
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	5	\$ 2,560	\$ 754,298	\$ (6,235)	–	\$ (9)	\$ (6,226)	\$ 750,623
Debt securities	6	–	304,522	(2)	–	–	(2)	304,520
Off-balance sheet exposures	7	59	548,573	(902)	–	–	(902)	547,730
Total	8	\$ 2,619	\$ 1,607,393	\$ (7,139)	–	\$ (9)	\$ (7,130)	\$ 1,602,873
2021 Q4								
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	9	\$ 2,411	\$ 734,264	\$ (6,384)	(1)	\$ (9)	\$ (6,374)	\$ 730,291
Debt securities	10	–	285,534	(2)	–	–	(2)	285,532
Off-balance sheet exposures	11	86	536,850	(856)	–	–	(856)	536,080
Total	12	\$ 2,497	\$ 1,556,648	\$ (7,242)	(1)	\$ (9)	\$ (7,232)	\$ 1,551,903
2021 Q3								
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴	Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
Loans	13	\$ 2,651	\$ 733,285	\$ (6,806)	(1)	\$ (8)	\$ (6,797)	\$ 729,130
Debt securities	14	–	275,691	(2)	–	–	(2)	275,689
Off-balance sheet exposures	15	85	530,519	(899)	–	–	(899)	529,705
Total	16	\$ 2,736	\$ 1,539,495	\$ (7,707)	(1)	\$ (8)	\$ (7,698)	\$ 1,534,524

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 \$1,471 million (January 31, 2022 – \$1,422 million; October 31, 2021 – \$1,547 million; July 31, 2021 – \$1,742 million) is in the default category and \$926 million as at April 30, 2022 (January 31, 2022 – \$1,138 million; October 31, 2021 – \$864 million; July 31, 2021 – \$909 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 Q2						
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
	Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,803	\$ 723,160	\$ (6,993)	\$ (2)	\$ (6,991)	\$ 718,970
Debt securities	2	—	247,869	(2)	—	(2)	247,867
Off-balance sheet exposures	3	210	522,032	(970)	—	(970)	521,272
Total	4	\$ 3,013	\$ 1,493,061	\$ (7,965)	\$ (2)	\$ (7,963)	\$ 1,488,109

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

² Includes total impaired exposures of which \$1,855 million is in the default category and \$948 million as at April 30, 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 Q2					2022 Q1				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans		1	\$ 265,105	\$ 515,259	\$ 415,538	\$ 99,691	\$ 30	\$ 249,986	\$ 506,872	\$ 404,199	\$ 102,643	\$ 30
Debt securities		2	312,574	1,534	–	–	1,534	303,013	1,509	–	–	1,509
Total		3	\$ 577,679	\$ 516,793	\$ 415,538	\$ 99,691	\$ 1,564	\$ 552,999	\$ 508,381	\$ 404,199	\$ 102,643	\$ 1,539
<i>Of which: defaulted</i>		4	<i>1,205</i>	<i>1,192</i>	<i>1,022</i>	<i>170</i>	<i>–</i>	<i>1,296</i>	<i>1,264</i>	<i>1,075</i>	<i>189</i>	<i>–</i>
			2021 Q4					2021 Q3				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans		5	\$ 239,952	\$ 496,723	\$ 391,151	\$ 105,540	\$ 32	\$ 241,609	\$ 494,327	\$ 382,381	\$ 111,910	\$ 36
Debt securities		6	283,815	1,719	–	3	1,716	273,899	1,792	–	3	1,789
Total		7	\$ 523,767	\$ 498,442	\$ 391,151	\$ 105,543	\$ 1,748	\$ 515,508	\$ 496,119	\$ 382,381	\$ 111,913	\$ 1,825
<i>Of which: defaulted</i>		8	<i>1,196</i>	<i>1,215</i>	<i>1,014</i>	<i>201</i>	<i>–</i>	<i>1,358</i>	<i>1,293</i>	<i>1,058</i>	<i>235</i>	<i>–</i>
			2021 Q2									
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans		9	\$ 237,348	\$ 488,615	\$ 370,671	\$ 117,908	\$ 36					
Debt securities		10	246,068	1,801	–	6	1,795					
Total		11	\$ 483,416	\$ 490,416	\$ 370,671	\$ 117,914	\$ 1,831					
<i>Of which: defaulted</i>		12	<i>1,404</i>	<i>1,399</i>	<i>1,138</i>	<i>261</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 April 30, 2022, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.9 billion (January 31, 2022 – 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) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at	LINE #	2022 Q2						2022 Q1					
		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
By Counterparty Type													
Retail													
Residential secured	1	\$ 398,356	\$ 60,907	\$ –	\$ –	\$ –	\$ 459,263	\$ 388,250	\$ 59,082	\$ –	\$ –	\$ –	\$ 447,332
Qualifying revolving retail	2	39,001	119,957	–	–	–	158,958	38,399	117,437	–	–	–	155,836
Other retail	3	86,047	7,799	–	–	37	93,883	85,106	7,786	–	–	31	92,923
	4	523,404	188,663	–	–	37	712,104	511,755	184,305	–	–	31	696,091
Non-retail													
Corporate	5	249,464	114,076	240,550	29,279	20,648	654,017	239,505	110,497	251,453	23,486	20,014	644,955
Sovereign	6	418,254	1,553	42,775	19,655	1,730	483,967	446,898	1,560	49,076	15,476	1,742	514,752
Bank	7	29,531	6,343	87,797	16,868	6,184	146,723	27,546	6,120	75,815	16,924	6,449	132,854
	8	697,249	121,972	371,122	65,802	28,562	1,284,707	713,949	118,177	376,344	55,886	28,205	1,292,561
Total	9	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
By Country of Risk													
Canada	10	\$ 670,255	\$ 161,327	\$ 141,102	\$ 19,397	\$ 9,728	\$ 1,001,809	\$ 672,318	\$ 158,260	\$ 148,724	\$ 16,686	\$ 9,612	\$ 1,005,600
United States	11	478,058	142,984	110,105	16,939	17,023	765,109	480,034	138,056	112,085	15,426	16,680	762,281
Other International													
Europe	12	51,687	5,261	90,405	18,327	1,194	166,874	54,222	5,187	85,597	16,212	1,284	162,502
Other	13	20,653	1,063	29,510	11,139	654	63,019	19,130	979	29,938	7,562	660	58,269
	14	72,340	6,324	119,915	29,466	1,848	229,893	73,352	6,166	115,535	23,774	1,944	220,771
Total	15	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
By Residual Contractual Maturity													
Within 1 year	16	\$ 377,797	\$ 219,181	\$ 370,834	\$ 43,435	\$ 15,274	\$ 1,026,521	\$ 404,607	\$ 212,540	\$ 375,753	\$ 37,019	\$ 13,324	\$ 1,043,243
Over 1 year to 5 years	17	540,028	90,488	288	14,632	12,944	658,380	537,408	88,962	441	12,199	14,475	653,485
Over 5 years	18	302,828	966	–	7,735	381	311,910	283,689	980	150	6,668	437	291,924
Total	19	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 34,807	\$ 3,498	\$ 2	\$ 76	\$ 1,846	\$ 40,229	\$ 34,107	\$ 3,267	\$ 4	\$ 227	\$ 1,860	\$ 39,465
Non-residential	21	43,911	7,441	10	316	617	52,295	42,664	7,096	16	846	598	51,220
Total real-estate	22	78,718	10,939	12	392	2,463	92,524	76,771	10,363	20	1,073	2,458	90,685
Agriculture	23	9,528	295	5	86	32	9,946	9,250	431	6	66	26	9,779
Automotive	24	10,726	8,093	4	522	266	19,611	9,936	8,156	10	471	171	18,744
Financial	25	51,275	17,490	325,887	34,527	3,382	432,561	48,810	17,057	324,082	29,210	3,256	422,415
Food, beverage, and tobacco	26	6,433	5,052	6	1,068	482	13,041	5,735	4,826	6	1,024	524	12,115
Forestry	27	1,262	992	–	67	89	2,410	1,142	1,092	–	8	96	2,338
Government, public sector entities, and education	28	436,860	6,431	42,996	20,253	5,621	512,161	464,270	6,459	49,359	16,010	5,964	542,062
Health and social services	29	22,328	3,900	231	82	2,755	29,296	21,276	4,189	317	168	2,733	28,683
Industrial construction and trade contractors	30	6,162	1,983	1	15	992	9,153	5,552	1,930	10	29	982	8,503
Metals and mining	31	3,948	4,189	208	531	1,008	9,884	3,645	3,974	246	430	932	9,227
Oil and gas ³	32	3,861	7,702	975	2,138	1,125	15,801	4,326	6,987	880	2,516	1,173	15,882
Power and utilities ³	33	9,180	15,938	14	1,928	5,635	32,695	8,398	15,130	12	1,192	5,217	29,949
Professional and other services	34	17,139	10,850	131	348	1,152	29,620	16,026	9,228	410	394	957	27,015
Retail sector	35	7,505	4,146	138	186	313	12,288	7,246	4,252	128	238	295	12,159
Sundry manufacturing and wholesale	36	10,935	10,548	201	757	711	23,152	9,829	10,062	518	519	950	21,878
Telecommunications, cable, and media	37	5,964	7,688	162	1,025	448	15,287	5,822	8,121	171	890	445	15,449
Transportation	38	9,252	3,022	52	943	1,589	14,858	9,051	3,130	66	835	1,487	14,569
Other	39	6,173	2,714	99	934	499	10,419	6,864	2,790	103	813	539	11,109
Total	40	\$ 697,249	\$ 121,972	\$ 371,122	\$ 65,802	\$ 28,562	\$ 1,284,707	\$ 713,949	\$ 118,177	\$ 376,344	\$ 55,886	\$ 28,205	\$ 1,292,561

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 Q4						2021 Q3					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail													
Residential secured	1	\$ 379,770	\$ 57,697	\$ –	\$ –	\$ –	\$ 437,467	\$ 372,679	\$ 57,102	\$ –	\$ –	\$ –	\$ 429,781
Qualifying revolving retail	2	37,571	113,435	–	–	–	151,006	37,479	112,804	–	–	–	150,283
Other retail	3	84,460	7,771	–	–	31	92,262	83,561	7,880	–	–	30	91,471
	4	501,801	178,903	–	–	31	680,735	493,719	177,786	–	–	30	671,535
Non-retail													
Corporate	5	227,250	107,797	254,103	23,163	19,393	631,706	233,790	105,766	243,651	22,855	19,509	625,571
Sovereign	6	420,834	1,203	34,041	12,913	1,681	470,672	418,473	1,224	49,913	11,975	1,676	483,261
Bank	7	26,855	6,718	80,196	16,732	6,022	136,523	29,623	6,313	80,427	15,249	6,127	137,739
	8	674,939	115,718	368,340	52,808	27,096	1,238,901	681,886	113,303	373,991	50,079	27,312	1,246,571
Total	9	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
By Country of Risk													
Canada	10	\$ 650,644	\$ 156,408	\$ 138,030	\$ 16,209	\$ 10,071	\$ 971,362	\$ 643,346	\$ 155,392	\$ 142,201	\$ 17,875	\$ 9,700	\$ 968,514
United States	11	460,439	131,467	114,503	14,972	15,539	736,920	465,541	131,076	112,251	13,237	16,239	738,344
Other International													
Europe	12	45,450	5,921	91,147	15,146	1,249	158,913	49,986	4,050	95,729	13,085	1,127	163,977
Other	13	20,207	825	24,660	6,481	268	52,441	16,732	571	23,810	5,882	276	47,271
	14	65,657	6,746	115,807	21,627	1,517	211,354	66,718	4,621	119,539	18,967	1,403	211,248
Total	15	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
By Residual Contractual Maturity													
Within 1 year	16	\$ 387,549	\$ 208,460	\$ 368,046	\$ 34,629	\$ 13,090	\$ 1,011,774	\$ 395,554	\$ 206,077	\$ 373,692	\$ 31,629	\$ 14,714	\$ 1,021,666
Over 1 year to 5 years	17	528,460	85,197	294	11,632	12,986	638,569	525,547	84,092	299	11,410	11,532	632,880
Over 5 years	18	260,731	964	–	6,547	1,051	269,293	254,504	920	–	7,040	1,096	263,560
Total	19	\$ 1,176,740	\$ 294,621	\$ 368,340	\$ 52,808	\$ 27,127	\$ 1,919,636	\$ 1,175,605	\$ 291,089	\$ 373,991	\$ 50,079	\$ 27,342	\$ 1,918,106
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 32,484	\$ 3,455	\$ 3	\$ 315	\$ 1,797	\$ 38,054	\$ 32,289	\$ 3,115	\$ 4	\$ 425	\$ 1,822	\$ 37,655
Non-residential	21	41,649	6,546	18	1,059	600	49,872	42,705	6,607	12	1,424	593	51,341
Total real-estate	22	74,133	10,001	21	1,374	2,397	87,926	74,994	9,722	16	1,849	2,415	88,996
Agriculture	23	8,791	362	5	46	26	9,230	8,904	338	5	46	33	9,326
Automotive	24	8,212	8,216	17	540	152	17,137	8,524	7,449	27	544	160	16,704
Financial	25	45,545	16,850	330,985	28,380	2,979	424,739	47,154	17,393	319,168	26,209	2,976	412,900
Food, beverage, and tobacco	26	5,481	4,786	7	1,025	518	11,817	5,917	4,604	8	984	511	12,024
Forestry	27	944	1,056	–	10	126	2,136	962	1,180	–	17	92	2,251
Government, public sector entities, and education	28	437,856	6,313	34,326	13,388	5,568	497,451	436,785	6,092	50,141	12,504	5,867	511,389
Health and social services	29	21,021	4,056	345	209	2,657	28,288	21,130	4,223	391	286	2,688	28,718
Industrial construction and trade contractors	30	5,613	1,842	2	36	936	8,429	6,085	1,832	8	51	940	8,916
Metals and mining	31	3,333	3,933	294	250	939	8,749	3,417	3,893	368	271	862	8,811
Oil and gas ³	32	3,935	6,708	1,258	2,794	869	15,564	4,529	6,942	2,926	2,239	809	17,445
Power and utilities ³	33	8,813	13,992	18	1,055	5,168	29,046	7,939	13,930	18	1,104	5,388	28,379
Professional and other services	34	15,086	8,807	203	519	1,063	25,678	16,809	8,004	150	466	1,051	26,480
Retail sector	35	7,302	4,026	114	239	266	11,947	8,460	3,867	100	267	305	12,999
Sundry manufacturing and wholesale	36	8,548	9,903	289	521	674	19,935	8,936	8,940	367	568	677	19,488
Telecommunications, cable, and media	37	4,464	8,233	169	752	559	14,177	5,372	8,068	173	806	335	14,754
Transportation	38	9,650	3,963	96	774	1,459	15,942	10,000	3,966	63	715	1,522	16,266
Other	39	6,212	2,671	191	896	740	10,710	5,969	2,860	62	1,153	681	10,725
Total	40	\$ 674,939	\$ 115,718	\$ 368,340	\$ 52,808	\$ 27,096	\$ 1,238,901	\$ 681,886	\$ 113,303	\$ 373,991	\$ 50,079	\$ 27,312	\$ 1,246,571

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 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 363,608	\$ 56,527	\$ —	\$ —	\$ —	\$ 420,135
Qualifying revolving retail	2	36,242	112,092	—	—	—	148,334
Other retail	3	81,554	7,868	—	—	29	89,451
	4	481,404	176,487	—	—	29	657,920
Non-retail							
Corporate	5	234,644	103,371	226,341	20,376	19,345	604,077
Sovereign	6	413,509	1,170	56,369	12,012	1,631	484,691
Bank	7	27,602	6,615	79,014	17,335	5,655	136,221
	8	675,755	111,156	361,724	49,723	26,631	1,224,989
Total	9	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
By Country of Risk							
Canada	10	\$ 630,258	\$ 154,490	\$ 142,186	\$ 16,119	\$ 9,528	\$ 952,581
United States	11	459,355	127,810	106,551	13,830	15,872	723,418
Other International							
Europe	12	47,991	4,581	86,254	13,414	969	153,209
Other	13	19,555	762	26,733	6,360	291	53,701
	14	67,546	5,343	112,987	19,774	1,260	206,910
Total	15	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
By Residual Contractual Maturity							
Within 1 year	16	\$ 393,653	\$ 206,340	\$ 359,954	\$ 32,108	\$ 14,006	\$ 1,006,061
Over 1 year to 5 years	17	524,787	80,185	1,770	10,740	11,562	629,044
Over 5 years	18	238,719	1,118	—	6,875	1,092	247,804
Total	19	\$ 1,157,159	\$ 287,643	\$ 361,724	\$ 49,723	\$ 26,660	\$ 1,882,909
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 31,226	\$ 3,161	\$ 4	\$ 376	\$ 1,759	\$ 36,526
Non-residential	21	42,445	6,461	12	1,328	526	50,772
Total real-estate	22	73,671	9,622	16	1,704	2,285	87,298
Agriculture	23	8,833	461	6	34	29	9,363
Automotive	24	9,144	7,331	9	491	173	17,148
Financial	25	45,856	16,062	300,187	27,135	2,862	392,102
Food, beverage, and tobacco	26	5,458	4,430	8	905	495	11,296
Forestry	27	1,118	1,085	—	20	89	2,312
Government, public sector entities, and education	28	431,814	6,250	56,616	12,457	5,852	512,989
Health and social services	29	21,232	4,863	304	251	2,648	29,298
Industrial construction and trade contractors	30	6,256	1,901	14	55	886	9,112
Metals and mining	31	3,420	3,749	349	357	860	8,735
Oil and gas ³	32	5,096	7,065	3,307	1,499	888	17,855
Power and utilities ³	33	7,429	14,642	14	883	5,159	28,127
Professional and other services	34	17,740	7,538	157	630	1,006	27,071
Retail sector	35	9,289	3,723	68	309	219	13,608
Sundry manufacturing and wholesale	36	8,514	8,782	429	472	581	18,778
Telecommunications, cable, and media	37	5,488	8,106	88	798	332	14,812
Transportation	38	10,138	2,609	56	694	1,611	15,108
Other	39	5,259	2,937	96	1,029	656	9,977
Total	40	\$ 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.

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

(\$ millions) As at		LINE #	2022 Q2						2022 Q1					
			<u>Exposures before CCF² and CRM</u>		<u>Exposures post-CCF and CRM</u>				<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>			
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴
Asset classes														
Corporate		1	\$ 3,194	\$ 414	\$ 3,194	\$ 16	\$ 1,715	53.43 %	\$ 3,674	\$ 352	\$ 3,674	\$ –	\$ 1,242	33.81 %
Sovereign		2	1	–	1	–	–	–	1	–	1	–	–	–
Bank		3	814	–	814	–	163	20.02	489	–	489	–	98	20.04
Retail residential mortgages		4	3,508	1,962	3,508	913	2,717	61.46	3,597	1,782	3,597	840	2,755	62.09
Other retail		5	3,194	5,409	3,194	191	1,951	57.64	3,315	4,882	3,315	147	1,946	56.21
Equity		6	4,670	2,944	4,670	1,472	4,173	67.94	4,681	2,828	4,681	1,414	4,120	67.60
Other assets ⁵		7	24,241	–	24,241	–	19,602	80.86	25,225	–	25,225	–	19,106	75.74
Total		8	\$ 39,622	\$ 10,729	\$ 39,622	\$ 2,592	\$ 30,321	71.83 %	\$ 40,982	\$ 9,844	\$ 40,982	\$ 2,401	\$ 29,267	67.46 %
			2021 Q4						2021 Q3					
			<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>				<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>			
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴
Asset classes														
Corporate		9	\$ 6,066	\$ 333	\$ 6,066	\$ –	\$ 1,980	32.64 %	\$ 10,056	\$ 336	\$ 10,056	\$ –	\$ 1,823	18.13 %
Sovereign		10	1	–	1	–	–	–	1	–	1	–	–	–
Bank		11	519	–	519	–	104	20.04	573	–	573	–	115	20.07
Retail residential mortgages		12	3,571	1,663	3,571	752	2,675	61.88	3,304	1,459	3,304	667	2,458	61.90
Other retail		13	3,220	4,831	3,220	147	1,933	57.41	3,148	4,729	3,148	147	1,986	60.27
Equity		14	4,475	2,626	4,475	1,314	3,862	66.71	4,526	2,574	4,526	1,287	3,877	66.70
Other assets ⁵		15	25,573	–	25,573	–	20,343	79.55	25,795	–	25,795	–	20,568	79.74
Total		16	\$ 43,425	\$ 9,453	\$ 43,425	\$ 2,213	\$ 30,897	67.70 %	\$ 47,403	\$ 9,098	\$ 47,403	\$ 2,101	\$ 30,827	62.27 %
			2021 Q2											
			<u>Exposures before CCF and CRM</u>		<u>Exposures post-CCF and CRM</u>									
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴						
Asset classes														
Corporate		17	\$ 13,510	\$ 336	\$ 13,510	\$ –	\$ 889	6.58 %						
Sovereign		18	1	–	1	–	–	–						
Bank		19	520	–	520	–	104	20.00						
Retail residential mortgages		20	2,997	1,239	2,997	560	2,257	63.45						
Other retail		21	2,912	4,715	2,912	143	1,692	55.38						
Equity		22	4,273	2,408	4,273	1,204	3,738	68.25						
Other assets ⁵		23	24,992	–	24,992	–	19,915	79.69						
Total		24	\$ 49,205	\$ 8,698	\$ 49,205	\$ 1,907	\$ 28,595	55.95 %						

¹ Excludes securitization and CCR.

² Credit conversion factor.

³ RWA calculated on post-CCF and post-CRM exposures.

⁴ Total RWA as a percentage of post-CCF and post-CRM exposures.

⁵ 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 Q2									2022 Q1								
			Risk-weight								Total credit exposures amount (post-CCF and post-CRM)	Risk-weight								Total credit exposures amount (post-CCF and post-CRM)
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other			
Asset classes																				
Corporate	1	\$	1,494	\$	–	\$	–	\$	1,714	\$	2	\$	–	\$	–	\$	–	\$	3,210	
Sovereign	2		–		1		–		–			–		1		–		1		
Bank	3		–		814		–		–			–		489		–		489		
Retail residential mortgages	4		–		–		1,505		2,903		13		–	4,421		–		4,437		
Other retail	5		610		339		–		2,361		–		75	–	3,385		751	273	3,462	
Equity	6		2,064		177		–		3,901		–		–	–	6,142		2,045	205	6,095	
Other assets ²	7		6,152		–		–		17,957		–		132	–	24,241		7,627	–	25,225	
Total	8	\$	10,320	\$	1,331	\$	1,505	\$	5,264	\$	77	\$	132	\$	42,214	\$	12,855	\$	43,383	
			2021 Q4									2021 Q3								
			Risk-weight								Total credit exposures amount (post-CCF and post-CRM)	Risk-weight								Total credit exposures amount (post-CCF and post-CRM)
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other			
Asset classes																				
Corporate	9	\$	4,086	\$	–	\$	–	\$	1,979	\$	1	\$	–	\$	–	\$	–	\$	6,066	
Sovereign	10		–		1		–		–			–		1		–		1		
Bank	11		–		519		–		–			–		573		–		573		
Retail residential mortgages	12		–		–		1,429		2,878		16		–	4,323		–		3,971		
Other retail	13		710		257		–		2,292		108		–	3,367		602	252	3,295		
Equity	14		1,990		195		–		3,604		–		–	5,789		2,007	186	5,813		
Other assets ²	15		6,596		–		–		18,858		–		119	25,573		6,591	–	25,795		
Total	16	\$	13,382	\$	972	\$	1,429	\$	5,170	\$	109	\$	119	\$	45,638	\$	17,434	\$	49,504	
			2021 Q2																	
			Risk-weight								Total credit exposures amount (post-CCF and post-CRM)									
			0%	20%	35%	75%	100%	150%	Other											
Asset classes																				
Corporate	17	\$	12,620	\$	–	\$	–	\$	890	\$	–	\$	–	\$	–	\$	–	\$	13,510	
Sovereign	18		–		1		–		–			–		–		–		–		
Bank	19		–		520		–		–			–		–		–		520		
Retail residential mortgages	20		–		–		1,037		2,505		15		–	3,557		–		3,557		
Other retail	21		772		240		–		1,896		–		147	–	3,055		772	3,055		
Equity	22		1,811		175		–		3,491		–		–	5,477		1,811		5,477		
Other assets ²	23		6,371		–		–		18,508		–		113	24,992		6,371		24,992		
Total	24	\$	21,574	\$	936	\$	1,037	\$	4,401	\$	147	\$	113	\$	51,112	\$	21,574	\$	51,112	

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

(\$ millions, except as noted) As at		LINE #	2022 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	1		0.00 to <0.15	% AAA to BBB-	\$ 44,026	\$ 103,083	69.86	% \$ 129,475	0.08	% 6,031	35.05	% 2.7	\$ 24,391	18.84	% \$ 33		
	2		0.15 to <0.25	BB+	21,457	9,087	69.40	22,635	0.20	2,171	25.42	2.1	6,222	27.49	12		
	3		0.25 to <0.50	BB to BB-	40,926	15,995	67.55	45,267	0.36	7,345	27.33	2.2	17,557	38.79	44		
	4		0.50 to <0.75	B+	13,067	3,090	68.66	14,397	0.68	2,378	24.50	2.0	6,622	46.00	24		
	5		0.75 to <2.50	B To B-	25,191	5,573	68.86	28,088	1.62	11,969	35.24	2.2	24,794	88.27	159		
	6		2.50 to <10.00	CCC+	1,825	1,831	53.93	2,781	9.01	317	40.69	2.3	4,936	177.49	102		
	7		10.00 to <100.00	CCC to CC and below	1,933	594	50.26	2,158	20.43	643	39.92	1.7	4,577	212.09	174		
	8		100.00 (Default)	Default	376	21	53.85	385	100.00	198	57.33	1.7	935	242.86	245		
	9		Total		\$ 148,801	\$ 139,274	69.20	% \$ 245,186	0.79	% 30,337	32.28	% 2.4	\$ 90,034	36.72	% \$ 793		\$ 265
U.S.	10		0.00 to <0.15	% AAA to A-	\$ 21,213	\$ 15,683	67.23	% \$ 38,025	0.05	% 486	35.24	% 3.4	\$ 5,858	15.41	% \$ 5		
	11		0.15 to <0.25	BBB+	5,101	5,889	60.00	8,635	0.23	159	27.37	2.8	2,898	33.56	5		
	12		0.25 to <0.50	BBB	5,289	8,467	61.39	10,488	0.48	215	33.11	2.8	5,862	55.89	17		
	13		0.50 to <0.75	BBB- to BB	31,224	18,864	59.73	42,050	0.64	4,320	33.66	3.4	29,422	69.97	91		
	14		0.75 to <2.50	BB- To B	20,421	10,026	60.75	26,159	1.51	7,077	35.99	3.2	25,453	97.30	145		
	15		2.50 to <10.00	B-	9,926	1,981	58.28	5,606	4.69	1,667	35.91	3.1	7,350	131.11	94		
	16		10.00 to <100.00	CCC+ to CC and below	4,084	1,007	50.74	4,593	29.68	677	44.78	2.7	11,619	252.97	596		
	17		100.00 (Default)	Default	210	65	41.52	237	100.00	177	76.18	3.1	2,038	859.92	27		
	18		Total		\$ 97,468	\$ 61,982	61.83	% \$ 135,793	1.93	% 14,773	34.65	% 3.3	\$ 90,500	66.65	% \$ 980		\$ 35
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	19		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		
	20		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		
	21		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		
	22		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		
	23		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		
	24		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		
	25		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		
	26		100.00 (Default)	Default	363	20	54.80	370	100.00	202	55.10	1.8	753	203.51	243		
	27		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.	28		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		
	29		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		
	30		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		
	31		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		
	32		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		
	33		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		
	34		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		
	35		100.00 (Default)	Default	233	85	41.06	268	100.00	182	75.05	2.9	2,374	885.82	22		
	36		Total		\$ 93,070	\$ 63,094	61.77	% \$ 132,045	2.13	% 15,702	35.25	% 3.2	\$ 91,407	69.22	% \$ 1,060		\$ 40

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														
	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	
1	0.00 to <0.15	% AAA to BBB-	\$ 36,957	\$ 93,648	69.96	% \$ 115,980	0.08	% 5,491	35.42	% 2.6	\$ 21,077	18.17	% \$ 28		
2	0.15 to <0.25	BB+	17,900	10,777	68.11	20,340	0.20	1,998	25.32	2.3	5,682	27.94	11		
3	0.25 to <0.50	BB to BB-	34,655	13,745	67.75	37,895	0.36	6,924	26.10	2.2	14,103	37.22	35		
4	0.50 to <0.75	B+	10,935	2,585	68.53	11,691	0.68	2,444	27.11	2.1	5,726	48.98	21		
5	0.75 to <2.50	B To B-	26,994	6,784	69.30	30,338	1.61	12,272	32.47	2.1	24,362	80.30	154		
6	2.50 to <10.00	CCC+	1,654	2,843	45.88	2,888	9.01	384	34.30	2.2	4,259	147.47	89		
7	10.00 to <100.00	CCC to CC													
8		and below	1,963	527	43.69	2,106	21.95	680	41.45	1.7	4,663	221.42	191		
9	100.00 (Default)	Default	363	22	55.59	373	100.00	209	55.44	1.9	815	218.50	232		
9	Total		\$ 131,421	\$ 130,931	68.88	% \$ 221,611	0.87	% 29,693	32.13	% 2.4	\$ 80,687	36.41	% \$ 761	\$ 243	
10	0.00 to <0.15	% AAA to A-	\$ 18,385	\$ 14,854	65.36	% \$ 34,925	0.05	% 470	38.25	% 3.3	\$ 5,735	16.42	% \$ 6		
11	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
12	0.25 to <0.50	BBB+	4,340	6,240	58.04	7,963	0.29	163	29.41	2.9	3,325	41.76	7		
13	0.50 to <0.75	BBB to BBB-	13,141	15,159	59.09	21,947	0.71	1,303	34.50	3.1	15,853	72.23	54		
14	0.75 to <2.50	BB+ to B	37,809	21,750	58.37	50,004	1.27	10,835	35.63	3.2	45,530	91.05	231		
15	2.50 to <10.00	B-	10,722	2,449	58.01	5,967	4.70	1,978	36.27	3.2	7,977	133.69	102		
16	10.00 to <100.00	CCC+ to CC													
17		and below	5,083	1,245	45.44	5,642	29.92	816	43.94	2.9	14,132	250.48	726		
17	100.00 (Default)	Default	283	75	42.43	315	100.00	199	68.99	2.8	2,469	783.81	32		
18	Total		\$ 89,763	\$ 61,772	59.90	% \$ 126,763	2.46	% 15,757	36.25	% 3.2	\$ 95,021	74.96	% \$ 1,158	\$ 41	
2021															
Q3															
	PD scale 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-	\$ 37,926	\$ 90,714	70.04	% \$ 115,803	0.08	% 5,578	35.23	% 2.6	\$ 20,686	17.86	% \$ 28		
20	0.15 to <0.25	BB+	17,131	9,655	67.34	18,437	0.20	1,876	23.70	2.1	4,705	25.52	9		
21	0.25 to <0.50	BB to BB-	34,591	13,060	67.94	37,637	0.36	6,817	25.71	2.2	13,709	36.42	35		
22	0.50 to <0.75	B+	11,053	3,366	69.44	11,723	0.68	2,539	28.52	2.2	6,096	52.00	23		
23	0.75 to <2.50	B To B-	26,714	6,572	69.61	29,849	1.60	12,372	31.98	2.2	23,949	80.23	151		
24	2.50 to <10.00	CCC+	1,927	2,012	49.46	2,825	9.01	390	32.82	2.2	3,995	141.42	83		
25	10.00 to <100.00	CCC to CC													
26		and below	2,311	540	46.91	2,460	21.78	736	44.34	1.9	5,860	238.21	235		
26	100.00 (Default)	Default	490	39	57.54	500	100.00	230	55.00	1.7	1,207	241.40	257		
27	Total		\$ 132,143	\$ 125,958	69.14	% \$ 219,234	0.96	% 29,797	31.94	% 2.4	\$ 80,207	36.59	% \$ 821	\$ 281	
28	0.00 to <0.15	% AAA to A-	\$ 17,891	\$ 16,787	65.31	% \$ 36,164	0.05	% 472	39.09	% 3.3	\$ 5,994	16.57	% \$ 6		
29	0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
30	0.25 to <0.50	BBB+	4,837	5,755	58.05	8,177	0.29	161	29.20	2.9	3,365	41.15	7		
31	0.50 to <0.75	BBB to BBB-	12,946	14,724	59.03	21,667	0.71	1,290	35.15	3.0	15,687	72.40	54		
32	0.75 to <2.50	BB+ to B	38,442	22,580	58.57	51,008	1.28	10,743	35.96	3.2	46,955	92.05	240		
33	2.50 to <10.00	B-	11,238	1,974	58.01	5,714	4.70	1,979	37.62	3.1	7,873	137.78	101		
34	10.00 to <100.00	CCC+ to CC													
35		and below	5,875	1,717	44.57	6,631	29.05	902	44.03	3.0	16,702	251.88	838		
35	100.00 (Default)	Default	361	123	42.36	413	100.00	213	66.27	2.7	3,005	727.60	50		
36	Total		\$ 91,590	\$ 63,660	59.98	% \$ 129,774	2.67	% 15,753	36.85	% 3.2	\$ 99,581	76.73	% \$ 1,296	\$ 60	

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)		LINE	2021													
As at	#		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	1		0.00 to <0.15	% AAA to BBB-	\$ 32,765	\$ 86,366	70.42	% \$ 107,677	0.07	% 5,657	35.33	% 2.5	\$ 17,752	16.49	% \$ 26	
	2		0.15 to <0.25	BB+	20,284	8,689	67.45	20,783	0.20	1,841	19.31	1.7	4,219	20.30	8	
	3		0.25 to <0.50	BB to BB-	32,826	13,033	68.42	36,321	0.37	6,541	25.40	2.1	12,991	35.77	34	
	4		0.50 to <0.75	B+	11,662	2,993	71.08	11,991	0.69	2,448	28.97	2.2	6,405	53.42	24	
	5		0.75 to <2.50	B To B-	25,551	5,350	70.26	27,978	1.64	12,362	31.49	2.1	21,937	78.41	143	
	6		2.50 to <10.00	CCC+	2,042	2,100	44.58	2,911	9.82	429	33.93	2.1	4,381	150.50	97	
			10.00 to <100.00	CCC to CC and below	2,611	742	45.98	2,856	23.84	740	43.31	1.9	6,746	236.20	292	
	8		100.00 (Default)	Default	517	51	53.02	532	100.00	255	54.82	2.0	1,322	248.50	265	
	9		Total		\$ 128,258	\$ 119,324	69.38	% \$ 211,049	1.09	% 29,535	31.31	% 2.3	\$ 75,753	35.89	% \$ 889	\$ 277
U.S.	10		0.00 to <0.15	% AAA to A-	\$ 17,887	\$ 17,962	65.92	% \$ 37,371	0.05	% 475	40.45	% 3.2	\$ 6,416	17.17	% \$ 6	
	11		0.15 to <0.25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	12		0.25 to <0.50	BBB+	4,986	5,957	58.36	8,463	0.29	176	30.05	2.8	3,561	42.08	7	
	13		0.50 to <0.75	BBB to BBB-	12,595	14,612	58.98	21,243	0.71	1,301	35.57	2.9	15,396	72.48	54	
	14		0.75 to <2.50	BB+ to B	39,115	23,705	58.41	52,275	1.30	11,326	36.30	3.2	48,477	92.73	250	
	15		2.50 to <10.00	B-	11,769	2,392	57.66	6,171	4.70	2,069	37.21	3.1	8,396	136.06	108	
			10.00 to <100.00	CCC+ to CC and below	6,201	1,636	43.57	6,905	28.95	972	42.02	3.0	16,619	240.68	839	
	17		100.00 (Default)	Default	323	118	42.89	373	100.00	217	69.27	2.9	2,683	719.30	58	
	18		Total		\$ 92,876	\$ 66,382	60.14	% \$ 132,801	2.66	% 16,528	37.39	% 3.1	\$ 101,548	76.47	% \$ 1,322	\$ 63

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 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-	\$ 417,205	\$ 4,259	77.07	\$ 485,543 ⁷	0.01	1,092	8.43	2.9	\$ 3,736	0.77	\$ 2	
2	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	1	–	–	1	2.14	2	33.75	2.5	1	100.00	–	
6	2.50 to <10.00	CCC+	1,047	1	100.00	1	4.69	1	–	1.8	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 418,253	\$ 4,260	77.07	\$ 485,545	0.01	1,094	8.43	2.9	\$ 3,737	0.77	\$ 2	–

2022 Q1														
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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-	\$ 445,844	\$ 4,279	77.15	\$ 515,962 ⁷	0.01	1,079	8.53	2.5	\$ 3,385	0.66	\$ 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+	1,043	1	100.00	1	4.69	1	–	2.1	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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
19	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	
20	0.15 to <0.25	BB+	10	–	–	10	0.20	1	13.60	1.0	1	10.00	–	
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	3	33.75	2.5	–	–	–	
24	2.50 to <10.00	CCC+	975	1	100.00	1	4.70	1	–	2.3	–	–	–	
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 420,834	\$ 3,706	77.83	\$ 491,625	0.01	1,079	9.44	2.5	\$ 3,756	0.76	\$ 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 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
1	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	
2	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
3	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
4	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
5	0.75 to <2.50	B To B-	–	–	–	–	2.14	1	33.75	2.5	–	–	–	
6	2.50 to <10.00	CCC+	964	1	100.00	1	4.70	1	–	2.6	–	–	–	
7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 418,472	\$ 3,734	77.66	\$ 491,938	0.01	1,066	9.53	2.4	\$ 3,671	0.75	\$ 2	–
2021 Q2														
	PD scale 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-	\$ 412,228	\$ 3,581	78.17	\$ 489,823 ⁷	0.01	1,070	9.76	2.4	\$ 3,527	0.72	\$ 2	
11	0.15 to <0.25	BB+	11	–	–	3	0.20	1	13.60	1.0	–	–	–	
12	0.25 to <0.50	BB to BB-	296	–	–	296	0.29	1	11.12	1.0	30	10.14	–	
13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
14	0.75 to <2.50	B To B-	12	–	–	12	2.23	2	33.75	3.9	13	108.33	–	
15	2.50 to <10.00	CCC+	962	1	100.00	1	4.70	1	–	2.8	–	–	–	
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 413,509	\$ 3,582	78.18	\$ 490,135	0.01	1,074	9.77	2.3	\$ 3,570	0.73	\$ 2	–

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 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-	\$ 27,134	\$ 16,068	73.42	\$ 39,159	0.04	1,039	27.59	2.8	\$ 4,987	12.74	\$ 4	
2	0.15 to <0.25	BB+	607	831	83.00	1,228	0.22	47	22.76	2.2	328	26.71	1	
3	0.25 to <0.50	BB to BB-	355	39	68.45	250	0.45	24	24.95	2.4	108	43.20	–	
4	0.50 to <0.75	B+	449	11	86.61	451	0.58	29	41.56	4.5	411	91.13	1	
5	0.75 to <2.50	B To B-	119	7	59.73	107	1.56	29	66.83	4.1	218	203.74	1	
6	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	1.1	–	–	–	
7	10.00 to <100.00	CCC to CC and below	49	–	–	49	70.71	1	67.85	5.0	120	244.90	24	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 28,717	\$ 16,956	73.88	\$ 41,244	0.14	1,160	27.73	2.8	\$ 6,172	14.96	\$ 31	–
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
10	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	
11	0.15 to <0.25	BB+	381	824	83.01	975	0.22	47	22.18	2.3	229	23.49	–	
12	0.25 to <0.50	BB to BB-	471	23	51.73	244	0.45	21	28.99	2.0	117	47.95	–	
13	0.50 to <0.75	B+	370	38	65.34	387	0.58	34	28.19	4.8	263	67.96	1	
14	0.75 to <2.50	B To B-	183	9	61.54	170	1.44	33	76.55	3.3	339	199.41	2	
15	2.50 to <10.00	CCC+	4	–	59.00	–	4.69	2	21.21	2.3	–	–	–	
16	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.70	2	66.19	5.0	373	330.09	31	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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
19	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	
20	0.15 to <0.25	BB+	124	89	66.74	155	0.20	9	50.94	2.0	82	52.90	–	
21	0.25 to <0.50	BB to BB-	618	727	84.57	872	0.31	55	15.13	1.9	168	19.27	–	
22	0.50 to <0.75	B+	435	32	74.25	458	0.72	38	31.87	4.5	350	76.42	1	
23	0.75 to <2.50	B To B-	175	13	62.44	165	1.38	38	79.57	3.7	355	215.15	2	
24	2.50 to <10.00	CCC+	4	12	99.00	12	4.70	3	15.50	4.4	7	58.33	–	
25	10.00 to <100.00	CCC to CC and below	111	–	–	111	40.63	2	62.96	5.0	345	310.81	30	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 26,336	\$ 17,476	72.90	\$ 39,076	0.18	1,205	27.66	2.6	\$ 5,650	14.46	\$ 37	–

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 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
1	0.00 to <0.15	% AAA to BBB-	\$ 27,387	\$ 16,155	72.84	\$ 39,535	0.04	1,077	28.76	2.4	\$ 4,374	11.06	\$ 5	
2	0.15 to <0.25	BB+	182	97	62.68	195	0.20	7	54.97	2.3	118	60.51	–	
3	0.25 to <0.50	BB to BB-	639	253	69.45	501	0.32	54	18.57	2.0	123	24.55	–	
4	0.50 to <0.75	B+	423	428	98.13	843	0.69	39	28.74	2.8	481	57.06	2	
5	0.75 to <2.50	B To B-	365	11	57.84	355	1.23	39	54.86	4.4	549	154.65	3	
6	2.50 to <10.00	CCC+	5	–	57.10	1	4.70	3	75.96	2.0	3	300.00	–	
7	10.00 to <100.00	CCC to CC and below	48	12	100.00	60	30.28	2	55.74	4.9	212	353.33	11	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 29,049	\$ 16,956	73.37	\$ 41,490	0.12	1,212	29.02	2.4	\$ 5,860	14.12	\$ 21	\$ –
2021 Q2														
	PD scale 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-	\$ 25,161	\$ 15,674	72.23	\$ 37,033	0.04	1,075	28.37	2.5	\$ 4,219	11.39	\$ 5	
11	0.15 to <0.25	BB+	182	507	68.71	475	0.20	7	6.42	1.2	25	5.26	–	
12	0.25 to <0.50	BB to BB-	862	260	67.75	563	0.33	56	23.76	1.7	164	29.13	–	
13	0.50 to <0.75	B+	597	413	98.22	1,001	0.69	39	33.78	3.0	677	67.63	2	
14	0.75 to <2.50	B To B-	226	12	58.72	219	1.24	45	64.90	4.3	398	181.74	2	
15	2.50 to <10.00	CCC+	6	–	57.10	1	4.70	2	72.44	2.3	3	300.00	–	
16	10.00 to <100.00	CCC to CC and below	48	12	100.00	60	30.28	2	55.74	5.0	209	348.33	11	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 27,082	\$ 16,878	72.70	\$ 39,352	0.12	1,210	28.43	2.5	\$ 5,695	14.47	\$ 20	\$ –

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 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 %	\$ 47,067	\$ 17,640	52.20 %	\$ 10,278	0.07 %	331,257	8.40 %		\$ 157	1.53 %	\$ 1		
2	0.15 to <0.25	8,383	358	49.25	2,984	0.19	42,365	8.94		111	3.72	1		
3	0.25 to <0.50	7,197	144	49.44	3,002	0.31	39,747	9.28		165	5.50	1		
4	0.50 to <0.75	4,588	413	52.77	1,791	0.51	16,608	9.35		141	7.87	1		
5	0.75 to <2.50	4,866	57	48.16	1,691	1.23	18,560	9.53		239	14.13	2		
6	2.50 to <10.00	1,160	16	41.41	308	5.53	6,875	8.38		92	29.87	1		
7	10.00 to <100.00	306	1	65.21	60	26.34	1,959	8.17		27	45.00	1		
8	100.00 (Default)	137	—	—	20	100.00	753	8.51		23	115.00	—		
9	Total	73,704	18,629	52.11	20,134	0.52	458,124	8.79		955	4.74	8	6	
10	0.00 to <0.15	186,879	76,401	49.02	224,336	0.06	822,458	19.84		7,253	3.23	26		
11	0.15 to <0.25	40,095	4,069	46.63	41,992	0.19	126,716	23.60		4,095	9.75	19		
12	0.25 to <0.50	21,816	3,167	48.67	23,358	0.32	91,340	26.88		3,719	15.92	20		
13	0.50 to <0.75	11,273	—	—	11,273	0.51	23,567	26.61		2,510	22.27	15		
14	0.75 to <2.50	11,006	715	49.45	11,359	1.22	30,556	24.93		4,122	36.29	34		
15	2.50 to <10.00	1,799	29	50.39	1,814	5.64	8,169	18.77		1,199	66.10	18		
16	10.00 to <100.00	477	5	49.42	479	31.61	2,297	13.30		344	71.82	20		
17	100.00 (Default)	169	—	—	169	100.00	757	20.12		299	176.92	11		
18	Total	273,514	84,386	48.90	314,780	0.29	1,105,860	21.27		23,541	7.48	163	47	
19	0.00 to <0.15	24,377	12,881	65.93	32,870	0.06	116,547	27.79		1,411	4.29	5		
20	0.15 to <0.25	5,666	528	41.01	5,882	0.19	19,105	26.14		634	10.78	3		
21	0.25 to <0.50	4,043	405	39.06	4,201	0.31	18,431	26.48		661	15.73	4		
22	0.50 to <0.75 ⁹	7,837	190	37.26	7,908	0.61	11,253	30.90		2,299	29.07	15		
23	0.75 to <2.50	3,992	207	35.57	4,065	1.32	13,965	28.71		1,823	44.85	15		
24	2.50 to <10.00	659	56	16.41	669	4.87	4,901	31.10		710	106.13	10		
25	10.00 to <100.00	443	10	11.71	444	20.24	1,922	22.33		524	118.02	20		
26	100.00 (Default)	613	—	—	613	100.00	4,527	23.13		363	59.22	115		
27	Total	47,630	14,277	63.19	56,652	1.55	190,651	27.96		8,425	14.87	187	51	
28		\$ 394,848	\$ 117,292	51.15 %	\$ 391,566	0.49 %	1,754,635	21.49 %	\$	32,921	8.41 %	\$ 358	\$ 104	

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.

⁹ Increase due to volume of unscored borrowers as at Q2 2022.

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 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 ⁵	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 Uninsured ⁷	9	Total	80,690	18,937	51.73	16,742	0.66	507,208	7.94		780	4.66	6	21
	10	0.00 to <0.15	156,967	69,068	49.50	191,158	0.06	765,469	19.28		5,854	3.06	21	–
	11	0.15 to <0.25	34,805	3,551	46.09	36,442	0.19	122,383	22.92		3,455	9.48	16	–
	12	0.25 to <0.50	20,840	1,675	46.69	21,621	0.31	87,513	24.49		3,086	14.27	16	–
	13	0.50 to <0.75	10,522	1,220	50.62	11,140	0.51	31,359	25.06		2,344	21.04	14	–
	14	0.75 to <2.50	10,976	717	50.36	11,337	1.25	34,520	23.42		3,939	34.74	33	–
	15	2.50 to <10.00	2,476	38	49.45	2,494	5.77	11,312	17.91		1,592	63.83	25	–
	16	10.00 to <100.00	700	6	61.08	704	29.88	3,356	15.02		578	82.10	32	–
U.S. Retail Uninsured ⁷	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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

LINE
#

2022
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 %	\$ 6,489	\$ 143,470	60.50 %	\$ 93,294	0.05 %	17,281,541	86.56 %		\$ 2,740	2.94 %	\$ 39	
2	0.15 to <0.25	2,367	15,107	60.76	11,546	0.19	2,387,339	87.90		1,115	9.66	20	
3	0.25 to <0.50	2,907	11,664	60.19	9,928	0.32	2,800,732	88.72		1,457	14.68	28	
4	0.50 to <0.75	3,535	9,336	58.31	8,979	0.53	1,661,353	88.92		1,970	21.94	42	
5	0.75 to <2.50	13,459	15,496	59.85	22,734	1.47	4,498,570	90.35		10,981	48.30	303	
6	2.50 to <10.00	8,471	3,222	63.52	10,517	5.46	3,301,969	90.25		12,662	120.40	518	
7	10.00 to <100.00	1,671	270	69.16	1,858	25.51	996,192	88.45		4,379	235.68	423	
8	100.00 (Default)	102	–	–	102	100.00	18,224	84.36		42	41.18	83	
9	Total	\$ 39,001	\$ 198,565	60.41 %	\$ 158,958	1.03 %	32,945,920	87.73 %		\$ 35,346	22.24 %	\$ 1,456	\$ 193

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
10	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	
11	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	
12	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	
13	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	
14	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	
15	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	
16	10.00 to <100.00	1,548	295	68.45	1,750	25.15	948,926	88.38		4,117	235.26	393	
17	100.00 (Default)	92	–	–	92	100.00	14,789	84.03		38	41.30	74	
18	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
19	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	
20	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	
21	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	
22	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	
23	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	
24	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	
25	10.00 to <100.00	1,444	247	66.41	1,609	24.56	1,011,730	88.44		3,773	234.49	353	
26	100.00 (Default)	88	–	–	88	100.00	13,601	83.74		38	43.18	71	
27	Total	\$ 37,571	\$ 189,282	59.93 %	\$ 151,006	0.99 %	32,085,290	87.29 %		\$ 33,340	22.08 %	\$ 1,329	\$ 156

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
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 %	\$ 6,098	\$ 135,630	60.13 %	\$ 87,657	0.05 %	16,514,087	85.82 %		\$ 2,566	2.93 %	\$ 37	
2	0.15 to <0.25	2,198	14,661	59.82	10,968	0.19	2,289,111	87.45		1,053	9.60	18	
3	0.25 to <0.50	2,723	11,333	59.27	9,441	0.32	2,821,045	88.26		1,371	14.52	26	
4	0.50 to <0.75	3,352	8,831	58.10	8,483	0.53	1,394,805	88.66		1,858	21.90	40	
5	0.75 to <2.50	13,065	14,477	58.57	21,544	1.48	4,227,028	90.09		10,428	48.40	288	
6	2.50 to <10.00	8,453	3,016	65.97	10,442	5.44	3,385,808	90.03		12,507	119.78	511	
7	10.00 to <100.00	1,496	212	74.58	1,654	24.26	1,153,172	88.21		3,874	234.22	357	
8	100.00 (Default)	94	—	—	94	100.00	13,241	83.96		40	42.55	76	
9	Total	\$ 37,479	\$ 188,160	59.95 %	\$ 150,283	1.01 %	31,798,297	87.18 %		\$ 33,697	22.42 %	\$ 1,353	174

2021
Q2

	PD scale 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 %	\$ 5,117	\$ 131,150	60.04 %	\$ 83,857	0.05 %	15,934,451	85.94 %		\$ 2,483	2.96 %	\$ 36	
11	0.15 to <0.25	2,036	15,196	62.39	11,516	0.19	2,407,385	87.13		1,098	9.53	19	
12	0.25 to <0.50	2,564	11,604	61.08	9,652	0.32	2,800,586	87.91		1,398	14.48	27	
13	0.50 to <0.75	3,168	8,612	59.33	8,277	0.53	1,530,383	88.60		1,803	21.78	39	
14	0.75 to <2.50	12,891	15,578	59.14	22,105	1.49	4,297,607	89.91		10,691	48.36	296	
15	2.50 to <10.00	8,670	3,377	66.59	10,919	5.47	3,612,001	90.05		13,130	120.25	536	
16	10.00 to <100.00	1,695	278	76.26	1,907	24.82	1,386,084	88.15		4,483	235.08	421	
17	100.00 (Default)	101	—	—	101	100.00	14,194	84.01		43	42.57	82	
18	Total	\$ 36,242	\$ 185,795	60.33 %	\$ 148,334	1.10 %	31,982,691	87.23 %		\$ 35,129	23.68 %	\$ 1,456	213

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
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 %	\$ 12,663	\$ 5,191	71.16 %	\$ 16,357	0.08 %	711,781	36.08 %		\$ 1,268	7.75 %	\$ 5	
2	0.15 to <0.25	7,822	3,195	42.96	9,195	0.20	385,443	37.72		1,467	15.95	7	
3	0.25 to <0.50	16,839	1,144	64.40	17,576	0.32	541,696	33.28		3,448	19.62	19	
4	0.50 to <0.75	8,510	965	67.06	9,150	0.53	283,430	43.13		3,111	34.00	21	
5	0.75 to <2.50	26,093	1,525	61.77	26,468	1.47	938,987	49.36		15,837	59.83	195	
6	2.50 to <10.00	8,652	396	55.55	8,717	5.35	453,806	56.33		7,760	89.02	262	
7	10.00 to <100.00	1,911	51	51.66	1,935	25.18	111,866	53.39		2,412	124.65	261	
8	100.00 (Default)	362	5	100.00	366	100.00	12,473	47.26		382	104.37	144	
9	Total	\$ 82,852	\$ 12,472	61.29 %	\$ 89,764	2.05 %	3,439,482	42.72 %		\$ 35,685	39.75 %	\$ 914	\$ 107

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
10	0.00 to <0.15 %	\$ 12,287	\$ 5,214	71.38 %	\$ 16,009	0.08 %	731,062	36.66 %		\$ 1,257	7.85 %	\$ 5	
11	0.15 to <0.25	7,653	3,235	43.19	9,050	0.20	399,856	38.22		1,464	16.18	7	
12	0.25 to <0.50	16,715	1,137	64.60	17,449	0.32	559,063	33.24		3,420	19.60	19	
13	0.50 to <0.75	8,538	942	67.12	9,161	0.53	291,771	43.48		3,139	34.26	21	
14	0.75 to <2.50	25,651	1,520	62.14	26,062	1.46	949,239	50.01		15,788	60.58	195	
15	2.50 to <10.00	8,599	383	55.06	8,725	5.36	473,124	56.25		7,757	88.91	263	
16	10.00 to <100.00	1,994	50	47.11	2,014	26.04	121,072	53.35		2,507	124.48	279	
17	100.00 (Default)	354	5	100.00	359	100.00	12,645	47.21		383	106.69	140	
18	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
19	0.00 to <0.15 %	\$ 11,632	\$ 5,180	71.57 %	\$ 15,338	0.08 %	710,285	36.20 %		\$ 1,182	7.71 %	\$ 4	
20	0.15 to <0.25	7,477	3,264	43.14	8,886	0.20	395,617	37.57		1,414	15.91	7	
21	0.25 to <0.50	16,450	1,149	64.57	17,191	0.35	551,116	32.63		3,419	19.89	19	
22	0.50 to <0.75	8,516	946	66.85	9,145	0.53	292,622	41.23		2,973	32.51	20	
23	0.75 to <2.50	26,119	1,489	61.67	26,616	1.47	997,426	47.37		15,291	57.45	189	
24	2.50 to <10.00	8,714	395	54.08	8,886	5.32	482,314	53.84		7,555	85.02	254	
25	10.00 to <100.00	1,986	54	52.44	2,014	26.07	122,554	50.31		2,355	116.93	263	
26	100.00 (Default)	346	5	100.00	351	100.00	11,098	43.63		290	82.62	131	
27	Total	\$ 81,240	\$ 12,482	61.33 %	\$ 88,427	2.12 %	3,563,032	41.65 %		\$ 34,479	38.99 %	\$ 887	\$ 98

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

2021
Q2

	PD scale 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 %	\$ 9,549	\$ 4,700	72.31 %	\$ 12,948	0.08 %	658,930	41.27 %		\$ 1,144	8.84 %	\$ 4	
11	0.15 to <0.25	6,628	3,262	44.91	8,093	0.20	387,222	41.25		1,415	17.48	7	
12	0.25 to <0.50	14,823	1,234	67.12	15,652	0.35	547,293	34.40		3,270	20.89	18	
13	0.50 to <0.75	7,830	1,016	70.36	8,545	0.53	285,505	43.39		2,920	34.17	20	
14	0.75 to <2.50	26,056	1,636	62.00	26,988	1.53	906,029	49.12		16,188	59.98	204	
15	2.50 to <10.00	10,715	485	57.38	10,993	5.44	588,800	54.08		9,414	85.64	322	
16	10.00 to <100.00	2,647	83	59.07	2,696	24.99	161,405	52.74		3,308	122.70	357	
17	100.00 (Default)	395	5	100.00	400	100.00	13,342	46.41		358	89.50	159	
18	Total	\$ 78,643	\$ 12,421	62.42 %	\$ 86,315	2.56 %	3,548,526	44.70 %		\$ 38,017	44.04 %	\$ 1,091	\$ 105

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 Q2					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
1	\$ 12,837	\$ –	300 %	\$ 12,837	\$	29,245
2	115	362	400	296		1,252
3	\$ 12,952	\$ 362		\$ 13,133	\$	30,497

2022 Q1					
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	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight	Exposure amount ³	RWA ⁴	
4	\$ 13,472	\$ –	300 %	\$ 13,472	\$	28,764
5	97	319	400	257		1,088
6	\$ 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	
7	\$ 13,306	\$ –	300 %	\$ 13,306	\$	28,357
8	73	326	400	235		997
9	\$ 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	
10	\$ 13,398	\$ –	300 %	\$ 13,398	\$	27,031
11	117	312	400	273		1,160
12	\$ 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	
13	\$ 12,739	\$ –	300 %	\$ 12,739	\$	25,525
14	106	309	400	260		1,103
15	\$ 12,845	\$ 309		\$ 12,999	\$	26,628

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

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

LINE #	2022 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 18,341	\$ 28,661		1.4	\$ 65,802	\$ 8,348
2	-	-		-	-	-
3			-	-	-	-
4					-	-
5					371,122	1,925
6					-	-
7					\$ 436,924	\$ 10,273

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

2022 Q1						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 9,479	\$ 30,440		1.4	\$ 55,886	\$ 8,261
9	—	—		—	—	—
10			—	—	—	—
11					—	—
12					376,344	2,124
13					—	—
14					\$ 432,230	\$ 10,385

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

2021 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
15	\$ 8,824	\$ 28,896		1.4	\$ 52,808	\$ 8,467
16	-	-		-	-	-
17			-	-	-	-
18					-	-
19					368,340	2,691
20					-	-
21					\$ 421,148	\$ 11,158

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

2021 Q3						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
22	\$ 8,328	\$ 27,442		1.4	\$ 50,079	\$ 8,789
23	-	-		-	-	-
24			-	-	-	-
25					-	-
26					373,991	2,236
27					-	-
28					\$ 424,070	\$ 11,025

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 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 8,315	\$ 27,201		1.4	\$ 49,723	\$ 8,041
2	—	—		—	—	—
3			—	—	—	—
4					—	—
5					361,724	1,966
6					—	—
7					\$ 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

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 Q2	2022 Q1	2021 Q4	2021 Q3
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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	43,893	6,916	37,211	6,945	35,168	7,259	33,235	8,228
4	\$ 43,893	\$ 6,916	\$ 37,211	\$ 6,945	\$ 35,168	\$ 7,259	\$ 33,235	\$ 8,228

2021 Q2

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	33,035	6,302
8	\$ 33,035	\$ 6,302

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

(\$ millions, except as noted)
As at

LINE #		2022 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 % \$	243,064	0.05 %	3,969	4.18 %	0.4 \$	3,512	1.44 %
2		0.15 to <0.25	13,061	0.20	680	7.46	0.3	655	5.01
3		0.25 to <0.50	9,651	0.40	890	6.13	0.4	635	6.58
4		0.50 to <0.75	976	0.68	366	12.03	0.8	183	18.75
5		0.75 to <2.50	2,632	1.98	744	19.67	1.0	1,181	44.87
6		2.50 to <10.00	414	5.50	148	12.84	0.2	193	46.62
7		10.00 to <100.00	30	21.15	129	31.47	4.1	56	186.67
8		100.00 (Default)	1	100.00	10	59.64	4.2	10	1,000.00
9		Total	\$ 269,829	0.10 %	6,936	4.60 %	0.4 \$	6,425	2.38 %
		2022 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 % \$	239,889	0.05 %	4,002	3.87 %	0.4 \$	3,008	1.25 %
11		0.15 to <0.25	17,765	0.20	672	8.96	0.3	1,098	6.18
12		0.25 to <0.50	12,746	0.40	876	4.67	0.4	664	5.21
13		0.50 to <0.75	860	0.68	375	17.55	1.5	264	30.70
14		0.75 to <2.50	2,949	1.84	780	15.56	1.0	1,029	34.89
15		2.50 to <10.00	624	6.03	156	11.43	0.4	263	42.15
16		10.00 to <100.00	101	20.01	148	26.99	4.2	162	160.40
17		100.00 (Default)	5	100.00	10	48.72	4.4	31	620.00
18		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
19		0.00 to <0.15 % \$	227,185	0.05 %	3,907	3.71 %	0.4 \$	2,770	1.22 %
20		0.15 to <0.25	19,317	0.20	651	7.92	0.3	1,069	5.53
21		0.25 to <0.50	15,597	0.37	882	4.85	0.3	863	5.53
22		0.50 to <0.75	11,281	0.68	335	2.90	0.3	548	4.86
23		0.75 to <2.50	2,909	1.72	869	17.54	1.3	1,178	40.50
24		2.50 to <10.00	773	6.20	160	11.01	0.5	319	41.27
25		10.00 to <100.00	198	19.31	165	25.83	3.4	290	146.46
26		100.00 (Default)	6	100.00	10	47.06	4.3	36	600.00
27		Total	\$ 277,266	0.16 %	6,979	4.22 %	0.4 \$	7,073	2.55 %

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) – Corporate (Continued)¹

(\$ millions, except as noted)

As at

LINE #	2021 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	223,787	0.05 %	3,711	3.81 %	0.4 \$	2,825	1.26 %		
2	0.15 to <0.25	18,342	0.20	641	7.48	0.4	956	5.21		
3	0.25 to <0.50	12,266	0.38	880	6.12	0.5	887	7.23		
4	0.50 to <0.75	8,304	0.68	339	4.32	0.4	590	7.11		
5	0.75 to <2.50	2,703	1.66	863	19.11	1.6	1,245	46.06		
6	2.50 to <10.00	860	6.97	184	15.16	1.0	511	59.42		
7	10.00 to <100.00	236	19.81	147	26.01	3.5	350	148.31		
8	100.00 (Default)	8	100.00	10	46.91	4.4	47	587.50		
9	Total	\$ 266,506	0.16 %	6,775	4.40 %	0.4 \$	7,411	2.78 %		
	2021 Q2									
	PD scale 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 % \$	213,440	0.05 %	3,921	4.31 %	0.4 \$	2,739	1.28 %		
11	0.15 to <0.25	16,908	0.20	664	5.41	0.4	673	3.98		
12	0.25 to <0.50	8,374	0.36	898	6.94	0.7	818	9.77		
13	0.50 to <0.75	4,514	0.69	336	5.66	0.5	421	9.33		
14	0.75 to <2.50	2,742	1.90	840	13.67	1.1	933	34.03		
15	2.50 to <10.00	519	7.50	183	14.87	1.1	319	61.46		
16	10.00 to <100.00	207	25.05	113	19.64	2.0	229	110.63		
17	100.00 (Default)	13	100.00	10	26.46	4.7	47	361.54		
18	Total	\$ 246,717	0.15 %	6,965	4.64 %	0.4 \$	6,179	2.50 %		

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 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 % \$	62,402	0.02 %	194	4.38 %	0.8 \$	141	0.23 %
2		0.15 to <0.25	–	0.20	1	3.65	5.0	–	–
3		0.25 to <0.50	2	0.43	3	13.60	1.0	–	–
4		0.50 to <0.75	12	0.56	2	64.45	4.8	18	150.00
5		0.75 to <2.50	8	2.14	5	13.60	1.0	2	25.00
6		2.50 to <10.00	3	4.69	1	4.34	–	–	–
7		10.00 to <100.00	3	40.39	1	60.50	5.0	12	400.00
8		100.00 (Default)	–	–	–	–	–	–	–
9		Total	\$ 62,430	0.02 %	207	4.39 %	0.8 \$	173	0.28 %
		2022 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 % \$	64,514	0.02 %	196	3.65 %	0.6 \$	136	0.21 %
11		0.15 to <0.25	1	0.20	2	7.59	3.1	–	–
12		0.25 to <0.50	–	0.29	2	13.60	–	–	–
13		0.50 to <0.75	2	0.68	1	54.50	1.0	2	100.00
14		0.75 to <2.50	10	2.14	7	13.60	1.0	3	30.00
15		2.50 to <10.00	3	4.69	1	4.34	–	–	–
16		10.00 to <100.00	22	25.02	2	63.50	5.0	85	386.36
17		100.00 (Default)	–	–	–	–	–	–	–
18		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
19		0.00 to <0.15 % \$	46,912	0.02 %	182	3.57 %	0.7 \$	120	0.26 %
20		0.15 to <0.25	2	0.20	2	10.01	2.0	–	–
21		0.25 to <0.50	4	0.43	3	49.88	1.0	2	50.00
22		0.50 to <0.75	2	0.68	1	54.50	1.0	1	50.00
23		0.75 to <2.50	6	2.14	5	13.60	1.0	2	33.33
24		2.50 to <10.00	3	4.70	1	4.40	–	–	–
25		10.00 to <100.00	25	17.89	2	60.55	5.0	91	364.00
26		100.00 (Default)	–	–	–	–	–	–	–
27		Total	\$ 46,954	0.03 %	196	3.61 %	0.7 \$	216	0.46 %

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 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 61,850	0.02 %	175	4.83 %	0.6 \$	125	0.20 %		
2	0.15 to <0.25	—	0.20	1	13.60	0.1	—	—		
3	0.25 to <0.50	1	0.43	3	51.42	0.9	1	100.00		
4	0.50 to <0.75	4	0.68	1	54.50	1.0	3	75.00		
5	0.75 to <2.50	23	1.49	6	49.63	4.1	35	152.17		
6	2.50 to <10.00	—	—	—	—	—	—	—		
7	10.00 to <100.00	10	18.15	1	60.50	5.0	38	380.00		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 61,888	0.02 %	187	4.86 %	0.6 \$	202	0.33 %		
2021 Q2										
	PD scale 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 %	\$ 68,338	0.02 %	180	3.61 %	0.6 \$	129	0.19 %		
11	0.15 to <0.25	—	—	—	—	—	—	—		
12	0.25 to <0.50	5	0.44	2	53.79	1.0	3	60.00		
13	0.50 to <0.75	21	0.74	3	29.80	4.2	14	66.67		
14	0.75 to <2.50	8	2.23	6	13.60	1.0	3	37.50		
15	2.50 to <10.00	—	—	—	—	—	—	—		
16	10.00 to <100.00	9	19.03	1	60.50	5.0	34	377.78		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 68,381	0.02 %	192	3.63 %	0.6 \$	183	0.27 %		

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 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 %	\$ 104,044	0.05 %	340	13.48 %	0.4 \$	3,651	3.51 %	
2	0.15 to <0.25	477	0.20	13	2.23	0.1	7	1.47	
3	0.25 to <0.50	55	0.30	16	11.19	1.0	8	14.55	
4	0.50 to <0.75	8	0.68	4	15.52	1.0	2	25.00	
5	0.75 to <2.50	80	1.53	5	5.51	–	7	8.75	
6	2.50 to <10.00	1	4.69	2	2.77	–	–	–	
7	10.00 to <100.00	–	18.15	1	19.75	2.9	–	–	
8	100.00 (Default)	–	–	–	–	–	–	–	
9	Total	\$ 104,665	0.05 %	381	13.42 %	0.4 \$	3,675	3.51 %	
2022 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 %	\$ 92,338	0.05 %	335	15.00 %	0.4 \$	3,600	3.90 %	
11	0.15 to <0.25	290	0.20	17	2.95	0.1	6	2.07	
12	0.25 to <0.50	36	0.41	13	56.80	1.7	26	72.22	
13	0.50 to <0.75	4	0.68	4	38.01	4.2	3	75.00	
14	0.75 to <2.50	71	1.39	6	3.97	–	5	7.04	
15	2.50 to <10.00	–	4.69	2	4.34	–	–	–	
16	10.00 to <100.00	–	18.15	1	19.75	3.2	–	–	
17	100.00 (Default)	–	–	–	–	–	–	–	
18	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	
19	0.00 to <0.15 %	\$ 96,419	0.05 %	338	15.44 %	0.4 \$	3,813	3.95 %	
20	0.15 to <0.25	391	0.20	13	3.41	0.1	9	2.30	
21	0.25 to <0.50	44	0.41	16	65.68	1.5	34	77.27	
22	0.50 to <0.75	4	0.68	4	50.97	4.4	6	150.00	
23	0.75 to <2.50	70	1.23	6	6.09	–	7	10.00	
24	2.50 to <10.00	–	4.70	1	4.40	–	–	–	
25	10.00 to <100.00	–	18.15	1	15.70	3.4	–	–	
26	100.00 (Default)	–	–	–	–	–	–	–	
27	Total	\$ 96,928	0.05 %	379	15.41 %	0.4 \$	3,869	3.99 %	

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 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	95,220	0.05 %	324	13.49 %	0.4 \$	3,356	3.52 %		
2	0.15 to <0.25	267	0.20	12	1.73	0.2	5	1.87		
3	0.25 to <0.50	69	0.40	18	34.68	2.1	39	56.52		
4	0.50 to <0.75	4	0.68	5	41.15	3.3	3	75.00		
5	0.75 to <2.50	116	2.14	5	3.67	—	9	7.76		
6	2.50 to <10.00	—	4.70	2	4.40	—	—	—		
7	10.00 to <100.00	—	18.15	1	15.70	3.7	—	—		
8	100.00 (Default)	—	—	—	—	—	—	—		
9	Total	\$ 95,676	0.05 %	367	13.46 %	0.4 \$	3,412	3.57 %		
2021 Q2										
	PD scale 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 % \$	95,965	0.05 %	321	14.63 %	0.4 \$	3,612	3.76 %		
11	0.15 to <0.25	272	0.20	11	2.52	0.2	7	2.57		
12	0.25 to <0.50	65	0.39	16	20.87	0.7	20	30.77		
13	0.50 to <0.75	4	0.69	5	37.57	4.0	3	75.00		
14	0.75 to <2.50	43	2.23	3	3.58	—	3	6.98		
15	2.50 to <10.00	—	4.70	2	1.54	—	—	—		
16	10.00 to <100.00	—	19.03	1	15.00	3.9	—	—		
17	100.00 (Default)	—	—	—	—	—	—	—		
18	Total	\$ 96,349	0.05 %	359	14.60 %	0.4 \$	3,645	3.78 %		

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 Q2						2022 Q1					
			Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
			Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
			Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
Cash – domestic currency	1	\$	396	\$ 2,265	\$ –	\$ 1,588	\$ 51,647	\$ 69,040	\$ 229	\$ 1,779	\$ –	\$ 953	\$ 61,203	\$ 68,117
Cash – other currencies	2		70	14,472	1,880	9,213	77,878	111,520	7	7,927	565	7,550	94,861	118,656
Domestic sovereign debt	3		1,131	2,083	3,825	3,534	115,008	96,000	891	1,600	860	3,353	115,164	105,221
Other sovereign debt	4		3,104	1,454	1,167	5,808	89,916	73,168	2,418	943	2,755	3,361	98,331	91,233
Government agency debt	5		361	29	65	–	13,783	28,224	521	1	153	–	14,017	29,902
Corporate bonds	6		280	762	315	–	7,775	14,090	361	274	424	–	6,671	16,917
Equity securities	7		90	–	–	–	31,667	54,387	38	–	–	–	31,134	51,785
Other collateral	8		344	–	–	–	10	15	154	–	–	–	15	151
Total	9	\$	5,776	\$ 21,065	\$ 7,252	\$ 20,143	\$ 387,684	\$ 446,444	\$ 4,619	\$ 12,524	\$ 4,757	\$ 15,217	\$ 421,396	\$ 481,982
			2021 Q4						2021 Q3					
			Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
			Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
			Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
Cash – domestic currency	10	\$	–	\$ 1,840	\$ –	\$ 2,943	\$ 67,763	\$ 68,171	\$ –	\$ 1,765	\$ –	\$ 2,894	\$ 66,003	\$ 60,823
Cash – other currencies	11		1	5,902	44	7,212	81,688	115,218	70	6,292	8	6,526	94,613	119,486
Domestic sovereign debt	12		442	1,159	624	3,938	111,814	109,594	182	1,040	365	3,970	102,019	101,176
Other sovereign debt	13		2,648	482	2,131	3,695	95,526	75,660	1,979	378	3,294	4,284	100,277	90,754
Government agency debt	14		253	132	267	4	11,696	27,120	170	159	572	–	12,090	24,998
Corporate bonds	15		255	454	686	–	6,781	16,890	185	304	1,369	–	6,009	21,881
Equity securities	16		2	–	–	–	30,667	51,858	19	–	–	–	30,193	52,471
Other collateral	17		340	–	–	–	13	106	310	–	–	–	38	54
Total	18	\$	3,941	\$ 9,969	\$ 3,752	\$ 17,792	\$ 405,948	\$ 464,617	\$ 2,915	\$ 9,938	\$ 5,608	\$ 17,674	\$ 411,242	\$ 471,643
			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	received	collateral						
Cash – domestic currency	19	\$	–	\$ 1,725	\$ –	\$ 4,185	\$ 60,156	\$ 60,775						
Cash – other currencies	20		5	6,489	56	10,872	83,515	103,292						
Domestic sovereign debt	21		195	1,285	1,718	3,233	102,002	94,619						
Other sovereign debt	22		2,536	425	583	3,483	87,607	81,851						
Government agency debt	23		331	119	201	–	10,994	23,722						
Corporate bonds	24		413	428	648	–	6,024	19,090						
Equity securities	25		–	–	–	–	26,044	56,599						
Other collateral	26		–	–	–	–	39	48						
Total	27	\$	3,480	\$ 10,471	\$ 3,206	\$ 21,773	\$ 376,381	\$ 439,996						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2022 Q2	2022 Q1	2021 Q4	2021 Q3	2021 Q2					
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold				
Notionals											
Single-name credit default swaps	1	\$ 3,340	\$ 1,712	\$ 3,530	\$ 1,727	\$ 4,016	\$ 1,578	\$ 3,665	\$ 1,266	\$ 4,186	\$ 1,423
Index credit default swaps	2	5,431	1,059	7,216	2,009	6,405	1,386	5,795	313	5,695	249
Total return swaps	3	—	—	—	—	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—	—	—	—	—
Other credit derivatives	5	329	3,562	337	3,722	329	3,839	341	3,939	337	4,104
Total notionals	6	9,100	6,333	11,083	7,458	10,750	6,803	9,801	5,518	10,218	5,776
Fair values											
Positive fair value (asset)	7	12	43	13	83	11	21	20	42	21	46
Negative fair value (liability)	8	(165)	(8)	(288)	(8)	(350)	(8)	(334)	(14)	(364)	(12)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2022 Q2	2022 Q1	2021 Q4	2021 Q3	2021 Q2					
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA		
Exposures to QCCPs (total)	1	\$ 1,112	\$ 993	\$ 863	\$ 844	\$ 770					
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	28,574	572	25,237	505	24,497	490	24,631	493	22,854	457
(i) OTC derivatives	3	19,849	397	17,435	349	15,495	310	15,864	318	13,562	271
(ii) Exchange-traded derivatives	4	5,790	116	5,219	104	5,450	109	5,699	114	6,003	120
(iii) Securities financing transactions	5	2,935	59	2,583	52	3,552	71	3,068	61	3,289	66
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	92	92	92	92	92					
Non-segregated initial margin	8	5,014	–	6,661	–	5,972	–	4,062	–	3,707	–
Pre-funded default fund contributions	9	1,021	540	966	488	937	373	784	351	713	313
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 Q2						2022 Q1					
			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		\$ –	\$ –	\$ 1,177,016	\$ 1,177,016	\$ –	\$ 1,177,016	\$ –	\$ –	\$ 1,285,498	\$ 1,285,498	\$ –	\$ 1,285,498
Forward rate agreements	2		307,066	15,632	–	322,698	732	323,430	241,391	10,453	–	251,844	906	252,750
Swaps	3		12,920,048	384,594	–	13,304,642	1,465,932	14,770,574	11,803,305	383,058	–	12,186,363	1,471,317	13,657,680
Options written	4		–	71,454	131,356	202,810	215	203,025	–	75,924	83,175	159,099	446	159,545
Options purchased	5		–	73,114	120,461	193,575	2,932	196,507	–	74,472	87,368	161,840	2,308	164,148
	6		13,227,114	544,794	1,428,833	15,200,741	1,469,811	16,670,552	12,044,696	543,907	1,456,041	14,044,644	1,474,977	15,519,621
Foreign Exchange Contracts														
Futures	7		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	8		–	199,528	–	199,528	40,242	239,770	–	222,317	–	222,317	32,638	254,955
Swaps	9		–	2,210,058	–	2,210,058	1,697	2,211,755	–	2,403,026	–	2,403,026	2,116	2,405,142
Cross-currency interest rate swaps	10		–	1,055,665	–	1,055,665	86,029	1,141,694	–	1,131,397	–	1,131,397	75,655	1,207,052
Options written	11		–	30,152	69	30,221	–	30,221	–	22,421	83	22,504	–	22,504
Options purchased	12		–	22,503	27	22,530	–	22,530	–	16,602	26	16,628	–	16,628
	13		–	3,517,906	96	3,518,002	127,968	3,645,970	–	3,795,763	109	3,795,872	110,409	3,906,281
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	14		6,732	124	–	6,856	3,117	9,973	8,617	23	–	8,640	3,445	12,085
Protection sold	15		2,484	286	–	2,770	–	2,770	3,463	273	–	3,736	–	3,736
	16		9,216	410	–	9,626	3,117	12,743	12,080	296	–	12,376	3,445	15,821
Other Contracts														
Equity contracts	17		–	81,984	89,145	171,129	27,604	198,733	–	86,770	95,219	181,989	31,560	213,549
Commodity contracts	18		–	70,148	63,030	133,178	–	133,178	–	58,805	48,001	106,806	–	106,806
	19		–	152,132	152,175	304,307	27,604	331,911	–	145,575	143,220	288,795	31,560	320,355
Total	20		\$ 13,236,330	\$ 4,215,242	\$ 1,581,104	\$ 19,032,676	\$ 1,628,500	\$ 20,661,176	\$ 12,056,776	\$ 4,485,541	\$ 1,599,370	\$ 18,141,687	\$ 1,620,391	\$ 19,762,078
			2021 Q4						2021 Q3					
			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		\$ –	\$ –	\$ 896,396	\$ 896,396	\$ –	\$ 896,396	\$ –	\$ –	\$ 934,355	\$ 934,355	\$ –	\$ 934,355
Forward rate agreements	22		501,519	16,976	–	518,495	831	519,326	1,008,742	8,238	–	1,016,980	875	1,017,855
Swaps	23		10,575,475	358,754	–	10,934,229	1,586,445	12,520,674	9,389,734	381,807	–	9,771,541	1,376,528	11,148,069
Options written	24		–	71,408	37,057	108,465	493	108,958	–	76,632	33,083	109,715	606	110,321
Options purchased	25		–	74,010	41,807	115,817	3,133	118,950	–	76,394	50,989	127,383	4,955	132,338
	26		11,076,994	521,148	975,260	12,573,402	1,590,902	14,164,304	10,398,476	543,071	1,018,427	11,959,974	1,382,964	13,342,938
Foreign Exchange Contracts														
Futures	27		–	–	–	–	–	–	–	–	–	–	–	–
Forward contracts	28		–	189,096	–	189,096	32,500	221,596	–	170,509	–	170,509	28,943	199,452
Swaps	29		–	2,366,501	–	2,366,501	589	2,367,090	–	1,895,340	–	1,895,340	374	1,895,714
Cross-currency interest rate swaps	30		–	967,297	–	967,297	72,663	1,039,960	–	973,011	–	973,011	76,159	1,049,170
Options written	31		–	19,156	17	19,173	–	19,173	–	15,498	17	15,515	–	15,515
Options purchased	32		–	16,742	16	16,758	–	16,758	–	13,840	15	13,855	–	13,855
	33		–	3,558,792	33	3,558,825	105,752	3,664,577	–	3,068,198	32	3,068,230	105,476	3,173,706
Credit Derivative Contracts														
Credit default swaps														
Protection purchased	34		8,014	87	–	8,101	3,563	11,664	7,097	38	–	7,135	3,375	10,510
Protection sold	35		2,805	158	–	2,963	–	2,963	1,466	114	–	1,580	–	1,580
	36		10,819	245	–	11,064	3,563	14,627	8,563	152	–	8,715	3,375	12,090
Other Contracts														
Equity contracts	37		–	90,810	99,190	190,000	25,716	215,716	–	90,463	91,598	182,061	25,849	207,910
Commodity contracts	38		265	52,231	50,847	103,343	–	103,343	133	57,989	48,049	106,171	–	106,171
	39		265	143,041	150,037	293,343	25,716	319,059	133	148,452	139,647	288,232	25,849	314,081
Total	40		\$ 11,088,078	\$ 4,223,226	\$ 1,125,330	\$ 16,436,634	\$ 1,725,933	\$ 18,162,567	\$ 10,407,172	\$ 3,759,873	\$ 1,158,106	\$ 15,325,151	\$ 1,517,664	\$ 16,842,815

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 Q2											
		Trading											
		Over-the-counter ¹											
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total						
Interest Rate Contracts													
Futures	1	\$	–	\$	–	\$	910,762	\$	–	\$	910,762		
Forward rate agreements	2		1,338,921		11,465		–		1,350,386		1,908	1,352,294	
Swaps	3		8,888,118		356,747		–		9,244,865		1,715,503	10,960,368	
Options written	4		–		81,197		29,190		110,387		1,103	111,490	
Options purchased	5		–		78,880		44,473		123,353		5,211	128,564	
	6		10,227,039		528,289		984,425		11,739,753		1,723,725	13,463,478	
Foreign Exchange Contracts													
Futures	7		–		–		–		–		–	–	
Forward contracts	8		–		166,394		–		166,394		26,403	192,797	
Swaps	9		–		2,135,411		–		2,135,411		460	2,135,871	
Cross-currency interest rate swaps	10		–		949,966		–		949,966		79,147	1,029,113	
Options written	11		–		13,721		12		13,733		–	13,733	
Options purchased	12		–		14,036		5		14,041		–	14,041	
	13		–		3,279,528		17		3,279,545		106,010	3,385,555	
Credit Derivative Contracts													
Credit default swaps													
Protection purchased	14		7,308		41		–		7,349		3,488	10,837	
Protection sold	15		1,474		198		–		1,672		–	1,672	
	16		8,782		239		–		9,021		3,488	12,509	
Other Contracts													
Equity contracts	17		–		81,736		90,973		172,709		26,813	199,522	
Commodity contracts	18		106		44,150		48,593		92,849		–	92,849	
	19		106		125,886		139,566		265,558		26,813	292,371	
Total	20	\$	10,235,927	\$	3,933,942	\$	1,124,008	\$	15,293,877	\$	1,860,036	\$	17,153,913

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 Q2			2022 Q1			2021 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 45	\$ 303	\$ 184	\$ 31	\$ 232	\$ 101	\$ 15	\$ 275	\$ 164
Swaps	2	3,629	9,390	861	2,275	8,016	1,452	2,117	7,817	1,710
Options written	3	4	79	17	4	83	19	4	71	18
Options purchased	4	18	93	37	21	103	28	33	114	31
	5	3,696	9,865	1,099	2,331	8,434	1,600	2,169	8,277	1,923
Foreign Exchange Contracts										
Forward contracts	6	1,701	4,655	607	620	3,193	472	558	2,799	465
Swaps	7	6,342	21,795	2,315	2,278	17,795	1,862	2,799	18,649	1,975
Cross-currency interest rate swaps	8	3,422	13,485	1,315	2,347	12,496	1,380	1,490	10,075	1,170
Options written	9	12	218	72	8	153	54	7	145	52
Options purchased	10	38	175	88	26	123	86	22	132	64
	11	11,515	40,328	4,397	5,279	33,760	3,854	4,876	31,800	3,726
Other Contracts										
Credit derivatives	12	2	401	81	3	491	102	3	426	88
Equity contracts	13	1,003	8,519	1,308	326	7,462	1,282	252	7,129	1,390
Commodity contracts	14	2,125	6,689	1,463	1,539	5,739	1,423	1,524	5,176	1,340
	15	3,130	15,609	2,852	1,868	13,692	2,807	1,779	12,731	2,818
Total net derivatives	16	18,341	65,802	8,348	9,478	55,886	8,261	8,824	52,808	8,467
Qualifying Central Counterparty (QCCP) contracts ²	17	6,617	25,639	851	5,787	22,654	764	5,937	20,945	611
Total	18	\$ 24,958	\$ 91,441	\$ 9,199	\$ 15,265	\$ 78,540	\$ 9,025	\$ 14,761	\$ 73,753	\$ 9,078

			2021 Q3			2021 Q2					
			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	\$	21	\$	292	\$	11	\$	279	\$	204
Swaps	20		3,047		8,907		2,698		8,462		1,900
Options written	21		5		68		4		90		22
Options purchased	22		24		106		30		153		42
	23		3,097		9,373		2,743		8,984		2,168
Foreign Exchange Contracts											
Forward contracts	24		610		2,898		562		2,513		430
Swaps	25		1,669		15,007		2,288		16,035		1,526
Cross-currency interest rate swaps	26		1,431		9,550		1,570		9,884		1,289
Options written	27		4		112		24		106		26
Options purchased	28		27		113		34		124		47
	29		3,741		27,680		4,478		28,662		3,318
Other Contracts											
Credit derivatives	30		3		416		3		566		114
Equity contracts	31		298		7,505		270		7,504		1,341
Commodity contracts	32		1,189		5,105		821		4,007		1,100
	33		1,490		13,026		1,094		12,077		2,555
Total net derivatives	34		8,328		50,079		8,315		49,723		8,041
Qualifying Central Counterparty (QCCP) contracts ²	35		6,398		21,563		5,836		19,565		551
Total	36	\$	14,726	\$	71,642	\$	9,380	\$	69,288	\$	8,592

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 Q2			2022 Q1			2021 Q4			2021 Q3		
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:	1	\$ 24,959	\$ 37,730	\$ 62,689	\$ 24,947	\$ 34,913	\$ 59,860	\$ 24,426	\$ 31,698	\$ 56,124	\$ 25,696	\$ 28,381	\$ 54,077
Residential mortgage	2	9,527	319	9,846	8,886	225	9,111	8,685	118	8,803	9,421	119	9,540
Credit card	3	1,363	11,208	12,571	1,305	9,443	10,748	1,273	7,913	9,186	1,281	7,265	8,546
Other retail exposures	4	14,069	26,203	40,272	14,756	25,245	40,001	14,468	23,667	38,135	14,994	20,997	35,991
Re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	10,951	32,447	43,398	9,940	29,636	39,576	9,221	28,659	37,880	8,342	28,190	36,532
Loans to corporates	7	–	10,253	10,253	–	8,045	8,045	–	7,579	7,579	–	6,713	6,713
Commercial mortgage	8	–	16,990	16,990	–	16,921	16,921	–	16,137	16,137	–	16,248	16,248
Lease and receivables	9	10,694	5,204	15,898	9,685	4,670	14,355	9,159	4,943	14,102	8,280	5,229	13,509
Other wholesale	10	257	–	257	255	–	255	62	–	62	62	–	62
Re-securitization	11	–	–	–	–	–	–	–	–	–	–	–	–
		2021 Q2											
		Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total									
Retail (total) – of which:	12	\$ 26,078	\$ 28,999	\$ 55,077									
Residential mortgage	13	9,388	117	9,505									
Credit card	14	1,269	7,944	9,213									
Other retail exposures	15	15,421	20,938	36,359									
Re-securitization	16	–	–	–									
Wholesale (total) – of which:	17	8,234	26,074	34,308									
Loans to corporates	18	–	5,600	5,600									
Commercial mortgage	19	–	15,374	15,374									
Lease and receivables	20	8,173	5,100	13,273									
Other wholesale	21	61	–	61									
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 Q2	2022 Q1	2021 Q4	2021 Q3
			Bank acts as originator/sponsor Traditional	Bank acts as as investor Traditional	Bank acts as originator/sponsor Traditional	Bank acts as as investor Traditional
			Total	Total	Total	Total
Retail (total) – of which:	1		\$ – \$ 617 \$ 617	\$ – \$ 494 \$ 494	\$ – \$ 556 \$ 556	\$ – \$ 391 \$ 391
Residential mortgage	2		– – –	– – –	– – –	– – –
Credit card	3		– 98 98	– 68 68	– 33 33	– 4 4
Other retail exposures	4		– 519 519	– 426 426	– 523 523	– 387 387
Re-securitization	5		– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6		– 26 26	– 8 8	– 54 54	– 9 9
Loans to corporates	7		– – –	– – –	– – –	– – –
Commercial mortgage	8		– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9		– – –	– – –	– – –	– – –
Other wholesale	10		– 25 25	– 7 7	– 53 53	– 8 8
Re-securitization	11		– – –	– – –	– – –	– – –
			2021 Q2			
			Bank acts as originator/sponsor Traditional	Bank acts as as investor Traditional		
			Total			
Retail (total) – of which:	12		\$ – \$ 227 \$ 227			
Residential mortgage	13		– – –			
Credit card	14		– 1 1			
Other retail exposures	15		– 226 226			
Re-securitization	16		– – –			
Wholesale (total) – of which:	17		– 28 28			
Loans to corporates	18		– – –			
Commercial mortgage	19		– 1 1			
Lease and receivables	20		– – –			
Other wholesale	21		– 27 27			
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 Q2																
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	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ –	\$ 35,139	\$ 770	\$ 1	\$ –	\$ 4,311	\$ 119	\$ 19	\$ –	\$ 328	\$ 10	\$ 1
of which: securitization	2	34,212	1,463	199	35	1	–	35,139	770	1	–	4,311	119	19	–	328	10	1
of which: retail underlying	3	24,377	581	–	–	1	–	24,445	513	1	–	2,849	51	19	–	211	5	1
of which: wholesale	4	9,835	882	199	35	–	–	10,694	257	–	–	1,462	68	–	–	117	5	–
of which: re-securitization	5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ –	\$ 35,139	\$ 770	\$ 1	\$ –	\$ 4,311	\$ 119	\$ 19	\$ –	\$ 328	\$ 10	\$ 1
		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	9	\$ 33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2
of which: securitization	10	33,864	793	194	34	2	–	34,059	826	2	–	4,010	153	22	–	304	12	2
of which: retail underlying	11	24,454	491	–	–	2	–	24,373	572	2	–	2,752	86	22	–	203	7	2
of which: wholesale	12	9,410	302	194	34	–	–	9,686	254	–	–	1,258	67	–	–	101	5	–
of which: re-securitization	13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	16	\$ 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	17	\$ 32,856	\$ 559	\$ 157	\$ 73	\$ 2	\$ –	\$ 33,583	\$ 62	\$ 2	\$ –	\$ 3,930	\$ 16	\$ 27	\$ –	\$ 297	\$ 1	\$ 2
of which: securitization	18	32,856	559	157	73	2	–	33,583	62	2	–	3,930	16	27	–	297	1	2
of which: retail underlying	19	23,939	456	29	–	2	–	24,424	–	2	–	2,741	–	27	–	202	–	2
of which: wholesale	20	8,917	103	128	73	–	–	9,159	62	–	–	1,189	16	–	–	95	1	–
of which: re-securitization	21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	24	\$ 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	25	\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 1	\$ 1
of which: securitization	26	33,304	529	153	51	1	–	33,975	62	1	–	3,921	16	11	–	294	1	1
of which: retail underlying	27	25,208	457	30	–	1	–	25,695	–	1	–	2,869	–	11	–	210	–	1
of which: wholesale	28	8,096	72	123	51	–	–	8,280	62	–	–	1,052	16	–	–	84	1	–
of which: re-securitization	29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	32	\$ 33,304	\$ 529	\$ 153	\$ 51	\$ 1	\$ –	\$ 33,975	\$ 62	\$ 1	\$ –	\$ 3,921	\$ 16	\$ 11	\$ –	\$ 294	\$ 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 Q2																	
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap				
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																				
Traditional securitization			1	\$ 33,748	\$ 352	\$ 147	\$ 64	\$ 1	\$ –	\$ 34,250	\$ 61	\$ 1	\$ –	\$ 3,879	\$ 16	\$ 16	\$ –	\$ 291	\$ 1	\$ 1
of which: securitization			2	33,748	352	147	64	1	–	34,250	61	1	–	3,879	16	16	–	291	1	1
of which: retail underlying			3	25,785	263	29	–	1	–	26,077	–	1	–	2,848	–	16	–	208	–	1
of which: wholesale			4	7,963	89	118	64	–	–	8,173	61	–	–	1,031	16	–	–	83	1	–
of which: re-securitization			5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior			6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior			7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total			8	\$ 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 Investor (SEC4)¹

\$ millions) As at		LINE #	2022 Q2																	
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap				
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	
Total exposures																				
Traditional securitization			1	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
of which: securitization			2	69,656	521	–	–	–	9,527	60,522	128	–	953	9,169	13	–	57	729	–	–
of which: retail underlying			3	37,209	521	–	–	–	9,527	28,203	–	–	953	2,971	–	–	57	233	–	–
of which: wholesale			4	32,447	–	–	–	–	–	32,319	128	–	–	6,198	13	–	–	496	–	–
of which: re-securitization			5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			8	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
				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			9	\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
of which: securitization			10	64,063	486	–	–	–	9,895	54,527	127	–	990	8,307	13	–	58	664	1	–
of which: retail underlying			11	34,427	486	–	–	–	9,895	25,018	–	–	990	2,637	–	–	58	210	–	–
of which: wholesale			12	29,636	–	–	–	–	–	29,509	127	–	–	5,670	13	–	–	454	1	–
of which: re-securitization			13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			16	\$ 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			17	\$ 59,901	\$ 456	\$ –	\$ –	\$ –	\$ 10,064	\$ 50,169	\$ 124	\$ –	\$ 1,006	\$ 7,742	\$ 12	\$ –	\$ 58	\$ 619	\$ 1	\$ –
of which: securitization			18	59,901	456	–	–	–	10,064	50,169	124	–	1,006	7,742	12	–	58	619	1	–
of which: retail underlying			19	31,242	456	–	–	–	10,064	21,634	–	–	1,006	2,282	–	–	58	182	–	–
of which: wholesale			20	28,659	–	–	–	–	–	28,535	124	–	–	5,460	12	–	–	437	1	–
of which: re-securitization			21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			24	\$ 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			25	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 1	\$ –
of which: securitization			26	56,116	455	–	–	–	9,628	46,818	125	–	963	7,342	12	–	55	588	1	–
of which: retail underlying			27	27,926	455	–	–	–	9,628	18,753	–	–	963	1,996	–	–	55	160	–	–
of which: wholesale			28	28,190	–	–	–	–	–	28,065	125	–	–	5,346	12	–	–	428	1	–
of which: re-securitization			29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: senior			30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
of which: non-senior			31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
Total			32	\$ 56,116	\$ 455	\$ –	\$ –	\$ –	\$ 9,628	\$ 46,818	\$ 125	\$ –	\$ 963	\$ 7,342	\$ 12	\$ –	\$ 55	\$ 588	\$ 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 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 54,612	\$ 461	\$ –	\$ –	\$ –	\$ 9,715	\$ 45,235	\$ 123	\$ –	\$ 972	\$ 7,033	\$ 12	\$ –	\$ 55	\$ 563	\$ 1	\$ –
of which: securitization		2	54,612	461	–	–	–	9,715	45,235	123	–	972	7,033	12	–	55	563	1	–
of which: retail underlying		3	28,538	461	–	–	–	9,715	19,284	–	–	972	2,092	–	–	55	167	–	–
of which: wholesale		4	26,074	–	–	–	–	–	25,951	123	–	–	4,941	12	–	–	396	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 54,612	\$ 461	\$ –	\$ –	\$ –	\$ 9,715	\$ 45,235	\$ 123	\$ –	\$ 972	\$ 7,033	\$ 12	\$ –	\$ 55	\$ 563	\$ 1	\$ –

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 Q2						2022 Q1					
			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	0.33 %	0.29 %	29.74 %	6.13 %	95.57 %	92.74 %	0.38 %	0.50 %	29.60 %	7.11 %	96.17 %	94.18 %
Residential secured insured ⁶		2	0.30	0.17	n/a	n/a	97.78	95.60	0.31	0.18	n/a	n/a	98.52	96.88
Qualifying revolving retail		3	1.51	1.26	89.44	83.34	94.33	85.91	1.62	1.38	89.40	83.81	94.22	86.48
Other retail		4	2.18	1.18	52.02	42.49	99.18	96.13	2.46	1.32	50.81	43.39	99.19	96.24
Non-Retail														
Corporate		5	1.77	0.30	21.30	16.73	90.72	60.89	1.72	0.33	20.83	21.20	90.80	54.83
Sovereign		6	0.21	—	7.97	n/a	99.82	n/a	0.26	—	7.99	n/a	99.83	n/a
Bank		7	0.19	—	17.47	n/a	97.05	n/a	0.18	—	18.61	n/a	96.91	n/a
			2021 Q4						2021 Q3					
			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	0.29 %	0.26 %	26.41 %	7.97 %	95.96 %	96.25 %	0.31 %	0.28 %	27.24 %	8.91 %	96.20 %	96.85 %
Residential secured insured ⁶		9	0.29	0.21	n/a	n/a	98.36	97.04	0.31	0.22	n/a	n/a	98.28	97.21
Qualifying revolving retail		10	1.37	1.33	89.81	84.44	91.78	88.59	1.33	1.54	89.66	83.62	92.09	89.25
Other retail		11	1.85	1.67	49.78	44.66	98.82	91.80	1.94	1.69	51.55	44.74	98.93	91.54
Non-Retail														
Corporate		12	1.69	0.40	20.60	26.72	84.40	52.38	1.58	0.46	21.05	36.73	84.79	55.96
Sovereign		13	0.17	—	8.93	n/a	99.86	n/a	0.08	—	9.01	n/a	99.86	n/a
Bank		14	0.18	—	18.93	n/a	88.54	n/a	0.18	—	18.17	n/a	89.65	n/a
			2021 Q2											
			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	0.35 %	0.48 %	27.67 %	9.88 %	96.63 %	97.49 %						
Residential secured insured ⁶		16	0.35	0.27	n/a	n/a	98.27	98.21						
Qualifying revolving retail		17	1.48	1.76	89.62	83.42	92.52	90.13						
Other retail		18	2.18	1.87	53.91	45.81	98.97	92.42						
Non-Retail														
Corporate		19	1.53	0.47	21.54	38.90	85.02	64.42						
Sovereign		20	0.08	—	9.02	n/a	99.87	n/a						
Bank		21	0.23	0.07	18.61	n/a	88.88	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 and non-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		