



Supplemental Regulatory Disclosure

For the First Quarter Ended January 31, 2023

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

Brooke Hales – VP, Investor Relations (brooke.hales@td.com)
Lori Easterbrook – AVP, Investor Relations (lori.easterbrook@td.com)

Introduction

The information contained in this package is designed to facilitate the readers' understanding of the capital requirements of TD Bank Group ("TD" or the "Bank"). This information should be used in conjunction with the Bank's first quarter 2023 Reports to Shareholders, Earnings News Release, Investor Presentation, and the Supplemental Financial Information package, as well as the Bank's 2022 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.

Table of Contents

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

Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the first quarter 2023, 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 2022 Annual Report, Management's Discussion and Analysis, or the Consolidated Financial Statements.

Topic	Pillar 3 Disclosure Requirements	Frequency	Page			
			RTS First Quarter 2023	SFI First Quarter 2023	SRD First Quarter 2023	Annual Report 2022
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 69, 75-87, 94, 111
	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				83-85, 87-89
	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				90, 146, 153, 177
	CRB – Additional disclosure related to the credit quality of assets – e) Breakdown of exposures by geographical areas, industry and residual maturity ⁴ .	Quarterly			18-20	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2023	SFI First Quarter 2023	SRD First Quarter 2023	Annual Report 2022
Credit risk	CRB – Additional disclosure related to the credit quality of assets – f) Amounts of impaired exposures (according to definition used by the bank for accounting purposes) and related allowances and write-offs broken down by geographical areas and industry.	Quarterly		25-27, 29-31		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	66			146, 177
	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				90
	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				89-90
	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				83-85, 88-91, 98
	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				90, 104
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			40-41	
	CCR2 – CVA capital charge.	Quarterly			42	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	N/A				
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			43-48	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			49	
	CCR6 – Credit derivatives exposures.	Quarterly			50	
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM).	N/A	TD does not use IMM.			
	CCR8 – Exposures to central counterparties.	Quarterly			50	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS First Quarter 2023	SFI First Quarter 2023	SRD First Quarter 2023	Annual Report 2022
Securitization	SECA – Qualitative disclosure requirements related to securitization exposures.	Annual				72-73, 91, 149-150, 179- 180
	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 2022 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 #	2023 Q1	Q4	Q3	2022 Q2	Q1	Cross Reference ¹
1	\$ 25,174	\$ 24,449	\$ 23,807	\$ 23,036	\$ 23,128	A1+A2+B
2	73,501	73,698	69,090	67,046	65,621	C
3	1,923	1,988	2,359	2,791	7,532	D
4	n/a	n/a	n/a	n/a	n/a	
5	—	—	—	—	—	
6	100,598	100,135	95,256	92,873	96,281	
7	—	—	—	—	—	
8	(17,134)	(17,498)	(16,585)	(16,607)	(16,474)	E1-E2
9	(2,133)	(2,100)	(1,976)	(1,947)	(2,030)	F1-F2
10	(85)	(83)	(102)	(101)	(101)	G
11	4,033	5,783	1,974	2,310	(1,121)	H
12	—	—	—	—	—	I
13	—	—	—	—	—	
14	(152)	(502)	(348)	(265)	(142)	J
15	(1,132)	(1,038)	(1,504)	(1,236)	(729)	K1-K2
16	(18)	(9)	—	(10)	(5)	
17	—	—	—	—	—	
18	(1,649)	(1,428)	(3,079)	(3,487)	(4,538)	L1+L2
19	—	—	—	—	—	
20	—	—	—	—	—	
21	—	—	—	—	—	
22	—	—	—	—	—	
23	—	—	—	—	—	
24	—	—	—	—	—	
25	—	—	—	—	—	
26	—	411	339	336	382	M
27	—	—	—	—	—	
28	(18,270)	(16,464)	(21,281)	(21,007)	(24,758)	
29	82,328	83,671	73,975	71,866	71,523	
29a	n/a	83,260	73,636	71,530	71,141	
30	11,246	11,248	7,336	6,539	5,696	N+O+P
31	11,246	11,248	7,336	6,539	5,696	
32	—	—	—	—	—	
33	n/a	n/a	n/a	n/a	n/a	
34	—	—	—	—	—	
35	n/a	n/a	n/a	n/a	n/a	
36	11,246	11,248	7,336	6,539	5,696	
37	—	—	—	—	—	
38	—	—	—	—	—	
39	(138)	(124)	(227)	(236)	(13)	Q
40	(350)	(350)	(350)	(350)	(350)	R
41	—	—	—	—	—	
41a	—	—	—	—	—	
42	—	—	—	—	—	
43	(488)	(474)	(577)	(586)	(363)	
44	10,758	10,774	6,759	5,953	5,333	
45	93,086	94,445	80,734	77,819	76,856	
45a	\$ n/a	\$ 94,034	\$ 80,395	\$ 77,483	\$ 76,474	

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 #	2023 Q1	Q4	Q3	2022 Q2	Q1	Cross Reference ¹
46	\$ 11,138	\$ 11,090	\$ 11,067	\$ 11,051	\$ 11,104	S
47	n/a	n/a	n/a	n/a	n/a	
48	—	—	—	—	—	
49	n/a	n/a	n/a	n/a	n/a	
50	2,265	2,018	1,965	1,964	2,113	T
51	13,403	13,108	13,032	13,015	13,217	
52	—	—	—	—	—	
53	—	—	—	—	—	
54	(220)	(161)	(272)	(303)	(372)	U
54a	(77)	(57)	(152)	(100)	(153)	V
55	(160)	(160)	(160)	(160)	(160)	W
56	—	—	—	—	—	
57	(457)	(378)	(584)	(563)	(685)	
58	12,946	12,730	12,448	12,452	12,532	
59	106,032	107,175	93,182	90,271	89,388	
59a	n/a	107,175	93,182	90,271	89,388	
60	\$ 531,644	\$ 517,048	\$ 495,706	\$ 488,991	\$ 470,852	
61	15.5 %	16.2 %	14.9 %	14.7 %	15.2 %	
61a	n/a	16.1	14.9	14.6	15.1	
62	17.5	18.3	16.3	15.9	16.3	
62a	n/a	18.2	16.2	15.8	16.2	
63	19.9	20.7	18.8	18.5	19.0	
63a	n/a	20.7	18.8	18.5	19.0	
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	15.5	16.2	14.9	14.7	15.2	
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 2022 list of G-SIBs, using 2021 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 #	2023	2022			
	Q1	Q4	Q3	Q2	Q1
72	\$ 8,397	\$ 8,510	\$ 7,704	\$ 7,535	\$ 7,606
73	2,377	2,070	2,218	2,113	2,232
74	97	104	101	101	93
75	1,295	1,140	1,646	2,927	1,631
76	277	300	283	274	269
77	236	247	238	229	210
78	2,029	2,182	2,066	2,071	2,285
79	2,029	2,182	2,066	2,071	2,285
80	n/a	n/a	n/a	n/a	n/a
81	n/a	n/a	n/a	n/a	n/a
82	n/a	n/a	n/a	n/a	n/a
83	n/a	n/a	n/a	n/a	n/a
84	n/a	n/a	n/a	n/a	n/a
85	n/a	n/a	n/a	n/a	n/a
86	17.8 %	17.7 %	17.4 %	17.9 %	18.1 %
87	17.8	17.7	17.4	17.9	18.1
88	18.8	18.8	18.5	19.0	19.3
89	42.4	42.5	41.3	40.9	40.5
90	42.4	42.5	41.3	40.9	40.5
91	42.4	42.5	41.3	40.9	40.5

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)						
LINE #	2023 Q1	2022				
		Q4	Q3	Q2	Q1	
Common Equity Tier 1						
Balance at beginning of period	1	\$ 83,671	\$ 73,975	\$ 71,866	\$ 71,523	\$ 69,937
New capital issues	2	26	23	7	14	76
Redeemed capital ²	3	—	—	—	(1,431)	(764)
Gross dividends (deductions)	4	(1,829)	(1,720)	(1,647)	(1,669)	(1,665)
Shares issued in lieu of dividends (add back)	5	705	596	610	114	122
Profit attributable to shareholders of the parent company ³	6	1,582	6,671	3,214	3,811	3,733
Removal of own credit spread (net of tax)	7	350	(154)	(83)	(123)	(18)
Movements in other comprehensive income						
Currency translation differences	8	(2,040)	4,335	(111)	1,003	1,591
Available-for-sale investments	9	n/a	n/a	n/a	n/a	n/a
Financial assets at fair value through other comprehensive income	10	3	(209)	97	(458)	(153)
Other	11	222	(688)	(754)	(1,855)	(433)
Goodwill and other intangible assets (deduction, net of related tax liability)	12	331	(1,037)	(7)	(50)	(399)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	(2)	19	(1)	—	(1)
Prudential valuation adjustments	14	—	—	—	—	—
Other	15	(691)	1,860	784	987	(503)
Balance at end of period	16	82,328	83,671	73,975	71,866	71,523
Additional Tier 1 Capital						
Balance at beginning of period	17	10,774	6,759	5,953	5,333	5,779
New additional Tier 1 eligible capital issues	18	—	3,903	800	850	—
Redeemed capital	19	—	—	—	—	(450)
Other, including regulatory adjustments and transitional arrangements	20	(16)	112	6	(230)	4
Balance at end of period	21	10,758	10,774	6,759	5,953	5,333
Total Tier 1 Capital	22	93,086	94,445	80,734	77,819	76,856
Tier 2 Capital						
Balance at beginning of period	23	12,730	12,448	12,452	12,532	12,271
New Tier 2 eligible capital issues	24	—	—	—	—	—
Redeemed capital	25	—	—	—	—	—
Amortization adjustments	26	—	—	—	—	—
Allowable collective allowance	27	247	53	1	(149)	448
Other, including regulatory adjustments and transitional arrangements	28	(31)	229	(5)	69	(187)
Balance at end of period	29	12,946	12,730	12,448	12,452	12,532
Total Regulatory Capital	30	\$ 106,032	\$ 107,175	\$ 93,182	\$ 90,271	\$ 89,388

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

² Represents impact of shares repurchased for cancellation.

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

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

(\$ millions)
As at

LINE #	2023 Q1		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	\$ 6,988	\$ 6,982	
Interest-bearing deposits with banks	143,377	143,133	
Trading loans, securities, and other	154,077	154,077	
Non-trading financial assets at fair value through profit or loss	10,107	9,491	
Derivatives	79,351	79,349	
Financial assets designated at fair value through profit or loss	5,404	1,637	
Financial assets at fair value through other comprehensive income	71,794	68,531	
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		37	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		138	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		220	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		77	V
Non-significant investments not exceeding regulatory thresholds		1,574	
Debt securities at amortized cost, net of allowance for credit losses	339,706	339,674	
Securities purchased under reverse repurchase agreements	170,365	170,365	
Loans	843,173	843,173	
Allowance for loan losses	(6,492)	(6,492)	
Eligible allowance reflected in Tier 2 regulatory capital		(2,265)	T
Shortfall of allowance to expected loss		–	I
Transitional arrangement for expected credit loss provisioning		–	M
Allowances not reflected in regulatory capital		(4,227)	
Other	110,434	107,885	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		1,612	L2
Non-significant investments not exceeding regulatory thresholds		6,746	
Goodwill		17,293	E1
Other intangibles		2,236	F1
Other intangibles (Mortgage Servicing Rights)		97	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		85	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,295	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		1,414	
Other DTA/DTL adjustments ⁴		(391)	
Significant investments in financials			
Significant investments exceeding regulatory thresholds		–	
Significant investments not exceeding regulatory thresholds		79	
Defined pension benefits		1,566	K1
Other Assets		75,853	
TOTAL ASSETS	1,928,284	1,918,005	
LIABILITIES AND EQUITY			
Trading deposits	24,969	24,969	
Derivatives	72,175	72,175	
Securitization liabilities at fair value	11,940	11,940	
Financial liabilities designated at fair value through profit or loss	186,038	186,038	
Deposits	1,220,551	1,220,551	
Other	289,429	279,150	
Deferred tax liabilities			
Goodwill		159	E2
Intangible assets (excluding mortgage servicing rights)		103	F2
Defined benefit pension fund assets		434	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(41)	
Other DTA/DTL adjustments ⁴		(391)	
Gains and losses due to changes in own credit risk on fair value liabilities		152	J
Other liabilities		278,734	
Subordinated notes and debentures	11,338	11,338	
Directly issued qualifying Tier 2 instruments		11,138	S
Regulatory capital amortization of maturing debentures		–	
Subordinated notes not allowed for regulatory capital		200	
Liabilities	1,816,440	1,806,161	
Common Shares	25,094	25,094	A1
Preferred Shares and other equity instruments	11,253	11,253	
Directly issued qualifying Additional Tier 1 instruments		11,253	N
Preferred shares not allowed for regulatory capital			
Treasury Shares – Common	(103)	(103)	A2
Treasury Shares – Preferred	(9)	(9)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(9)	O
Contributed Surplus	185	185	
Contributed surplus – Common Shares		183	B
Contributed surplus – Preferred Shares		2	P
Retained Earnings	73,501	73,501	C
Accumulated other comprehensive income (AOCI)	1,923	1,923	D
Cash flow hedges requiring derecognition		(4,033)	H
Net AOCI included as capital		5,956	
TOTAL LIABILITIES AND EQUITY	1,928,284	1,918,005	

¹ As per Balance Sheet on page 14 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 \$10.3 billion and total equity of \$2.8 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 #	2023 Q1	Q4	Q3	2022 Q2	Q1	OSFI Template
1	\$ 1,928,284	\$ 1,917,528	\$ 1,840,811	\$ 1,825,276	\$ 1,778,588	1
2	(7,821)	(7,713)	(7,516)	(7,350)	(7,494)	2
3	(1,257)	(959)	(1,228)	(1,228)	(1,228)	3
4	–	–	–	–	–	4
5	9,996	(12,822)	(4,257)	(21,166)	14,469	5
6	(24,003)	(18,349)	(8,718)	(16,875)	(21,237)	6
7	206,613	200,941	189,121	188,252	183,156	7
8	(153,986)	(144,894)	(142,809)	(138,747)	(180,923)	8
9	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	9
10	\$ 1,534,114	\$ 1,516,770	\$ 1,473,949	\$ 1,429,075	\$ 1,393,966	1
11	–	–	–	–	–	2
12	(9,486)	(11,552)	(10,506)	(12,658)	(8,301)	3
13	(18,606)	(16,848)	(21,848)	(21,663)	(25,361)	4
14	1,506,022	1,488,370	1,441,595	1,394,754	1,360,304	5
15	35,374	41,542	30,804	34,722	21,368	6
16	56,417	54,534	49,897	53,961	54,355	7
17	–	–	–	–	–	8
18	9,461	7,816	2,721	2,770	3,736	9
19	(2,422)	(1,289)	(1,292)	(1,160)	(2,170)	10
20	98,830	102,603	82,130	90,293	77,289	11
21	170,365	160,167	161,275	171,738	165,818	12
22	(27,724)	(22,464)	(12,611)	(21,823)	(25,456)	13
23	3,720	4,115	3,894	4,948	4,220	14
24	–	–	–	–	–	15
25	146,361	141,818	152,558	154,863	144,582	16
26	711,041	697,807	663,218	661,594	639,432	17
27	(504,428)	(496,866)	(474,097)	(473,342)	(456,276)	18
28	206,613	200,941	189,121	188,252	183,156	19
29	93,086	94,445	80,734	77,819	76,856	20
30	n/a	94,034	80,395	77,483	76,474	20a
31	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331	21
32	4.8 %	4.9 %	4.3 %	4.3 %	4.4 %	22
33	n/a	4.9	4.3	4.2	4.3	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

Resolution group 1

Total loss absorbing capacity (TLAC) available

TLAC available with transitional arrangements for ECL provisioning not 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 #	2023 Q1	Q4	Q3	2022 Q2	Q1
1	\$ 194,443	\$ 181,871	\$ 158,390	\$ 148,567	\$ 134,606
1a	n/a	181,871	158,390	148,567	134,606
2	531,644	517,048	495,706	488,991	470,852
3	36.6 %	35.2 %	32.0 %	30.4 %	28.6 %
3a	n/a	35.2	32.0	30.4	28.6
4	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	\$ 1,765,331
5	9.9 %	9.4 %	8.5 %	8.1 %	7.6 %
5a	n/a	9.4	8.5	8.1	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. Effective Q1 2023, no longer applicable.

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 #	2023 Q1	Q4	Q3	2022 Q2	Q1
1	\$ 82,328	\$ 83,671	\$ 73,975	\$ 71,866	\$ 71,523
2	10,758	10,774	6,759	5,953	5,333
3	—	—	—	—	—
4	—	—	—	—	—
5	10,758	10,774	6,759	5,953	5,333
6	12,946	12,730	12,448	12,452	12,532
7	—	—	—	—	—
8	—	—	—	—	—
9	—	—	—	—	—
10	12,946	12,730	12,448	12,452	12,532
11	106,032	107,175	93,182	90,271	89,388
12	n/a	n/a	n/a	n/a	n/a
13	88,834	75,306	65,405	58,464	45,665
14	n/a	n/a	n/a	n/a	n/a
15	—	—	—	—	—
16	n/a	n/a	n/a	n/a	n/a
17	88,834	75,306	65,405	58,464	45,665
18	194,866	182,481	158,587	148,735	135,053
19	n/a	n/a	n/a	n/a	n/a
20	(423)	(610)	(197)	(168)	(447)
21	—	—	—	—	—
22	194,443	181,871	158,390	148,567	134,606
23	531,644	517,048	495,706	488,991	470,852
24	1,957,826	1,933,732	1,865,404	1,828,162	1,765,331
25	36.6 %	35.2 %	32.0 %	30.4 %	28.6 %
26	9.9	9.4	8.5	8.1	7.6
27	11.0	11.7	10.3	9.9	9.9
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 #	2023 Q1						2022 Q4					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)	1												
Total capital and liabilities net of credit risk mitigation	2	25,094	11,253	11,444	96,319	–	144,110	24,363	11,253	11,492	88,874	–	135,982
Subset of row 2 that are excluded liabilities	3	121	9	201	7,161	–	7,492	100	7	275	13,194	–	13,576
Total capital and liabilities less excluded liabilities (row 2 minus row 3)	4	24,973	11,244	11,243	89,158	–	136,618	24,263	11,246	11,217	75,680	–	122,406
Subset of row 4 that are potentially eligible as TLAC	5	24,973	11,244	11,243	89,158	–	136,618	24,263	11,246	11,217	75,680	–	122,406
Subset of row 5 with 1 year ≤ residual maturity < 2 years	6	–	–	–	25,702	–	25,702	–	–	–	18,400	–	18,400
Subset of row 5 with 2 years ≤ residual maturity < 5 years	7	–	–	–	44,820	–	44,820	–	–	–	43,321	–	43,321
Subset of row 5 with 5 years ≤ residual maturity < 10 years	8	–	–	11,243	18,616	–	29,859	–	–	11,217	13,939	–	25,156
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	9	–	–	–	20	–	20	–	–	–	20	–	20
Subset of row 5 that is perpetual securities	10	24,973	11,244	–	–	–	36,217	24,263	11,246	–	–	–	35,509
		2022 Q3						2022 Q2					
		Creditor Ranking						Creditor Ranking					
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5
		(most junior)			(most senior)			(most junior)			(most senior)		
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum
Description of creditor ranking (free text)	11												
Total capital and liabilities net of credit risk mitigation	12	23,744	7,350	11,370	76,146	–	118,610	23,127	6,550	11,373	65,080	–	106,130
Subset of row 12 that are excluded liabilities	13	104	16	222	10,405	–	10,747	253	13	230	6,228	–	6,724
Total capital and liabilities less excluded liabilities (row 12 minus row 13)	14	23,640	7,334	11,148	65,741	–	107,863	22,874	6,537	11,143	58,852	–	99,406
Subset of row 14 that are potentially eligible as TLAC	15	23,640	7,334	11,148	65,741	–	107,863	22,874	6,537	11,143	58,852	–	99,406
Subset of row 15 with 1 year ≤ residual maturity < 2 years	16	–	–	–	14,739	–	14,739	–	–	–	16,126	–	16,126
Subset of row 15 with 2 years ≤ residual maturity < 5 years	17	–	–	–	39,048	–	39,048	–	–	–	33,264	–	33,264
Subset of row 15 with 5 years ≤ residual maturity < 10 years	18	–	–	11,148	11,935	–	23,083	–	–	11,143	9,443	–	20,586
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities	19	–	–	–	19	–	19	–	–	–	19	–	19
Subset of row 15 that is perpetual securities	20	23,640	7,334	–	–	–	30,974	22,874	6,537	–	–	–	29,411
		2022 Q1											
		Creditor Ranking											
		1	2	3	4	5	Sum of 1 to 5						
		(most junior)			(most senior)								
		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
Description of creditor ranking (free text)	21												
Total capital and liabilities net of credit risk mitigation	22	23,170	5,700	11,355	51,613	–	91,838						
Subset of row 22 that are excluded liabilities	23	193	6	222	6,247	–	6,668						
Total capital and liabilities less excluded liabilities (row 22 minus row 23)	24	22,977	5,694	11,133	45,366	–	85,170						
Subset of row 24 that are potentially eligible as TLAC	25	22,977	5,694	11,133	45,366	–	85,170						
Subset of row 25 with 1 year ≤ residual maturity < 2 years	26	–	–	–	6,138	–	6,138						
Subset of row 25 with 2 years ≤ residual maturity < 5 years	27	–	–	–	33,761	–	33,761						
Subset of row 25 with 5 years ≤ residual maturity < 10 years	28	–	–	11,133	5,448	–	16,581						
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities	29	–	–	–	19	–	19						
Subset of row 25 that is perpetual securities	30	22,977	5,694	–	–	–	28,671						

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
		2023	2022				2023	2022				
		Q1	Q4	Q3	Q2	Q1	Q1	Q4	Q3	Q2	Q1	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 373,596	\$ 357,448	\$ 334,196	\$ 324,716	\$ 315,381	\$ 29,888	\$ 28,596	\$ 26,736	\$ 25,977	\$ 25,230	1
Of which: standardized approach (SA) ³	2	33,548	33,157	31,386	30,321	29,267	2,684	2,653	2,511	2,426	2,341	2
Of which: internal ratings-based (IRB) approach	3	340,048	324,291	302,810	294,395	286,114	27,204	25,943	24,225	23,551	22,889	3
Counterparty credit risk	4	18,680	19,151	19,322	18,301	18,323	1,494	1,532	1,546	1,464	1,466	4
Of which: standardized approach for counterparty credit risk (SA-CCR)	5	8,328	8,685	8,694	8,348	8,261	666	695	696	668	661	5
Of which: current exposure method (CEM)	6	—	—	—	—	—	—	—	—	—	—	n/a
Of which: internal model method (IMM)	7	—	—	—	—	—	—	—	—	—	—	6
Of which: other CCR ⁴	8	10,352	10,466	10,628	9,953	10,062	828	837	850	796	805	n/a
Equity positions in banking book under market-based approach	9	24,635	24,851	26,781	30,497	29,852	1,971	1,988	2,142	2,440	2,388	7
Equity investments in funds – look-through approach	10	2,385	1,876	1,821	1,609	1,841	191	150	145	129	147	8
Equity investments in funds – mandate-based approach	11	310	383	361	343	306	25	31	29	27	25	9
Equity investments in funds – fall-back approach	12	491	1,044	850	765	682	39	84	68	61	55	10
Settlement risk	13	49	98	33	78	39	4	8	3	6	3	11
Securitization exposures in banking book	14	17,532	17,205	15,088	14,063	13,017	1,403	1,376	1,207	1,125	1,041	12
Of which: grandfathered	15	—	—	—	—	—	—	—	—	—	—	12a
Of which: securitization internal ratings-based approach (SEC-IRBA)	16	1,327	1,015	659	695	722	106	81	52	56	58	13
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	17	16,035	16,050	14,297	13,236	12,129	1,283	1,284	1,144	1,059	970	14
Of which: securitization standardized approach (SEC-SA)	18	170	140	132	132	166	14	11	11	10	13	15
Market risk	19	19,554	22,913	24,599	23,522	19,890	1,564	1,833	1,968	1,882	1,592	16
Of which: standardized approach (SA)	20	2,806	2,289	2,889	3,088	2,470	224	183	231	247	198	17
Of which: internal model approaches (IMA)	21	16,748	20,624	21,710	20,434	17,420	1,340	1,650	1,737	1,635	1,394	18
Operational risk	22	64,987	63,795	62,744	62,246	61,630	5,199	5,104	5,020	4,980	4,930	19
Of which: basic indicator approach	23	—	—	—	—	—	—	—	—	—	—	20
Of which: standardized approach	24	64,987	63,795	62,744	62,246	61,630	5,199	5,104	5,020	4,980	4,930	21
Of which: advanced measurement approach	25	—	—	—	—	—	—	—	—	—	—	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	26	9,425	8,284	9,911	12,851	9,891	754	663	792	1,028	791	23
Floor adjustment	27	—	—	—	—	—	—	—	—	—	—	24
Total (lines 1+4+9+10+11+12+13+14+19+22+26+27)	28	\$ 531,644	\$ 517,048	\$ 495,706	\$ 488,991	\$ 470,852	\$ 42,532	\$ 41,365	\$ 39,656	\$ 39,119	\$ 37,668	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 #	2023 Q1				2022 Q4			
			Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period		1	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998
Asset size ⁴		2	9,230	8,465	(680)	(806)	5,456	7,771	(1,345)	(323)
Asset quality ⁵		3	6,821	6,821	198	221	1,955	1,955	424	151
Model updates ⁶		4	(240)	(240)	—	—	685	685	—	—
Methodology and policy ⁷		5	5,068	5,068	—	—	—	—	—	—
Acquisitions and disposals		6	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸		7	(5,780)	(4,357)	11	7	14,991	11,070	750	397
Other ⁹		8	2,135	—	—	—	(939)	—	—	—
RWA, balance at end of period		9	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223
			2022 Q3				2022 Q2			
			Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period		10	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385
Asset size ⁴		11	8,814	11,044	1,162	915	9,088	7,426	655	26
Asset quality ⁵		12	(3,221)	(3,221)	—	(115)	(659)	(659)	(629)	(118)
Model updates ⁶		13	907	907	—	—	—	—	—	—
Methodology and policy ⁷		14	—	—	—	—	—	—	—	—
Acquisitions and disposals		15	—	—	—	—	—	—	—	—
Foreign exchange movements ⁸		16	(398)	(315)	(141)	(75)	2,082	1,514	(48)	(20)
Other ⁹		17	(1,983)	—	—	—	3,402	—	—	—
RWA, balance at end of period		18	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273
			2022 Q1							
			Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach				
RWA, balance at beginning of period		19	\$ 363,081	\$ 281,617	\$ 19,280	\$ 11,158				
Asset size ⁴		20	7,238	6,209	(1,140)	(912)				
Asset quality ⁵		21	(9,143)	(8,785)	(91)	(18)				
Model updates ⁶		22	1,782	2,622	—	—				
Methodology and policy ⁷		23	—	—	—	—				
Acquisitions and disposals		24	—	—	—	—				
Foreign exchange movements ⁸		25	5,829	4,451	274	157				
Other ⁹		26	2,222	—	—	—				
RWA, balance at end of period		27	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385				

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

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

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

⁴ The Asset size category consists of organic changes in book size and composition (including new business and maturing loans), and for the first quarter of 2023, increased in various portfolios in the U.S. Retail and Wholesale Banking segments.

⁵ The Asset quality category includes quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments and in the first quarter of 2023, increased mainly due to the normal course annual recalibration of the non-retail credit risk parameters, as well as some credit normalization in the consumer lending portfolios.

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. The model changes implemented in the first quarter of 2023 include a methodology change for the non-retail credit risk parameters in preparation for the Basel 3 Reforms.

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 #	2023 Q1	Q4	Q3	2022 Q2	Q1
1	\$ 22,913	\$ 24,599	\$ 23,522	\$ 19,890	\$ 17,045
2	(3,359)	(1,686)	1,260	3,632	2,845
3	—	—	—	—	—
4	—	—	(183)	—	—
5	—	—	—	—	—
6	n/m ⁶	n/m	n/m	n/m	n/m
7	\$ 19,554	\$ 22,913	\$ 24,599	\$ 23,522	\$ 19,890

¹ The Movement in risk levels category reflects changes in risk due to position changes and market movements. The reduction in RWA was driven by the tightening of credit spreads and changes in interest rate exposures.

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

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

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 #	2023 Q1	Q4	Q3	2022 Q2	Q1
1	\$ 63,795	\$ 62,744	\$ 62,246	\$ 61,630	\$ 60,864
2	1,192	1,051	498	616	766
3	—	—	—	—	—
4	\$ 64,987	\$ 63,795	\$ 62,744	\$ 62,246	\$ 61,630

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 (L11)

(\$ millions) As at		LINE #	2023 Q1						
			Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ²	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ¹ Not subject to capital requirements or subject to deduction from capital
Assets									
Cash and due from banks	1	\$	6,988	\$ 6,982	\$ 7,246	\$ -	\$ -	\$ -	\$ (264)
Interest-bearing deposits with banks	2		143,377	143,133	142,755	-	-	378	-
Trading loans, securities, and other	3		154,077	154,077	948	-	-	151,697	1,432
Non-trading financial assets at fair value through profit or loss	4		10,107	9,491	2,376	-	7,971	-	(856)
Derivatives	5		79,351	79,349	-	79,349	-	74,725	-
Financial assets designated at fair value through profit or loss	6		5,404	1,837	2,064	-	-	-	(227)
Financial assets at fair value through other comprehensive income	7		71,794	68,531	63,579	-	3,556	-	1,396
Debt securities at amortized cost, net of allowance for credit losses	8		339,706	339,674	275,318	-	64,688	-	(332)
Securities purchased under reverse repurchase agreements	9		170,365	170,365	-	170,365	-	7,996	-
Residential mortgages	10		294,637	294,637	295,214	-	-	-	(577)
Consumer instalment and other personal	11		204,508	204,508	204,839	-	-	-	(331)
Credit card	12		35,901	35,901	28,246	-	6,404	-	1,251
Business and government	13		308,127	308,127	287,749	-	21,953	-	(1,575)
Allowance for loan losses	14		(6,492)	(6,492)	(3)	-	-	-	(6,489)
Customers' liability under acceptances	15		19,992	19,992	19,992	-	-	-	-
Investment in Schwab	16		8,358	8,358	8,358	-	-	-	-
Goodwill	17		17,293	17,293	-	-	-	-	17,293
Other intangibles	18		2,333	2,333	-	-	-	-	2,333
Land, buildings, equipment, and other depreciable assets	19		9,202	9,090	9,090	-	-	-	-
Deferred tax assets	20		2,476	2,403	1,583	-	-	-	820
Amounts receivable from brokers, dealers and clients	21		25,723	25,724	1,092	-	-	-	24,632
Other assets	22		25,057	22,692	11,259	9,793	274	-	1,366
Total assets	23	\$	1,928,284	\$ 1,918,005	\$ 1,361,705	\$ 259,507	\$ 104,846	\$ 234,796	\$ 39,872
Liabilities									
Trading deposits	24	\$	24,969	\$ 24,969	\$ -	\$ -	\$ -	\$ 24,559	\$ 410
Derivatives	25		72,175	72,175	-	72,175	-	69,580	-
Securitization liabilities at fair value	26		11,940	11,940	-	-	-	11,940	-
Financial liabilities designated at fair value through profit or loss	27		186,038	186,038	-	-	-	3	186,035
Deposits	28		1,220,551	1,220,551	-	-	-	-	1,220,551
Acceptances	29		19,992	19,992	-	-	-	-	19,992
Obligations related to securities sold short	30		46,711	46,711	-	-	-	45,575	1,136
Obligations related to securities sold under repurchase agreements	31		140,533	140,533	-	140,533	-	5,255	-
Securitization liabilities at amortized cost	32		14,813	14,813	-	-	-	-	14,813
Amounts payable to brokers, dealers, and clients	33		22,238	22,238	-	-	-	-	22,238
Insurance-related liabilities	34		7,549	20	-	-	-	-	20
Other liabilities	35		37,593	34,843	-	-	-	-	34,843
Subordinated notes and debentures	36		11,338	11,338	-	-	-	-	11,338
Total liabilities	37	\$	1,816,440	\$ 1,806,161	\$ -	\$ 212,708	\$ -	\$ 156,912	\$ 1,511,376

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 #	2023 Q1				
		Items subject to				
		Total	Credit risk framework	Counterparty credit risk framework ¹	Securitization framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation	1	\$ 1,960,854	\$ 1,361,705	\$ 259,507	\$ 104,846	\$ 234,796
Liabilities carrying value amount under regulatory scope of consolidation	2	369,620	—	212,708	—	156,912
Total net amount under regulatory scope of consolidation	3	1,591,234	1,361,705	46,799	104,846	77,884
Off-balance sheet amounts	4	405,680	380,941	—	24,739	—
Differences due to different netting rules, other than those already included in line 2	5	66,355	—	66,355	—	—
Adjustment for derivatives and PFE	6	77,746	—	77,746	—	—
Gross up for repo-style transactions	7	281,065	—	281,065	—	—
Exposure amounts considered for regulatory purposes	8	\$ 2,422,080	\$ 1,742,646	\$ 471,965	\$ 129,585	\$ 77,884

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 #	2023 Q1							
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		
	Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴			Net values
1	\$ 2,591	\$ 829,343	\$ (6,489)	\$ (3)	\$ (11)	\$ (6,475)		\$ 825,445
2	–	335,899	(1)	–	–	(1)		335,898
3	124	612,423	(985)	–	–	(985)		611,562
4	\$ 2,715	\$ 1,777,665	\$ (7,475)	(3)	\$ (11)	\$ (7,461)		1,772,905
	2022 Q4							
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		
	Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴			Net values
5	\$ 2,503	\$ 832,001	\$ (6,427)	(3)	\$ (11)	\$ (6,413)		828,077
6	–	334,568	(1)	–	–	(1)		334,567
7	116	603,014	(931)	–	–	(931)		602,199
8	\$ 2,619	\$ 1,769,583	\$ (7,359)	(3)	\$ (11)	\$ (7,345)		1,764,843
	2022 Q3							
	Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:		
	Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴			Net values
9	\$ 2,332	\$ 801,690	\$ (6,036)	(3)	\$ (12)	\$ (6,021)		797,986
10	–	326,119	(2)	–	–	(2)		326,117
11	57	571,823	(875)	–	–	(875)		571,005
12	\$ 2,389	\$ 1,699,632	\$ (6,913)	(3)	\$ (12)	\$ (6,898)		1,695,108
	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:		
	Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴			Net values
13	\$ 2,397	\$ 777,967	\$ (6,073)	(3)	\$ (10)	\$ (6,060)		774,291
14	–	314,108	(1)	–	–	(1)		314,107
15	55	561,836	(834)	–	–	(834)		561,057
16	\$ 2,452	\$ 1,653,911	\$ (6,908)	(3)	\$ (10)	\$ (6,895)		1,649,455

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 \$1,541 million (October 31, 2022 – \$1,470 million; July 31, 2022 – \$1,395 million; April 30, 2022 – \$1,471 million) is in the default category and \$1,050 million as at January 31, 2023 (October 31, 2022 – \$1,033 million; July 31, 2022 – \$937 million; April 30, 2022 – \$926 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 #	2022 Q1						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/ impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,560	\$ 754,298	\$ (6,235)	\$ –	\$ (9)	\$ (6,226)	\$ 750,623
Debt securities	2	–	304,522	(2)	–	–	(2)	304,520
Off-balance sheet exposures	3	59	548,573	(902)	–	–	(902)	547,730
Total	4	\$ 2,619	\$ 1,607,393	\$ (7,139)	\$ –	\$ (9)	\$ (7,130)	\$ 1,602,873

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

² Includes total impaired exposures of which \$1,422 million is in the default category and \$1,138 million as at January 31, 2022 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 #	2023 Q1					2022 Q4				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans		1	\$ 296,396	\$ 535,538	\$ 443,349	\$ 92,183	\$ 6	\$ 293,540	\$ 540,964	\$ 444,970	\$ 95,987	\$ 7
Debt securities		2	334,956	943	–	–	943	333,276	1,292	–	–	1,292
Total		3	\$ 631,352	\$ 536,481	\$ 443,349	\$ 92,183	\$ 949	\$ 626,816	\$ 542,256	\$ 444,970	\$ 95,987	\$ 1,299
<i>Of which: defaulted</i>		4	<i>1,347</i>	<i>1,244</i>	<i>1,090</i>	<i>154</i>	<i>–</i>	<i>1,248</i>	<i>1,255</i>	<i>1,105</i>	<i>150</i>	<i>–</i>
			2022 Q3					2022 Q2				
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans		5	\$ 278,065	\$ 525,957	\$ 429,593	\$ 96,358	\$ 6	\$ 265,105	\$ 515,259	\$ 415,538	\$ 99,691	\$ 30
Debt securities		6	324,857	1,262	–	–	1,262	312,574	1,534	–	–	1,534
Total		7	\$ 602,922	\$ 527,219	\$ 429,593	\$ 96,358	\$ 1,268	\$ 577,679	\$ 516,793	\$ 415,538	\$ 99,691	\$ 1,564
<i>Of which: defaulted</i>		8	<i>1,176</i>	<i>1,156</i>	<i>1,008</i>	<i>148</i>	<i>–</i>	<i>1,205</i>	<i>1,192</i>	<i>1,022</i>	<i>170</i>	<i>–</i>
			2022 Q1									
			Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans		9	\$ 249,986	\$ 506,872	\$ 404,199	\$ 102,643	\$ 30					
Debt securities		10	303,013	1,509	–	–	1,509					
Total		11	\$ 552,999	\$ 508,381	\$ 404,199	\$ 102,643	\$ 1,539					
<i>Of which: defaulted</i>		12	<i>1,296</i>	<i>1,264</i>	<i>1,075</i>	<i>189</i>	<i>–</i>					

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

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

³ As at January 31, 2023, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.5 billion (October 31, 2022 – a decrease of \$0.8 billion; July 31, 2022 – a decrease of \$0.8 billion; April 30, 2022 – a decrease of \$0.9 billion; January 31, 2022 – a decrease of \$1.1 billion) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at	LINE #	2023 Q1						2022 Q4					
		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	\$ 418,507	\$ 65,783	\$ –	\$ –	\$ –	\$ 484,290	\$ 418,204	\$ 64,683	\$ –	\$ –	\$ –	\$ 482,887
Qualifying revolving retail	2	37,333	127,577	–	–	–	164,910	40,687	126,035	–	–	–	166,722
Other retail	3	86,444	8,064	–	–	42	94,550	88,145	7,969	–	–	43	96,157
	4	542,284	201,424	–	–	42	743,750	547,036	198,687	–	–	43	745,766
Non-retail													
Corporate	5	291,504	135,793	248,823	22,784	22,850	721,754	280,448	124,549	244,164	27,319	21,471	697,951
Sovereign	6	451,169	1,799	41,085	28,119	1,766	523,938	444,791	1,323	32,429	27,269	1,722	507,534
Bank	7	32,345	7,870	79,020	15,928	7,490	142,653	35,495	7,561	84,245	16,132	7,546	150,979
	8	775,018	145,462	368,928	66,831	32,106	1,388,345	760,734	133,433	360,838	70,720	30,739	1,356,464
Total	9	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230
By Country of Risk													
Canada	10	\$ 686,423	\$ 168,404	\$ 132,250	\$ 17,414	\$ 9,829	\$ 1,014,320	\$ 689,516	\$ 162,059	\$ 131,833	\$ 18,845	\$ 9,461	\$ 1,011,714
United States	11	559,587	170,688	125,931	21,610	21,005	898,821	539,447	164,139	121,344	21,751	19,790	866,471
Other International													
Europe	12	50,302	6,711	77,232	19,242	988	154,475	55,444	4,936	72,961	18,231	1,183	152,755
Other	13	20,990	1,083	33,515	8,565	326	64,479	23,363	986	34,700	11,893	348	71,290
	14	71,292	7,794	110,747	27,807	1,314	218,954	78,807	5,922	107,661	30,124	1,531	224,045
Total	15	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230
By Residual Contractual Maturity													
Within 1 year	16	\$ 476,612	\$ 232,866	\$ 367,835	\$ 37,016	\$ 15,500	\$ 1,129,829	\$ 440,422	\$ 229,085	\$ 360,059	\$ 38,723	\$ 14,069	\$ 1,082,358
Over 1 year to 5 years	17	551,052	112,629	1,093	19,916	15,887	700,577	555,058	101,632	776	21,040	15,970	694,476
Over 5 years	18	289,638	1,391	–	9,899	761	301,689	312,290	1,403	3	10,957	743	325,396
Total	19	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 36,592	\$ 5,678	\$ 3	\$ 80	\$ 2,147	\$ 44,500	\$ 36,172	\$ 4,830	\$ 4	\$ 44	\$ 2,119	\$ 43,169
Non-residential	21	53,328	11,142	16	304	689	65,479	50,699	10,888	13	184	655	62,439
Total real-estate	22	89,920	16,820	19	384	2,836	109,979	86,871	15,718	17	228	2,774	105,608
Agriculture	23	9,950	616	9	75	26	10,676	9,620	523	12	152	22	10,329
Automotive	24	13,868	8,725	4	751	315	23,663	12,119	8,152	13	1,003	326	21,613
Financial	25	57,743	20,639	322,768	26,312	3,665	431,127	64,413	18,991	326,199	30,205	3,482	443,290
Food, beverage, and tobacco	26	7,277	6,447	–	1,670	430	15,824	7,106	5,895	–	1,687	458	15,146
Forestry	27	1,477	1,154	–	34	83	2,748	1,131	1,147	–	27	94	2,399
Government, public sector entities, and education	28	471,681	7,478	41,177	28,510	6,362	555,208	465,491	6,930	32,541	27,551	6,454	538,967
Health and social services	29	24,228	4,643	173	110	3,045	32,199	23,599	4,320	202	62	2,894	31,077
Industrial construction and trade contractors	30	6,100	2,460	8	24	1,080	9,672	5,965	2,242	1	10	1,027	9,245
Metals and mining	31	4,680	4,935	218	545	978	11,356	4,221	4,583	126	608	905	10,443
Oil and gas	32	4,620	8,762	2,398	1,412	1,504	18,696	4,466	7,741	110	2,257	1,164	15,738
Power and utilities	33	14,990	18,024	11	2,337	5,121	40,483	13,296	16,554	12	2,036	5,090	36,988
Professional and other services	34	21,470	12,033	886	572	1,893	36,854	19,324	11,305	954	517	1,655	33,755
Retail sector	35	9,907	4,040	149	218	513	14,827	8,350	3,842	160	208	305	12,865
Sundry manufacturing and wholesale	36	14,020	12,381	114	905	909	28,329	13,225	11,284	174	773	1,006	26,462
Telecommunications, cable, and media	37	7,542	8,703	164	1,304	566	18,279	6,852	7,991	156	1,508	501	17,008
Transportation	38	8,099	3,660	1	775	1,797	14,332	8,405	3,146	1	1,127	1,884	14,563
Other	39	7,446	3,942	829	893	983	14,093	6,280	3,069	160	761	698	10,968
Total	40	\$ 775,018	\$ 145,462	\$ 368,928	\$ 66,831	\$ 32,106	\$ 1,388,345	\$ 760,734	\$ 133,433	\$ 360,838	\$ 70,720	\$ 30,739	\$ 1,356,464

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

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

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at		LINE #	2022 Q3						2022 Q2					
By Counterparty Type			Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured		1	\$ 410,451	\$ 62,478	\$ –	\$ –	\$ –	472,929	\$ 398,356	\$ 60,907	\$ –	\$ –	\$ –	459,263
Qualifying revolving retail		2	40,828	122,657	–	–	–	163,485	39,001	119,957	–	–	–	158,958
Other retail		3	85,381	7,793	–	–	40	93,214	86,047	7,799	–	–	37	93,883
		4	536,660	192,928	–	–	40	729,628	523,404	188,663	–	–	37	712,104
Non-retail														
Corporate		5	262,748	115,037	229,285	25,419	20,827	653,316	249,464	114,076	240,550	29,279	20,648	654,017
Sovereign		6	429,296	1,633	34,542	20,193	1,619	487,283	418,254	1,553	42,775	19,655	1,730	483,967
Bank		7	33,969	7,012	88,074	16,453	6,774	152,282	29,531	6,343	87,797	16,868	6,184	146,723
		8	726,013	123,682	351,901	62,065	29,220	1,292,881	697,249	121,972	371,122	65,802	28,562	1,284,707
Total		9	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
By Country of Risk														
Canada		10	\$ 680,863	\$ 159,857	\$ 120,759	\$ 17,088	\$ 9,712	\$ 988,279	\$ 670,255	\$ 161,327	\$ 141,102	\$ 19,397	\$ 9,728	\$ 1,001,809
United States		11	514,876	150,810	115,931	17,332	17,628	816,577	478,058	142,984	110,105	16,939	17,023	765,109
Other International														
Europe		12	46,540	4,901	84,944	18,246	1,281	155,912	51,687	5,261	90,405	18,327	1,194	166,874
Other		13	20,394	1,042	30,267	9,399	639	61,741	20,653	1,063	29,510	11,139	654	63,019
		14	66,934	5,943	115,211	27,645	1,920	217,653	72,340	6,324	119,915	29,466	1,848	229,893
Total		15	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
By Residual Contractual Maturity														
Within 1 year		16	\$ 412,274	\$ 221,442	\$ 351,156	\$ 38,957	\$ 14,795	\$ 1,038,624	\$ 377,797	\$ 219,181	\$ 370,834	\$ 43,435	\$ 15,274	\$ 1,026,521
Over 1 year to 5 years		17	542,618	94,131	745	15,199	13,715	666,408	540,028	90,488	288	14,632	12,944	658,380
Over 5 years		18	307,781	1,037	–	7,909	750	317,477	302,828	966	–	7,735	381	311,910
Total		19	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 35,543	\$ 3,949	\$ 3	\$ 97	\$ 2,013	\$ 41,605	\$ 34,807	\$ 3,498	\$ 2	\$ 76	\$ 1,846	\$ 40,229
Non-residential		21	45,125	8,548	9	367	568	54,617	43,911	7,441	10	316	617	52,295
Total real-estate		22	80,668	12,497	12	464	2,581	96,222	78,718	10,939	12	392	2,463	92,524
Agriculture		23	9,457	431	12	67	23	9,990	9,528	295	5	86	32	9,946
Automotive		24	11,391	7,606	11	692	275	19,975	10,726	8,093	4	522	266	19,611
Financial		25	60,214	17,479	313,910	29,191	3,363	424,157	51,275	17,490	325,887	34,527	3,382	432,561
Food, beverage, and tobacco		26	7,030	5,513	6	1,573	398	14,520	6,433	5,052	6	1,068	482	13,041
Forestry		27	1,219	995	–	19	91	2,324	1,262	992	–	67	89	2,410
Government, public sector entities, and education		28	447,961	6,433	34,778	20,485	5,845	515,502	436,860	6,431	42,996	20,253	5,621	512,161
Health and social services		29	22,415	3,827	257	80	2,626	29,205	22,328	3,900	231	82	2,755	29,296
Industrial construction and trade contractors		30	5,871	2,054	40	17	976	8,958	6,162	1,983	1	15	992	9,153
Metals and mining		31	4,216	4,187	226	480	856	9,965	3,948	4,189	208	531	1,008	9,884
Oil and gas		32	3,869	7,757	1,336	3,253	1,296	17,511	3,861	7,702	975	2,138	1,125	15,801
Power and utilities		33	11,772	16,179	11	1,354	5,936	35,252	9,180	15,938	14	1,928	5,635	32,695
Professional and other services		34	18,634	10,386	859	346	1,244	31,469	17,139	10,850	131	348	1,152	29,620
Retail sector		35	8,072	3,921	141	226	304	12,664	7,505	4,146	138	186	313	12,288
Sundry manufacturing and wholesale		36	12,803	10,819	93	761	879	25,355	10,935	10,548	201	757	711	23,152
Telecommunications, cable, and media		37	6,046	7,949	–	1,220	461	15,676	5,964	7,688	162	1,025	448	15,287
Transportation		38	7,940	2,921	1	952	1,560	13,374	9,252	3,022	52	943	1,589	14,858
Other		39	6,435	2,728	208	885	506	10,762	6,173	2,714	99	934	499	10,419
Total		40	\$ 726,013	\$ 123,682	\$ 351,901	\$ 62,065	\$ 29,220	\$ 1,292,881	\$ 697,249	\$ 121,972	\$ 371,122	\$ 65,802	\$ 28,562	\$ 1,284,707

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

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

Gross Credit Risk Exposures (Continued)¹

(\$ millions) As at	LINE #	2022 Q1					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
Retail							
Residential secured	1	\$ 388,250	\$ 59,082	\$ —	\$ —	\$ —	\$ 447,332
Qualifying revolving retail	2	38,399	117,437	—	—	—	155,836
Other retail	3	85,106	7,786	—	—	31	92,923
	4	511,755	184,305	—	—	31	696,091
Non-retail							
Corporate	5	239,505	110,497	251,453	23,486	20,014	644,955
Sovereign	6	446,898	1,560	49,076	15,476	1,742	514,752
Bank	7	27,546	6,120	75,815	16,924	6,449	132,854
	8	713,949	118,177	376,344	55,886	28,205	1,292,561
Total	9	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
By Country of Risk							
Canada	10	\$ 672,318	\$ 158,260	\$ 148,724	\$ 16,686	\$ 9,612	\$ 1,005,600
United States	11	480,034	138,056	112,085	15,426	16,680	762,281
Other International							
Europe	12	54,222	5,187	85,597	16,212	1,284	162,502
Other	13	19,130	979	29,938	7,562	660	58,269
	14	73,352	6,166	115,535	23,774	1,944	220,771
Total	15	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
By Residual Contractual Maturity							
Within 1 year	16	\$ 404,607	\$ 212,540	\$ 375,753	\$ 37,019	\$ 13,324	\$ 1,043,243
Over 1 year to 5 years	17	537,408	88,962	441	12,199	14,475	653,485
Over 5 years	18	283,689	980	150	6,668	437	291,924
Total	19	\$ 1,225,704	\$ 302,482	\$ 376,344	\$ 55,886	\$ 28,236	\$ 1,988,652
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 34,107	\$ 3,267	\$ 4	\$ 227	\$ 1,860	\$ 39,465
Non-residential	21	42,664	7,096	16	846	598	51,220
Total real-estate	22	76,771	10,363	20	1,073	2,458	90,685
Agriculture	23	9,250	431	6	66	26	9,779
Automotive	24	9,936	8,156	10	471	171	18,744
Financial	25	48,810	17,057	324,082	29,210	3,256	422,415
Food, beverage, and tobacco	26	5,735	4,826	6	1,024	524	12,115
Forestry	27	1,142	1,092	—	8	96	2,338
Government, public sector entities, and education	28	464,270	6,459	49,359	16,010	5,964	542,062
Health and social services	29	21,276	4,189	317	168	2,733	28,683
Industrial construction and trade contractors	30	5,552	1,930	10	29	982	8,503
Metals and mining	31	3,645	3,974	246	430	932	9,227
Oil and gas	32	4,326	6,987	880	2,516	1,173	15,882
Power and utilities	33	8,398	15,130	12	1,192	5,217	29,949
Professional and other services	34	16,026	9,228	410	394	957	27,015
Retail sector	35	7,246	4,252	128	238	295	12,159
Sundry manufacturing and wholesale	36	9,829	10,062	518	519	950	21,878
Telecommunications, cable, and media	37	5,822	8,121	171	890	445	15,449
Transportation	38	9,051	3,130	66	835	1,487	14,569
Other	39	6,864	2,790	103	813	539	11,109
Total	40	\$ 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.

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

(\$ millions) As at		LINE #	2023 Q1						2022 Q4							
			Exposures before CCF ² and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
Asset classes																
Corporate		1	\$ 1,763	\$ 473	\$ 1,763	\$ 10	\$ 1,355	76.42	%	\$ 2,191	\$ 426	\$ 2,191	\$ 14	\$ 1,698	77.01	%
Sovereign		2	1	—	1	—	—	—		1	—	1	—	—	—	
Bank		3	674	—	674	—	135	20.03		646	—	646	—	129	19.97	
Retail residential mortgages		4	3,999	1,833	3,999	884	2,792	57.18		3,951	2,201	3,951	1,038	2,968	59.49	
Other retail		5	3,007	5,194	3,007	223	1,836	56.84		2,997	5,609	2,997	235	1,943	60.12	
Equity		6	5,824	3,387	5,824	1,693	4,822	64.15		5,000	3,433	5,000	1,716	4,611	68.66	
Other assets ⁵		7	28,448	—	28,448	—	22,608	79.47		27,631	—	27,631	—	21,808	78.93	
Total		8	\$ 43,716	\$ 10,887	\$ 43,716	\$ 2,810	\$ 33,548	72.11	%	\$ 42,417	\$ 11,669	\$ 42,417	\$ 3,003	\$ 33,157	73.00	%
			2022 Q3						2022 Q2							
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount				
Asset classes																
Corporate		9	\$ 2,539	\$ 456	\$ 2,539	\$ 15	\$ 1,690	66.17	%	\$ 3,194	\$ 414	\$ 3,194	\$ 16	\$ 1,715	53.43	%
Sovereign		10	1	—	1	—	—	—		1	—	1	—	—	—	
Bank		11	599	—	599	—	120	20.03		814	—	814	—	163	20.02	
Retail residential mortgages		12	3,726	2,195	3,726	1,025	2,886	60.75		3,508	1,962	3,508	913	2,717	61.46	
Other retail		13	2,976	5,456	2,976	208	1,888	59.30		3,194	5,409	3,194	191	1,951	57.64	
Equity		14	4,681	3,128	4,681	1,564	4,270	68.37		4,670	2,944	4,670	1,472	4,173	67.94	
Other assets ⁵		15	24,768	—	24,768	—	20,532	82.90		24,241	—	24,241	—	19,602	80.86	
Total		16	\$ 39,290	\$ 11,235	\$ 39,290	\$ 2,812	\$ 31,386	74.55	%	\$ 39,622	\$ 10,729	\$ 39,622	\$ 2,592	\$ 30,321	71.83	%
			2022 Q1													
			Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA ³	RWA density ⁴					RWA ³	RWA density ⁴		
			On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount										
Asset classes																
Corporate		17	\$ 3,674	\$ 352	\$ 3,674	\$ —	\$ 1,242	33.81	%							
Sovereign		18	1	—	1	—	—	—								
Bank		19	489	—	489	—	98	20.04								
Retail residential mortgages		20	3,597	1,782	3,597	840	2,755	62.09								
Other retail		21	3,315	4,882	3,315	147	1,946	56.21								
Equity		22	4,681	2,828	4,681	1,414	4,120	67.60								
Other assets ⁵		23	25,225	—	25,225	—	19,106	75.74								
Total		24	\$ 40,982	\$ 9,844	\$ 40,982	\$ 2,401	\$ 29,267	67.46	%							

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 #	2023 Q1									2022 Q4								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)		
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other			
Asset classes																				
Corporate	1	\$	419	\$	–	\$	–	\$	–	\$	1,773	\$	506	\$	–	\$	–	\$	2,205	
Sovereign	2		–		1		–		–		1		–		1		–		1	
Bank	3		–		674		–		–		674		–		646		–		646	
Retail residential mortgages	4		–		–		2,184		2,686		13		–		1,944		3,031		4,989	
Other retail	5		557		386		–		2,230		57		–		–		57		3,232	
Equity	6		2,140		1,035		–		4,342		–		–		–		4,307		6,716	
Other assets ²	7		7,540		–		–		20,760		–		–		–		20,001		27,631	
Total	8	\$	10,656	\$	2,096	\$	2,184	\$	4,916	\$	26,469	\$	10,603	\$	1,242	\$	1,944	\$	45,420	
			2022 Q3									2022 Q2								
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)	Risk-weight							Total credit exposures amount (post-CCF and post-CRM)		
			0%	20%	35%	75%	100%	150%	Other		0%	20%	35%	75%	100%	150%	Other			
Asset classes																				
Corporate	9	\$	863	\$	–	\$	–	\$	–	\$	2,554	\$	1,494	\$	–	\$	–	\$	3,210	
Sovereign	10		–		1		–		–		1		–		1		–		1	
Bank	11		–		599		–		–		599		–		814		–		814	
Retail residential mortgages	12		–		–		1,701		3,037		13		–		1,505		2,903		4,421	
Other retail	13		477		342		–		2,305		60		–		–		75		3,385	
Equity	14		2,061		195		–		3,989		–		–		–		3,901		6,142	
Other assets ²	15		5,830		–		–		18,799		–		–		–		17,957		24,241	
Total	16	\$	9,231	\$	1,137	\$	1,701	\$	5,342	\$	24,491	\$	10,320	\$	1,331	\$	1,505	\$	42,214	
			2022 Q1																	
			Risk-weight							Total credit exposures amount (post-CCF and post-CRM)										
			0%	20%	35%	75%	100%	150%	Other											
Asset classes																				
Corporate	17	\$	2,432	\$	–	\$	–	\$	–	\$	3,674									
Sovereign	18		–		1		–		–		1									
Bank	19		–		489		–		–		489									
Retail residential mortgages	20		–		–		1,442		2,980		15									
Other retail	21		751		273		–		2,352		86									
Equity	22		2,045		205		–		3,845		–									
Other assets ²	23		7,627		–		–		17,467		131									
Total	24	\$	12,855	\$	968	\$	1,442	\$	5,332	\$	22,569	\$	86	\$	131	\$		\$	43,383	

¹ Excludes securitization and CCR.

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

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

(\$ millions, except as noted) As at		LINE #	2023 Q1													
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	1		0.00 to <0.15	% AAA to BBB-	\$ 63,689	\$ 109,388	75.55	\$ 160,547	0.08	6,825	34.93	2.7	\$ 32,437	20.20	\$ 42	
	2		0.15 to <0.25	BB+	25,225	9,886	75.43	27,346	0.20	2,318	26.51	2.4	8,473	30.98	15	
	3		0.25 to <0.50	BB to BB-	43,573	16,239	73.46	48,954	0.36	7,478	27.30	2.3	18,743	38.29	47	
	4		0.50 to <0.75	B+	14,122	3,645	74.36	16,183	0.69	2,225	26.77	2.0	7,983	49.33	30	
	5		0.75 to <2.50	B To B-	27,467	7,028	75.35	31,418	1.67	11,707	38.47	2.3	31,009	98.70	201	
	6		2.50 to <10.00	CCC+	2,066	1,105	69.93	2,599	9.82	313	44.96	2.3	5,221	200.88	115	
	7		10.00 to <100.00	CCC to CC and below	2,633	1,511	75.32	3,676	21.20	677	41.03	1.8	8,222	223.67	320	
	8		100.00 (Default)	Default	523	84	49.68	561	100.00	231	54.48	2.3	1,752	312.30	276	
	9		Total		\$ 179,298	\$ 148,886	75.22	\$ 291,284	0.89	31,013	32.99	2.5	\$ 113,840	39.08	\$ 1,046	\$ 306
U.S.	10		0.00 to <0.15	% AAA to A-	\$ 22,550	\$ 19,038	65.69	\$ 39,750	0.05	480	30.40	3.4	\$ 5,889	14.82	\$ 5	
	11		0.15 to <0.25	BBB+	7,226	6,627	61.96	11,337	0.23	175	28.30	2.8	3,906	34.45	7	
	12		0.25 to <0.50 ⁸	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
	13		0.50 to <0.75	BBB to BB	45,383	34,039	60.26	65,711	0.61	4,922	32.95	3.3	43,825	66.69	133	
	14		0.75 to <2.50	BB- To B	22,436	12,590	61.03	30,076	1.50	6,561	35.57	3.3	28,919	96.15	163	
	15		2.50 to <10.00	B-	9,148	2,174	59.10	5,962	4.71	1,352	33.27	3.1	7,195	120.68	93	
	16		10.00 to <100.00	CCC+ to CC and below	3,497	1,063	48.32	4,010	29.17	559	39.78	2.8	9,062	225.99	454	
	17		100.00 (Default)	Default	202	90	45.61	243	100.00	136	48.02	3.1	1,308	538.27	19	
	18		Total		\$ 110,442	\$ 75,621	61.69	\$ 157,089	1.65	14,181	32.68	3.2	\$ 100,104	63.72	\$ 874	\$ 25
			2022 Q4													
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
Canada ⁷	19		0.00 to <0.15	% AAA to BBB-	\$ 55,751	\$ 107,226	69.52	\$ 144,141	0.08	6,780	34.72	2.7	\$ 28,293	19.63	\$ 37	
	20		0.15 to <0.25	BB+	27,515	10,160	69.99	29,020	0.20	2,419	24.19	2.3	8,125	28.00	14	
	21		0.25 to <0.50	BB to BB-	43,285	15,486	67.37	47,480	0.36	7,517	26.35	2.2	17,593	37.05	44	
	22		0.50 to <0.75	B+	13,282	3,289	69.23	14,823	0.68	2,214	27.39	1.9	7,444	50.22	28	
	23		0.75 to <2.50	B To B-	25,321	6,372	69.14	28,622	1.63	11,126	37.15	2.1	26,736	93.41	171	
	24		2.50 to <10.00	CCC+	2,240	1,122	50.55	2,732	9.01	307	44.72	2.2	5,246	192.02	110	
	25		10.00 to <100.00	CCC to CC and below	2,244	1,317	56.82	2,908	20.78	672	40.71	1.8	6,390	219.74	246	
	26		100.00 (Default)	Default	418	14	67.38	423	100.00	213	56.78	1.8	1,170	276.60	246	
	27		Total		\$ 170,056	\$ 144,986	69.04	\$ 270,149	0.81	30,452	32.17	2.4	\$ 100,997	37.39	\$ 896	\$ 288
U.S.	28		0.00 to <0.15	% AAA to A-	\$ 22,918	\$ 17,836	66.09	\$ 39,908	0.05	486	30.86	3.5	\$ 5,873	14.72	\$ 5	
	29		0.15 to <0.25	BBB+	6,296	6,970	61.27	10,572	0.23	166	27.31	2.8	3,458	32.71	7	
	30		0.25 to <0.50	BBB	6,538	10,205	61.49	12,815	0.48	222	34.28	2.8	7,676	59.90	21	
	31		0.50 to <0.75	BBB- to BB	36,980	23,801	59.90	51,036	0.64	4,572	32.75	3.4	35,000	68.58	107	
	32		0.75 to <2.50	BB- To B	21,922	12,245	61.08	29,357	1.49	6,841	35.64	3.2	28,159	95.92	159	
	33		2.50 to <10.00	B-	9,796	2,370	58.86	6,225	4.69	1,483	32.32	3.1	7,273	116.84	94	
	34		10.00 to <100.00	CCC+ to CC and below	3,594	894	47.20	4,016	30.52	590	37.37	3.0	8,638	215.09	450	
	35		100.00 (Default)	Default	155	71	41.42	185	100.00	141	72.00	3.0	1,376	743.78	36	
	36		Total		\$ 108,199	\$ 74,392	61.72	\$ 154,114	1.67	14,496	32.71	3.3	\$ 97,453	63.23	\$ 879	\$ 26

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 Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

⁸ No Borrower Risk Rating mapped to the prescribed PD range.

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

(\$ millions, except as noted) As at		LINE #	2022														
			Q3														
			PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions	
Canada ⁷	1	0.00 to <0.15	%	AAA to BBB-	\$ 51,043	\$ 103,396	69.88	% \$ 136,825	0.08	% 6,499	34.81	% 2.7	\$ 26,374	19.28	% \$ 35		
	2	0.15 to <0.25		BB+	23,635	9,654	69.67	\$ 25,095	0.20	2,324	25.68	2.4	7,378	29.40	13		
	3	0.25 to <0.50		BB to BB-	43,075	15,461	67.67	47,093	0.36	7,520	27.04	2.3	18,225	38.70	45		
	4	0.50 to <0.75		B+	13,418	3,309	69.26	14,887	0.68	2,348	26.74	1.9	7,251	48.71	27		
	5	0.75 to <2.50		B To B-	25,264	5,631	69.05	28,265	1.62	11,593	34.66	2.2	24,579	86.96	156		
	6	2.50 to <10.00		CCC+	1,669	1,388	49.48	2,324	9.01	250	44.35	2.2	4,438	190.96	93		
	7	10.00 to <100.00		CCC to CC and below	2,095	1,253	55.61	2,718	20.34	695	38.66	1.9	5,673	208.72	215		
	8	100.00 (Default)		Default	362	33	47.91	376	100.00	202	56.71	1.7	873	232.18	242		
	9	Total			\$ 160,561	\$ 140,125	69.24	% \$ 257,583	0.79	% 30,672	32.18	% 2.5	\$ 94,791	36.80	% \$ 826		\$ 257
U.S.	10	0.00 to <0.15	%	AAA to A-	\$ 21,759	\$ 14,064	67.43	% \$ 36,358	0.05	% 471	32.02	% 3.5	\$ 5,462	15.02	% \$ 5		
	11	0.15 to <0.25		BBB+	5,523	6,100	60.27	\$ 9,200	0.23	164	27.20	3.0	3,110	33.80	6		
	12	0.25 to <0.50		BBB	5,623	8,630	61.31	10,916	0.48	218	34.87	2.9	6,676	61.16	18		
	13	0.50 to <0.75		BBB- to BB	32,602	20,357	59.53	44,544	0.64	4,448	32.55	3.4	30,530	68.54	93		
	14	0.75 to <2.50		BB- To B	20,889	10,742	60.99	27,415	1.50	7,040	36.36	3.2	26,811	97.80	153		
	15	2.50 to <10.00		B-	9,551	1,987	59.38	5,817	4.69	1,590	33.44	3.2	7,141	122.76	91		
	16	10.00 to <100.00		CCC+ to CC and below	3,500	1,011	49.45	3,998	30.25	615	40.75	2.8	9,262	231.67	486		
	17	100.00 (Default)		Default	200	65	41.44	227	100.00	161	73.18	3.2	1,639	722.03	43		
	18	Total			\$ 99,647	\$ 62,956	61.68	% \$ 138,475	1.80	% 14,703	33.33	% 3.3	\$ 90,631	65.45	% \$ 895		\$ 50
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	19	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		
	20	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		
	21	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		
	22	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		
	23	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		
	24	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		
	25	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		
	26	100.00 (Default)		Default	376	21	53.85	385	100.00	198	57.33	1.7	935	242.86	245		
	27	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.	28	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		
	29	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		
	30	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		
	31	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		
	32	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		
	33	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		
	34	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		
	35	100.00 (Default)		Default	210	65	41.52	237	100.00	177	76.18	3.1	2,038	859.92	27		
	36	Total			\$ 97,468	\$ 61,982	61.83	% \$ 135,793	1.93	% 14,773	34.65	% 3.3	\$ 90,500	66.65	% \$ 980		\$ 35

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 Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

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

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 Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)
As at

LINE #	2023 Q1													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 449,761	\$ 4,390	79.18	\$ 511,561 ⁷	0.01	1,056	7.67	2.7	\$ 4,067	0.80	\$ 2	
2	0.15 to <0.25	BB+	37	—	—	34	0.20	1	13.70	1.0	3	8.82	—	
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-	170	143	59.00	—	2.23	2	33.90	2.5	—	—	—	
6	2.50 to <10.00	CCC+	1,200	10	47.18	2	4.71	2	5.26	5.0	1	50.00	—	
7	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
9	Total		\$ 451,168	\$ 4,543	78.47	\$ 511,597	0.01	1,059	7.67	2.7	\$ 4,071	0.80	\$ 2	\$ —
2022 Q4														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 443,386	\$ 3,857	76.54	\$ 508,124 ⁷	0.01	1,052	8.06	2.7	\$ 4,287	0.84	\$ 2	
11	0.15 to <0.25	BB+	41	—	—	41	0.20	1	13.60	1.0	4	9.76	—	
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-	187	147	59.00	—	2.14	1	33.75	2.5	—	—	—	
15	2.50 to <10.00	CCC+	1,177	16	40.28	1	4.69	1	—	5.0	—	—	—	
16	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
17	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
18	Total		\$ 444,791	\$ 4,020	75.75	\$ 508,166	0.01	1,055	8.06	2.7	\$ 4,291	0.84	\$ 2	\$ —
2022 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-	\$ 427,972	\$ 4,200	75.30	\$ 494,612 ⁷	0.01	1,079	8.30	2.7	\$ 3,951	0.80	\$ 2	
20	0.15 to <0.25	BB+	21	—	—	21	0.20	1	13.60	1.0	2	9.52	—	
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-	177	139	59.00	—	2.14	1	33.75	2.5	—	—	—	
24	2.50 to <10.00	CCC+	1,125	17	39.96	1	4.69	1	—	5.0	—	—	—	
25	10.00 to <100.00	CCC to CC and below	—	—	—	—	—	—	—	—	—	—	—	
26	100.00 (Default)	Default	—	—	—	—	—	—	—	—	—	—	—	
27	Total		\$ 429,295	\$ 4,356	74.64	\$ 494,634	0.01	1,082	8.30	2.7	\$ 3,953	0.80	\$ 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 #	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														
	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	–

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 #	2023 Q1													
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
1	0.00 to <0.15	% AAA to BBB-	\$ 30,047	\$ 19,525	74.44	\$ 45,068	0.04	1,022	25.81	3.0	\$ 5,451	12.10	\$ 4	
2	0.15 to <0.25	BB+	293	924	79.92	1,031	0.23	38	28.76	2.6	342	33.17	1	
3	0.25 to <0.50	BB to BB-	459	54	79.67	230	0.44	12	16.79	1.5	60	26.09	–	
4	0.50 to <0.75	B+	613	31	74.35	446	0.59	41	61.14	3.0	487	109.19	2	
5	0.75 to <2.50	B To B-	111	26	74.50	109	1.91	23	62.63	4.2	219	200.92	1	
6	2.50 to <10.00	CCC+	9	–	59.00	6	8.31	4	7.06	2.0	2	33.33	–	
7	10.00 to <100.00	CCC to CC and below	139	1	42.70	140	36.87	3	62.12	5.0	447	319.29	33	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 31,671	\$ 20,561	74.70	\$ 47,030	0.17	1,134	26.35	2.9	\$ 7,008	14.90	\$ 41	\$ –
2022 Q4														
	PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	% AAA to BBB-	\$ 31,867	\$ 19,381	73.49	\$ 46,335	0.04	1,015	26.68	2.9	\$ 5,759	12.43	\$ 5	
11	0.15 to <0.25	BB+	299	956	84.06	1,102	0.22	42	27.47	2.8	354	32.12	1	
12	0.25 to <0.50	BB to BB-	1,762	54	74.40	1,800	0.44	21	49.88	0.3	1,075	59.72	4	
13	0.50 to <0.75	B+	672	24	77.08	487	0.59	34	48.26	3.9	457	93.84	1	
14	0.75 to <2.50	B To B-	122	3	60.95	108	1.61	19	67.11	4.2	225	208.33	1	
15	2.50 to <10.00	CCC+	8	–	59.00	4	8.80	3	4.51	1.2	1	25.00	–	
16	10.00 to <100.00	CCC to CC and below	119	–	–	119	40.80	2	66.20	5.0	391	328.57	33	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total		\$ 34,849	\$ 20,418	73.99	\$ 49,955	0.16	1,131	27.92	2.8	\$ 8,262	16.54	\$ 45	\$ –
2022 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-	\$ 31,958	\$ 17,710	73.29	\$ 45,184	0.04	1,021	29.29	2.7	\$ 5,683	12.58	\$ 6	
20	0.15 to <0.25	BB+	284	895	84.58	1,041	0.22	42	27.90	3.0	345	33.14	1	
21	0.25 to <0.50	BB to BB-	241	38	77.58	246	0.44	22	29.83	2.3	119	48.37	–	
22	0.50 to <0.75	B+	652	25	74.91	467	0.60	32	49.19	4.0	457	97.86	1	
23	0.75 to <2.50	B To B-	114	3	60.95	100	1.59	35	67.96	4.3	211	211.00	1	
24	2.50 to <10.00	CCC+	8	–	59.00	5	8.80	3	4.47	1.4	1	20.00	–	
25	10.00 to <100.00	CCC to CC and below	113	–	–	113	40.77	2	66.20	5.0	370	327.43	31	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 33,370	\$ 18,671	73.84	\$ 47,156	0.15	1,148	29.62	2.7	\$ 7,186	15.24	\$ 40	\$ –

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 #	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	–

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 #	2023 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	% \$ 44,119	\$ 15,838	53.34	% \$ 11,850	0.06	% 305,451	8.76	%	\$ 180	1.52	% \$ 1	\$	
2	0.15 to <0.25	7,253	344	50.01	2,830	0.19	34,505	9.49		111	3.92	1		
3	0.25 to <0.50	5,960	138	48.00	2,256	0.32	35,410	9.49		128	5.67	1		
4	0.50 to <0.75	4,015	466	53.18	1,487	0.52	15,711	9.49		119	8.00	1		
5	0.75 to <2.50	4,763	47	46.98	1,703	1.27	16,757	9.48		245	14.39	2		
6	2.50 to <10.00	1,247	20	44.51	378	5.53	6,796	8.90		120	31.75	2		
7	10.00 to <100.00	282	2	81.41	67	22.94	1,753	8.42		32	47.76	1		
8	100.00 (Default)	114	—	—	23	100.00	665	8.49		26	113.04	—		
9	Total	67,753	16,855	53.20	20,594	0.53	417,048	9.05		961	4.67	9	5	
10	0.00 to <0.15	195,563	85,636	48.82	237,370	0.06	849,890	20.62		7,867	3.31	29		
11	0.15 to <0.25	40,705	4,311	45.80	42,679	0.19	125,012	25.44		4,488	10.52	21		
12	0.25 to <0.50	24,586	3,489	47.99	26,260	0.32	100,930	26.05		4,064	15.48	22		
13	0.50 to <0.75	12,675	—	—	12,675	0.51	25,742	26.55		2,827	22.30	17		
14	0.75 to <2.50	13,514	882	49.69	13,952	1.25	34,858	25.47		5,294	37.94	43		
15	2.50 to <10.00	2,429	70	42.80	2,459	5.34	9,874	20.23		1,709	69.50	25		
16	10.00 to <100.00	501	8	59.43	506	30.37	2,265	13.91		381	75.30	20		
17	100.00 (Default)	165	—	—	165	100.00	759	19.23		309	187.27	8		
18	Total	290,138	94,396	48.65	336,066	0.29	1,149,330	22.07		26,939	8.02	185	41	
19	0.00 to <0.15	35,315	14,367	65.99	44,796	0.06	117,931	29.70		2,147	4.79	8		
20	0.15 to <0.25	6,872	547	38.61	7,083	0.19	25,765	28.17		820	11.58	4		
21	0.25 to <0.50	4,446	398	37.98	4,597	0.31	24,448	27.71		756	16.45	4		
22	0.50 to <0.75	3,822	224	37.11	3,905	0.53	8,671	33.26		1,111	28.45	7		
23	0.75 to <2.50	4,354	220	31.15	4,422	1.31	14,633	31.07		2,124	48.03	18		
24	2.50 to <10.00	683	67	13.03	692	4.91	5,064	31.19		739	106.79	11		
25	10.00 to <100.00	511	12	10.66	513	18.54	1,856	23.88		657	128.07	23		
26	100.00 (Default)	615	—	—	615	100.00	3,321	21.44		416	67.64	100		
27	Total	56,618	15,835	63.18	66,623	1.32	201,689	29.59		8,770	13.16	175	53	
28		\$ 414,509	\$ 127,086	51.07	% \$ 423,283	0.47	% 1,768,067	22.55	%	\$ 36,670	8.66	% \$ 369	\$ 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 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 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted) As at		2022 Q4												
LINE #		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
Canada Insured ^{7,8,9}	1	0.00 to <0.15 %	\$ 46,748	\$ 17,373	52.46 %	\$ 11,838	0.06 %	322,046	8.82 %		\$ 183	1.55 %	\$ 1	
	2	0.15 to <0.25	7,559	338	49.64	2,793	0.19	37,935	9.50		109	3.90	1	
	3	0.25 to <0.50	6,054	146	49.14	2,346	0.32	33,955	9.56		134	5.71	1	
	4	0.50 to <0.75	4,127	446	52.96	1,641	0.50	15,748	9.61		130	7.92	1	
	5	0.75 to <2.50	4,642	46	48.30	1,627	1.22	16,265	9.55		229	14.07	2	
	6	2.50 to <10.00	1,083	15	41.31	311	5.56	6,218	8.95		100	32.15	2	
	7	10.00 to <100.00	273	1	46.31	55	22.78	1,695	8.11		25	45.45	1	
	8	100.00 (Default)	109	–	–	20	100.00	645	8.71		23	115.00	–	
	9	Total	70,595	18,365	52.37	20,631	0.48	434,507	9.12		933	4.52	9	5
Canada Uninsured ^{7,8}	10	0.00 to <0.15	198,430	80,709	48.96	237,943	0.06	849,891	21.65		8,373	3.52	30	
	11	0.15 to <0.25	39,724	4,634	46.93	41,899	0.19	125,178	26.11		4,519	10.79	21	
	12	0.25 to <0.50	23,156	3,846	49.97	25,078	0.32	94,067	29.33		4,363	17.40	23	
	13	0.50 to <0.75	12,237	–	–	12,237	0.51	24,617	29.49		3,034	24.79	18	
	14	0.75 to <2.50	11,898	767	51.09	12,289	1.22	30,863	27.03		4,850	39.47	38	
	15	2.50 to <10.00	1,950	55	42.12	1,973	5.35	8,364	20.73		1,403	71.11	21	
	16	10.00 to <100.00	439	4	45.53	441	30.56	2,005	13.61		324	73.47	18	
	17	100.00 (Default)	144	–	–	144	100.00	688	18.46		251	174.31	8	
	18	Total	287,978	90,015	48.91	332,004	0.27	1,135,673	23.26		27,117	8.17	177	43
U.S. Uninsured ⁷	19	0.00 to <0.15	33,473	14,273	66.02	42,897	0.06	113,376	29.34		2,016	4.70	7	
	20	0.15 to <0.25	7,153	570	39.95	7,381	0.19	26,481	27.78		845	11.45	4	
	21	0.25 to <0.50	4,647	436	39.39	4,819	0.32	23,765	27.71		793	16.46	4	
	22	0.50 to <0.75	4,219	235	38.68	4,310	0.52	9,066	33.17		1,220	28.31	7	
	23	0.75 to <2.50	4,392	234	33.71	4,471	1.30	14,600	30.31		2,093	46.81	18	
	24	2.50 to <10.00	626	63	11.76	633	4.96	4,830	31.56		685	108.21	10	
	25	10.00 to <100.00	495	11	9.65	496	18.75	1,708	23.52		612	123.39	23	
	26	100.00 (Default)	676	–	–	676	100.00	3,446	22.27		454	67.16	117	
	27	Total	55,681	15,822	63.21	65,683	1.42	197,272	29.27		8,718	13.27	190	58
Total residential secured	28		\$ 414,254	\$ 124,202	51.24 %	\$ 418,318	0.46 %	1,767,452	23.42 %		\$ 36,768	8.79 %	\$ 376	\$ 106

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.

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)
As at

LINE #	2022 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	% \$	47,005	\$	17,486	52.26	% \$	11,115	0.06	%	327,518	8.46	%	\$	166	1.49	% \$	1	\$	
2	0.15 to <0.25		7,950		318	48.92		2,992	0.19		39,275	8.88			110	3.68		1		
3	0.25 to <0.50		6,401		148	48.99		2,570	0.32		36,596	9.32			143	5.56		1		
4	0.50 to <0.75		4,760		432	52.92		1,918	0.50		16,374	9.40			150	7.82		1		
5	0.75 to <2.50		4,660		55	46.77		1,601	1.20		17,227	9.50			223	13.93		2		
6	2.50 to <10.00		1,079		16	43.12		288	5.62		6,393	8.43			87	30.21		1		
7	10.00 to <100.00		289		1	69.80		62	24.21		1,861	8.18			29	46.77		1		
8	100.00 (Default)		117		—	—		21	100.00		667	8.71			24	114.29		—		
9	Total		72,261		18,456	52.17		20,567	0.50		445,911	8.80			932	4.53		8	5	
10	0.00 to <0.15		195,843		78,294	48.86		234,095	0.06		842,224	20.48			7,768	3.32		28		
11	0.15 to <0.25		42,740		4,980	46.19		45,040	0.19		133,271	25.61			4,752	10.55		22		
12	0.25 to <0.50		22,300		3,553	48.49		24,023	0.31		87,811	28.26			3,999	16.65		21		
13	0.50 to <0.75		10,636		—	—		10,636	0.51		23,137	27.65			2,474	23.26		15		
14	0.75 to <2.50		10,488		702	50.14		10,840	1.22		28,570	25.65			4,040	37.27		34		
15	2.50 to <10.00		1,846		51	39.57		1,866	5.49		8,127	19.00			1,230	65.92		18		
16	10.00 to <100.00		446		4	43.09		448	31.49		2,079	13.28			317	70.76		18		
17	100.00 (Default)		142		—	—		142	100.00		675	20.84			273	192.25		9		
18	Total		284,441		87,584	48.70		327,090	0.26		1,125,894	22.15			24,853	7.60		165	41	
19	0.00 to <0.15		29,842		13,118	65.94		38,491	0.06		109,563	29.01			1,779	4.62		6		
20	0.15 to <0.25		6,507		527	40.54		6,721	0.19		26,058	27.61			764	11.37		4		
21	0.25 to <0.50		4,372		415	38.71		4,533	0.32		23,788	27.93			754	16.63		4		
22	0.50 to <0.75		3,564		199	36.65		3,637	0.53		8,985	31.37			984	27.06		6		
23	0.75 to <2.50		4,052		207	33.33		4,121	1.30		14,424	29.40			1,876	45.52		16		
24	2.50 to <10.00		624		57	12.35		631	4.90		4,919	31.62			681	107.92		10		
25	10.00 to <100.00		453		11	9.92		454	19.68		1,747	23.31			562	123.79		21		
26	100.00 (Default)		609		—	—		609	100.00		3,390	22.25			375	61.58		107		
27	Total		50,023		14,534	63.12		59,197	1.44		192,874	28.86			7,775	13.13		174	49	
28		\$	406,725	\$	120,574	50.97	% \$	406,854	0.45	%	1,764,679	22.34	%		\$	33,560	8.25	% \$	347	\$

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.

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ 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	
Canada Insured ^{7,8,9}	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		
Canada Uninsured ^{7,9}	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		
U.S. Uninsured ⁷	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 ¹⁰	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		
Total residential secured		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 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 Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

¹⁰ Increase due to volume of unscored borrowers as at Q2 2022.

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

(\$ millions, except as noted) As at		2022 Q1												
LINE #		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
Canada Insured ^{7,8,9}	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
Canada Uninsured ^{7,8}	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
U.S. Uninsured ⁷	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
Total residential secured	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.

⁹ Includes Canadian Personal and Commercial Banking, Wealth Management and Insurance, Wholesale Banking and Corporate segments.

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

(\$ millions, except as noted)
As at

LINE #	2023 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	%	\$ 5,116	\$ 151,389	60.17	\$ 96,212	0.05	17,529,036	87.07		\$ 2,718	2.83	\$ 38	
2	0.15 to <0.25		2,107	15,067	60.70	11,253	0.19	2,198,508	88.19		1,093	9.71	19	
3	0.25 to <0.50		2,635	11,977	60.42	9,872	0.32	2,677,569	89.12		1,454	14.73	28	
4	0.50 to <0.75		3,320	10,323	58.44	9,353	0.53	1,537,546	89.52		2,067	22.10	44	
5	0.75 to <2.50		13,389	19,026	60.98	24,989	1.49	4,709,776	91.03		12,279	49.14	340	
6	2.50 to <10.00		8,732	3,626	63.00	11,016	5.40	3,217,547	90.99		13,288	120.62	541	
7	10.00 to <100.00		1,945	287	62.66	2,125	29.31	1,257,374	89.75		5,144	242.07	563	
8	100.00 (Default)		90	–	–	90	100.00	22,027	85.43		52	57.78	73	
9	Total		\$ 37,334	\$ 211,695	60.26	\$ 164,910	1.11	33,149,383	88.30		\$ 38,095	23.10	\$ 1,646	\$ 273
2022 Q4														
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15	%	\$ 6,602	\$ 150,586	60.05	\$ 97,030	0.05	18,104,945	87.25		\$ 2,741	2.82	\$ 39	
11	0.15 to <0.25		2,397	15,252	60.30	11,594	0.19	2,229,300	88.88		1,134	9.78	20	
12	0.25 to <0.50		2,914	11,939	59.86	10,061	0.32	2,670,297	89.78		1,493	14.84	29	
13	0.50 to <0.75		3,613	10,213	57.88	9,524	0.53	1,568,139	90.13		2,117	22.23	45	
14	0.75 to <2.50		14,231	18,589	59.88	25,362	1.48	4,534,137	91.78		12,521	49.37	346	
15	2.50 to <10.00		8,988	3,403	60.77	11,056	5.39	3,101,684	91.52		13,396	121.16	545	
16	10.00 to <100.00		1,849	256	59.45	2,002	28.45	1,175,237	90.57		4,865	243.01	521	
17	100.00 (Default)		93	–	–	93	100.00	19,492	84.92		53	56.99	75	
18	Total		\$ 40,687	\$ 210,238	59.95	\$ 166,722	1.07	33,403,231	88.69		\$ 38,320	22.98	\$ 1,620	\$ 226
2022 Q3														
	PD scale ¹		Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵	RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15	%	\$ 7,240	\$ 146,174	61.10	\$ 96,557	0.05	18,023,219	87.15		\$ 2,734	2.83	\$ 39	
20	0.15 to <0.25		2,447	14,386	61.42	11,284	0.19	2,195,258	88.87		1,103	9.77	19	
21	0.25 to <0.50		2,929	11,125	60.98	9,713	0.32	2,615,871	89.72		1,439	14.82	28	
22	0.50 to <0.75		3,603	9,495	58.59	9,166	0.53	1,531,467	89.96		2,032	22.17	43	
23	0.75 to <2.50		14,024	16,528	60.45	24,015	1.49	4,515,861	91.41		11,832	49.27	328	
24	2.50 to <10.00		8,888	3,192	64.13	10,935	5.39	3,006,797	91.47		13,235	121.03	538	
25	10.00 to <100.00		1,601	185	64.24	1,719	26.66	947,764	89.78		4,140	240.84	415	
26	100.00 (Default)		96	–	–	96	100.00	18,076	85.46		55	57.29	78	
27	Total		\$ 40,828	\$ 201,085	61.00	\$ 163,485	1.01	32,854,313	88.52		\$ 36,570	22.37	\$ 1,488	\$ 197

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 #	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

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 #	2023 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 %	11,291 \$	5,229	70.81 %	14,994	0.08 %	665,015	37.88 %		\$	1,231	8.21 %	5	
2	0.15 to <0.25	7,551	3,277	43.58	8,979	0.20	359,265	39.84			1,515	16.87	7	
3	0.25 to <0.50	15,158	1,128	64.88	15,890	0.32	500,800	34.73			3,250	20.45	18	
4	0.50 to <0.75	8,573	1,017	67.30	9,250	0.53	258,997	44.87			3,272	35.37	22	
5	0.75 to <2.50	26,454	1,671	62.79	27,005	1.50	788,455	51.39			16,900	62.58	211	
6	2.50 to <10.00	11,397	453	56.46	11,454	5.40	459,908	57.05			10,341	90.28	353	
7	10.00 to <100.00	2,572	52	50.93	2,589	26.43	118,301	54.95			3,315	128.04	376	
8	100.00 (Default)	441	4	100.00	418	100.00	13,851	47.70			436	104.31	167	
9	Total	83,437 \$	12,831	61.43 %	90,579	2.49 %	3,164,592	45.22 %		\$	40,260	44.45 %	1,159 \$	126
2022 Q4														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵		RWA	RWA density ⁶	EL	Provisions
10	0.00 to <0.15 %	12,540 \$	5,259	70.94 %	16,272	0.08 %	684,101	36.67 %		\$	1,293	7.95 %	5	
11	0.15 to <0.25	8,176	3,272	42.99	9,582	0.20	368,404	38.85			1,575	16.44	7	
12	0.25 to <0.50	16,187	1,111	64.84	16,907	0.32	509,113	33.92			3,381	20.00	19	
13	0.50 to <0.75	8,927	979	67.17	9,577	0.53	264,075	43.64			3,295	34.41	22	
14	0.75 to <2.50	26,792	1,599	62.28	27,277	1.48	818,938	50.21			16,642	61.01	207	
15	2.50 to <10.00	9,943	427	54.94	9,968	5.34	416,007	56.16			8,845	88.73	298	
16	10.00 to <100.00	2,178	51	53.46	2,196	26.44	108,180	53.93			2,757	125.55	313	
17	100.00 (Default)	403	5	100.00	396	100.00	15,050	46.86			412	104.04	155	
18	Total	85,146 \$	12,703	61.23 %	92,175	2.23 %	3,183,868	43.69 %		\$	38,200	41.44 %	1,026 \$	115
2022 Q3														
	PD scale ¹	Original on-balance sheet gross exposure ²	Off-balance sheet exposures pre-CCF ²	Average CCF (%)	EAD post CRM and post-CCF ³	Average PD (%)	Number of obligors ⁴	Average LGD (%)	Average maturity (years) ⁵		RWA	RWA density ⁶	EL	Provisions
19	0.00 to <0.15 %	12,511 \$	5,195	70.83 %	16,187	0.08 %	689,720	36.82 %		\$	1,278	7.90 %	5	
20	0.15 to <0.25	7,930	3,181	43.04	9,300	0.20	369,751	38.62			1,521	16.35	7	
21	0.25 to <0.50	15,985	1,109	64.14	16,696	0.32	516,225	34.01			3,348	20.05	18	
22	0.50 to <0.75	8,656	954	66.57	9,283	0.53	265,665	43.52			3,185	34.31	21	
23	0.75 to <2.50	26,052	1,550	62.14	26,457	1.46	820,521	49.88			15,969	60.36	196	
24	2.50 to <10.00	8,961	413	56.30	9,009	5.33	397,361	56.07			7,980	88.58	271	
25	10.00 to <100.00	1,941	54	51.32	1,962	26.09	100,775	53.69			2,462	125.48	274	
26	100.00 (Default)	371	5	100.00	373	100.00	11,436	45.97			376	100.80	143	
27	Total	82,407 \$	12,461	61.18 %	89,267	2.11 %	3,171,454	43.40 %		\$	36,119	40.46 %	935 \$	106

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 #	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														

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

Categories

Publicly traded equity exposures
Other equity exposures
Total

Categories

Publicly traded equity exposures
Other equity exposures
Total

Categories

Publicly traded equity exposures
Other equity exposures
Total

Categories

Publicly traded equity exposures
Other equity exposures
Total

LINE #	2023 Q1					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight		Exposure amount ³	RWA ⁴
1	\$ 9,025	\$ –	300	%	\$ 9,025	\$ 23,102
2	144	436	400		362	1,533
3	\$ 9,169	\$ 436			\$ 9,387	\$ 24,635
	2022 Q4					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight		Exposure amount ³	RWA ⁴
4	\$ 8,771	\$ –	300	%	\$ 8,771	\$ 23,160
5	148	502	400		399	1,691
6	\$ 8,919	\$ 502			\$ 9,170	\$ 24,851
	2022 Q3					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight		Exposure amount ³	RWA ⁴
7	\$ 11,208	\$ –	300	%	\$ 11,208	\$ 25,296
8	141	418	400		350	1,485
9	\$ 11,349	\$ 418			\$ 11,558	\$ 26,781
	2022 Q2					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight		Exposure amount ³	RWA ⁴
10	\$ 12,837	\$ –	300	%	\$ 12,837	\$ 29,245
11	115	362	400		296	1,252
12	\$ 12,952	\$ 362			\$ 13,133	\$ 30,497
	2022 Q1					
	On-balance sheet amount	Off-balance sheet amount ²	Risk Weight		Exposure amount ³	RWA ⁴
13	\$ 13,472	\$ –	300	%	\$ 13,472	\$ 28,764
14	97	319	400		257	1,088
15	\$ 13,569	\$ 319			\$ 13,729	\$ 29,852

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

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

³ Exposure amounts are post CCF and CRM.

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

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

(\$ millions, except as noted)
As at

LINE #	2023 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 17,539	\$ 30,198		1.4	\$ 66,831	\$ 8,328
2	—	—		—	—	—
3			—	—	—	—
4					—	—
5					368,928	2,317
6					—	—
7					\$ 435,759	\$ 10,645
2022 Q4						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 22,550	\$ 27,964		1.4	\$ 70,720	\$ 8,685
9	—	—		—	—	—
10			—	—	—	—
11					—	—
12					360,838	2,538
13					—	—
14					\$ 431,558	\$ 11,223
2022 Q3						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
15	\$ 15,237	\$ 29,095		1.4	\$ 62,065	\$ 8,694
16	—	—		—	—	—
17			—	—	—	—
18					—	—
19					351,901	2,304
20					—	—
21					\$ 413,966	\$ 10,998
2022 Q2						
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
22	\$ 18,341	\$ 28,661		1.4	\$ 65,802	\$ 8,348
23	—	—		—	—	—
24			—	—	—	—
25					—	—
26					371,122	1,925
27					—	—
28					\$ 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

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

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

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

¹ Excludes exposures and RWA for QCCPs and CVA.

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

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

(\$ millions, except as noted)
As at

LINE #	2022 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 9,479	\$ 30,440	\$	1.4	\$ 55,886	\$ 8,261
2	—	—	—	—	—	—
3	—	—	—	—	—	—
4	—	—	—	—	—	—
5	—	—	—	—	376,344	2,124
6	—	—	—	—	—	—
7	—	—	—	—	\$ 432,230	\$ 10,385

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 #	2023 Q1	2022 Q4	2022 Q3	2022 Q2
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA	EAD post-CRM	RWA
i) VaR component (including the 3x multiplier)	1	\$ -	\$ -	\$ -	\$ -
ii) Stressed VaR component (including the 3x multiplier)	2				
All portfolios subject to the standardized CVA capital charge	3	44,216	6,792	46,883	6,710
Total subject to the CVA capital charge	4	\$ 44,216	\$ 6,792	\$ 46,883	\$ 6,710
		2022 Q1			
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA		
i) VaR component (including the 3x multiplier)	5	\$ -	\$ -		
ii) Stressed VaR component (including the 3x multiplier)	6				
All portfolios subject to the standardized CVA capital charge	7	37,211	6,945		
Total subject to the CVA capital charge	8	\$ 37,211	\$ 6,945		

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

(\$ millions, except as noted)

As at

LINE #	2023 Q1									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 % \$	244,066	0.05 %	4,162	4.54 %	0.4 \$	3,958	1.62 %		
2	0.15 to <0.25	16,573	0.20	719	6.00	0.2	714	4.31		
3	0.25 to <0.50	7,618	0.38	885	6.26	0.4	540	7.09		
4	0.50 to <0.75	650	0.68	335	19.99	0.7	197	30.31		
5	0.75 to <2.50	2,316	2.06	639	15.88	0.6	834	36.01		
6	2.50 to <10.00	312	5.83	118	15.47	0.5	193	61.86		
7	10.00 to <100.00	70	27.91	124	14.91	1.0	57	81.43		
8	100.00 (Default)	1	100.00	6	72.11	4.5	7	700.00		
9	Total	\$ 271,606	0.10 %	6,988	4.82 %	0.4 \$	6,500	2.39 %		
2022 Q4										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 % \$	241,736	0.05 %	4,042	5.06 %	0.4 \$	4,352	1.80 %		
11	0.15 to <0.25	17,239	0.20	741	6.77	0.2	775	4.50		
12	0.25 to <0.50	8,171	0.37	854	5.89	0.4	516	6.32		
13	0.50 to <0.75	814	0.67	352	17.55	0.7	212	26.04		
14	0.75 to <2.50	3,069	1.95	695	17.81	0.6	1,168	38.06		
15	2.50 to <10.00	363	5.32	136	12.94	0.2	173	47.66		
16	10.00 to <100.00	90	27.94	123	14.95	0.7	71	78.89		
17	100.00 (Default)	1	100.00	4	78.40	5.0	5	500.00		
18	Total	\$ 271,483	0.11 %	6,947	5.39 %	0.4 \$	7,272	2.68 %		
2022 Q3										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
19	0.00 to <0.15 % \$	226,281	0.05 %	4,222	5.23 %	0.4 \$	4,073	1.80 %		
20	0.15 to <0.25	15,088	0.20	707	8.28	0.3	810	5.37		
21	0.25 to <0.50	9,203	0.37	887	6.66	0.4	643	6.99		
22	0.50 to <0.75	1,037	0.68	367	14.37	0.8	234	22.57		
23	0.75 to <2.50	2,715	1.93	697	17.32	1.0	1,092	40.22		
24	2.50 to <10.00	351	5.54	140	15.21	0.3	199	56.70		
25	10.00 to <100.00	28	19.25	129	28.88	4.3	47	167.86		
26	100.00 (Default)	1	100.00	7	64.71	4.7	9	900.00		
27	Total	\$ 254,704	0.11 %	7,156	5.64 %	0.4 \$	7,107	2.79 %		

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 #	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 %		

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 #	2023 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 % \$	69,164	0.02 %	180	4.20 %	1.0 \$	212	0.31 %	
2	0.15 to <0.25	—	—	—	—	—	—	—	
3	0.25 to <0.50	12	0.29	4	1.73	0.1	—	—	
4	0.50 to <0.75	10	0.69	1	54.60	1.0	8	80.00	
5	0.75 to <2.50	6	2.23	5	13.70	1.0	2	33.33	
6	2.50 to <10.00	2	4.71	1	4.24	—	—	—	
7	10.00 to <100.00	10	20.63	2	62.12	5.0	40	400.00	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total	\$ 69,204	0.03 %	193	4.22 %	1.0 \$	262	0.38 %	
2022 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 % \$	59,671	0.02 %	182	2.12 %	1.2 \$	185	0.31 %	
11	0.15 to <0.25	—	—	—	—	—	—	—	
12	0.25 to <0.50	—	0.38	3	29.46	0.6	—	—	
13	0.50 to <0.75	6	0.68	1	54.50	1.0	5	83.33	
14	0.75 to <2.50	9	2.14	4	13.60	1.0	3	33.33	
15	2.50 to <10.00	2	4.69	1	4.34	—	—	—	
16	10.00 to <100.00	9	20.05	2	64.48	5.0	35	388.89	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	Total	\$ 59,697	0.03 %	193	2.13 %	1.2 \$	228	0.38 %	
2022 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 % \$	54,687	0.02 %	202	2.80 %	1.0 \$	153	0.28 %	
20	0.15 to <0.25	—	—	—	—	—	—	—	
21	0.25 to <0.50	2	0.43	4	49.52	1.0	1	50.00	
22	0.50 to <0.75	16	0.68	1	54.50	1.0	12	75.00	
23	0.75 to <2.50	13	2.14	5	13.60	1.0	4	30.77	
24	2.50 to <10.00	2	4.69	1	4.34	—	—	—	
25	10.00 to <100.00	15	23.23	2	63.85	5.0	59	393.33	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total	\$ 54,735	0.03 %	215	2.84 %	1.0 \$	229	0.42 %	

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 #	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 %		

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 #	2023 Q1								
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
1	0.00 to <0.15 % \$	94,185	0.05 %	337	14.57 %	0.4 \$	3,852	4.09 %	
2	0.15 to <0.25	184	0.20	17	9.04	0.1	10	5.43	
3	0.25 to <0.50	483	0.29	14	1.27	—	8	1.66	
4	0.50 to <0.75	71	0.69	5	7.86	0.1	7	9.86	
5	0.75 to <2.50	24	2.23	3	12.37	—	6	25.00	
6	2.50 to <10.00	2	4.71	2	4.24	—	—	—	
7	10.00 to <100.00	—	19.03	1	17.40	2.2	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	
9	Total \$	94,949	0.05 %	379	14.49 %	0.4 \$	3,883	4.09 %	
2022 Q4									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
10	0.00 to <0.15 % \$	99,820	0.05 %	342	13.95 %	0.4 \$	3,697	3.70 %	
11	0.15 to <0.25	103	0.20	16	16.57	0.3	10	9.71	
12	0.25 to <0.50	364	0.29	14	1.81	—	7	1.92	
13	0.50 to <0.75	40	0.68	5	8.22	0.1	4	10.00	
14	0.75 to <2.50	49	2.14	4	4.88	—	5	10.20	
15	2.50 to <10.00	2	4.69	2	4.34	—	—	—	
16	10.00 to <100.00	—	18.15	1	19.75	2.4	—	—	
17	100.00 (Default)	—	—	—	—	—	—	—	
18	Total \$	100,378	0.05 %	384	13.90 %	0.4 \$	3,723	3.71 %	
2022 Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴	
19	0.00 to <0.15 % \$	104,180	0.05 %	339	13.36 %	0.4 \$	3,639	3.49 %	
20	0.15 to <0.25	86	0.20	13	6.80	0.2	4	4.65	
21	0.25 to <0.50	220	0.29	18	3.08	0.3	11	5.00	
22	0.50 to <0.75	11	0.68	4	14.60	0.9	3	27.27	
23	0.75 to <2.50	29	1.76	4	8.27	—	5	17.24	
24	2.50 to <10.00	1	4.69	2	4.34	—	—	—	
25	10.00 to <100.00	—	18.15	1	19.75	2.7	—	—	
26	100.00 (Default)	—	—	—	—	—	—	—	
27	Total \$	104,527	0.05 %	381	13.33 %	0.4 \$	3,662	3.50 %	

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) – Bank (Continued)¹

(\$ 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 %		

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	2023 Q1				2022 Q4			
		#								
			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	
			Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency		1	\$ –	\$ 2,582	\$ –	\$ 1,609	\$ 53,043	\$ 65,123	\$ –	\$ 1,904
Cash – other currencies		2	53	8,384	49	9,164	79,958	111,705	65	11,709
Domestic sovereign debt		3	414	1,207	3,513	3,142	102,946	83,253	786	2,717
Other sovereign debt		4	5,176	599	2,053	4,113	93,805	82,776	3,360	563
Government agency debt		5	283	69	41	25	12,093	27,865	149	33
Corporate bonds		6	373	275	412	18	12,047	18,508	267	485
Equity securities		7	484	–	–	–	29,196	57,309	155	–
Other collateral		8	484	–	–	–	19	40	494	–
Total		9	\$ 7,267	\$ 13,116	\$ 6,068	\$ 18,071	\$ 383,107	\$ 446,579	\$ 5,276	\$ 17,778
			2022 Q3				2022 Q2			
			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	
			Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency		10	\$ –	\$ 1,863	\$ –	\$ 3,220	\$ 43,866	\$ 55,431	\$ 396	\$ 2,265
Cash – other currencies		11	95	10,064	605	7,130	80,030	115,864	70	14,472
Domestic sovereign debt		12	980	1,421	3,908	3,356	100,683	85,533	1,131	2,083
Other sovereign debt		13	2,902	644	1,159	5,279	98,714	80,944	3,104	1,454
Government agency debt		14	275	143	43	–	13,030	28,153	361	29
Corporate bonds		15	371	357	435	–	9,235	13,747	280	762
Equity securities		16	6	–	–	–	28,946	56,742	90	–
Other collateral		17	408	–	–	–	12	23	344	–
Total		18	\$ 5,037	\$ 14,492	\$ 6,150	\$ 18,985	\$ 374,516	\$ 436,437	\$ 5,776	\$ 21,065
			2022 Q1							
			Collateral used in derivative transactions		Collateral used in SFTs					
			Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
			Segregated	Unsegregated	Segregated	Unsegregated	of collateral received		of posted collateral	
Cash – domestic currency		19	\$ 229	\$ 1,779	\$ –	\$ 953	\$ 61,203	\$ 68,117		
Cash – other currencies		20	7	7,927	565	7,550	94,861	118,656		
Domestic sovereign debt		21	891	1,600	860	3,353	115,164	105,221		
Other sovereign debt		22	2,418	943	2,755	3,361	98,331	91,233		
Government agency debt		23	521	1	153	–	14,017	29,902		
Corporate bonds		24	361	274	424	–	6,671	16,917		
Equity securities		25	38	–	–	–	31,134	51,785		
Other collateral		26	154	–	–	–	15	151		
Total		27	\$ 4,619	\$ 12,524	\$ 4,757	\$ 15,217	\$ 421,396	\$ 481,982		

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2023 Q1	2022 Q4	2022 Q3	2022 Q2	2022 Q1	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals							
Single-name credit default swaps	1	\$ 3,476	\$ 2,004	\$ 3,318	\$ 2,280	\$ 3,340	\$ 1,712
Index credit default swaps	2	9,011	1,942	8,144	774	5,431	1,059
Total return swaps	3	—	—	—	—	—	—
Credit options	4	—	—	—	—	—	—
Other credit derivatives	5	317	5,515	342	4,762	329	3,562
Total notionals	6	12,804	9,461	11,804	7,816	9,100	6,333
Fair values							
Positive fair value (asset)	7	10	79	11	47	12	43
Negative fair value (liability)	8	(208)	(6)	(127)	(12)	(165)	(8)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2023 Q1	2022 Q4	2022 Q3	2022 Q2	2022 Q1					
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Exposures to QCCPs (total)	1	\$ 1,243	\$ 1,218	\$ 995	\$ 1,112	\$ 993					
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	31,147	623	31,976	639	24,563	491	28,574	572	25,237	505
(i) OTC derivatives	3	21,683	434	21,974	439	15,668	313	19,849	397	17,435	349
(ii) Exchange-traded derivatives	4	6,159	123	6,256	125	5,596	112	5,790	116	5,219	104
(iii) Securities financing transactions	5	3,305	66	3,746	75	3,299	66	2,935	59	2,583	52
(iv) Netting sets where cross-product netting has been approved	6	–	–	–	–	–	–	–	–	–	–
Segregated initial margin	7	41	–	41	–	41	–	92	–	92	–
Non-segregated initial margin	8	3,955	–	4,588	–	4,651	–	5,014	–	6,661	–
Pre-funded default fund contributions	9	1,063	620	1,120	579	1,036	504	1,021	540	966	488
Unfunded default fund contributions	10	–	–	–	–	–	–	–	–	–	–

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

Derivatives – Notional

(\$ millions) As at		LINE #	2023 Q1						2022 Q4							
			Trading						Trading							
			Over-the-counter ¹			Non-trading			Over-the-counter ¹			Non-trading				
			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	\$	–	\$	–	\$	1,400,164	\$	1,400,164	\$	–	\$	–	\$	1,191,392	
Forward rate agreements	2		447,376	16,434	–	463,810	372	464,182		525,542	10,788	–	536,330	501	536,831	
Swaps	3		14,526,320	380,233	–	14,906,553	1,646,010	16,552,563		14,156,659	418,241	–	14,574,900	1,955,639	16,530,539	
Options written	4		–	87,722	87,987	175,709	53	175,762		–	78,984	117,942	196,926	34	196,960	
Options purchased	5		–	99,069	89,552	188,621	2,100	190,721		–	83,202	125,056	208,258	967	209,225	
	6		14,973,696	583,458	1,577,703	17,134,857	1,648,535	18,783,392		14,682,201	591,215	1,434,390	16,707,806	1,957,141	18,664,947	
Foreign Exchange Contracts																
Futures	7		–	–	–	–	–	–		–	–	–	–	–	–	
Forward contracts	8		–	240,489	–	240,489	23,148	263,637		–	234,747	–	234,747	29,562	264,309	
Swaps	9		747	2,024,130	–	2,024,877	2,480	2,027,357		912	1,912,924	–	1,913,836	2,049	1,915,885	
Cross-currency interest rate swaps	10		–	1,138,915	–	1,138,915	106,180	1,245,095		–	1,099,221	–	1,099,221	104,988	1,204,209	
Options written	11		–	40,533	22	40,555	–	40,555		–	35,501	84	35,585	–	35,585	
Options purchased	12		–	31,758	2	31,760	–	31,760		–	26,559	10	26,569	–	26,569	
	13		747	3,475,825	24	3,476,596	131,808	3,608,404		912	3,308,952	94	3,309,958	136,599	3,446,557	
Credit Derivative Contracts																
Credit default swaps																
Protection purchased	14		10,331	60	–	10,391	2,533	12,924		9,735	91	–	9,826	3,378	13,204	
Protection sold	15		3,707	106	–	3,813	–	3,813		2,843	211	–	3,054	–	3,054	
	16		14,038	166	–	14,204	2,533	16,737		12,578	302	–	12,880	3,378	16,258	
Other Contracts																
Equity contracts	17		–	80,627	88,465	169,092	31,428	200,520		–	74,652	89,202	163,854	27,620	191,474	
Commodity contracts	18		348	78,876	67,345	146,569	–	146,569		363	74,724	60,070	135,157	–	135,157	
	19		348	159,503	155,810	315,661	31,428	347,089		363	149,376	149,272	299,011	27,620	326,631	
Total	20	\$	14,988,829	\$	4,218,952	\$	1,733,537	\$	20,941,318	\$	1,814,304	\$	22,755,622	\$	2,124,738	
			2022 Q3						2022 Q2							
			Trading						Trading							
			Over-the-counter ¹			Non-trading			Over-the-counter ¹			Non-trading				
			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	\$	–	\$	–	\$	947,389	\$	947,389	\$	–	\$	–	\$	1,177,016	
Forward rate agreements	22		433,920	4,943	–	438,863	563	439,426		307,066	15,632	–	322,698	732	323,430	
Swaps	23		13,378,593	387,952	–	13,766,545	1,743,606	15,510,151		12,920,048	384,594	–	13,304,642	1,465,932	14,770,574	
Options written	24		–	74,058	128,820	202,878	132	203,010		–	71,454	131,356	202,810	215	203,025	
Options purchased	25		–	71,649	124,997	196,646	3,281	199,927		–	73,114	120,461	193,575	2,932	196,507	
	26		13,812,513	538,602	1,201,206	15,552,321	1,747,582	17,299,903		13,227,114	544,794	1,428,833	15,200,741	1,469,811	16,670,552	
Foreign Exchange Contracts																
Futures	27		–	–	–	–	–	–		–	–	–	–	–	–	
Forward contracts	28		–	191,859	–	191,859	35,590	227,449		–	199,528	–	199,528	40,242	239,770	
Swaps	29		–	2,133,103	–	2,133,103	1,407	2,134,510		–	2,210,058	–	2,210,058	1,697	2,211,755	
Cross-currency interest rate swaps	30		–	1,030,403	–	1,030,403	95,405	1,125,808		–	1,055,665	–	1,055,665	86,029	1,141,694	
Options written	31		–	26,063	54	26,117	–	26,117		–	30,152	69	30,221	–	30,221	
Options purchased	32		–	17,890	9	17,899	–	17,899		–	22,503	27	22,530	–	22,530	
	33		–	3,399,318	63	3,399,381	132,402	3,531,783		–	3,517,906	96	3,518,002	127,968	3,645,970	
Credit Derivative Contracts																
Credit default swaps																
Protection purchased	34		7,679	60	–	7,739	3,069	10,808		6,732	124	–	6,856	3,117	9,973	
Protection sold	35		2,516	205	–	2,721	–	2,721		2,484	286	–	2,770	–	2,770	
	36		10,195	265	–	10,460	3,069	13,529		9,216	410	–	9,626	3,117	12,743	
Other Contracts																
Equity contracts	37		–	74,111	82,801	156,912	28,368	185,280		–	81,984	89,145	171,129	27,604	198,733	
Commodity contracts	38		–	73,738	53,986	127,724	–	127,724		–	70,148	63,030	133,178	–	133,178	
	39		–	147,849	136,787	284,636	28,368	313,004		–	152,132	152,175	304,307	27,604	331,911	
Total	40	\$	13,822,708	\$	4,086,034	\$	1,338,056	\$	19,246,798	\$	1,911,421	\$	21,158,219	\$	1,628,500	
			\$	13,822,708	\$	4,086,034	\$	1,338,056	\$	19,246,798	\$	1,911,421	\$	21,158,219	\$	1,628,500

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 #	2022 Q1					
		Trading					
		Over-the-counter ¹					
		Clearing house ²	Non- clearing house	Exchange- traded	Total	Non- trading	Total
Interest Rate Contracts							
Futures	1	\$ —	\$ —	\$ 1,285,498	\$ 1,285,498	\$ —	\$ 1,285,498
Forward rate agreements	2	241,391	10,453	—	251,844	906	252,750
Swaps	3	11,803,305	383,058	—	12,186,363	1,471,317	13,657,680
Options written	4	—	75,924	83,175	159,099	446	159,545
Options purchased	5	—	74,472	87,368	161,840	2,308	164,148
	6	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	—	222,317	—	222,317	32,638	254,955
Swaps	9	—	2,403,026	—	2,403,026	2,116	2,405,142
Cross-currency interest rate swaps	10	—	1,131,397	—	1,131,397	75,655	1,207,052
Options written	11	—	22,421	83	22,504	—	22,504
Options purchased	12	—	16,602	26	16,628	—	16,628
	13	—	3,795,763	109	3,795,872	110,409	3,906,281
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	8,617	23	—	8,640	3,445	12,085
Protection sold	15	3,463	273	—	3,736	—	3,736
	16	12,080	296	—	12,376	3,445	15,821
Other Contracts							
Equity contracts	17	—	86,770	95,219	181,989	31,560	213,549
Commodity contracts	18	—	58,805	48,001	106,806	—	106,806
	19	—	145,575	143,220	288,795	31,560	320,355
Total	20	\$ 12,056,776	\$ 4,485,541	\$ 1,599,370	\$ 18,141,687	\$ 1,620,391	\$ 19,762,078

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 #	2023 Q1			2022 Q4			2022 Q3		
		Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 32	\$ 208	\$ 60	\$ 21	\$ 90	\$ 30	\$ 39	\$ 101	\$ 28
Swaps	2	6,903	14,314	1,197	7,328	14,424	920	3,823	9,702	1,045
Options written	3	3	77	17	4	84	18	4	69	14
Options purchased	4	4	80	27	20	101	40	10	81	30
	5	6,942	14,679	1,301	7,373	14,699	1,008	3,876	9,953	1,117
Foreign Exchange Contracts										
Forward contracts	6	836	3,592	557	1,467	4,446	695	1,005	3,640	511
Swaps	7	2,894	17,752	1,778	5,583	19,930	2,265	3,762	19,789	2,300
Cross-currency interest rate swaps	8	5,304	16,921	1,556	6,372	18,019	1,599	3,986	14,126	1,518
Options written	9	15	223	94	35	349	183	8	223	75
Options purchased	10	32	169	98	102	271	135	40	145	81
	11	9,081	38,657	4,083	13,559	43,015	4,877	8,801	37,923	4,485
Other Contracts										
Credit derivatives	12	1	515	93	1	449	83	1	344	68
Equity contracts	13	472	7,591	1,766	513	7,456	1,662	624	7,604	1,597
Commodity contracts	14	1,043	5,389	1,085	1,104	5,101	1,055	1,935	6,241	1,427
	15	1,516	13,495	2,944	1,618	13,006	2,800	2,560	14,189	3,092
Total net derivatives	16	17,539	66,831	8,328	22,550	70,720	8,685	15,237	62,065	8,694
Qualifying Central Counterparty (QCCP) contracts ²	17	7,790	27,842	908	7,468	28,230	941	6,829	21,264	740
Total	18	\$ 25,329	\$ 94,673	\$ 9,236	\$ 30,018	\$ 98,950	\$ 9,626	\$ 22,066	\$ 83,329	\$ 9,434

			2022 Q2			2022 Q1							
			Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk- weighted amount					
Interest Rate Contracts													
Forward rate agreements	19	\$	45	\$	303	\$	31	\$	232	\$	101		
Swaps	20		3,629		9,390		2,275		8,016		1,452		
Options written	21		4		79		4		83		19		
Options purchased	22		18		93		21		103		28		
	23		3,696		9,865		2,331		8,434		1,600		
Foreign Exchange Contracts													
Forward contracts	24		1,701		4,655		620		3,193		472		
Swaps	25		6,342		21,795		2,278		17,795		1,862		
Cross-currency interest rate swaps	26		3,422		13,485		2,347		12,496		1,380		
Options written	27		12		218		8		153		54		
Options purchased	28		38		175		26		123		86		
	29		11,515		40,328		5,279		33,760		3,854		
Other Contracts													
Credit derivatives	30		2		401		3		491		102		
Equity contracts	31		1,003		8,519		326		7,462		1,282		
Commodity contracts	32		2,125		6,689		1,539		5,739		1,423		
	33		3,130		15,609		1,868		13,692		2,807		
Total net derivatives	34		18,341		65,802		9,478		55,886		8,261		
Qualifying Central Counterparty (QCCP) contracts ²	35		6,617		25,639		5,787		22,654		764		
Total	36	\$	24,958	\$	91,441	\$	9,199	\$	15,265	\$	78,540	\$	9,025

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 #	2023 Q1			2022 Q4			2022 Q3			2022 Q2		
			Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total	Bank acts as originator/sponsor Traditional	Bank acts as investor Traditional	Total
Retail (total) – of which:		1	\$ 38,497	\$ 37,021	\$ 75,518	\$ 32,972	\$ 40,310	\$ 73,282	\$ 27,664	\$ 39,905	\$ 67,569	\$ 24,959	\$ 37,730	\$ 62,689
Residential mortgage		2	12,266	240	12,506	11,589	292	11,881	11,108	348	11,456	9,527	319	9,846
Credit card		3	7,811	12,775	20,586	4,639	13,035	17,674	1,361	12,602	13,963	1,363	11,208	12,571
Other retail exposures		4	18,420	24,006	42,426	16,744	26,983	43,727	15,195	26,955	42,150	14,069	26,203	40,272
Re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:		6	16,893	37,174	54,067	16,746	37,605	54,351	11,973	34,636	46,609	10,951	32,447	43,398
Loans to corporates		7	–	14,781	14,781	–	14,875	14,875	–	12,590	12,590	–	10,253	10,253
Commercial mortgage		8	–	17,253	17,253	–	17,233	17,233	–	16,623	16,623	–	16,990	16,990
Lease and receivables		9	16,627	5,140	21,767	16,473	5,497	21,970	11,717	5,423	17,140	10,694	5,204	15,898
Other wholesale		10	266	–	266	273	–	273	256	–	256	257	–	257
Re-securitization		11	–	–	–	–	–	–	–	–	–	–	–	–
2022 Q1														
Retail (total) – of which:		12	\$ 24,947	\$ 34,913	\$ 59,860									
Residential mortgage		13	8,886	225	9,111									
Credit card		14	1,305	9,443	10,748									
Other retail exposures		15	14,756	25,245	40,001									
Re-securitization		16	–	–	–									
Wholesale (total) – of which:		17	9,940	29,636	39,576									
Loans to corporates		18	–	8,045	8,045									
Commercial mortgage		19	–	16,921	16,921									
Lease and receivables		20	9,685	4,670	14,355									
Other wholesale		21	255	–	255									
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 #	2023 Q1	2022 Q4	2022 Q3	2022 Q2
		<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>	<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>	<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>	<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>
		<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>	<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>	<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>	<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>
Retail (total) – of which:	1	\$ – \$ 728 \$ 728	\$ – \$ 600 \$ 600	\$ – \$ 522 \$ 522	\$ – \$ 617 \$ 617
Residential mortgage	2	– – –	– – –	– – –	– – –
Credit card	3	– 54 54	– 8 8	– 87 87	– 98 98
Other retail exposures	4	– 674 674	– 592 592	– 435 435	– 519 519
Re-securitization	5	– – –	– – –	– – –	– – –
Wholesale (total) – of which:	6	– 937 937	– 55 55	– 17 17	– 26 26
Loans to corporates	7	– – –	– – –	– – –	– – –
Commercial mortgage	8	– 1 1	– 1 1	– 1 1	– 1 1
Lease and receivables	9	– – –	– – –	– – –	– – –
Other wholesale	10	– 936 936	– 54 54	– 16 16	– 25 25
Re-securitization	11	– – –	– – –	– – –	– – –
		2022 Q1			
		<div> <div>Bank acts as originator/sponsor</div> <div>Bank acts as investor</div> <div>Total</div> </div>			
		<div> <div>Traditional</div> <div>Traditional</div> <div>Total</div> </div>			
Retail (total) – of which:	12	\$ – \$ 494 \$ 494			
Residential mortgage	13	– – –			
Credit card	14	– 68 68			
Other retail exposures	15	– 426 426			
Re-securitization	16	– – –			
Wholesale (total) – of which:	17	– 8 8			
Loans to corporates	18	– – –			
Commercial mortgage	19	– 1 1			
Lease and receivables	20	– – –			
Other wholesale	21	– 7 7			
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		LINE #	2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 53,194	\$ 1,478	\$ 527	\$ 187	\$ 4	\$ 6,400	\$ 47,855	\$ 1,131	\$ 4	\$ 754	\$ 5,955	\$ 157	\$ 44	\$ 60	\$ 464	\$ 13	\$ 4
of which: securitization		2	53,194	1,478	527	187	4	6,400	47,855	1,131	4	754	5,955	157	44	60	464	13	4
of which: retail underlying		3	36,884	1,140	326	143	4	6,400	31,561	532	4	754	3,979	54	44	60	306	4	4
of which: wholesale		4	16,310	338	201	44	—	—	16,294	599	—	—	1,976	103	—	—	158	9	—
of which: re-securitization		5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: senior		6	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: non-senior		7	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total		8	\$ 53,194	\$ 1,478	\$ 527	\$ 187	\$ 4	\$ 6,400	\$ 47,855	\$ 1,131	\$ 4	\$ 754	\$ 5,955	\$ 157	\$ 44	\$ 60	\$ 464	\$ 13	\$ 4
			2022 Q4																
			</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	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2
of which: securitization		10	46,988	2,296	280	152	2	3,200	45,698	818	2	361	5,709	126	29	29	444	10	2
of which: retail underlying		11	31,456	1,343	63	108	2	3,200	29,225	545	2	361	3,623	55	29	29	277	4	2
of which: wholesale		12	15,532	953	217	44	—	—	16,473	273	—	—	2,086	71	—	—	167	6	—
of which: re-securitization		13	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: senior		14	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: non-senior		15	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total		16	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2
			2022 Q3																
			</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	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ —	\$ 38,867	\$ 769	\$ 1	\$ —	\$ 4,684	\$ 119	\$ 15	\$ —	\$ 357	\$ 10	\$ 1
of which: securitization		18	37,727	1,601	274	34	1	—	38,867	769	1	—	4,684	119	15	—	357	10	1
of which: retail underlying		19	26,876	705	82	—	1	—	27,150	513	1	—	3,116	51	15	—	232	5	1
of which: wholesale		20	10,851	896	192	34	—	—	11,717	256	—	—	1,568	68	—	—	125	5	—
of which: re-securitization		21	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: senior		22	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: non-senior		23	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total		24	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ —	\$ 38,867	\$ 769	\$ 1	\$ —	\$ 4,684	\$ 119	\$ 15	\$ —	\$ 357	\$ 10	\$ 1
			2022 Q2																
			</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	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ —	\$ 35,139	\$ 770	\$ 1	\$ —	\$ 4,311	\$ 119	\$ 19	\$ —	\$ 328	\$ 10	\$ 1
of which: securitization		26	34,212	1,463	199	35	1	—	35,139	770	1	—	4,311	119	19	—	328	10	1
of which: retail underlying		27	24,377	581	—	—	1	—	24,445	513	1	—	2,849	51	19	—	211	5	1
of which: wholesale		28	9,835	882	199	35	—	—	10,694	257	—	—	1,462	68	—	—	117	5	—
of which: re-securitization		29	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: senior		30	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
of which: non-senior		31	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total		32	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ —	\$ 35,139	\$ 770	\$ 1	\$ —	\$ 4,311	\$ 119	\$ 19	\$ —	\$ 328	\$ 10	\$ 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 #	2022 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1	\$	33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2
of which: securitization	2		33,864	793	194	34	2	–	34,059	826	2	–	4,010	153	22	–	304	12	2
of which: retail underlying	3		24,454	491	–	–	2	–	24,373	572	2	–	2,752	86	22	–	203	7	2
of which: wholesale	4		9,410	302	194	34	–	–	9,686	254	–	–	1,258	67	–	–	101	5	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8	\$	33,864	\$ 793	\$ 194	\$ 34	\$ 2	\$ –	\$ 34,059	\$ 826	\$ 2	\$ –	\$ 4,010	\$ 153	\$ 22	\$ –	\$ 304	\$ 12	\$ 2

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 #	2023 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
of which: securitization		2	73,587	608	–	–	–	7,841	66,220	134	–	783	10,236	13	–	45	816	1	–
of which: retail underlying		3	36,413	608	–	–	–	7,841	29,180	–	–	783	3,063	–	–	45	242	–	–
of which: wholesale		4	37,174	–	–	–	–	–	37,040	134	–	–	7,173	13	–	–	574	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
			2022 Q4																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 77,270	\$ 645	\$ –	\$ –	\$ –	\$ 8,958	\$ 68,821	\$ 136	\$ –	\$ 896	\$ 10,522	\$ 14	\$ –	\$ 52	\$ 838	\$ 1	\$ –
of which: securitization		10	77,270	645	–	–	–	8,958	68,821	136	–	896	10,522	14	–	52	838	1	–
of which: retail underlying		11	39,665	645	–	–	–	8,958	31,352	–	–	896	3,294	–	–	52	260	–	–
of which: wholesale		12	37,605	–	–	–	–	–	37,469	136	–	–	7,228	14	–	–	578	1	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 77,270	\$ 645	\$ –	\$ –	\$ –	\$ 8,958	\$ 68,821	\$ 136	\$ –	\$ 896	\$ 10,522	\$ 14	\$ –	\$ 52	\$ 838	\$ 1	\$ –
			2022 Q3																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		17	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
of which: securitization		18	74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–
of which: retail underlying		19	39,371	534	–	–	–	9,060	30,845	–	–	906	3,236	–	–	53	254	–	–
of which: wholesale		20	34,636	–	–	–	–	–	34,508	128	–	–	6,636	13	–	–	531	1	–
of which: re-securitization		21	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		22	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		23	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		24	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
			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		25	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
of which: securitization		26	69,656	521	–	–	–	9,527	60,522	128	–	953	9,169	13	–	57	729	–	–
of which: retail underlying		27	37,209	521	–	–	–	9,527	28,203	–	–	953	2,971	–	–	57	233	–	–
of which: wholesale		28	32,447	–	–	–	–	–	32,319	128	–	–	6,198	13	–	–	496	–	–
of which: re-securitization		29	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		30	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		31	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		32	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –

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 #	2022 Q1																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization	1		\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –
of which: securitization	2		64,063	486	–	–	–	9,895	54,527	127	–	990	8,307	13	–	58	664	1	–
of which: retail underlying	3		34,427	486	–	–	–	9,895	25,018	–	–	990	2,637	–	–	58	210	–	–
of which: wholesale	4		29,636	–	–	–	–	–	29,509	127	–	–	5,670	13	–	–	454	1	–
of which: re-securitization	5		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior	6		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior	7		–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total	8		\$ 64,063	\$ 486	\$ –	\$ –	\$ –	\$ 9,895	\$ 54,527	\$ 127	\$ –	\$ 990	\$ 8,307	\$ 13	\$ –	\$ 58	\$ 664	\$ 1	\$ –

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 #	2023 Q1						2022 Q4					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵
Retail⁶														
Residential secured uninsured		1	0.27 %	0.32 %	28.12 %	4.74 %	93.73 %	91.21 %	0.30 %	0.39 %	28.70 %	5.04 %	95.17 %	92.72 %
Residential secured insured ⁷		2	0.25	0.18	n/a	n/a	96.88	94.03	0.25	0.17	n/a	n/a	97.37	94.68
Qualifying revolving retail		3	1.63	1.35	89.95	83.99	94.76	87.46	1.47	1.20	90.91	84.08	94.62	85.90
Other retail		4	1.75	1.29	55.22	42.19	98.97	95.69	1.76	1.21	56.19	42.76	98.97	95.77
Non-Retail														
Corporate		5	1.72	0.31	22.30	27.77	91.62	79.10	1.75	0.27	21.84	20.74	90.46	85.19
Sovereign		6	0.43	—	7.26	n/a	99.83	n/a	0.26	—	7.44	n/a	99.83	n/a
Bank		7	0.19	—	18.42	n/a	96.47	n/a	0.19	—	18.56	n/a	96.59	n/a
			2022 Q3						2022 Q2					
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵	Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵
Retail⁶														
Residential secured uninsured		8	0.30 %	0.32 %	29.34 %	6.12 %	95.03 %	92.33 %	0.33 %	0.29 %	29.74 %	6.13 %	95.57 %	92.74 %
Residential secured insured ⁷		9	0.27	0.17	n/a	n/a	97.61	95.13	0.30	0.17	n/a	n/a	97.78	95.60
Qualifying revolving retail		10	1.37	1.25	89.75	85.51	92.78	85.69	1.51	1.26	89.44	83.34	94.33	85.91
Other retail		11	1.88	1.16	53.11	42.79	98.95	95.63	2.18	1.18	52.02	42.49	99.18	96.13
Non-Retail														
Corporate		12	1.77	0.26	22.04	16.56	90.64	87.75	1.77	0.30	21.30	16.73	90.72	60.89
Sovereign		13	0.21	—	7.76	n/a	99.80	n/a	0.21	—	7.97	n/a	99.82	n/a
Bank		14	0.19	—	18.40	n/a	96.88	n/a	0.19	—	17.47	n/a	97.05	n/a
			2022 Q1											
			Average Estimated PD ^{1,2}	Actual Default Rate ²	Average Estimated LGD ³	Actual LGD ⁴	Average Estimated EAD	Actual EAD ⁵						
Retail⁶														
Residential secured uninsured		15	0.38 %	0.50 %	29.60 %	7.11 %	96.17 %	94.18 %						
Residential secured insured ⁷		16	0.31	0.18	n/a	n/a	98.52	96.88						
Qualifying revolving retail		17	1.62	1.38	89.40	83.81	94.22	86.48						
Other retail		18	2.46	1.32	50.81	43.39	99.19	96.24						
Non-Retail														
Corporate		19	1.72	0.33	20.83	21.20	90.80	54.83						
Sovereign		20	0.26	—	7.99	n/a	99.83	n/a						
Bank		21	0.18	—	18.61	n/a	96.91	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 Represents actual defaults over trailing 12 months.

⁶ Effective the first quarter of fiscal 2022, retail and non-retail results are generated to align with revised OSFI back-testing reporting.

⁷ LGD for the residential secured insured portfolio is n/a due to the effect of CRM from government backed entities.

Glossary – Basel

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		