



Supplemental Regulatory Disclosure

For the Second Quarter Ended April 30, 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 second 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 (CAR), 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.

On February 1, 2023, OSFI implemented revised capital rules that incorporate the Basel III reforms with adjustments to make them suitable for domestic implementation. These revised rules include revisions to the calculation of credit risk and operational risk requirements, and revisions to the Leverage Requirements Guideline to include a requirement for Domestic Systemically Important Banks (D-SIBs) to hold a leverage ratio buffer of 0.50% in addition to the regulatory minimum requirement of 3.0%. This buffer will also apply to the TLAC leverage ratio supervisory target of 6.75%.

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)	38-39
Flow Statement for Regulatory Capital	4	IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Other Retail	40-41
Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation (CC2)	5	Analysis of Counterparty Credit Risk (CCR) Exposure by Approach (CCR1)	42-43
Leverage Ratio	6	Credit Valuation Adjustment (CVA) Capital Charge (CCR2)	44
Key Metrics – TLAC Requirements (KM2)	7	Standardised approach – CCR exposures by regulatory portfolio and risk weights (CCR3)	45
TLAC Composition (TLAC1)	8	CCR Exposures by Portfolio and PD Scale (CCR4) – Corporate	46-48
Creditor Ranking at Legal Entity Level (TLAC3)	9	CCR Exposures by Portfolio and PD Scale (CCR4) – Sovereign	49-50
Overview of Risk-Weighted Assets (OV1)	10	CCR Exposures by Portfolio and PD Scale (CCR4) – Bank	51-52
Flow Statements for Risk-Weighted Assets – Credit Risk	11	Composition of Collateral for CCR Exposure (CCR5)	53
Flow Statements for Risk-Weighted Assets – Market Risk	12	Credit Derivatives Exposures (CCR6)	54
Flow Statements for Risk-Weighted Assets – Operational Risk	12	Exposures to Central Counterparties (CCR8)	54
Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (LI1)	13	Derivatives – Notional	55-56
Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements (LI2)	14	Derivatives – Credit Exposure	57
Credit Quality of Assets (CR1)	15-16	Securitization Exposures in the Banking Book (SEC1)	58
Credit Risk Mitigation Techniques – Overview (CR3)	17	Securitization Exposures in the Trading Book (SEC2)	59
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)	60-61
Standardized Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects (CR4)	21-22	Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Investor (SEC4)	62-63
Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5)	23-25	AIRB Credit Risk Exposures: Actual and Estimated Parameters	64
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Corporate	26-28	Glossary – Basel	65
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Sovereign	29-30	Acronyms	66
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Bank	31-32		
IRB – Credit Risk Exposures by Portfolio and PD Range (CR6) – Residential Secured	33-37		

Pillar 3 Disclosure Requirements – In January 2015, the Basel Committee on Banking Supervision (BCBS) published the standard for the *Revised Pillar 3 Disclosure Requirements* (Revised Basel Pillar 3 standard). The Revised Basel Pillar 3 standard aim to address the problems identified through the financial crisis and to improve comparability and consistency of financial regulatory disclosures through more standardized formats between banks and across jurisdictions. Furthermore, OSFI issued the Pillar 3 Disclosure Requirements guideline April 2017, effective October 31, 2018. The index below includes disclosure requirement per the BCBS document (and required by OSFI) and lists the location of the related disclosures presented in the second quarter 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 Second Quarter 2023	SFI Second Quarter 2023	SRD Second Quarter 2023	Annual Report 2022
Overview of risk management	OVA – Bank risk management approach.	Annual				16, 69, 75-87, 94, 111
	OV1 – Overview of Risk-Weighted Assets (RWA).	Quarterly			10	
	KM2 – Key Metrics – TLAC requirements.	Quarterly			7	
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 Second Quarter 2023	SFI Second Quarter 2023	SRD Second 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		26-28, 30-32		
	CRB – Additional disclosure related to the credit quality of assets – g) Ageing analysis of accounting past-due exposures ⁴ .	Quarterly	72			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			21-22	
	CR5 – Standardized approach – exposures by asset classes and risk weights.	Quarterly			23-25	
	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			26-41	
	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 under the slotting approach).	N/A				
Counterparty credit risk	CCRA – Qualitative disclosure related to CCR.	Annual				90, 104
	CCR1 – Analysis of CCR exposure by approach.	Quarterly			42-43	
	CCR2 – CVA capital charge.	Quarterly			44	
	CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights.	Quarterly			45	
	CCR4 – IRB – CCR exposures by portfolio and PD scale.	Quarterly			46-52	
	CCR5 – Composition of collateral for CCR exposure.	Quarterly			53	
	CCR6 – Credit derivatives exposures.	Quarterly			54	
	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			54	

Topic	Pillar 3 Disclosure Requirements (Continued)	Frequency	Page			
			RTS Second Quarter 2023	SFI Second Quarter 2023	SRD Second 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			58	
	SEC2 – Securitization exposures in the trading book.	Quarterly			59	
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor.	Quarterly			60-61	
	SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor.	Quarterly			62-63	
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators ⁵ .	Annual				
Liquidity	LIQ1 – Liquidity Coverage Ratio (LCR).	Quarterly	40			
	LIQ2 – Net Stable Funding Ratio (NSFR).	Quarterly	41			
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, with the exception of GSIB1, which is disclosed in the first quarter 2023 RTS.

⁶ Value-at-Risk.

Capital Position – Basel III (CC1)

(\$ millions) As at	LINE #	2023			2022		Cross Reference ¹
		Q2	Q1	Q4	Q3	Q2	
Common Equity Tier 1 Capital							
Common shares plus related contributed surplus	1	\$ 25,912	\$ 25,174	\$ 24,449	\$ 23,807	\$ 23,036	A1+A2+B
Retained earnings	2	74,849	73,501	73,698	69,090	67,046	C
Accumulated other comprehensive income (loss)	3	4,108	1,923	1,988	2,359	2,791	D
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 ²)	4	–	–	–	–	–	
Common Equity Tier 1 Capital before regulatory adjustments	5	104,869	100,598	100,135	95,256	92,873	
Common Equity Tier 1 Capital regulatory adjustments							
Prudential valuation adjustments	6	–	–	–	–	–	
Goodwill (net of related tax liability)	7	(18,016)	(17,134)	(17,498)	(16,585)	(16,607)	E1-E2
Intangibles (net of related tax liability)	8	(2,496)	(2,133)	(2,100)	(1,976)	(1,947)	F1-F2
Deferred tax assets excluding those arising from temporary differences	9	(96)	(85)	(83)	(102)	(101)	G
Cash flow hedge reserve	10	3,678	4,033	5,783	1,974	2,310	H
Shortfall of provisions to expected losses	11	–	–	–	–	–	I
Securitization gain on sale	12	–	–	–	–	–	
Gains and losses due to changes in own credit risk on fair valued liabilities	13	(294)	(152)	(502)	(348)	(265)	J
Defined benefit pension fund net assets (net of related tax liability)	14	(1,129)	(1,132)	(1,038)	(1,504)	(1,236)	K1-K2
Investment in own shares	15	(18)	(18)	(9)	–	(10)	
Reciprocal cross holdings in common equity	16	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	17	(2,135)	(1,649)	(1,428)	(3,079)	(3,487)	L1+L2
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)	18	–	–	–	–	–	
Mortgage servicing rights (amount above 10% threshold)	19	–	–	–	–	–	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	20	–	–	–	–	–	
Amount exceeding the 15% threshold	21	–	–	–	–	–	
of which: significant investments in the common stock of financials	22	–	–	–	–	–	
of which: mortgage servicing rights	23	–	–	–	–	–	
of which: deferred tax assets arising from temporary differences	24	–	–	–	–	–	
Equity investments in funds subject to the fall-back approach	25	(35)	n/a	n/a	n/a	n/a	M
Other deductions or regulatory adjustments to CET1 as determined by OSFI	26	–	–	411	339	336	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	27	–	–	–	–	–	
Total regulatory adjustments to Common Equity Tier 1 Capital	28	(20,541)	(18,270)	(16,464)	(21,281)	(21,007)	
Common Equity Tier 1 Capital	29	84,328	82,328	83,671	73,975	71,866	
Common Equity Tier 1 Capital with transitional arrangements for ECL provisioning not applied	29a	n/a	n/a	83,260	73,636	71,530	
Additional Tier 1 capital instruments							
Directly issued qualifying Additional Tier 1 instruments plus stock surplus	30	11,245	11,246	11,248	7,336	6,539	N+O+P
of which: classified as equity under applicable accounting standards	31	11,245	11,246	11,248	7,336	6,539	
of which: classified as liabilities under applicable accounting standards	32	–	–	–	–	–	
Additional Tier 1 instruments issued by subsidiaries and held by third parties	33	–	–	–	–	–	
Additional Tier 1 capital instruments before regulatory adjustments	34	11,245	11,246	11,248	7,336	6,539	
Additional Tier 1 capital instruments regulatory adjustments							
Investment in own Additional Tier 1 instruments	35	–	–	–	–	–	
Reciprocal cross holdings in Additional Tier 1 instruments	36	–	–	–	–	–	
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	37	(112)	(138)	(124)	(227)	(236)	Q
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	38	(350)	(350)	(350)	(350)	(350)	R
Other deductions from Tier 1 capital as determined by OSFI	39	–	–	–	–	–	
of which: Reverse mortgages	39a	–	–	–	–	–	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	40	–	–	–	–	–	
Total regulatory adjustments to Additional Tier 1 Capital	41	(462)	(488)	(474)	(577)	(586)	
Additional Tier 1 Capital	42	10,783	10,758	10,774	6,759	5,953	
Tier 1 Capital	43	95,111	93,086	94,445	80,734	77,819	
Tier 1 Capital with transitional arrangements for ECL provisioning not applied	43a	n/a	n/a	94,034	80,395	77,483	

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	LINE #	2023			2022		Cross Reference ¹
		Q2	Q1	Q4	Q3	Q2	
Tier 2 capital instruments and provisions							
Directly issued qualifying Tier 2 instruments plus related stock surplus	44	\$ 11,166	\$ 11,138	\$ 11,090	\$ 11,067	\$ 11,051	S
Tier 2 instruments issued by subsidiaries and held by third parties	45	–	–	–	–	–	
Collective allowance	46	2,143	2,265	2,018	1,965	1,964	T
Tier 2 Capital before regulatory adjustments	47	13,309	13,403	13,108	13,032	13,015	
Tier 2 regulatory adjustments							
Investments in own Tier 2 instruments	48	–	–	–	–	–	
Reciprocal cross holding in Tier 2 instruments and Other TLAC-eligible instruments	49	–	–	–	–	–	
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)	50	(232)	(220)	(161)	(272)	(303)	U
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	50a	(68)	(77)	(57)	(152)	(100)	V
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	51	(160)	(160)	(160)	(160)	(160)	W
Other deductions from Tier 2 capital	52	–	–	–	–	–	
Total regulatory adjustments to Tier 2 Capital	53	(460)	(457)	(378)	(584)	(563)	
Tier 2 Capital	54	12,849	12,946	12,730	12,448	12,452	
Total Capital	55	107,960	106,032	107,175	93,182	90,271	
<i>Total Capital with transitional arrangements for ECL provisioning not applied</i>	55a	<i>n/a</i>	<i>n/a</i>	<i>107,175</i>	<i>93,182</i>	<i>90,271</i>	
Total risk-weighted assets	56	\$ 549,398	\$ 531,644	\$ 517,048	\$ 495,706	\$ 488,991	
Capital Ratios							
Common Equity Tier 1 Capital (as percentage of RWA)	57	15.3 %	15.5 %	16.2 %	14.9 %	14.7 %	
<i>Common Equity Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied</i>	57a	<i>n/a</i>	<i>n/a</i>	<i>16.1</i>	<i>14.9</i>	<i>14.6</i>	
Tier 1 Capital Ratio	58	17.3	17.5	18.3	16.3	15.9	
<i>Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied</i>	58a	<i>n/a</i>	<i>n/a</i>	<i>18.2</i>	<i>16.2</i>	<i>15.8</i>	
Total Capital (as percentage of RWA)	59	19.7	19.9	20.7	18.8	18.5	
<i>Total Capital Ratio with transitional arrangements for ECL provisioning not applied</i>	59a	<i>n/a</i>	<i>n/a</i>	<i>20.7</i>	<i>18.8</i>	<i>18.5</i>	
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}	60	8.0	8.0	8.0	8.0	8.0	
<i>of which: capital conservation buffer requirement</i>	61	2.5	2.5	2.5	2.5	2.5	
<i>of which: bank-specific countercyclical buffer requirement⁴</i>	62	–	–	–	–	–	
<i>of which: G-SIB buffer requirement⁵</i>	63	1.0	1.0	1.0	1.0	1.0	
<i>of which: D-SIB buffer requirement</i>	63a	–	–	–	–	–	
Common Equity Tier 1 available to meet buffers (as percentage of RWA)	64	15.3	15.5	16.2	14.9	14.7	
OSFI target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))⁶							
Common Equity Tier 1 target ratio	65	8.0	8.0	8.0	8.0	8.0	
Tier 1 target ratio	66	9.5	9.5	9.5	9.5	9.5	
Total Capital target ratio	67	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 February 1, 2023, the buffer is 3%.

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 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		
	Q2	Q1	Q4	Q3	Q2
68	\$ 8,646	\$ 8,397	\$ 8,510	\$ 7,704	\$ 7,535
69	3,096	2,377	2,070	2,218	2,113
70	95	97	104	101	101
71	1,131	1,295	1,140	1,646	2,927
72	9	277	300	283	274
73	9	236	247	238	229
74	2,181	2,029	2,182	2,066	2,071
75	2,134	2,029	2,182	2,066	2,071
76	17.6 %	17.8 %	17.7 %	17.4 %	17.9 %
77	17.6	17.8	17.7	17.4	17.9
78	18.6	18.8	18.8	18.5	19.0
79	40.1	42.4	42.5	41.3	40.9
80	40.1	42.4	42.5	41.3	40.9
81	40.1	42.4	42.5	41.3	40.9

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		2022		
		Q2	Q1	Q4	Q3	Q2
Common Equity Tier 1						
Balance at beginning of period	1	\$ 82,328	\$ 83,671	\$ 73,975	\$ 71,866	\$ 71,523
New capital issues	2	45	26	23	7	14
Redeemed capital ²	3	—	—	—	—	(1,431)
Gross dividends (deductions)	4	(1,964)	(1,829)	(1,720)	(1,647)	(1,669)
Shares issued in lieu of dividends (add back)	5	713	705	596	610	114
Profit attributable to shareholders of the parent company ³	6	3,351	1,582	6,671	3,214	3,811
Removal of own credit spread (net of tax)	7	(142)	350	(154)	(83)	(123)
Movements in other comprehensive income						
Currency translation differences	8	1,296	(2,040)	4,335	(111)	1,003
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	61	3	(209)	97	(458)
Other	11	473	222	(688)	(754)	(1,855)
Goodwill and other intangible assets (deduction, net of related tax liability)	12	(1,245)	331	(1,037)	(7)	(50)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	13	(11)	(2)	19	(1)	—
Prudential valuation adjustments	14	—	—	—	—	—
Other	15	(577)	(691)	1,860	784	987
Balance at end of period	16	84,328	82,328	83,671	73,975	71,866
Additional Tier 1 Capital						
Balance at beginning of period	17	10,758	10,774	6,759	5,953	5,333
New additional Tier 1 eligible capital issues	18	—	—	3,903	800	850
Redeemed capital	19	—	—	—	—	—
Other, including regulatory adjustments and transitional arrangements	20	25	(16)	112	6	(230)
Balance at end of period	21	10,783	10,758	10,774	6,759	5,953
Total Tier 1 Capital	22	95,111	93,086	94,445	80,734	77,819
Tier 2 Capital						
Balance at beginning of period	23	12,946	12,730	12,448	12,452	12,532
New Tier 2 eligible capital issues	24	—	—	—	—	—
Redeemed capital	25	—	—	—	—	—
Amortization adjustments	26	—	—	—	—	—
Allowable collective allowance	27	(122)	247	53	1	(149)
Other, including regulatory adjustments and transitional arrangements	28	25	(31)	229	(5)	69
Balance at end of period	29	12,849	12,946	12,730	12,448	12,452
Total Regulatory Capital	30	\$ 107,960	\$ 106,032	\$ 107,175	\$ 93,182	\$ 90,271

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		Cross Reference ³
	Balance Sheet ¹	Under Regulatory scope of consolidation ²	
Cash and due from banks	6,874	6,865	
Interest-bearing deposits with banks	103,324	103,225	
Trading loans, securities, and other	157,539	157,539	
Non-trading financial assets at fair value through profit or loss	8,546	7,924	
Derivatives	75,212	75,213	
Financial assets designated at fair value through profit or loss	6,237	1,572	
Financial assets at fair value through other comprehensive income	74,009	70,638	
Equity investments in funds subject to the fail-back approach		35	M
Non-Significant investments in financials (excluding Schwab)			
Non-significant investments exceeding regulatory thresholds – CET1		103	L1
Non-significant investments exceeding regulatory thresholds – Additional Tier 1		112	Q
Non-significant investments exceeding regulatory thresholds – Tier 2		232	U
Non-significant investments previously designated for the 5% threshold but no longer meets the conditions		68	V
Non-significant investments not exceeding regulatory thresholds		1,491	
Debt securities at amortized cost, net of allowance for credit losses	330,891	330,865	
Securities purchased under reverse repurchase agreements	198,076	198,076	
Loans	856,262	856,262	
Allowance for loan losses	(6,644)	(6,644)	
Eligible allowance reflected in Tier 2 regulatory capital		(2,143)	T
Shortfall of allowance to expected loss		–	I
Allowances not reflected in regulatory capital		(4,501)	
Other	117,126	113,712	
Investment in Schwab			
Non-significant investments exceeding regulatory thresholds		2,032	L2
Non-significant investments not exceeding regulatory thresholds		7,087	
Goodwill		18,163	E1
Other intangibles		2,620	F1
Other intangibles (Mortgage Servicing Rights)		95	
Deferred tax assets			
Deferred tax assets (DTA) excluding those arising from temporary differences		96	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback		1,131	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback		2,227	
Other DTA/DTL adjustments ⁴		(456)	
Significant investments in financials		–	
Significant investments exceeding regulatory thresholds		79	
Significant investments not exceeding regulatory thresholds		1,562	K1
Defined pension benefits		79,056	
Other Assets			
TOTAL ASSETS	1,926,452	1,915,247	
LIABILITIES AND EQUITY			
Trading deposits	25,077	25,077	
Derivatives	63,706	63,706	
Securitization liabilities at fair value	12,832	12,832	
Financial liabilities designated at fair value through profit or loss	201,061	201,061	
Deposits	1,189,370	1,189,370	
Other	306,926	295,721	
Deferred tax liabilities			
Goodwill		167	E2
Intangible assets (excluding mortgage servicing rights)		124	F2
Defined benefit pension fund assets		433	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)		(8)	
Other DTA/DTL adjustments ⁴		(456)	
Gains and losses due to changes in own credit risk on fair value liabilities		294	J
Other liabilities		295,167	
Subordinated notes and debentures	11,366	11,366	
Directly issued qualifying Tier 2 instruments		11,166	S
Regulatory capital amortization of maturing debentures		–	
Subordinated notes not allowed for regulatory capital		200	
Liabilities	1,810,338	1,799,133	
Common Shares	25,852	25,852	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	(99)	(99)	A2
Treasury Shares – Preferred	(10)	(10)	
Treasury Shares – non-viability contingent capital (NVCC) Preferred Shares		(10)	O
Contributed Surplus	161	161	
Contributed surplus – Common Shares		159	B
Contributed surplus – Preferred Shares		2	P
Retained Earnings	74,849	74,849	C
Accumulated other comprehensive income (AOCI)	4,108	4,108	D
Cash flow hedges requiring derecognition		(3,678)	H
Net AOCI included as capital		7,786	
TOTAL LIABILITIES AND EQUITY	1,926,452	1,915,247	

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, TD Reinsurance (Barbados) Inc., and Cowen Insurance which have total assets included in the consolidated Bank of \$11.2 billion and total equity of \$3.5 billion, of which \$350 million is deducted from additional Tier 1, and \$160 million is deducted from Tier 2 Capital. Cross referenced (R, W) respectively, to the Capital Position – Basel III on pages 1 and 2.

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

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

Leverage Ratio

(\$ millions, except as noted)

As at

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

Total consolidated assets as per published financial statements	1	\$ 1,926,452	\$ 1,928,284	\$ 1,917,528	\$ 1,840,811	\$ 1,825,276	1
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(8,028)	(7,821)	(7,713)	(7,516)	(7,350)	2
Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	3	(1,396)	(1,257)	(959)	(1,228)	(1,228)	3
Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	4	–	–	–	–	–	4
Adjustments for derivative financial instruments	5	12,246	9,996	(12,822)	(4,257)	(21,166)	5
Adjustment for securities financing transactions (SFTs)	6	(21,438)	(24,003)	(18,349)	(8,718)	(16,875)	6
Adjustment for off-balance sheet items (credit equivalent amounts)	7	216,771	206,613	200,941	189,121	188,252	7
Other adjustments	8	(41,063)	(153,986)	(144,894)	(142,809)	(138,747)	8
Leverage Ratio Exposure	9	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	9

Leverage Ratio Common Disclosure Template (LR2)

On-balance sheet exposures

On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	10	\$ 1,623,385	\$ 1,534,114	\$ 1,516,770	\$ 1,473,949	\$ 1,429,075	1
Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	11	–	–	–	–	–	2
Deductions of receivables assets for cash variation margin provided in derivative transactions	12	(8,369)	(9,486)	(11,552)	(10,506)	(12,658)	3
Less: Asset amounts deducted in determining Tier 1 Capital	13	(20,709)	(18,606)	(16,848)	(21,848)	(21,663)	4
Total on-balance sheet exposures (excluding derivatives and SFTs)	14	1,594,307	1,506,022	1,488,370	1,441,595	1,394,754	5

Derivative exposures

Replacement cost associated with all derivative transactions (such as net of eligible cash variation margin)	15	34,387	35,374	41,542	30,804	34,722	6
Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	16	53,967	56,417	54,534	49,897	53,961	7
Exempted central counterparty (CCP)-leg of client cleared trade exposures	17	–	–	–	–	–	8
Adjusted effective notional amount of written credit derivatives	18	8,786	9,461	7,816	2,721	2,770	9
Adjusted effective notional offsets and add-on deductions for written credit derivatives	19	(1,312)	(2,422)	(1,289)	(1,292)	(1,160)	10
Total derivative exposures	20	95,828	98,830	102,603	82,130	90,293	11

Securities financing transaction exposures

Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	21	198,074	170,365	160,167	161,275	171,738	12
Netted amounts of cash payables and cash receivables of gross SFT assets	22	(25,589)	(27,724)	(22,464)	(12,611)	(21,823)	13
Counterparty credit risk (CCR) exposure for SFTs	23	4,153	3,720	4,115	3,894	4,948	14
Agent transaction exposures	24	–	–	–	–	–	15
Total securities financing transaction exposures	25	176,638	146,361	141,818	152,558	154,863	16

Other off-balance sheet exposures

Off-balance sheet exposure at gross notional amount	26	756,455	711,041	697,807	663,218	661,594	17
Adjustments for conversion to credit equivalent amounts	27	(539,684)	(504,428)	(496,866)	(474,097)	(473,342)	18
Off-balance sheet items	28	216,771	206,613	200,941	189,121	188,252	19

Capital on total exposures

Tier 1 Capital – "All-in" basis (line 43 on page 1)	29	95,111	93,086	94,445	80,734	77,819	20
Tier 1 Capital with transitional arrangements for ECL provisioning not applied	30	n/a	n/a	94,034	80,395	77,483	20a

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

Total Exposures (sum of lines 14, 20, 25 and 28) – All-in basis	31	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162	21
Leverage Ratio	32	4.6 %	4.8 %	4.9 %	4.3 %	4.3 %	22
Leverage Ratio with transitional arrangements for ECL provisioning not applied	33	n/a	n/a	4.9	4.3	4.2	22a

Key Metrics – TLAC Requirements (KM2)

(\$ millions, except as noted)

LINE #	2023		2022		Q2
	Q2	Q1	Q4	Q3	
Resolution group 1					
1	\$ 188,127	\$ 194,443	\$ 181,871	\$ 158,390	\$ 148,567
1a	<i>n/a</i>	<i>n/a</i>	<i>181,871</i>	<i>158,390</i>	<i>148,567</i>
2	549,398	531,644	517,048	495,706	488,991
3	34.2 %	36.6 %	35.2 %	32.0 %	30.4 %
3a	<i>n/a</i>	<i>n/a</i>	35.2	32.0	30.4
4	\$ 2,083,544	\$ 1,957,826	\$ 1,933,732	\$ 1,865,404	\$ 1,828,162
5	9.0 %	9.9 %	9.4 %	8.5 %	8.1 %
5a	<i>n/a</i>	<i>n/a</i>	9.4	8.5	8.1
6a	Yes	Yes	Yes	Yes	Yes
6b	No	No	No	No	No
6c	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

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)

LINE #	2023			2022	
	Q2	Q1	Q4	Q3	Q2
Regulatory capital elements of TLAC and adjustments					
1	\$ 84,328	\$ 82,328	\$ 83,671	\$ 73,975	\$ 71,866
2	10,783	10,758	10,774	6,759	5,953
3	–	–	–	–	–
4	–	–	–	–	–
5	10,783	10,758	10,774	6,759	5,953
6	12,849	12,946	12,730	12,448	12,452
7	–	–	–	–	–
8	–	–	–	–	–
9	–	–	–	–	–
10	12,849	12,946	12,730	12,448	12,452
11	107,960	106,032	107,175	93,182	90,271
Non-regulatory capital elements of TLAC					
12	n/a	n/a	n/a	n/a	n/a
13	80,474	88,834	75,306	65,405	58,464
14	n/a	n/a	n/a	n/a	n/a
15	–	–	–	–	–
16	n/a	n/a	n/a	n/a	n/a
17	80,474	88,834	75,306	65,405	58,464
18	188,434	194,866	182,481	158,587	148,735
19	n/a	n/a	n/a	n/a	n/a
20	(307)	(423)	(610)	(197)	(168)
21	–	–	–	–	–
22	188,127	194,443	181,871	158,390	148,567
23	549,398	531,644	517,048	495,706	488,991
24	2,083,544	1,957,826	1,933,732	1,865,404	1,828,162
TLAC ratios and buffers					
25	34.2 %	36.6 %	35.2 %	32.0 %	30.4 %
26	9.0	9.9	9.4	8.5	8.1
27	10.8	11.0	11.7	10.3	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).

Creditor Ranking at Legal Entity Level (TLAC3)

(\$ millions) As at	LINE #	2023 Q2					2023 Q1												
		Creditor Ranking					Creditor Ranking												
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5						
		(most junior)					(most senior)					(most junior)					(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
Total capital and liabilities net of credit risk mitigation		25,852	11,253	11,479	98,316	-	146,900	25,094	11,253	11,444	96,319	-	144,110						
Subset of row 2 that are excluded liabilities		117	10	204	17,540	-	17,871	121	9	201	7,161	-	7,492						
Total capital and liabilities less excluded liabilities (row 2 minus row 3)		25,735	11,243	11,275	80,776	-	129,029	24,973	11,244	11,243	89,158	-	136,618						
Subset of row 4 that are potentially eligible as TLAC		25,735	11,243	11,275	80,776	-	129,029	24,973	11,244	11,243	89,158	-	136,618						
Subset of row 5 with 1 year ≤ residual maturity < 2 years		-	-	-	20,567	-	20,567	-	-	-	25,702	-	25,702						
Subset of row 5 with 2 years ≤ residual maturity < 5 years		-	-	-	43,000	-	43,000	-	-	-	44,820	-	44,820						
Subset of row 5 with 5 years ≤ residual maturity < 10 years		-	-	11,275	17,189	-	28,464	-	-	11,243	18,616	-	29,859						
Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	20	-	20	-	-	-	20	-	20						
Subset of row 5 that is perpetual securities		25,735	11,243	-	-	-	36,978	24,973	11,244	-	-	-	36,217						

	LINE #	2022 Q4					2022 Q3												
		Creditor Ranking					Creditor Ranking												
		1	2	3	4	5	Sum of 1 to 5	1	2	3	4	5	Sum of 1 to 5						
		(most junior)					(most senior)					(most junior)					(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum	Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum						
Total capital and liabilities net of credit risk mitigation		24,363	11,253	11,492	88,874	-	135,982	23,744	7,350	11,370	76,146	-	118,610						
Subset of row 12 that are excluded liabilities		100	7	275	13,194	-	13,576	104	16	222	10,405	-	10,747						
Total capital and liabilities less excluded liabilities (row 12 minus row 13)		24,263	11,246	11,217	75,680	-	122,406	23,640	7,334	11,148	65,741	-	107,863						
Subset of row 14 that are potentially eligible as TLAC		24,263	11,246	11,217	75,680	-	122,406	23,640	7,334	11,148	65,741	-	107,863						
Subset of row 15 with 1 year ≤ residual maturity < 2 years		-	-	-	18,400	-	18,400	-	-	-	14,739	-	14,739						
Subset of row 15 with 2 years ≤ residual maturity < 5 years		-	-	-	43,321	-	43,321	-	-	-	39,048	-	39,048						
Subset of row 15 with 5 years ≤ residual maturity < 10 years		-	-	11,217	13,939	-	25,156	-	-	11,148	11,935	-	23,083						
Subset of row 15 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	20	-	20	-	-	-	19	-	19						
Subset of row 15 that is perpetual securities		24,263	11,246	-	-	-	35,509	23,640	7,334	-	-	-	30,974						

	LINE #	2022 Q2							
		Creditor Ranking							
		1	2	3	4	5	Sum of 1 to 5		
		(most junior)					(most senior)		
Description of creditor ranking (free text)		Common Shares	Preferred shares & Tier 1 notes	Subordinated debts	Bail-in debts ¹	Other liabilities ²	Sum		
Total capital and liabilities net of credit risk mitigation		23,127	6,550	11,373	65,080	-	106,130		
Subset of row 22 that are excluded liabilities		253	13	230	6,228	-	6,724		
Total capital and liabilities less excluded liabilities (row 22 minus row 23)		22,874	6,537	11,143	58,852	-	99,406		
Subset of row 24 that are potentially eligible as TLAC		22,874	6,537	11,143	58,852	-	99,406		
Subset of row 25 with 1 year ≤ residual maturity < 2 years		-	-	-	16,126	-	16,126		
Subset of row 25 with 2 years ≤ residual maturity < 5 years		-	-	-	33,264	-	33,264		
Subset of row 25 with 5 years ≤ residual maturity < 10 years		-	-	11,143	9,443	-	20,586		
Subset of row 25 with residual maturity ≥ 10 years, but excluding perpetual securities		-	-	-	19	-	19		
Subset of row 25 that is perpetual securities		22,874	6,537	-	-	-	29,411		

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			
		Q2	Q1	Q4	Q3	Q2	Q2	Q1	Q4	Q3	Q2	
Credit risk (excluding counterparty credit risk) (CCR)	1	\$ 389,154	\$ 373,596	\$ 357,448	\$ 334,196	\$ 324,716	\$ 31,132	\$ 29,888	\$ 28,596	\$ 26,736	\$ 25,977	1
Of which: standardized approach (SA) ³	2	54,045	33,548	33,157	31,386	30,321	4,324	2,684	2,653	2,511	2,426	2
Of which: foundation internal ratings-based (FIRB) approach	3	79,490	n/a	n/a	n/a	n/a	6,359	n/a	n/a	n/a	n/a	3
Of which: supervisory slotting approach	4	–	n/a	n/a	n/a	n/a	–	n/a	n/a	n/a	n/a	4
Of which: advanced internal ratings-based (AIRB) approach	5	255,619	340,048	324,291	302,810	294,395	20,449	27,204	25,943	24,225	23,551	5
Counterparty credit risk	6	16,005	18,680	19,151	19,322	18,301	1,280	1,494	1,532	1,546	1,464	6
Of which: standardized approach for counterparty credit risk (SA-CCR)	7	9,930	8,328	8,685	8,694	8,348	794	666	695	696	668	7
Of which: internal model method (IMM)	8	–	–	–	–	–	–	–	–	–	–	8
Of which: other CCR ⁴	9	6,075	10,352	10,466	10,628	9,953	486	828	837	850	796	9
Credit valuation adjustment (CVA)	10	6,659	n/a	n/a	n/a	n/a	533	n/a	n/a	n/a	n/a	10
Equity positions in banking book under market-based approach ⁵	11	n/a	24,635	24,851	26,781	30,497	n/a	1,971	1,988	2,142	2,440	7
Equity investments in funds – look-through approach	12	3,094	2,385	1,876	1,821	1,609	248	191	150	145	129	11
Equity investments in funds – mandate-based approach	13	413	310	383	361	343	33	25	31	29	27	12
Equity investments in funds – fall-back approach ⁶	14	n/a	491	1,044	850	765	n/a	39	84	68	61	10
Settlement risk	15	253	49	98	33	78	20	4	8	3	6	13
Securitization exposures in banking book	16	16,916	17,532	17,205	15,088	14,063	1,353	1,403	1,376	1,207	1,125	14
Of which: securitization internal ratings-based approach (SEC-IRBA)	17	2,577	1,327	1,015	659	695	206	106	81	52	56	15
Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	18	14,219	16,035	16,050	14,297	13,236	1,138	1,283	1,284	1,144	1,059	16
Of which: securitization standardized approach (SEC-SA)	19	120	170	140	132	132	9	14	11	11	10	17
Market risk	20	21,777	19,554	22,913	24,599	23,522	1,742	1,564	1,833	1,968	1,882	18
Of which: standardized approach (SA)	21	6,232	2,806	2,289	2,889	3,088	499	224	183	231	247	19
Of which: internal model approaches (IMA)	22	15,545	16,748	20,624	21,710	20,434	1,243	1,340	1,650	1,737	1,635	20
Capital charge for switch between trading book and banking book	23	–	n/a	n/a	n/a	n/a	–	n/a	n/a	n/a	n/a	21
Operational risk	24	83,938	64,987	63,795	62,744	62,246	6,715	5,199	5,104	5,020	4,980	22
Amounts below the thresholds for deduction (subject to 250% risk weight)	25	11,189	9,425	8,284	9,911	12,851	896	754	663	792	1,028	23
Output floor applied (%)	26	65	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	24
Floor adjustment (before application of transitional cap)	27	4,356	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	25
Floor adjustment (after application of transitional cap)	28	–	–	–	–	–	–	–	–	–	–	26
Total (lines 1+6+10+11+12+13+14+15+16+20+23+24+25+28)	29	\$ 549,398	\$ 531,644	\$ 517,048	\$ 495,706	\$ 488,991	\$ 43,952	\$ 42,532	\$ 41,365	\$ 39,656	\$ 39,119	27

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.

⁵ As of the second quarter of 2023, equity positions are included with credit risk exposures under the standardized approach.

⁶ As of the second quarter of 2023, these are now a deduction from CET1 capital.

Flow Statements for Risk-Weighted Assets – Credit Risk

(\$ millions) As at	LINE #	2023 Q2				2023 Q1			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	1	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223
Asset size ⁴	2	(1,019)	717	(1,414)	213	9,230	8,465	(680)	(806)
Asset quality ⁵	3	5,797	5,797	520	505	6,821	6,821	198	221
Model updates ⁶	4	(1,625)	(1,625)	–	–	(240)	(240)	–	–
Methodology and policy ⁷	5	(20,739)	(13,525)	3,222	3,243	5,068	5,068	–	–
Acquisitions and disposals ⁸	6	5,019	–	1,418	–	–	–	–	–
Foreign exchange movements ⁹	7	4,826	3,697	238	135	(5,780)	(4,357)	11	7
Other ¹⁰	8	337	–	–	–	2,135	–	–	–
RWA, balance at end of period	9	\$ 421,019	\$ 335,109	\$ 22,664	\$ 14,741	\$ 428,423	\$ 340,048	\$ 18,680	\$ 10,645

		2022 Q4				2022 Q3			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach	Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	10	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273
Asset size ⁴	11	5,456	7,771	(1,345)	(323)	8,814	11,044	1,162	915
Asset quality ⁵	12	1,955	1,955	424	151	(3,221)	(3,221)	–	(115)
Model updates ⁶	13	685	685	–	–	907	907	–	–
Methodology and policy ⁷	14	–	–	–	–	–	–	–	–
Acquisitions and disposals ⁸	15	–	–	–	–	–	–	–	–
Foreign exchange movements ⁹	16	14,991	11,070	750	397	(398)	(315)	(141)	(75)
Other ¹⁰	17	(939)	–	–	–	(1,983)	–	–	–
RWA, balance at end of period	18	\$ 411,189	\$ 324,291	\$ 19,151	\$ 11,223	\$ 389,041	\$ 302,810	\$ 19,322	\$ 10,998

		2022 Q2			
		Non-counterparty credit risk ¹	Of which internal ratings-based (IRB) approach ²	Counterparty credit risk ³	Of which IRB approach
RWA, balance at beginning of period	19	\$ 371,009	\$ 286,114	\$ 18,323	\$ 10,385
Asset size ⁴	20	9,088	7,426	655	26
Asset quality ⁵	21	(659)	(659)	(629)	(118)
Model updates ⁶	22	–	–	–	–
Methodology and policy ⁷	23	–	–	–	–
Acquisitions and disposals ⁸	24	–	–	–	–
Foreign exchange movements ⁹	25	2,082	1,514	(48)	(20)
Other ¹⁰	26	3,402	–	–	–
RWA, balance at end of period	27	\$ 384,922	\$ 294,395	\$ 18,301	\$ 10,273

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).

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 second quarter of 2023, increased mainly due to the U.S. Retail segment.

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 change in the second quarter of 2023 is due to implementation of Basel III Reforms.

⁸ The Acquisitions and disposals category reflects changes due to business acquisitions or disposals, and for the second quarter of 2023, represents the inclusion of the acquisition of Cowen Inc.

⁹ 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.

¹⁰ 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	LINE #	2023		2022		
		Q2	Q1	Q4	Q3	Q2
RWA, balance at beginning of period	1	\$ 19,554	\$ 22,913	\$ 24,599	\$ 23,522	\$ 19,890
Movement in risk levels ¹	2	(1,397)	(3,359)	(1,686)	1,260	3,632
Model updates/changes ²	3	–	–	–	–	–
Methodology and policy ³	4	–	–	–	(183)	–
Acquisitions and disposals ⁴	5	3,620	–	–	–	–
Foreign exchange movements and other ⁵	6	n/m ⁶	n/m	n/m	n/m	n/m
RWA, balance at end of period	7	\$ 21,777	\$ 19,554	\$ 22,913	\$ 24,599	\$ 23,522

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 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. The increase in RWA was due to the acquisition of Cowen Inc.

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	LINE #	2023		2022		
		Q2	Q1	Q4	Q3	Q2
Disclosure for Operational Risk Risk-Weighted Assets Movement by Key Driver						
RWA, balance at beginning of period	1	\$ 64,987	\$ 63,795	\$ 62,744	\$ 62,246	\$ 61,630
Revenue generation ¹	2	n/a	1,192	1,051	498	616
Methodology and policy ²	3	14,103	–	–	–	–
Business growth ³	4	1,542	–	–	–	–
Acquisitions and disposals ⁴	5	3,306	–	–	–	–
RWA, balance at end of period⁵	6	\$ 83,938	\$ 64,987	\$ 63,795	\$ 62,744	\$ 62,246

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.

² The Methodology and policy category reflects newly adopted methodology changes to the calculations driven by regulatory policy changes. For the second quarter of 2023, this is mainly due to implementation of Basel III Reforms.

³ The Business growth category reflects changes in the three-year average Business Indicator; a financial proxy measure for operational risk exposure used in Basel III Standardized Approach (SA).

⁴ The Acquisitions and disposals category reflects changes due to business acquisitions or disposals, and for the second quarter of 2023, represents the inclusion of the acquisition of Cowen Inc.

⁵ TD adopted the Basel III SA for Operational Risk RWA in Q2 2023 as per OSFI Requirements.

Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories (L1)

(\$ millions) As at	LINE #	2023 Q2						
		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	\$ 6,874	\$ 6,865	\$ 7,222	\$ -	\$ -	\$ -	\$ (357)
Interest-bearing deposits with banks	2	103,324	103,225	102,971	-	-	254	-
Trading loans, securities, and other	3	157,539	157,539	3,711	-	-	153,828	-
Non-trading financial assets at fair value through profit or loss	4	8,546	7,924	3,092	-	6,013	-	(1,181)
Derivatives	5	75,212	75,213	-	75,213	-	69,064	-
Financial assets designated at fair value through profit or loss	6	5,237	1,572	1,807	-	-	-	(235)
Financial assets at fair value through other comprehensive income	7	74,009	70,638	65,560	-	3,555	-	1,523
Debt securities at amortized cost, net of allowance for credit losses	8	330,891	330,865	272,021	-	59,164	-	(320)
Securities purchased under reverse repurchase agreements	9	198,076	198,076	-	198,076	-	8,051	-
Residential mortgages	10	300,255	300,255	300,841	-	-	-	(586)
Consumer instalment and other personal	11	207,610	207,610	207,921	-	-	-	(311)
Credit card	12	36,508	36,508	27,956	-	7,904	-	648
Business and government	13	311,889	311,889	291,695	-	28,743	-	(8,549)
Allowance for loan losses	14	(6,644)	(6,644)	(3)	-	-	-	(6,641)
Customers' liability under acceptances	15	19,558	19,558	19,558	-	-	-	-
Investment in Schwab	16	9,119	9,119	9,119	-	-	-	-
Goodwill	17	18,183	18,183	-	-	-	-	18,183
Other intangibles	18	2,715	2,715	-	-	-	-	2,715
Land, buildings, equipment, and other depreciable assets	19	9,364	9,257	9,257	-	-	-	-
Deferred tax assets	20	3,065	2,998	2,462	-	-	-	536
Amounts receivable from brokers, dealers and clients	21	28,036	28,036	2,767	-	-	-	25,269
Other assets	22	27,086	23,846	10,615	8,180	261	-	4,790
Total assets	23	\$ 1,926,452	\$ 1,915,247	\$ 1,338,572	\$ 281,469	\$ 105,640	\$ 231,197	\$ 35,484
Liabilities								
Trading deposits	24	\$ 25,077	\$ 25,077	\$ -	\$ -	\$ -	\$ 24,448	\$ 629
Derivatives	25	63,706	63,706	-	63,706	-	61,449	-
Securitization liabilities at fair value	26	12,832	12,832	-	-	-	12,832	-
Financial liabilities designated at fair value through profit or loss	27	201,061	201,061	-	-	-	4	201,057
Deposits	28	1,189,370	1,189,370	-	-	-	-	1,189,370
Acceptances	29	19,558	19,558	-	-	-	-	19,558
Obligations related to securities sold short	30	48,797	48,797	-	-	-	46,953	1,844
Obligations related to securities sold under repurchase agreements	31	146,959	146,959	-	146,959	-	4,348	-
Securitization liabilities at amortized cost	32	14,756	14,756	-	-	-	-	14,756
Amounts payable to brokers, dealers, and clients	33	26,783	26,783	-	-	-	-	26,783
Insurance-related liabilities	34	7,295	18	-	-	-	-	18
Other liabilities	35	42,778	38,850	-	-	-	-	38,850
Subordinated notes and debentures	36	11,366	11,366	-	-	-	-	11,366
Total liabilities	37	\$ 1,810,338	\$ 1,799,133	\$ -	\$ 210,665	\$ -	\$ 150,034	\$ 1,504,231

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 Q2				
		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	\$ 1,956,878	\$ 1,338,572	\$ 281,469	\$ 105,640	\$ 231,197
Liabilities carrying value amount under regulatory scope of consolidation	2	360,699	-	210,665	-	150,034
Total net amount under regulatory scope of consolidation	3	1,596,179	1,338,572	70,804	105,640	81,163
Off-balance sheet amounts	4	370,611	351,972	-	18,639	-
Differences due to different netting rules, other than those already included in line 2	5	54,270	-	54,270	-	-
Adjustment for derivatives and PFE	6	71,566	-	71,566	-	-
Gross up for repo-style transactions	7	293,917	-	293,917	-	-
Exposure amounts considered for regulatory purposes	8	\$ 2,386,543	\$ 1,690,544	\$ 490,557	\$ 124,279	\$ 81,163

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						
			Q2						
			Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		1	\$ 2,659	\$ 832,993	\$ (6,641)	\$ (3)	\$ (9)	\$ (6,629)	\$ 829,011
Debt securities		2	–	334,319	(2)	–	–	(2)	334,317
Off-balance sheet exposures		3	104	689,916	(1,000)	–	–	(1,000)	689,020
Total		4	\$ 2,763	\$ 1,857,228	\$ (7,643)	\$ (3)	\$ (9)	\$ (7,631)	\$ 1,852,348
			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:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		5	\$ 2,591	\$ 829,343	\$ (6,489)	\$ (3)	\$ (11)	\$ (6,475)	\$ 825,445
Debt securities		6	–	335,899	(1)	–	–	(1)	335,898
Off-balance sheet exposures		7	124	612,423	(985)	–	–	(985)	611,562
Total		8	\$ 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:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		9	\$ 2,503	\$ 832,001	\$ (6,427)	\$ (3)	\$ (11)	\$ (6,413)	\$ 828,077
Debt securities		10	–	334,568	(1)	–	–	(1)	334,567
Off-balance sheet exposures		11	116	603,014	(931)	–	–	(931)	602,199
Total		12	\$ 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:	Net values
			Defaulted exposures ²	Non-defaulted exposures	Allowances/impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans		13	\$ 2,332	\$ 801,690	\$ (6,036)	\$ (3)	\$ (12)	\$ (6,021)	\$ 797,986
Debt securities		14	–	326,119	(2)	–	–	(2)	326,117
Off-balance sheet exposures		15	57	571,823	(875)	–	–	(875)	571,005
Total		16	\$ 2,389	\$ 1,699,632	\$ (6,913)	\$ (3)	\$ (12)	\$ (6,898)	\$ 1,695,108

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 \$1,646 million (January 31, 2023 – \$1,541 million, October 31, 2022 – \$1,470 million; July 31, 2022 – \$1,395 million) is in the default category and \$1,013 million as at April 30, 2023 (January 31, 2023 – \$1,050 million; October 31, 2022 – \$1,033 million; July 31, 2022 – \$937 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 Q2						
		Gross carrying values of:			Of which ECL accounting provisions for credit losses on SA exposures:		Of which ECL accounting provisions for credit losses on IRB exposures:	Net values
		Defaulted exposures ²	Non-defaulted exposures	Allowances/impairments ³	Allocated in regulatory category of Specific ⁴	Allocated in regulatory category of General ⁴		
Loans	1	\$ 2,397	\$ 777,967	\$ (6,073)	\$ (3)	\$ (10)	\$ (6,060)	774,291
Debt securities	2	–	314,108	(1)	–	–	(1)	314,107
Off-balance sheet exposures	3	55	561,836	(834)	–	–	(834)	561,057
Total	4	\$ 2,452	\$ 1,653,911	\$ (6,908)	\$ (3)	\$ (10)	\$ (6,895)	1,649,455

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

² Includes total impaired exposures of which \$1,471 million is in the default category and \$926 million as at April 30, 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 Q2					2023 Q1				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	1	\$ 293,093	\$ 542,559	\$ 458,116	\$ 84,412	\$ 31	\$ 296,396	\$ 535,538	\$ 443,349	\$ 92,183	\$ 6
Debt securities	2	333,461	858	–	–	858	334,956	943	–	–	943
Total	3	\$ 626,554	\$ 543,417	\$ 458,116	\$ 84,412	\$ 889	\$ 631,352	\$ 536,481	\$ 443,349	\$ 92,183	\$ 949
<i>Of which: defaulted</i>	4	<i>1,359</i>	<i>1,300</i>	<i>1,129</i>	<i>171</i>	<i>–</i>	<i>1,347</i>	<i>1,244</i>	<i>1,090</i>	<i>154</i>	<i>–</i>
		2022 Q4					2022 Q3				
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³	Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³
Loans	5	\$ 293,540	\$ 540,964	\$ 444,970	\$ 95,987	\$ 7	\$ 278,065	\$ 525,957	\$ 429,593	\$ 96,358	\$ 6
Debt securities	6	333,276	1,292	–	–	1,292	324,857	1,262	–	–	1,262
Total	7	\$ 626,816	\$ 542,256	\$ 444,970	\$ 95,987	\$ 1,299	\$ 602,922	\$ 527,219	\$ 429,593	\$ 96,358	\$ 1,268
<i>Of which: defaulted</i>	8	<i>1,248</i>	<i>1,255</i>	<i>1,105</i>	<i>150</i>	<i>–</i>	<i>1,176</i>	<i>1,156</i>	<i>1,008</i>	<i>148</i>	<i>–</i>
		2022 Q2									
		Exposures unsecured carrying amount	Exposures secured	Exposures secured by collateral ²	Exposures secured by financial guarantees	Exposures secured by credit derivatives ³					
Loans	9	\$ 265,105	\$ 515,259	\$ 415,538	\$ 99,691	\$ 30					
Debt securities	10	312,574	1,534	–	–	1,534					
Total	11	\$ 577,679	\$ 516,793	\$ 415,538	\$ 99,691	\$ 1,564					
<i>Of which: defaulted</i>	12	<i>1,205</i>	<i>1,192</i>	<i>1,022</i>	<i>170</i>	<i>–</i>					

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

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

³ As at April 30, 2023, the impact to RWA from credit derivatives used as CRM techniques is a decrease of \$0.3 billion (January 31, 2023 – 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) (CR7).

Gross Credit Risk Exposures¹

(\$ millions) As at		LINE #	2023 Q2					2023 Q1						
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	\$	425,415	\$ 67,532	\$ -	\$ -	\$ -	492,947	\$ 418,507	\$ 65,783	\$ -	\$ -	\$ -	484,290
Qualifying revolving retail	2		36,706	131,901	-	-	-	168,607	37,333	127,577	-	-	-	164,910
Other retail	3		88,003	8,361	-	-	43	96,407	86,444	8,064	-	-	42	94,550
	4		550,124	207,794	-	-	43	757,961	542,284	201,424	-	-	42	743,750
Non-retail														
Corporate	5		279,707	94,103	194,696	21,930	20,794	611,230	291,504	135,793	248,823	22,784	22,850	721,754
Sovereign	6		435,021	12,335	94,788	27,445	9,859	579,448	451,169	1,799	41,085	28,119	1,766	523,938
Bank	7		26,588	2,895	96,970	15,558	2,517	144,528	32,345	7,870	79,020	15,928	7,490	142,653
	8		741,316	109,333	386,454	64,933	33,170	1,335,206	775,018	145,462	368,928	66,831	32,106	1,388,345
Total	9	\$	1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095
By Country of Risk														
Canada	10	\$	693,041	\$ 166,394	\$ 126,650	\$ 17,538	\$ 9,834	\$ 1,013,457	\$ 686,423	\$ 168,404	\$ 132,250	\$ 17,414	\$ 9,829	\$ 1,014,320
United States	11		521,156	146,248	145,780	20,787	21,794	855,765	559,587	170,688	125,931	21,610	21,005	898,821
Other International														
Europe	12		59,600	3,877	80,040	16,748	1,270	161,535	50,302	6,711	77,232	19,242	988	154,475
Other	13		17,643	608	33,984	9,860	315	62,410	20,990	1,083	33,515	8,565	326	64,479
	14		77,243	4,485	114,024	26,608	1,585	223,945	71,292	7,794	110,747	27,807	1,314	218,954
Total	15	\$	1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095
By Residual Contractual Maturity														
Within 1 year	16	\$	401,209	\$ 235,422	\$ 384,930	\$ 35,078	\$ 14,735	\$ 1,071,374	\$ 476,612	\$ 232,866	\$ 367,835	\$ 37,016	\$ 15,500	\$ 1,129,829
Over 1 year to 5 years	17		584,617	79,781	1,524	20,762	18,088	704,772	551,052	112,629	1,093	19,916	15,887	700,577
Over 5 years	18		305,614	1,924	-	9,093	390	317,021	289,638	1,391	-	9,899	761	301,689
Total	19	\$	1,291,440	\$ 317,127	\$ 386,454	\$ 64,933	\$ 33,213	\$ 2,093,167	\$ 1,317,302	\$ 346,886	\$ 368,928	\$ 66,831	\$ 32,148	\$ 2,132,095
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	20	\$	37,650	\$ 5,221	\$ 2	\$ 105	\$ 2,179	\$ 45,157	\$ 36,592	\$ 5,678	\$ 3	\$ 80	\$ 2,147	\$ 44,500
Non-residential	21		53,528	9,089	5	403	707	63,732	53,328	11,142	16	304	689	65,479
Total real-estate	22		91,178	14,310	7	508	2,886	108,889	89,920	16,820	19	384	2,836	109,979
Agriculture	23		10,230	589	11	90	38	10,958	9,950	616	9	75	26	10,676
Automotive	24		14,659	6,316	4	863	336	22,178	13,868	8,725	4	751	315	23,663
Financial	25		59,666	15,390	328,997	26,823	4,028	434,904	57,743	20,639	322,768	26,312	3,665	431,127
Food, beverage, and tobacco	26		7,943	3,974	3	1,736	407	14,063	7,277	6,447	-	1,670	430	15,824
Forestry	27		1,612	900	-	24	78	2,614	1,477	1,154	-	34	83	2,748
Government, public sector entities, and education	28		427,977	8,219	53,719	25,380	6,869	522,164	471,681	7,478	41,177	28,510	6,362	555,208
Health and social services	29		24,780	3,887	91	129	3,483	32,370	24,228	4,643	173	110	3,045	32,199
Industrial construction and trade contractors	30		6,509	2,457	1	17	1,087	10,071	6,100	2,460	8	24	1,080	9,672
Metals and mining	31		4,485	3,304	305	595	913	9,602	4,680	4,935	218	545	978	11,356
Oil and gas	32		4,845	5,220	712	1,220	1,219	13,216	4,620	8,762	2,398	1,412	1,504	18,696
Power and utilities	33		15,882	13,132	46	2,351	5,439	36,850	14,990	18,024	11	2,337	5,121	40,483
Professional and other services	34		22,454	8,813	1,873	678	1,652	35,470	21,470	12,033	886	572	1,893	36,854
Retail sector	35		10,086	3,031	58	228	545	13,948	9,907	4,040	149	218	513	14,827
Sundry manufacturing and wholesale	36		14,601	8,881	89	935	785	25,291	14,020	12,381	114	905	909	28,329
Telecommunications, cable, and media	37		8,199	5,301	-	1,295	592	15,387	7,542	8,703	164	1,304	566	18,279
Transportation	38		8,278	2,582	18	787	1,900	13,565	8,099	3,660	1	775	1,797	14,332
Other	39		7,932	3,027	520	1,274	913	13,666	7,446	3,942	829	893	983	14,093
Total	40	\$	741,316	\$ 109,333	\$ 386,454	\$ 64,933	\$ 33,170	\$ 1,335,206	\$ 775,018	\$ 145,462	\$ 368,928	\$ 66,831	\$ 32,106	\$ 1,388,345

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 Q4						2022 Q3					
By Counterparty Type		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	1	\$ 418,204	\$ 64,683	\$ –	\$ –	\$ –	\$ 482,887	\$ 410,451	\$ 62,478	\$ –	\$ –	\$ –	\$ 472,929
Qualifying revolving retail	2	40,687	126,035	–	–	–	166,722	40,828	122,657	–	–	–	163,485
Other retail	3	88,145	7,969	–	–	43	96,157	85,381	7,793	–	–	40	93,214
	4	547,036	198,687	–	–	43	745,766	536,660	192,928	–	–	40	729,628
Non-retail													
Corporate	5	280,448	124,549	244,164	27,319	21,471	697,951	262,748	115,037	229,285	25,419	20,827	653,316
Sovereign	6	444,791	1,323	32,429	27,269	1,722	507,534	429,296	1,633	34,542	20,193	1,619	487,283
Bank	7	35,495	7,561	84,245	16,132	7,546	150,979	33,969	7,012	88,074	16,453	6,774	152,282
	8	760,734	133,433	360,838	70,720	30,739	1,356,464	726,013	123,682	351,901	62,065	29,220	1,292,881
Total	9	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509
By Country of Risk													
Canada	10	\$ 689,516	\$ 162,059	\$ 131,833	\$ 18,845	\$ 9,461	\$ 1,011,714	\$ 680,863	\$ 159,857	\$ 120,759	\$ 17,088	\$ 9,712	\$ 988,279
United States	11	539,447	164,139	121,344	21,751	19,790	866,471	514,876	150,810	115,931	17,332	17,628	816,577
Other International													
Europe	12	55,444	4,936	72,961	18,231	1,183	152,755	46,540	4,901	84,944	18,246	1,281	155,912
Other	13	23,363	986	34,700	11,893	348	71,290	20,394	1,042	30,267	9,399	639	61,741
	14	78,807	5,922	107,661	30,124	1,531	224,045	66,934	5,943	115,211	27,645	1,920	217,653
Total	15	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509
By Residual Contractual Maturity													
Within 1 year	16	\$ 440,422	\$ 229,085	\$ 360,059	\$ 38,723	\$ 14,069	\$ 1,082,358	\$ 412,274	\$ 221,442	\$ 351,156	\$ 38,957	\$ 14,795	\$ 1,038,624
Over 1 year to 5 years	17	555,058	101,632	776	21,040	15,970	694,476	542,618	94,131	745	15,199	13,715	666,408
Over 5 years	18	312,290	1,403	3	10,957	743	325,396	307,781	1,037	–	7,909	750	317,477
Total	19	\$ 1,307,770	\$ 332,120	\$ 360,838	\$ 70,720	\$ 30,782	\$ 2,102,230	\$ 1,262,673	\$ 316,610	\$ 351,901	\$ 62,065	\$ 29,260	\$ 2,022,509
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 36,172	\$ 4,830	\$ 4	\$ 44	\$ 2,119	\$ 43,169	\$ 35,543	\$ 3,949	\$ 3	\$ 97	\$ 2,013	\$ 41,605
Non-residential	21	50,699	10,888	13	184	655	62,439	45,125	8,548	9	367	568	54,617
Total real-estate	22	86,871	15,718	17	228	2,774	105,608	80,668	12,497	12	464	2,581	96,222
Agriculture	23	9,620	523	12	152	22	10,329	9,457	431	12	67	23	9,990
Automotive	24	12,119	8,152	13	1,003	326	21,613	11,391	7,606	11	692	275	19,975
Financial	25	64,413	18,991	326,199	30,205	3,482	443,290	60,214	17,479	313,910	29,191	3,363	424,157
Food, beverage, and tobacco	26	7,106	5,895	–	1,687	458	15,146	7,030	5,513	6	1,573	398	14,520
Forestry	27	1,131	1,147	–	27	94	2,399	1,219	995	–	19	91	2,324
Government, public sector entities, and education	28	465,491	6,930	32,541	27,551	6,454	538,967	447,961	6,433	34,778	20,485	5,845	515,502
Health and social services	29	23,599	4,320	202	62	2,894	31,077	22,415	3,827	257	80	2,626	29,205
Industrial construction and trade contractors	30	5,965	2,242	1	10	1,027	9,245	5,871	2,054	40	17	976	8,958
Metals and mining	31	4,221	4,583	126	608	905	10,443	4,216	4,187	226	480	856	9,965
Oil and gas	32	4,466	7,741	110	2,257	1,164	15,738	3,869	7,757	1,336	3,253	1,296	17,511
Power and utilities	33	13,296	16,554	12	2,036	5,090	36,988	11,772	16,179	11	1,354	5,936	35,252
Professional and other services	34	19,324	11,305	954	517	1,655	33,755	18,634	10,386	859	346	1,244	31,469
Retail sector	35	8,350	3,842	160	208	305	12,865	8,072	3,921	141	226	304	12,664
Sundry manufacturing and wholesale	36	13,225	11,284	174	773	1,006	26,462	12,803	10,819	93	761	879	25,355
Telecommunications, cable, and media	37	6,852	7,991	156	1,508	501	17,008	6,046	7,949	–	1,220	461	15,676
Transportation	38	8,405	3,146	1	1,127	1,884	14,563	7,940	2,921	1	952	1,560	13,374
Other	39	6,280	3,069	160	761	698	10,968	6,435	2,728	208	885	506	10,762
Total	40	\$ 760,734	\$ 133,433	\$ 360,838	\$ 70,720	\$ 30,739	\$ 1,356,464	\$ 726,013	\$ 123,682	\$ 351,901	\$ 62,065	\$ 29,220	\$ 1,292,881

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 Q2					
		Drawn	Undrawn ²	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type							
Retail							
Residential secured	1	\$ 398,356	\$ 60,907	\$ –	\$ –	\$ –	459,263
Qualifying revolving retail	2	39,001	119,957	–	–	–	158,958
Other retail	3	86,047	7,799	–	–	37	93,883
	4	523,404	188,663	–	–	37	712,104
Non-retail							
Corporate	5	249,464	114,076	240,550	29,279	20,648	654,017
Sovereign	6	418,254	1,553	42,775	19,655	1,730	483,967
Bank	7	29,531	6,343	87,797	16,868	6,184	146,723
	8	697,249	121,972	371,122	65,802	28,562	1,284,707
Total	9	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
By Country of Risk							
Canada	10	\$ 670,255	\$ 161,327	\$ 141,102	\$ 19,397	\$ 9,728	\$ 1,001,809
United States	11	478,058	142,984	110,105	16,939	17,023	765,109
Other International							
Europe	12	51,687	5,261	90,405	18,327	1,194	166,874
Other	13	20,653	1,063	29,510	11,139	654	63,019
	14	72,340	6,324	119,915	29,466	1,848	229,893
Total	15	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
By Residual Contractual Maturity							
Within 1 year	16	\$ 377,797	\$ 219,181	\$ 370,834	\$ 43,435	\$ 15,274	\$ 1,026,521
Over 1 year to 5 years	17	540,028	90,488	288	14,632	12,944	658,380
Over 5 years	18	302,828	966	–	7,735	381	311,910
Total	19	\$ 1,220,653	\$ 310,635	\$ 371,122	\$ 65,802	\$ 28,599	\$ 1,996,811
Non-Retail Exposures by Industry Sector							
Real estate							
Residential	20	\$ 34,807	\$ 3,498	\$ 2	\$ 76	\$ 1,846	\$ 40,229
Non-residential	21	43,911	7,441	10	316	617	52,295
Total real-estate	22	78,718	10,939	12	392	2,463	92,524
Agriculture	23	9,528	295	5	86	32	9,946
Automotive	24	10,726	8,093	4	522	266	19,611
Financial	25	51,275	17,490	325,887	34,527	3,382	432,561
Food, beverage, and tobacco	26	6,433	5,052	6	1,068	482	13,041
Forestry	27	1,262	992	–	67	89	2,410
Government, public sector entities, and education	28	436,860	6,431	42,996	20,253	5,621	512,161
Health and social services	29	22,328	3,900	231	82	2,755	29,296
Industrial construction and trade contractors	30	6,162	1,983	1	15	992	9,153
Metals and mining	31	3,948	4,189	208	531	1,008	9,884
Oil and gas	32	3,861	7,702	975	2,138	1,125	15,801
Power and utilities	33	9,180	15,938	14	1,928	5,635	32,695
Professional and other services	34	17,139	10,850	131	348	1,152	29,620
Retail sector	35	7,505	4,146	138	186	313	12,288
Sundry manufacturing and wholesale	36	10,935	10,548	201	757	711	23,152
Telecommunications, cable, and media	37	5,964	7,688	162	1,025	448	15,287
Transportation	38	9,252	3,022	52	943	1,589	14,858
Other	39	6,173	2,714	99	934	499	10,419
Total	40	\$ 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.

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

(\$ millions) As at	LINE #	2023 Q2					
		<u>Exposures before CCF² and CRM</u>		<u>Exposures post-CCF and CRM</u>			
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density ⁴
Asset classes							
Sovereigns and their central banks	1	\$ 249	\$ –	\$ 671	\$ –	\$ 85	12.67 %
Public sector entities	2	–	–	–	–	–	–
Multilateral development banks	3	–	–	–	–	–	–
Banks	4	2,492	–	2,492	–	584	23.43
<i>Of which: securities firms and other financial institutions</i>	5	–	–	–	–	–	–
Covered bonds	6	–	–	–	–	–	–
Corporates	7	1,327	446	1,271	60	1,223	91.89
<i>Of which: securities firms and other financial institutions</i>	8	–	–	–	–	–	–
<i>Of which: specialised lending</i>	9	–	–	–	–	–	–
Subordinated debt, equity and other capital	10	16,375	4,080	16,375	1,632	25,194	139.91
Retail	11	2,871	4,915	2,115	1,086	2,054	64.17
Real estate	12	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: general Residential Real Estate (RRE)</i>	13	4,030	2,248	4,030	899	2,565	52.04
<i>Of which: Income Producing RRE (IPRRE)</i>	14	–	–	–	–	–	–
<i>Of which: other RRE</i>	15	–	–	–	–	–	–
<i>Of which: general Commercial Real Estate (CRE)</i>	16	–	–	–	–	–	–
<i>Of which: Income Producing CRE (IPCRE)</i>	17	–	–	–	–	–	–
<i>Of which: land acquisition, development and construction</i>	18	–	–	–	–	–	–
Reverse mortgages	19	–	–	–	–	–	–
Mortgage-backed securities	20	–	–	–	–	–	–
Defaulted exposures	21	79	–	74	–	106	143.24
Other assets ⁵	22	29,452	–	29,452	–	22,234	75.49
Total	23	\$ 56,875	\$ 11,689	\$ 56,480	\$ 3,677	\$ 54,045	89.84 %

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

(\$ millions) As at	LINE #	2023 Q1						2022 Q4					
		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	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 %

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)

(\$ millions) As at		LINE #	2023 Q2																				Risk-weight	Total credit exposures amount (post-CCF and post-CRM) ¹					
			0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other		
Asset classes																													
	Sovereigns and their central banks	1	248		423																								671
	Public sector entities	2																											
	Multilateral development banks	3																											
	Banks	4			2,385														107										2,492
	<i>Of which: securities firms and other financial institutions</i>	5																											
	Covered bonds	6																											
	Corporates	7			33						160				7				1,131										1,331
	<i>Of which: securities firms and other financial institutions</i>	8																											
	<i>Of which: specialised lending</i>	9																											
	Subordinated debt, equity and other capital	10	2,032		1,400														4,280										18,007
	Retail	11		578											2,623														3,201
	Real estate	12			426	375	498	869						2,761															4,929
	<i>Of which: general RRE</i>	13			426	375	498	869						2,761															4,929
	<i>Of which: IPRRE</i>	14																											
	<i>Of which: other RRE</i>	15																											
	<i>Of which: general CRE</i>	16																											
	<i>Of which: IPCRE</i>	17																											
	<i>Of which: land acquisition, development and construction</i>	18																											
	Reverse mortgages	19																											
	Mortgage-backed securities	20																											
	Defaulted exposures	21																											
	Other assets ²	22	7,218																12					62					74
	Total	23	\$ 9,498	578	4,667	375	498	869			160			2,761	2,630				27,764					92	10,054	211		\$	60,157

¹ Total credit exposure amount (post-CCF and post-CRM): the amount used for the capital requirements calculation (for both on- and off-balance sheet amounts), therefore net of specific provisions (including partial write-offs) and after CRM techniques and CCF have been applied but before the application of the relevant risk weights.

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

Standardized Approach – Exposures by Risk Weights (CR5)

(\$ millions) As at	LINE #	2023			
		Q2			
Risk weight		On-balance sheet amount	Off-balance sheet exposure (pre-CCF)	Weighted-average CCF ¹	Exposures (post-CCF and post-CRM)
Less than 40%	1	\$ 15,380	\$ 3,550	31.13 %	\$ 16,486
40–70%	2	2,022	2,248	40.00	2,921
75%	3	2,068	2,816	19.93	2,630
85%	4	–	–	–	–
90–100%	5	26,865	2,548	35.36	27,765
105–130%	6	–	–	–	–
150%	7	91	–	–	91
250%	8	10,053	1	39.92	10,053
400%	9	1	526	40.00	211
1250%	10	–	–	–	–
Total exposures	11	\$ 56,480	\$ 11,689	31.46 %	\$ 60,157

¹ Weighting is based on off-balance sheet exposure (pre-CCF).

Standardized Approach – Exposures by Asset Classes and Risk Weights (CR5) (Continued)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	\$ –	\$ –	\$ –	\$ 1,354	\$ –	\$ –	1,773	\$ 506	\$ –	\$ –	\$ –	\$ 1,699	\$ –	\$ –	2,205
Sovereign	2	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	3	–	674	–	–	–	–	–	674	–	646	–	–	–	–	–	646
Retail residential mortgages	4	–	–	2,184	2,686	13	–	–	4,883	–	–	1,944	3,031	14	–	–	4,989
Other retail	5	557	386	–	2,230	–	57	–	3,230	422	376	–	2,377	–	57	–	3,232
Equity	6	2,140	1,035	–	–	4,342	–	–	7,517	2,190	219	–	–	4,307	–	–	6,716
Other assets ²	7	7,540	–	–	–	20,760	–	148	28,448	7,485	–	–	–	20,001	–	145	27,631
Total	8	\$ 10,656	\$ 2,096	\$ 2,184	\$ 4,916	\$ 26,469	\$ 57	\$ 148	\$ 46,526	\$ 10,603	\$ 1,242	\$ 1,944	\$ 5,408	\$ 26,021	\$ 57	\$ 145	\$ 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	\$ –	\$ –	\$ –	\$ 1,690	\$ 1	\$ –	2,554	\$ 1,494	\$ –	\$ –	\$ –	\$ 1,714	\$ 2	\$ –	3,210
Sovereign	10	–	1	–	–	–	–	–	1	–	1	–	–	–	–	–	1
Bank	11	–	599	–	–	–	–	–	599	–	814	–	–	–	–	–	814
Retail residential mortgages	12	–	–	1,701	3,037	13	–	–	4,751	–	–	1,505	2,903	13	–	–	4,421
Other retail	13	477	342	–	2,305	–	60	–	3,184	610	339	–	2,361	–	75	–	3,385
Equity	14	2,061	195	–	–	3,989	–	–	6,245	2,064	177	–	–	3,901	–	–	6,142
Other assets ²	15	5,830	–	–	–	18,799	–	139	24,768	6,152	–	–	–	17,957	–	132	24,241
Total	16	\$ 9,231	\$ 1,137	\$ 1,701	\$ 5,342	\$ 24,491	\$ 61	\$ 139	\$ 42,102	\$ 10,320	\$ 1,331	\$ 1,505	\$ 5,264	\$ 23,585	\$ 77	\$ 132	\$ 42,214

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) LINE
As at #

2023
Q2

CR6: IRB – Credit Risk Exposures by Portfolio and PD range (AIRB)

			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-	\$ 16,545	\$ 13,333	38.83 %	\$ 20,490	0.11 %	5,974	28.51 %	2.4	\$ 3,820	18.64 %	\$ 7	
	2	0.15 to <0.25	BB+	14,678	4,727	42.53	11,530	0.20	2,532	25.77	2.7	3,108	26.96	6	
	3	0.25 to <0.50	BB to BB-	32,146	16,508	36.21	32,379	0.36	8,496	28.78	2.2	11,587	35.79	33	
	4	0.50 to <0.75	B+	10,163	4,839	35.22	11,242	0.69	2,477	27.95	1.9	5,153	45.84	22	
	5	0.75 to <2.50	B To B-	23,343	11,171	32.37	25,712	1.72	12,101	38.33	2.2	22,346	86.91	168	
	6	2.50 to <10.00	CCC+	1,586	384	46.52	1,611	9.82	288	46.89	2.1	3,018	187.34	74	
	7	10.00 to <100.00	CCC to CC and below	2,202	611	40.32	2,388	24.11	717	47.51	1.7	5,582	233.75	268	
	8	100.00 (Default)	Default	467	38	38.83	467	100.00	404	63.91	1.8	1,512	323.77	240	
	9	Total		\$ 101,130	\$ 51,611	36.67 %	\$ 105,819	1.78 %	32,970	31.49 %	2.3	\$ 56,126	53.04 %	\$ 818	\$ 250
U.S.	10	0.00 to <0.15 %	AAA to A-	\$ 6,855	\$ 4,145	63.51 %	\$ 9,651	0.06 %	170	25.25 %	3.3	\$ 1,414	14.65 %	\$ 2	
	11	0.15 to <0.25	BBB+	2,976	1,427	53.53	3,740	0.23	72	27.51	2.3	1,114	29.79	2	
	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	32,189	14,306	57.77	40,211	0.63	4,674	34.09	3.4	26,222	65.21	87	
	14	0.75 to <2.50	BB- To B	19,449	12,431	45.65	25,017	1.52	7,858	36.25	3.1	22,598	90.33	141	
	15	2.50 to <10.00	B-	7,581	1,671	45.27	4,743	4.71	1,416	36.63	3.0	5,860	123.55	82	
	16	10.00 to <100.00	CCC+ to CC and below	3,008	453	47.64	3,191	28.89	521	44.05	2.7	7,362	230.71	400	
	17	100.00 (Default)	Default	133	15	49.46	140	100.00	125	63.39	2.2	912	651.43	16	
	18	Total		\$ 72,191	\$ 34,448	53.17 %	\$ 86,693	2.23 %	14,834	34.00 %	3.2	\$ 65,482	75.53 %	\$ 730	\$ 22

CR6: IRB – Credit Risk Exposures by Portfolio and PD range (FIRB)

			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-	\$ 38,417	\$ 110,264	40.56 %	\$ 82,592	0.10 %	837	37.27 %	2.4	\$ 18,946	22.94 %	\$ 29	
	20	0.15 to <0.25	BB+	7,486	8,189	44.00	11,023	0.20	140	28.16	2.3	3,641	33.03	6	
	21	0.25 to <0.50	BB to BB-	12,190	11,882	38.92	16,183	0.34	255	26.35	2.4	6,025	37.23	14	
	22	0.50 to <0.75	B+	2,703	1,907	41.99	3,497	0.69	69	35.33	2.4	2,246	64.23	9	
	23	0.75 to <2.50	B To B-	5,175	4,184	45.62	6,889	1.56	286	27.06	2.3	4,492	65.21	25	
	24	2.50 to <10.00	CCC+	566	1,047	40.46	988	9.82	29	34.79	2.4	1,467	148.48	34	
	25	10.00 to <100.00	CCC to CC and below	336	878	54.27	706	22.28	19	43.02	2.0	1,559	220.82	67	
	26	100.00 (Default)	Default	28	–	76.48	28	100.00	2	75.00	1.0	–	–	26	
	27	Total		\$ 66,901	\$ 138,351	40.88 %	\$ 121,906	0.47 %	1,637	34.39 %	2.4	\$ 38,376	31.48 %	\$ 210	\$ 27
U.S.	28	0.00 to <0.15 %	AAA to A-	\$ 13,050	\$ 14,811	50.13 %	\$ 20,691	0.06 %	209	38.87 %	3.5	\$ 5,139	24.84 %	\$ 5	
	29	0.15 to <0.25	BBB+	3,605	5,762	45.76	6,247	0.23	91	38.50	3.3	2,972	47.57	6	
	30	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	
	31	0.50 to <0.75	BBB to BB	14,708	19,738	39.50	22,551	0.60	316	38.05	3.1	15,635	69.33	51	
	32	0.75 to <2.50	BB- To B	4,814	6,350	40.28	7,370	1.42	178	33.40	3.4	6,363	86.34	34	
	33	2.50 to <10.00	B-	1,404	994	40.65	1,105	4.71	42	28.80	2.9	1,097	99.28	15	
	34	10.00 to <100.00	CCC+ to CC and below	573	498	43.52	790	35.93	19	30.23	2.3	1,199	151.77	82	
	35	100.00 (Default)	Default	1	2	40.00	1	100.00	4	22.95	4.7	4	400.00	–	
	36	Total		\$ 38,155	\$ 48,155	43.69 %	\$ 58,755	1.03 %	858	37.52 %	3.3	\$ 32,409	55.16 %	\$ 193	\$ –

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 #	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)		2022														
As at	LINE #	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		
			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		
			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		
			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		
			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) – Sovereign^{1,2}

(\$ millions, except as noted) As at		LINE #	2023													
		#	Q2													
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions			
1	0.00 to <0.15	% AAA to BBB-	\$ 430,021	\$ 31,891	65.54	% \$ 528,406 ⁸	0.01	% 4,057	11.79	% 2.9	\$ 11,391	2.16	% \$ 9			
2	0.15 to <0.25	BB+	1,144	944	74.72	1,687	0.22	132	26.25	2.9	509	30.17	1			
3	0.25 to <0.50	BB to BB-	542	245	39.72	628	0.31	280	28.62	2.5	220	35.03	1			
4	0.50 to <0.75	B+	350	367	89.02	660	0.58	95	34.41	2.5	397	60.15	1			
5	0.75 to <2.50	B To B-	974	413	35.98	838	1.85	592	41.27	2.3	867	103.46	6			
6	2.50 to <10.00	CCC+	1,384	24	40.62	104	9.70	9	54.06	3.0	249	239.42	5			
7	10.00 to <100.00	CCC to CC and below	260	10	29.90	263	32.70	34	48.87	3.5	632	240.30	46			
8	100.00 (Default)	Default	97	3	37.80	99	100.00	20	30.07	3.7	102	103.03	27			
9	Total		\$ 434,772	\$ 33,897	65.47	% \$ 532,685	0.05	% 5,203	11.96	% 2.9	\$ 14,367	2.70	% \$ 96	\$	27	
2023																
Q1																
PD scale ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions			
10	0.00 to <0.15	% AAA to BBB-	\$ 449,761	\$ 4,390	79.18	% \$ 511,561 ⁸	0.01	% 1,056	7.67	% 2.7	\$ 4,067	0.80	% \$ 2			
11	0.15 to <0.25	BB+	37	–	–	34	0.20	1	13.70	1.0	3	8.82	–			
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-	170	143	59.00	–	2.23	2	33.90	2.5	–	–	–			
15	2.50 to <10.00	CCC+	1,200	10	47.18	2	4.71	2	5.26	5.0	1	50.00	–			
16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–			
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–			
18	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 ³	External rating	Original on-balance sheet gross exposure ⁴	Off-balance sheet exposures pre-CCF ⁴	Average CCF (%)	EAD post CRM and post-CCF ⁵	Average PD (%)	Number of obligors ⁶	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁷	EL	Provisions			
19	0.00 to <0.15	% AAA to BBB-	\$ 443,386	\$ 3,857	76.54	% \$ 508,124 ⁸	0.01	% 1,052	8.06	% 2.7	\$ 4,287	0.84	% \$ 2			
20	0.15 to <0.25	BB+	41	–	–	41	0.20	1	13.60	1.0	4	9.76	–			
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-	187	147	59.00	–	2.14	1	33.75	2.5	–	–	–			
24	2.50 to <10.00	CCC+	1,177	16	40.28	1	4.69	1	–	5.0	–	–	–			
25	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–			
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–			
27	Total		\$ 444,791	\$ 4,020	75.75	% \$ 508,166	0.01	% 1,055	8.06	% 2.7	\$ 4,291	0.84	% \$ 2	\$	–	

¹ As of the second quarter 2023, the sovereign disclosure includes all public sector entities. Previously, these exposures may have resided across various asset classes.

² Excludes CCR exposures (derivative and repo-style transactions).

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

⁴ Exposures based on obligors prior to CRM.

⁵ Exposures after CRM reflecting guarantor.

⁶ 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.

⁷ Total RWA as a percentage of post-CRM EAD.

⁸ 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													
		Q3													
		PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions
	1	0.00 to <0.15	% AAA to BBB-	\$ 427,972	\$ 4,200	75.30 %	\$ 494,612 ⁷	0.01 %	1,079	8.30 %	2.7	\$ 3,951	0.80 %	\$ 2	
	2	0.15 to <0.25	BB+	21	–	–	21	0.20	1	13.60	1.0	2	9.52	–	
	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-	177	139	59.00	–	2.14	1	33.75	2.5	–	–	–	
	6	2.50 to <10.00	CCC+	1,125	17	39.96	1	4.69	1	–	5.0	–	–	–	
	7	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	9	Total		\$ 429,295	\$ 4,356	74.64 %	\$ 494,634	0.01 %	1,082	8.30 %	2.7	\$ 3,953	0.80 %	\$ 2	\$ –
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
	10	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	
	11	0.15 to <0.25	BB+	–	–	–	–	–	–	–	–	–	–	–	
	12	0.25 to <0.50	BB to BB-	–	–	–	–	–	–	–	–	–	–	–	
	13	0.50 to <0.75	B+	–	–	–	–	–	–	–	–	–	–	–	
	14	0.75 to <2.50	B To B-	1	–	–	1	2.14	2	33.75	2.5	1	100.00	–	
	15	2.50 to <10.00	CCC+	1,047	1	100.00	1	4.69	1	–	1.8	–	–	–	
	16	10.00 to <100.00	CCC to CC and below	–	–	–	–	–	–	–	–	–	–	–	
	17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
	18	Total		\$ 418,253	\$ 4,260	77.07 %	\$ 485,545	0.01 %	1,094	8.43 %	2.9	\$ 3,737	0.77 %	\$ 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) LINE As at #		2023												
		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-	\$ 20,363	\$ 9,605	46.98 %	\$ 25,339	0.06 %	410	50.13 %	2.2	\$ 6,314	24.92 %	\$ 7	
2	0.15 to <0.25	BB+	776	664	38.12	1,018	0.22	32	49.84	2.5	512	50.29	1	
3	0.25 to <0.50	BB to BB-	318	101	25.03	244	0.44	12	45.04	1.9	169	69.26	1	
4	0.50 to <0.75	B+	2,566	1,486	39.10	2,861	0.56	33	38.61	1.9	1,615	56.45	6	
5	0.75 to <2.50	B To B-	50	14	41.19	55	1.69	31	36.30	4.2	60	109.09	–	
6	2.50 to <10.00	CCC+	28	33	67.90	50	4.71	13	7.53	2.1	11	22.00	–	
	10.00 to <100.00	CCC to CC and below	–	10	99.02	10	40.76	1	45.00	1.0	24	240.00	2	
8	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
9	Total		\$ 24,101	\$ 11,913	45.41 %	\$ 29,577	0.14 %	529	48.86 %	2.1	\$ 8,705	29.43 %	\$ 17	\$ –
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
10	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	
11	0.15 to <0.25	BB+	293	924	79.92	1,031	0.23	38	28.76	2.6	342	33.17	1	
12	0.25 to <0.50	BB to BB-	459	54	79.67	230	0.44	12	16.79	1.5	60	26.09	–	
13	0.50 to <0.75	B+	613	31	74.35	446	0.59	41	61.14	3.0	487	109.19	2	
14	0.75 to <2.50	B To B-	111	26	74.50	109	1.91	23	62.63	4.2	219	200.92	1	
15	2.50 to <10.00	CCC+	9	–	59.00	6	8.31	4	7.06	2.0	2	33.33	–	
	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	
17	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
18	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
19	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	
20	0.15 to <0.25	BB+	299	956	84.06	1,102	0.22	42	27.47	2.8	354	32.12	1	
21	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	
22	0.50 to <0.75	B+	672	24	77.08	487	0.59	34	48.26	3.9	457	93.84	1	
23	0.75 to <2.50	B To B-	122	3	60.95	108	1.61	19	67.11	4.2	225	208.33	1	
24	2.50 to <10.00	CCC+	8	–	59.00	4	8.80	3	4.51	1.2	1	25.00	–	
	10.00 to <100.00	CCC to CC and below	119	–	–	119	40.80	2	66.20	5.0	391	328.57	33	
26	100.00 (Default)	Default	–	–	–	–	–	–	–	–	–	–	–	
27	Total		\$ 34,849	\$ 20,418	73.99 %	\$ 49,955	0.16 %	1,131	27.92 %	2.8	\$ 8,262	16.54 %	\$ 45	\$ –

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													
		Q3													
PD scale ²	External rating	Original on-balance sheet gross exposure ³	Off-balance sheet exposures pre-CCF ³	Average CCF (%)	EAD post CRM and post-CCF ⁴	Average PD (%)	Number of obligors ⁵	Average LGD (%)	Average maturity (years)	RWA	RWA density ⁶	EL	Provisions		
1	0.00 to <0.15 % AAA to BBB-	\$ 31,958	\$ 17,710	73.29 %	\$ 45,184	0.04 %	1,021	29.29 %	2.7	\$ 5,683	12.58 %	\$ 6			
2	0.15 to <0.25 BB+	284	895	84.58	1,041	0.22	42	27.90	3.0	345	33.14	1			
3	0.25 to <0.50 BB to BB-	241	38	77.58	246	0.44	22	29.83	2.3	119	48.37	–			
4	0.50 to <0.75 B+	652	25	74.91	467	0.60	32	49.19	4.0	457	97.86	1			
5	0.75 to <2.50 B To B-	114	3	60.95	100	1.59	35	67.96	4.3	211	211.00	1			
6	2.50 to <10.00 CCC+	8	–	59.00	5	8.80	3	4.47	1.4	1	20.00	–			
	10.00 to <100.00 CCC to CC and below	113	–	–	113	40.77	2	66.20	5.0	370	327.43	31			
8	100.00 (Default) Default	–	–	–	–	–	–	–	–	–	–	–			
9	Total	\$ 33,370	\$ 18,671	73.84 %	\$ 47,156	0.15 %	1,148	29.62 %	2.7	\$ 7,186	15.24 %	\$ 40	\$ –		

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
10	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	
11	0.15 to <0.25 BB+	607	831	83.00	1,228	0.22	47	22.76	2.2	328	26.71	1	
12	0.25 to <0.50 BB to BB-	355	39	68.45	250	0.45	24	24.95	2.4	108	43.20	–	
13	0.50 to <0.75 B+	449	11	86.61	451	0.58	29	41.56	4.5	411	91.13	1	
14	0.75 to <2.50 B To B-	119	7	59.73	107	1.56	29	66.83	4.1	218	203.74	1	
15	2.50 to <10.00 CCC+	4	–	59.00	–	4.69	2	21.21	1.1	–	–	–	
	10.00 to <100.00 CCC to CC and below	49	–	–	49	70.71	1	67.85	5.0	120	244.90	24	
17	100.00 (Default) Default	–	–	–	–	–	–	–	–	–	–	–	
18	Total	\$ 28,717	\$ 16,956	73.88 %	\$ 41,244	0.14 %	1,160	27.73 %	2.8	\$ 6,172	14.96 %	\$ 31	\$ –

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 Q2											
			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
			PD scale ¹											
Canada Insured ^{7,8,9}	1	0.00 to <0.15	\$ 42,378	\$ 15,634	53.31	\$ 11,642	0.07	296,449	10.94		\$ 221	1.90	\$ 1	
	2	0.15 to <0.25	7,187	418	48.18	2,746	0.19	34,462	10.90		118	4.30	1	
	3	0.25 to <0.50	6,116	171	44.46	2,326	0.32	35,590	10.71		141	6.06	1	
	4	0.50 to <0.75	4,192	517	52.83	1,596	0.52	16,803	10.57		137	8.58	1	
	5	0.75 to <2.50	5,267	83	40.65	1,986	1.25	17,300	10.54		300	15.11	3	
	6	2.50 to <10.00	1,354	33	50.13	430	5.57	7,099	10.66		156	36.28	3	
	7	10.00 to <100.00	327	3	76.26	82	24.95	1,928	10.71		47	57.32	2	
	8	100.00 (Default)	114	–	–	22	100.00	669	11.48		32	145.45	–	
		9	Total	66,935	16,859	53.01	20,830	0.58	410,300	10.83		1,152	5.53	12
Canada Uninsured ^{7,9}	10	0.00 to <0.15	190,058	88,392	49.06	233,431	0.07	834,814	20.26		8,931	3.83	32	
	11	0.15 to <0.25	42,352	3,772	44.12	44,016	0.19	129,484	25.01		4,775	10.85	21	
	12	0.25 to <0.50	28,433	1,919	45.71	29,310	0.31	103,554	25.50		4,699	16.03	23	
	13	0.50 to <0.75	14,830	1,669	51.34	15,687	0.52	38,406	26.53		3,668	23.38	22	
	14	0.75 to <2.50	15,748	921	50.34	16,211	1.28	38,781	25.83		6,504	40.12	52	
	15	2.50 to <10.00	2,972	74	44.10	3,004	5.41	11,151	20.90		2,197	73.14	33	
	16	10.00 to <100.00	612	10	69.26	619	32.68	2,443	15.37		486	78.51	29	
	17	100.00 (Default)	181	–	–	181	100.00	842	18.12		307	169.61	8	
		18	Total	295,186	96,757	48.85	342,459	0.34	1,159,475	21.86		31,567	9.22	220
U.S. Uninsured ⁷	19	0.00 to <0.15	35,470	14,954	66.13	45,360	0.07	119,098	30.51		2,445	5.39	9	
	20	0.15 to <0.25	8,028	555	40.88	8,255	0.19	25,278	29.62		986	11.94	5	
	21	0.25 to <0.50	5,196	398	38.52	5,350	0.31	25,712	29.09		901	16.84	5	
	22	0.50 to <0.75	3,856	198	37.14	3,929	0.53	9,009	32.57		1,065	27.11	7	
	23	0.75 to <2.50	4,739	214	33.36	4,810	1.29	15,266	31.75		2,264	47.07	20	
	24	2.50 to <10.00	831	60	13.17	839	4.80	5,238	31.93		868	103.46	13	
	25	10.00 to <100.00	521	13	13.30	523	22.55	1,904	24.54		648	123.90	28	
	26	100.00 (Default)	609	–	–	609	100.00	3,170	21.60		395	64.86	100	
		27	Total	59,250	16,392	63.60	69,675	1.31	204,675	30.39		9,572	13.74	187
Total residential secured	28		\$ 421,371	\$ 130,008	51.25	\$ 432,964	0.51	1,774,450	22.71		\$ 42,291	9.77	\$ 419	\$ 93

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		LINE #	2023 Q1											
			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
			PD scale ¹											
Canada Insured^{7,8,9}	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	–	
			Total	67,753	16,855	53.20	20,594	0.53	417,048	9.05		961	4.67	9
Canada Uninsured^{7,9}	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	
			Total	290,138	94,396	48.65	336,066	0.29	1,149,330	22.07		26,939	8.02	185
U.S. Uninsured⁷	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	
			Total	56,618	15,835	63.18	66,623	1.32	201,689	29.59		8,770	13.16	175
Total residential secured	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 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 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
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
Canada Uninsured^{7,9}	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
U.S. Uninsured⁷	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
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											
			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 %	\$ 47,005	\$ 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
Canada Uninsured^{7,9}		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
U.S. Uninsured⁷		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
Total residential secured		28	\$ 406,725	\$ 120,574	50.97 %	\$ 406,854	0.45 %	1,764,679	22.34 %	\$ 33,560	8.25 %	\$ 347	\$ 95	

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												
			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. Uninsured⁷		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) – Qualifying Revolving Retail (QRR)

(\$ millions, except as noted)
As at

LINE #	2023 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	\$ 4,451	\$ 155,597	60.13	\$ 98,013	0.07	17,637,459	87.27		\$ 3,621	3.69	\$ 57		
2	0.15 to <0.25	2,001	15,381	61.61	11,478	0.19	2,187,134	88.21		1,052	9.17	20		
3	0.25 to <0.50	2,539	12,242	61.37	10,052	0.32	2,685,831	89.13		1,399	13.92	29		
4	0.50 to <0.75	3,238	10,516	59.23	9,467	0.53	1,592,841	89.60		1,978	20.89	45		
5	0.75 to <2.50	13,240	19,284	61.59	25,118	1.49	4,368,156	91.08		11,663	46.43	342		
6	2.50 to <10.00	8,881	3,684	65.54	11,295	5.42	3,395,405	91.01		12,885	114.08	557		
7	10.00 to <100.00	2,083	306	68.19	2,291	29.31	1,455,623	89.87		5,242	228.81	607		
8	100.00 (Default)	90	–	–	90	100.00	20,019	85.46		52	57.78	72		
9	Total	\$ 36,523	\$ 217,010	60.50	\$ 167,804	1.14	33,342,468	88.44		\$ 37,892	22.58	\$ 1,729	\$ 282	
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	
10	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		
11	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		
12	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		
13	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		
14	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		
15	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		
16	10.00 to <100.00	1,945	287	62.66	2,125	29.31	1,257,374	89.75		5,144	242.07	563		
17	100.00 (Default)	90	–	–	90	100.00	22,027	85.43		52	57.78	73		
18	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	
19	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		
20	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		
21	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		
22	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		
23	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		
24	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		
25	10.00 to <100.00	1,849	256	59.45	2,002	28.45	1,175,237	90.57		4,865	243.01	521		
26	100.00 (Default)	93	–	–	93	100.00	19,492	84.92		53	56.99	75		
27	Total	\$ 40,687	\$ 210,238	59.95	\$ 166,722	1.07	33,403,231	88.69		\$ 38,320	22.98	\$ 1,620	\$ 226	

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 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 %	10,369	\$ 5,123	70.45 %	\$ 13,978	0.08 %	644,312	42.75 %		\$ 1,259	9.01 %	\$ 5		
2	0.15 to <0.25	7,223	3,302	44.11	8,680	0.20	350,250	42.20		1,464	16.87	7		
3	0.25 to <0.50	15,078	1,176	65.14	15,844	0.32	478,718	35.25		3,251	20.52	18		
4	0.50 to <0.75	8,522	1,047	67.03	9,214	0.53	272,954	43.02		2,952	32.04	21		
5	0.75 to <2.50	27,750	1,742	62.36	28,366	1.52	757,438	49.06		16,065	56.63	215		
6	2.50 to <10.00	12,943	487	58.55	13,057	5.45	538,405	54.94		10,722	82.12	391		
7	10.00 to <100.00	2,892	55	54.23	2,907	25.83	133,187	52.72		3,350	115.24	396		
8	100.00 (Default)	470	4	100.00	434	100.00	15,621	47.82		398	91.71	176		
9	Total	85,247	\$ 12,936	61.37 %	\$ 92,480	2.66 %	3,190,885	45.44 %		\$ 39,461	42.67 %	\$ 1,229	\$ 159	
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	
10	0.00 to <0.15 %	11,291	\$ 5,229	70.81 %	\$ 14,994	0.08 %	665,015	37.88 %		\$ 1,231	8.21 %	\$ 5		
11	0.15 to <0.25	7,551	3,277	43.58	8,979	0.20	359,265	39.84		1,515	16.87	7		
12	0.25 to <0.50	15,158	1,128	64.88	15,890	0.32	500,800	34.73		3,250	20.45	18		
13	0.50 to <0.75	8,573	1,017	67.30	9,250	0.53	258,997	44.87		3,272	35.37	22		
14	0.75 to <2.50	26,454	1,671	62.79	27,005	1.50	788,455	51.39		16,900	62.58	211		
15	2.50 to <10.00	11,397	453	56.46	11,454	5.40	459,908	57.05		10,341	90.28	353		
16	10.00 to <100.00	2,572	52	50.93	2,589	26.43	118,301	54.95		3,315	128.04	376		
17	100.00 (Default)	441	4	100.00	418	100.00	13,851	47.70		436	104.31	167		
18	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	
19	0.00 to <0.15 %	12,540	\$ 5,259	70.94 %	\$ 16,272	0.08 %	684,101	36.67 %		\$ 1,293	7.95 %	\$ 5		
20	0.15 to <0.25	8,176	3,272	42.99	9,582	0.20	368,404	38.85		1,575	16.44	7		
21	0.25 to <0.50	16,187	1,111	64.84	16,907	0.32	509,113	33.92		3,381	20.00	19		
22	0.50 to <0.75	8,927	979	67.17	9,577	0.53	264,075	43.64		3,295	34.41	22		
23	0.75 to <2.50	26,792	1,599	62.28	27,277	1.48	818,938	50.21		16,642	61.01	207		
24	2.50 to <10.00	9,943	427	54.94	9,968	5.34	416,007	56.16		8,845	88.73	298		
25	10.00 to <100.00	2,178	51	53.46	2,196	26.44	108,180	53.93		2,757	125.55	313		
26	100.00 (Default)	403	5	100.00	396	100.00	15,050	46.86		412	104.04	155		
27	Total	85,146	\$ 12,703	61.23 %	\$ 92,175	2.23 %	3,183,868	43.69 %		\$ 38,200	41.44 %	\$ 1,026	\$ 115	

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													
	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	\$ 12,511	\$ 5,195	70.83	\$ 16,187	0.08	689,720	36.82		\$ 1,278	7.90	\$ 5		
2	0.15 to <0.25	7,930	3,181	43.04	9,300	0.20	369,751	38.62		1,521	16.35	7		
3	0.25 to <0.50	15,985	1,109	64.14	16,696	0.32	516,225	34.01		3,348	20.05	18		
4	0.50 to <0.75	8,656	954	66.57	9,283	0.53	265,665	43.52		3,185	34.31	21		
5	0.75 to <2.50	26,052	1,550	62.14	26,457	1.46	820,521	49.88		15,969	60.36	196		
6	2.50 to <10.00	8,961	413	56.30	9,009	5.33	397,361	56.07		7,980	88.58	271		
7	10.00 to <100.00	1,941	54	51.32	1,962	26.09	100,775	53.69		2,462	125.48	274		
8	100.00 (Default)	371	5	100.00	373	100.00	11,436	45.97		376	100.80	143		
9	Total	\$ 82,407	\$ 12,461	61.18	\$ 89,267	2.11	3,171,454	43.40		\$ 36,119	40.46	\$ 935	\$ 106	
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	
10	0.00 to <0.15	\$ 12,663	\$ 5,191	71.16	\$ 16,357	0.08	711,781	36.08		\$ 1,268	7.75	\$ 5		
11	0.15 to <0.25	7,822	3,195	42.96	9,195	0.20	385,443	37.72		1,467	15.95	7		
12	0.25 to <0.50	16,839	1,144	64.40	17,576	0.32	541,696	33.28		3,448	19.62	19		
13	0.50 to <0.75	8,510	965	67.06	9,150	0.53	283,430	43.13		3,111	34.00	21		
14	0.75 to <2.50	26,093	1,525	61.77	26,468	1.47	938,987	49.36		15,837	59.83	195		
15	2.50 to <10.00	8,652	396	55.55	8,717	5.35	453,806	56.33		7,760	89.02	262		
16	10.00 to <100.00	1,911	51	51.66	1,935	25.18	111,866	53.39		2,412	124.65	261		
17	100.00 (Default)	362	5	100.00	366	100.00	12,473	47.26		382	104.37	144		
18	Total	\$ 82,852	\$ 12,472	61.29	\$ 89,764	2.05	3,439,482	42.72		\$ 35,685	39.75	\$ 914	\$ 107	

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

² Exposures based on obligors prior to CRM.

³ Exposures after CRM reflecting guarantor.

⁴ Number of retail accounts.

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

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

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

(\$ millions, except as noted)
As at

LINE #	2023 Q2					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
1	\$ 17,599	\$ 28,781	\$	1.4	\$ 64,933	\$ 9,930
2	-	-	-	-	-	-
3	-	-	-	-	-	-
4	-	-	-	-	-	-
5	-	-	-	-	386,454	4,811
6	-	-	-	-	-	-
7					\$ 451,387	\$ 14,741
	2023 Q1					
	Replacement cost	Potential future exposure	Effective expected positive exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM ²	RWA
8	\$ 17,539	\$ 30,198	\$	1.4	\$ 66,831	\$ 8,328
9	-	-	-	-	-	-
10	-	-	-	-	-	-
11	-	-	-	-	-	-
12	-	-	-	-	368,928	2,317
13	-	-	-	-	-	-
14					\$ 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
15	\$ 22,550	\$ 27,964	\$	1.4	\$ 70,720	\$ 8,685
16	-	-	-	-	-	-
17	-	-	-	-	-	-
18	-	-	-	-	-	-
19	-	-	-	-	360,838	2,538
20	-	-	-	-	-	-
21					\$ 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
22	\$ 15,237	\$ 29,095	\$	1.4	\$ 62,065	\$ 8,694
23	-	-	-	-	-	-
24	-	-	-	-	-	-
25	-	-	-	-	-	-
26	-	-	-	-	351,901	2,304
27	-	-	-	-	-	-
28					\$ 413,966	\$ 10,998

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

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 Q2		2023 Q1		2022 Q4		2022 Q3	
Total portfolios subject to the Advanced CVA capital charge		EAD post-CRM	RWA	EAD post-CRM	RWA	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	42,938	6,659	44,216	6,792	46,883	6,710	41,270	7,329
Total subject to the CVA capital charge	4	\$ 42,938	\$ 6,659	\$ 44,216	\$ 6,792	\$ 46,883	\$ 6,710	\$ 41,270	\$ 7,329
		2022 Q2							
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	43,893	6,916						
Total subject to the CVA capital charge	8	\$ 43,893	\$ 6,916						

Standardised Approach – CCR Exposures by Regulatory Portfolio and Risk Weights (CCR3)

(\$ millions) As at	LINE #	2023 Q2											
Asset classes		0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Risk-weight Other	Total credit exposures amount (post-CCF and post-CRM)
Sovereigns and their central banks	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Public sector entities	2	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-
Banks	4	-	-	403	490	-	-	-	-	76	-	-	969
<i>Of which: securities firms and other financial institutions as Bank</i>	5	-	-	224	71	-	-	-	-	76	-	-	371
Corporates	6	-	-	42	-	-	142	98	-	630	-	-	912
<i>Of which: securities firms and other financial institutions as Corporate</i>	7	-	-	42	-	-	142	98	-	501	-	-	783
<i>Of which: specialised lending</i>	8	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	9	-	-	-	-	-	-	-	-	-	-	-	-
Real estate	10	-	-	-	-	-	-	-	-	-	-	-	-
<i>Of which: land acquisition, development and construction</i>	11	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ¹	12	-	-	-	-	-	-	-	-	-	-	-	-
Total	13	\$ -	\$ -	\$ 445	\$ 490	\$ -	\$ 142	\$ 98	\$ -	\$ 706	\$ -	\$ -	\$ 1,881

¹ Excludes exposures subject to direct capital deductions and threshold deductions.

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

(\$ millions, except as noted)
As at

LINE #		2023
		Q2

CCR4: IRB – CCR exposures by portfolio and PD scale (AIRB)

	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 % \$	610	0.10 %	603	23.70 %	2.2 \$	102	16.72 %
2	0.15 to <0.25	132	0.21	601	33.87	4.0	60	45.45
3	0.25 to <0.50	242	0.34	765	39.54	3.5	130	53.72
4	0.50 to <0.75	221	0.64	283	22.79	1.7	90	40.72
5	0.75 to <2.50	788	2.15	471	15.35	0.8	283	35.91
6	2.50 to <10.00	267	4.80	107	5.15	0.5	41	15.36
7	10.00 to <100.00	46	24.97	104	26.72	1.5	63	136.96
8	100.00 (Default)	1	100.00	5	81.43	4.9	7	700.00
9	Total \$	2,307	1.95 %	2,939	20.94 %	1.7 \$	776	33.64 %

CCR4: IRB – CCR exposures by portfolio and PD scale (FIRB)

	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴
10	0.00 to <0.15 % \$	181,788	0.07 %	3,597	9.76 %	0.4 \$	5,639	3.10 %
11	0.15 to <0.25	15,548	0.20	112	5.27	0.2	573	3.69
12	0.25 to <0.50	11,462	0.33	146	3.43	0.2	436	3.80
13	0.50 to <0.75	1,304	0.69	31	6.04	0.3	108	8.28
14	0.75 to <2.50	2,094	2.08	146	16.00	0.5	693	33.09
15	2.50 to <10.00	53	9.82	3	54.60	2.0	116	218.87
16	10.00 to <100.00	–	19.03	1	40.00	1.0	–	–
17	100.00 (Default)	–	–	–	–	–	–	–
18	Total \$	212,249	0.12 %	4,036	9.14 %	0.4 \$	7,565	3.56 %

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 #	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 %		

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									
	Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 226,281	0.05 %	4,222	5.23 %	0.4	\$ 4,073	1.80 %		
2	0.15 to <0.25	15,088	0.20	707	8.28	0.3	810	5.37		
3	0.25 to <0.50	9,203	0.37	887	6.66	0.4	643	6.99		
4	0.50 to <0.75	1,037	0.68	367	14.37	0.8	234	22.57		
5	0.75 to <2.50	2,715	1.93	697	17.32	1.0	1,092	40.22		
6	2.50 to <10.00	351	5.54	140	15.21	0.3	199	56.70		
7	10.00 to <100.00	28	19.25	129	28.88	4.3	47	167.86		
8	100.00 (Default)	1	100.00	7	64.71	4.7	9	900.00		
9	Total	\$ 254,704	0.11 %	7,156	5.64 %	0.4	\$ 7,107	2.79 %		

2022										
Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 243,064	0.05 %	3,969	4.18 %	0.4	\$ 3,512	1.44 %		
11	0.15 to <0.25	13,061	0.20	680	7.46	0.3	655	5.01		
12	0.25 to <0.50	9,651	0.40	890	6.13	0.4	635	6.58		
13	0.50 to <0.75	976	0.68	366	12.03	0.8	183	18.75		
14	0.75 to <2.50	2,632	1.98	744	19.67	1.0	1,181	44.87		
15	2.50 to <10.00	414	5.50	148	12.84	0.2	193	46.62		
16	10.00 to <100.00	30	21.15	129	31.47	4.1	56	186.67		
17	100.00 (Default)	1	100.00	10	59.64	4.2	10	1,000.00		
18	Total	\$ 269,829	0.10 %	6,936	4.60 %	0.4	\$ 6,425	2.38 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2023 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 %	\$ 122,180	0.03 %	311	1.75 %	0.7	\$ 533	0.44 %		
2	0.15 to <0.25	15	0.20	20	45.05	2.6	6	40.00		
3	0.25 to <0.50	23	0.31	18	30.17	4.1	11	47.83		
4	0.50 to <0.75	1	0.69	4	36.64	4.9	1	100.00		
5	0.75 to <2.50	2	1.71	15	30.09	4.2	2	100.00		
6	2.50 to <10.00	1	9.82	2	56.16	4.6	2	200.00		
7	10.00 to <100.00	12	20.22	8	36.28	5.0	26	216.67		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 122,234	0.03 %	378	1.77 %	0.7	\$ 581	0.48 %		
2023 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 %	\$ 69,164	0.02 %	180	4.20 %	1.0	\$ 212	0.31 %		
11	0.15 to <0.25	–	–	–	–	–	–	–		
12	0.25 to <0.50	12	0.29	4	1.73	0.1	–	–		
13	0.50 to <0.75	10	0.69	1	54.60	1.0	8	80.00		
14	0.75 to <2.50	6	2.23	5	13.70	1.0	2	33.33		
15	2.50 to <10.00	2	4.71	1	4.24	–	–	–		
16	10.00 to <100.00	10	20.63	2	62.12	5.0	40	400.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	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		
19	0.00 to <0.15 %	\$ 59,671	0.02 %	182	2.12 %	1.2	\$ 185	0.31 %		
20	0.15 to <0.25	–	–	–	–	–	–	–		
21	0.25 to <0.50	–	0.38	3	29.46	0.6	–	–		
22	0.50 to <0.75	6	0.68	1	54.50	1.0	5	83.33		
23	0.75 to <2.50	9	2.14	4	13.60	1.0	3	33.33		
24	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
25	10.00 to <100.00	9	20.05	2	64.48	5.0	35	388.89		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 59,697	0.03 %	193	2.13 %	1.2	\$ 228	0.38 %		

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

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

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

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

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

(\$ millions, except as noted)
As at

LINE #	2022									
	Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15	% \$ 54,687	0.02 %	202	2.80 %	1.0	\$ 153	0.28 %		
2	0.15 to <0.25	–	–	–	–	–	–	–		
3	0.25 to <0.50	2	0.43	4	49.52	1.0	1	50.00		
4	0.50 to <0.75	16	0.68	1	54.50	1.0	12	75.00		
5	0.75 to <2.50	13	2.14	5	13.60	1.0	4	30.77		
6	2.50 to <10.00	2	4.69	1	4.34	–	–	–		
7	10.00 to <100.00	15	23.23	2	63.85	5.0	59	393.33		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 54,735	0.03 %	215	2.84 %	1.0	\$ 229	0.42 %		

2022										
Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15	% \$ 62,402	0.02 %	194	4.38 %	0.8	\$ 141	0.23 %		
11	0.15 to <0.25	–	0.20	1	3.65	5.0	–	–		
12	0.25 to <0.50	2	0.43	3	13.60	1.0	–	–		
13	0.50 to <0.75	12	0.56	2	64.45	4.8	18	150.00		
14	0.75 to <2.50	8	2.14	5	13.60	1.0	2	25.00		
15	2.50 to <10.00	3	4.69	1	4.34	–	–	–		
16	10.00 to <100.00	3	40.39	1	60.50	5.0	12	400.00		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 62,430	0.02 %	207	4.39 %	0.8	\$ 173	0.28 %		

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 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 %	\$ 109,840	0.06 %	307	13.27 %	0.4	\$ 4,714	4.29 %		
2	0.15 to <0.25	80	0.20	5	19.12	0.1	9	11.25		
3	0.25 to <0.50	118	0.29	8	1.59	0.1	3	2.54		
4	0.50 to <0.75	1	0.69	1	45.00	2.2	1	100.00		
5	0.75 to <2.50	–	1.57	2	45.00	0.1	–	–		
6	2.50 to <10.00	–	–	–	–	–	–	–		
7	10.00 to <100.00	2	40.76	1	45.00	0.3	5	250.00		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 110,041	0.06 %	324	13.26 %	0.4	\$ 4,732	4.30 %		
2023 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 %	\$ 94,185	0.05 %	337	14.57 %	0.4	\$ 3,852	4.09 %		
11	0.15 to <0.25	184	0.20	17	9.04	0.1	10	5.43		
12	0.25 to <0.50	483	0.29	14	1.27	–	8	1.66		
13	0.50 to <0.75	71	0.69	5	7.86	0.1	7	9.86		
14	0.75 to <2.50	24	2.23	3	12.37	–	6	25.00		
15	2.50 to <10.00	2	4.71	2	4.24	–	–	–		
16	10.00 to <100.00	–	19.03	1	17.40	2.2	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	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		
19	0.00 to <0.15 %	\$ 99,820	0.05 %	342	13.95 %	0.4	\$ 3,697	3.70 %		
20	0.15 to <0.25	103	0.20	16	16.57	0.3	10	9.71		
21	0.25 to <0.50	364	0.29	14	1.81	–	7	1.92		
22	0.50 to <0.75	40	0.68	5	8.22	0.1	4	10.00		
23	0.75 to <2.50	49	2.14	4	4.88	–	5	10.20		
24	2.50 to <10.00	2	4.69	2	4.34	–	–	–		
25	10.00 to <100.00	–	18.15	1	19.75	2.4	–	–		
26	100.00 (Default)	–	–	–	–	–	–	–		
27	Total	\$ 100,378	0.05 %	384	13.90 %	0.4	\$ 3,723	3.71 %		

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									
	Q3									
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
1	0.00 to <0.15 %	\$ 104,180	0.05 %	339	13.36 %	0.4	\$ 3,639	3.49 %		
2	0.15 to <0.25	86	0.20	13	6.80	0.2	4	4.65		
3	0.25 to <0.50	220	0.29	18	3.08	0.3	11	5.00		
4	0.50 to <0.75	11	0.68	4	14.60	0.9	3	27.27		
5	0.75 to <2.50	29	1.76	4	8.27	–	5	17.24		
6	2.50 to <10.00	1	4.69	2	4.34	–	–	–		
7	10.00 to <100.00	–	18.15	1	19.75	2.7	–	–		
8	100.00 (Default)	–	–	–	–	–	–	–		
9	Total	\$ 104,527	0.05 %	381	13.33 %	0.4	\$ 3,662	3.50 %		
2022										
Q2										
	PD scale ²	EAD post-CRM	Average PD	Number of obligors ³	Average LGD	Average maturity (years)	RWA	RWA density ⁴		
10	0.00 to <0.15 %	\$ 104,044	0.05 %	340	13.48 %	0.4	\$ 3,651	3.51 %		
11	0.15 to <0.25	477	0.20	13	2.23	0.1	7	1.47		
12	0.25 to <0.50	55	0.30	16	11.19	1.0	8	14.55		
13	0.50 to <0.75	8	0.68	4	15.52	1.0	2	25.00		
14	0.75 to <2.50	80	1.53	5	5.51	–	7	8.75		
15	2.50 to <10.00	1	4.69	2	2.77	–	–	–		
16	10.00 to <100.00	–	18.15	1	19.75	2.9	–	–		
17	100.00 (Default)	–	–	–	–	–	–	–		
18	Total	\$ 104,665	0.05 %	381	13.42 %	0.4	\$ 3,675	3.51 %		

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 Q2						2023 Q1					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	1	\$ –	\$ 3,748	\$ –	\$ 1,129	\$ 50,891	\$ 75,847	\$ –	\$ 2,582	\$ –	\$ 1,609	\$ 53,043	\$ 65,123
Cash – other currencies	2	470	9,837	–	7,656	92,844	125,659	53	8,384	49	9,164	79,958	111,705
Domestic sovereign debt	3	532	1,256	2,717	3,083	112,851	80,231	414	1,207	3,513	3,142	102,946	83,253
Other sovereign debt	4	4,217	403	1,356	4,034	94,855	75,156	5,176	599	2,053	4,113	93,805	82,776
Government agency debt	5	203	48	744	–	13,483	29,570	283	69	41	25	12,093	27,865
Corporate bonds	6	826	288	2,337	66	14,361	19,208	373	275	412	18	12,047	18,508
Equity securities	7	561	–	–	–	33,833	66,900	484	–	–	–	29,196	57,309
Other collateral	8	349	–	3	–	–	–	484	–	–	–	19	40
Total	9	\$ 7,158	\$ 15,580	\$ 7,157	\$ 15,968	\$ 413,118	\$ 472,571	\$ 7,267	\$ 13,116	\$ 6,068	\$ 18,071	\$ 383,107	\$ 446,579
		2022 Q4						2022 Q3					
		Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral	Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral
Cash – domestic currency	10	\$ –	\$ 2,271	\$ –	\$ 1,904	\$ 50,357	\$ 65,710	\$ –	\$ 1,863	\$ –	\$ 3,220	\$ 43,866	\$ 55,431
Cash – other currencies	11	65	11,709	41	10,669	76,176	107,206	95	10,064	605	7,130	80,030	115,864
Domestic sovereign debt	12	786	2,717	3,701	2,581	107,038	88,568	980	1,421	3,908	3,356	100,683	85,533
Other sovereign debt	13	3,360	563	1,123	4,963	89,300	74,060	2,902	644	1,159	5,279	98,714	80,944
Government agency debt	14	149	33	58	–	14,218	29,012	275	143	43	–	13,030	28,153
Corporate bonds	15	267	485	443	–	10,233	14,498	371	357	435	–	9,235	13,747
Equity securities	16	155	–	–	–	30,447	63,300	6	–	–	–	28,946	56,742
Other collateral	17	494	–	23	–	10	83	408	–	–	–	12	23
Total	18	\$ 5,276	\$ 17,778	\$ 5,389	\$ 20,117	\$ 377,779	\$ 442,437	\$ 5,037	\$ 14,492	\$ 6,150	\$ 18,985	\$ 374,516	\$ 436,437
		2022 Q2											
		Collateral used in derivative transactions				Collateral used in SFTs							
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral						
		Segregated	Unsegregated	Segregated	Unsegregated	of collateral received	of posted collateral						
Cash – domestic currency	19	\$ 396	\$ 2,265	\$ –	\$ 1,588	\$ 51,647	\$ 69,040						
Cash – other currencies	20	70	14,472	1,880	9,213	77,878	111,520						
Domestic sovereign debt	21	1,131	2,083	3,825	3,534	115,008	96,000						
Other sovereign debt	22	3,104	1,454	1,167	5,808	89,916	73,168						
Government agency debt	23	361	29	65	–	13,783	28,224						
Corporate bonds	24	280	762	315	–	7,775	14,090						
Equity securities	25	90	–	–	–	31,667	54,387						
Other collateral	26	344	–	–	–	10	15						
Total	27	\$ 5,776	\$ 21,065	\$ 7,252	\$ 20,143	\$ 387,684	\$ 446,444						

Credit Derivatives Exposures (CCR6)

(\$ millions) As at	LINE #	2023 Q2		2023 Q1		2022 Q4		2022 Q3		2022 Q2	
		Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals											
Single-name credit default swaps	1	\$ 4,157	\$ 2,092	\$ 3,476	\$ 2,004	\$ 3,318	\$ 2,280	\$ 3,025	\$ 1,728	\$ 3,340	\$ 1,712
Index credit default swaps	2	6,760	556	9,011	1,942	8,144	774	6,376	993	5,431	1,059
Total return swaps	3	-	-	-	-	-	-	-	-	-	-
Credit options	4	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	5	391	6,138	317	5,515	342	4,762	323	3,579	329	3,562
Total notionals	6	11,308	8,786	12,804	9,461	11,804	7,816	9,724	6,300	9,100	6,333
Fair values											
Positive fair value (asset)	7	9	46	10	79	11	47	12	47	12	43
Negative fair value (liability)	8	(179)	(9)	(208)	(6)	(127)	(12)	(134)	(11)	(165)	(8)

Exposures to Central Counterparties (CCR8)¹

(\$ millions) As at	LINE #	2023 Q2		2023 Q1		2022 Q4		2022 Q3		2022 Q2	
		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	\$	\$ 1,264	\$	\$ 1,243	\$	\$ 1,218	\$	\$ 995	\$	\$ 1,112
Exposures for trades at QCCPs (excluding initial margin and default fund contributions) – of which:	2	30,906	618	31,147	623	31,976	639	24,563	491	28,574	572
(i) OTC derivatives	3	21,036	420	21,683	434	21,974	439	15,668	313	19,849	397
(ii) Exchange-traded derivatives	4	5,242	105	6,159	123	6,256	125	5,596	112	5,790	116
(iii) Securities financing transactions	5	4,628	93	3,305	66	3,746	75	3,299	66	2,935	59
(iv) Netting sets where cross-product netting has been approved	6	-	-	-	-	-	-	-	-	-	-
Segregated initial margin	7	42	-	41	-	41	-	41	-	92	-
Non-segregated initial margin	8	6,749	-	3,955	-	4,588	-	4,651	-	5,014	-
Pre-funded default fund contributions	9	1,473	646	1,063	620	1,120	579	1,036	504	1,021	540
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 Q2						2023 Q1						
			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	\$	–	–	\$ 1,289,660	\$ 1,289,660	–	\$ 1,289,660	\$	–	–	\$ 1,400,164	\$ 1,400,164	–	\$ 1,400,164
Forward rate agreements	2		435,022	23,130	–	458,152	436	458,588		447,376	16,434	–	463,810	372	464,182
Swaps	3		15,777,131	433,169	–	16,210,300	1,707,604	17,917,904		14,526,320	380,233	–	14,906,553	1,646,010	16,552,563
Options written	4		–	94,466	30,427	124,893	59	124,952		–	87,722	87,987	175,709	53	175,762
Options purchased	5		–	103,675	33,186	136,861	4,542	141,403		–	99,069	89,552	188,621	2,100	190,721
	6		16,212,153	654,440	1,353,273	18,219,866	1,712,641	19,932,507		14,973,696	583,458	1,577,703	17,134,857	1,648,535	18,783,392
Foreign Exchange Contracts															
Futures	7		–	–	–	–	–	–		–	–	–	–	–	–
Forward contracts	8		5	278,063	–	278,068	25,951	304,019		–	240,489	–	240,489	23,148	263,637
Swaps	9		646	1,889,388	–	1,890,034	1,805	1,891,839		747	2,024,130	–	2,024,877	2,480	2,027,357
Cross-currency interest rate swaps	10		–	1,182,921	–	1,182,921	115,100	1,298,021		–	1,138,915	–	1,138,915	106,180	1,245,095
Options written	11		–	37,185	22	37,207	–	37,207		–	40,533	22	40,555	–	40,555
Options purchased	12		–	28,781	2	28,783	–	28,783		–	31,758	2	31,760	–	31,760
	13		651	3,416,338	24	3,417,013	142,856	3,559,869		747	3,475,825	24	3,476,596	131,808	3,608,404
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	14		9,444	91	–	9,535	2,914	12,449		10,331	60	–	10,391	2,533	12,924
Protection sold	15		2,574	74	–	2,648	–	2,648		3,707	106	–	3,813	–	3,813
	16		12,018	165	–	12,183	2,914	15,097		14,038	166	–	14,204	2,533	16,737
Other Contracts															
Equity contracts	17		–	151,680	88,609	240,289	32,460	272,749		–	80,627	88,465	169,092	31,428	200,520
Commodity contracts	18		290	67,499	94,943	162,732	–	162,732		348	78,876	67,345	146,569	–	146,569
	19		290	219,179	183,552	403,021	32,460	435,481		348	159,503	155,810	315,661	31,428	347,089
Total	20	\$	16,225,112	4,290,122	1,536,849	22,052,083	1,890,871	23,942,954	\$	14,988,829	4,218,952	1,733,537	20,941,318	1,814,304	22,755,622
			2022 Q4						2022 Q3						
			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	\$	–	–	\$ 1,191,392	\$ 1,191,392	–	\$ 1,191,392	\$	–	–	\$ 947,389	\$ 947,389	–	\$ 947,389
Forward rate agreements	22		525,542	10,788	–	536,330	501	536,831		433,920	4,943	–	438,863	563	439,426
Swaps	23		14,156,659	418,241	–	14,574,900	1,955,639	16,530,539		13,378,593	387,952	–	13,766,545	1,743,606	15,510,151
Options written	24		–	78,984	117,942	196,926	34	196,960		–	74,058	128,820	202,878	132	203,010
Options purchased	25		–	83,202	125,056	208,258	967	209,225		–	71,649	124,997	196,646	3,281	199,927
	26		14,682,201	591,215	1,434,390	16,707,806	1,957,141	18,664,947		13,812,513	538,602	1,201,206	15,552,321	1,747,582	17,299,903
Foreign Exchange Contracts															
Futures	27		–	–	–	–	–	–		–	–	–	–	–	–
Forward contracts	28		–	234,747	–	234,747	29,562	264,309		–	191,859	–	191,859	35,590	227,449
Swaps	29		912	1,912,924	–	1,913,836	2,049	1,915,885		–	2,133,103	–	2,133,103	1,407	2,134,510
Cross-currency interest rate swaps	30		–	1,099,221	–	1,099,221	104,988	1,204,209		–	1,030,403	–	1,030,403	95,405	1,125,808
Options written	31		–	35,501	84	35,585	–	35,585		–	26,063	54	26,117	–	26,117
Options purchased	32		–	26,559	10	26,569	–	26,569		–	17,890	9	17,899	–	17,899
	33		912	3,308,952	94	3,309,958	136,599	3,446,557		–	3,399,318	63	3,399,381	132,402	3,531,783
Credit Derivative Contracts															
Credit default swaps															
Protection purchased	34		9,735	91	–	9,826	3,378	13,204		7,679	60	–	7,739	3,069	10,808
Protection sold	35		2,843	211	–	3,054	–	3,054		2,516	205	–	2,721	–	2,721
	36		12,578	302	–	12,880	3,378	16,258		10,195	265	–	10,460	3,069	13,529
Other Contracts															
Equity contracts	37		–	74,652	89,202	163,854	27,620	191,474		–	74,111	82,801	156,912	28,368	185,280
Commodity contracts	38		363	74,724	60,070	135,157	–	135,157		–	73,738	53,986	127,724	–	127,724
	39		363	149,376	149,272	299,011	27,620	326,631		–	147,849	136,787	284,636	28,368	313,004
Total	40	\$	14,696,054	4,049,845	1,583,756	20,329,655	2,124,738	22,454,393	\$	13,822,708	4,086,034	1,338,056	19,246,798	1,911,421	21,158,219

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

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

Derivatives – Notional (Continued)

(\$ millions) As at	LINE #	2022 Q2					
		Trading					
		Over-the-counter ¹		Exchange-traded	Total	Non-trading	Total
Clearing house ²	Non-clearing house						
Interest Rate Contracts							
Futures	1	\$ –	\$ –	\$ 1,177,016	\$ 1,177,016	\$ –	\$ 1,177,016
Forward rate agreements	2	307,066	15,632	–	322,698	732	323,430
Swaps	3	12,920,048	384,594	–	13,304,642	1,465,932	14,770,574
Options written	4	–	71,454	131,356	202,810	215	203,025
Options purchased	5	–	73,114	120,461	193,575	2,932	196,507
	6	13,227,114	544,794	1,428,833	15,200,741	1,469,811	16,670,552
Foreign Exchange Contracts							
Futures	7	–	–	–	–	–	–
Forward contracts	8	–	199,528	–	199,528	40,242	239,770
Swaps	9	–	2,210,058	–	2,210,058	1,697	2,211,755
Cross-currency interest rate swaps	10	–	1,055,665	–	1,055,665	86,029	1,141,694
Options written	11	–	30,152	69	30,221	–	30,221
Options purchased	12	–	22,503	27	22,530	–	22,530
	13	–	3,517,906	96	3,518,002	127,968	3,645,970
Credit Derivative Contracts							
Credit default swaps							
Protection purchased	14	6,732	124	–	6,856	3,117	9,973
Protection sold	15	2,484	286	–	2,770	–	2,770
	16	9,216	410	–	9,626	3,117	12,743
Other Contracts							
Equity contracts	17	–	81,984	89,145	171,129	27,604	198,733
Commodity contracts	18	–	70,148	63,030	133,178	–	133,178
	19	–	152,132	152,175	304,307	27,604	331,911
Total	20	\$ 13,236,330	\$ 4,215,242	\$ 1,581,104	\$ 19,032,676	\$ 1,628,500	\$ 20,661,176

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 Q2			2023 Q1			2022 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 24	\$ 124	\$ 47	\$ 32	\$ 208	\$ 60	\$ 21	\$ 90	\$ 30
Swaps	2	6,467	13,695	1,336	6,903	14,314	1,197	7,328	14,424	920
Options written	3	3	86	21	3	77	17	4	84	18
Options purchased	4	14	96	25	4	80	27	20	101	40
	5	6,508	14,001	1,429	6,942	14,679	1,301	7,373	14,699	1,008
Foreign Exchange Contracts										
Forward contracts	6	1,263	4,538	926	836	3,592	557	1,467	4,446	695
Swaps	7	2,973	16,222	2,364	2,894	17,752	1,778	5,583	19,930	2,265
Cross-currency interest rate swaps	8	5,361	16,772	1,620	5,304	16,921	1,556	6,372	18,019	1,599
Options written	9	13	226	80	15	223	94	35	349	183
Options purchased	10	38	163	103	32	169	98	102	271	135
	11	9,648	37,921	5,093	9,081	38,657	4,083	13,559	43,015	4,877
Other Contracts										
Credit derivatives	12	1	436	79	1	515	93	1	449	83
Equity contracts	13	566	7,800	2,275	472	7,591	1,766	513	7,456	1,662
Commodity contracts	14	876	4,775	1,054	1,043	5,389	1,085	1,104	5,101	1,055
	15	1,443	13,011	3,408	1,516	13,495	2,944	1,618	13,006	2,800
Total net derivatives	16	17,599	64,933	9,930	17,539	66,831	8,328	22,550	70,720	8,685
Qualifying Central Counterparty (QCCP) contracts ²	17	6,996	26,278	878	7,790	27,842	908	7,468	28,230	941
Total	18	\$ 24,595	\$ 91,211	\$ 10,808	\$ 25,329	\$ 94,673	\$ 9,236	\$ 30,018	\$ 98,950	\$ 9,626

		2022 Q3			2022 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts							
Forward rate agreements	19	\$ 39	\$ 101	\$ 28	\$ 45	\$ 303	\$ 184
Swaps	20	3,823	9,702	1,045	3,629	9,390	861
Options written	21	4	69	14	4	79	17
Options purchased	22	10	81	30	18	93	37
	23	3,876	9,953	1,117	3,696	9,865	1,099
Foreign Exchange Contracts							
Forward contracts	24	1,005	3,640	511	1,701	4,655	607
Swaps	25	3,762	19,789	2,300	6,342	21,795	2,315
Cross-currency interest rate swaps	26	3,986	14,126	1,518	3,422	13,485	1,315
Options written	27	8	223	75	12	218	72
Options purchased	28	40	145	81	38	175	88
	29	8,801	37,923	4,485	11,515	40,328	4,397
Other Contracts							
Credit derivatives	30	1	344	68	2	401	81
Equity contracts	31	624	7,604	1,597	1,003	8,519	1,308
Commodity contracts	32	1,935	6,241	1,427	2,125	6,689	1,463
	33	2,560	14,189	3,092	3,130	15,609	2,852
Total net derivatives	34	15,237	62,065	8,694	18,341	65,802	8,348
Qualifying Central Counterparty (QCCP) contracts ²	35	6,829	21,264	740	6,617	25,639	851
Total	36	\$ 22,066	\$ 83,329	\$ 9,434	\$ 24,958	\$ 91,441	\$ 9,199

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)

(\$ millions) As at	LINE #	2023						
		Q2						
		Bank acts as originator/sponsor			Bank acts as investor			Total
Traditional	Of which STC ¹	Synthetic	Traditional	Of which STC	Synthetic			
Retail (total) – of which:	1	\$ 34,596	\$ 34,203	\$ –	\$ 29,385	\$ 29,178	\$ –	63,981
Residential mortgage	2	10,994	10,993	–	206	–	–	11,200
Credit card	3	8,846	8,842	–	10,021	10,020	–	18,867
Other retail exposures	4	14,756	14,368	–	19,158	19,158	–	33,914
Re-securitization	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	15,705	14,738	7,714	36,879	1,734	–	60,298
Loans to corporates	7	–	–	7,714	15,289	166	–	23,003
Commercial mortgage	8	–	–	–	17,497	–	–	17,497
Lease and receivables	9	15,597	14,738	–	4,093	1,568	–	19,690
Other wholesale	10	108	–	–	–	–	–	108
Re-securitization	11	–	–	–	–	–	–	–

¹ Simple, transparent, and comparable (STC).

Securitization Exposures in the Banking Book (SEC1) (Continued)¹

(\$ millions) As at	LINE #	2023			2022			2022			2022		
		Q1			Q4			Q3			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	–	–	–	–	–	–	–	–	–	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2)¹

(\$ millions) As at	LINE #	2023 Q2						Total
		Bank acts as originator/sponsor			Bank acts as investor			
		Traditional	Of which STC	Synthetic	Traditional	Of which STC	Synthetic	
Retail (total) – of which:	1	\$ –	\$ –	\$ –	\$ 647	\$ –	\$ –	647
<i>Residential mortgage</i>	2	–	–	–	–	–	–	–
<i>Credit card</i>	3	–	–	–	26	–	–	26
<i>Other retail exposures</i>	4	–	–	–	621	–	–	621
<i>Re-securitization</i>	5	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	–	–	1,318	–	–	1,318
<i>Loans to corporates</i>	7	–	–	–	–	–	–	–
<i>Commercial mortgage</i>	8	–	–	–	1	–	–	1
<i>Lease and receivables</i>	9	–	–	–	–	–	–	–
<i>Other wholesale</i>	10	–	–	–	1,317	–	–	1,317
<i>Re-securitization</i>	11	–	–	–	–	–	–	–

¹ The Bank does not have any synthetic securitization exposures.

Securitization Exposures in the Trading Book (SEC2) (Continued)¹

(\$ millions) As at	LINE #	2023 Q1			2022 Q4			2022 Q3			2022 Q2		
		Bank acts as originator/sponsor		Total	Bank acts as originator/sponsor		Total	Bank acts as originator/sponsor		Total	Bank acts as originator/sponsor		Total
		Traditional	as investor Traditional		Traditional	as investor Traditional		Traditional	as investor Traditional		Traditional	as investor Traditional	
Retail (total) – of which:	1	\$ –	\$ 728	\$ 728	\$ –	\$ 600	\$ 600	\$ –	\$ 522	\$ 522	\$ –	\$ 617	\$ 617
<i>Residential mortgage</i>	2	–	–	–	–	–	–	–	–	–	–	–	–
<i>Credit card</i>	3	–	54	54	–	8	8	–	87	87	–	98	98
<i>Other retail exposures</i>	4	–	674	674	–	592	592	–	435	435	–	519	519
<i>Re-securitization</i>	5	–	–	–	–	–	–	–	–	–	–	–	–
Wholesale (total) – of which:	6	–	937	937	–	55	55	–	17	17	–	26	26
<i>Loans to corporates</i>	7	–	–	–	–	–	–	–	–	–	–	–	–
<i>Commercial mortgage</i>	8	–	1	1	–	1	1	–	1	1	–	1	1
<i>Lease and receivables</i>	9	–	–	–	–	–	–	–	–	–	–	–	–
<i>Other wholesale</i>	10	–	936	936	–	54	54	–	16	16	–	25	25
<i>Re-securitization</i>	11	–	–	–	–	–	–	–	–	–	–	–	–

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 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 49,143	\$ 818	\$ 218	\$ 118	\$ 4	\$ 7,900	\$ 42,034	\$ 363	\$ 4	\$ 888	\$ 4,931	\$ 54	\$ 49	\$ 71	\$ 382	\$ 4	\$ 4
of which: securitization		2	49,143	818	218	118	4	7,900	42,034	363	4	888	4,931	54	49	71	382	4	4
of which: retail underlying		3	33,822	635	56	79	4	7,900	26,692	–	4	888	3,093	–	49	71	235	–	4
of which: STC		4	33,626	463	35	79	–	7,900	26,303	–	–	–	2,978	–	–	–	226	–	–
of which: wholesale		5	15,321	183	162	39	–	–	15,342	363	–	–	1,838	54	–	–	147	4	–
of which: STC		6	14,524	75	135	4	–	–	14,483	255	–	–	1,626	25	–	–	130	2	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	7,714	–	–	–	–	7,714	–	–	–	1,157	–	–	93	–	–	–	–
of which: securitization		9	7,714	–	–	–	–	7,714	–	–	–	1,157	–	–	93	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	7,714	–	–	–	–	7,714	–	–	–	1,157	–	–	93	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 56,857	\$ 818	\$ 218	\$ 118	\$ 4	\$ 15,614	\$ 42,034	\$ 363	\$ 4	\$ 2,045	\$ 4,931	\$ 54	\$ 49	\$ 164	\$ 382	\$ 4	\$ 4

			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		14	\$ 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		15	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		16	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		17	16,310	338	201	44	–	–	16,294	599	–	–	1,976	103	–	–	158	9	–
of which: re-securitization		18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		21	\$ 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																
			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		22	\$ 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		23	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		24	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		25	15,532	953	217	44	–	–	16,473	273	–	–	2,086	71	–	–	167	6	–
of which: re-securitization		26	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		27	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		28	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		29	\$ 46,988	\$ 2,296	\$ 280	\$ 152	\$ 2	\$ 3,200	\$ 45,698	\$ 818	\$ 2	\$ 361	\$ 5,709	\$ 126	\$ 29	\$ 29	\$ 444	\$ 10	\$ 2

¹ The Bank did not have any synthetic securitization exposures prior to the second quarter of 2023.

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 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		1	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ –	\$ 38,867	\$ 769	\$ 1	\$ –	\$ 4,684	\$ 119	\$ 15	\$ –	\$ 357	\$ 10	\$ 1
of which: securitization		2	37,727	1,601	274	34	1	–	38,867	769	1	–	4,684	119	15	–	357	10	1
of which: retail underlying		3	26,876	705	82	–	1	–	27,150	513	1	–	3,116	51	15	–	232	5	1
of which: wholesale		4	10,851	896	192	34	–	–	11,717	256	–	–	1,568	68	–	–	125	5	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 37,727	\$ 1,601	\$ 274	\$ 34	\$ 1	\$ –	\$ 38,867	\$ 769	\$ 1	\$ –	\$ 4,684	\$ 119	\$ 15	\$ –	\$ 357	\$ 10	\$ 1

		LINE #	2022 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ²				Capital charge after cap		
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		9	\$ 34,212	\$ 1,463	\$ 199	\$ 35	\$ 1	\$ –	\$ 35,139	\$ 770	\$ 1	\$ –	\$ 4,311	\$ 119	\$ 19	\$ –	\$ 328	\$ 10	\$ 1
of which: securitization		10	34,212	1,463	199	35	1	–	35,139	770	1	–	4,311	119	19	–	328	10	1
of which: retail underlying		11	24,377	581	–	–	1	–	24,445	513	1	–	2,849	51	19	–	211	5	1
of which: wholesale		12	9,835	882	199	35	–	–	10,694	257	–	–	1,462	68	–	–	117	5	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 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 Investor (SEC4)¹

(\$ millions) As at		LINE #	2023 Q2																
			Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ²				Capital charge after cap			
			</20% RW	>20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%	IRBA	ERBA/ IAA	SA	1250%
Total exposures																			
Traditional securitization		1	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 1	\$ –
of which: securitization		2	65,639	625	–	–	–	7,550	58,548	166	–	754	9,480	17	–	42	756	1	–
of which: retail underlying		3	28,760	625	–	–	–	7,550	21,835	–	–	754	2,329	–	–	42	184	–	–
of which: STC		4	28,553	625	–	–	–	7,550	21,628	–	–	754	2,319	–	–	5	184	–	–
of which: wholesale		5	36,879	–	–	–	–	–	36,713	166	–	–	7,151	17	–	–	572	1	–
of which: STC		6	1,734	–	–	–	–	–	1,568	166	–	–	157	17	–	–	13	1	–
of which: re-securitization		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Synthetic securitization		8	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: securitization		9	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: retail underlying		10	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: wholesale		11	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: re-securitization		12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		13	\$ 65,639	\$ 625	\$ –	\$ –	\$ –	\$ 7,550	\$ 58,548	\$ 166	\$ –	\$ 754	\$ 9,480	\$ 17	\$ –	\$ 42	\$ 756	\$ 1	\$ –
			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		14	\$ 73,587	\$ 608	\$ –	\$ –	\$ –	\$ 7,841	\$ 66,220	\$ 134	\$ –	\$ 783	\$ 10,236	\$ 13	\$ –	\$ 45	\$ 816	\$ 1	\$ –
of which: securitization		15	73,587	608	–	–	–	7,841	66,220	134	–	783	10,236	13	–	45	816	1	–
of which: retail underlying		16	36,413	608	–	–	–	7,841	29,180	–	–	783	3,063	–	–	45	242	–	–
of which: wholesale		17	37,174	–	–	–	–	–	37,040	134	–	–	7,173	13	–	–	574	1	–
of which: re-securitization		18	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		19	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		20	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		21	\$ 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		22	\$ 77,270	\$ 645	\$ –	\$ –	\$ –	\$ 8,958	\$ 68,821	\$ 136	\$ –	\$ 896	\$ 10,522	\$ 14	\$ –	\$ 52	\$ 838	\$ 1	\$ –
of which: securitization		23	77,270	645	–	–	–	8,958	68,821	136	–	896	10,522	14	–	52	838	1	–
of which: retail underlying		24	39,665	645	–	–	–	8,958	31,352	–	–	896	3,294	–	–	52	260	–	–
of which: wholesale		25	37,605	–	–	–	–	–	37,469	136	–	–	7,228	14	–	–	578	1	–
of which: re-securitization		26	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		27	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		28	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		29	\$ 77,270	\$ 645	\$ –	\$ –	\$ –	\$ 8,958	\$ 68,821	\$ 136	\$ –	\$ 896	\$ 10,522	\$ 14	\$ –	\$ 52	\$ 838	\$ 1	\$ –

¹ The Bank does not have any synthetic securitization exposures.

² RWA before application of cap.

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

(\$ millions) As at		LINE #	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		1	\$ 74,007	\$ 534	\$ –	\$ –	\$ –	\$ 9,060	\$ 65,353	\$ 128	\$ –	\$ 906	\$ 9,872	\$ 13	\$ –	\$ 53	\$ 785	\$ 1	\$ –
of which: securitization		2	74,007	534	–	–	–	9,060	65,353	128	–	906	9,872	13	–	53	785	1	–
of which: retail underlying		3	39,371	534	–	–	–	9,060	30,845	–	–	906	3,236	–	–	53	254	–	–
of which: wholesale		4	34,636	–	–	–	–	–	34,508	128	–	–	6,636	13	–	–	531	1	–
of which: re-securitization		5	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		6	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		7	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		8	\$ 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		9	\$ 69,656	\$ 521	\$ –	\$ –	\$ –	\$ 9,527	\$ 60,522	\$ 128	\$ –	\$ 953	\$ 9,169	\$ 13	\$ –	\$ 57	\$ 729	\$ –	\$ –
of which: securitization		10	69,656	521	–	–	–	9,527	60,522	128	–	953	9,169	13	–	57	729	–	–
of which: retail underlying		11	37,209	521	–	–	–	9,527	28,203	–	–	953	2,971	–	–	57	233	–	–
of which: wholesale		12	32,447	–	–	–	–	–	32,319	128	–	–	6,198	13	–	–	496	–	–
of which: re-securitization		13	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: senior		14	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
of which: non-senior		15	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Total		16	\$ 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.

Glossary – Basel

<p>Risk-weighted assets (RWA)</p>	<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.
<p>Approaches used by the Bank to calculate RWA</p> <p>For Credit Risk</p> <p>Standardized Approach (SA)</p> <p>Advanced Internal Ratings-Based (AIRB) Approach</p> <p>Foundation Internal Ratings-Based (FIRB) Approach</p> <p>For Operational Risk</p> <p>Standardized Approach for Operational Risk (SAOR)</p> <p>For Market Risk</p> <p>Standardized Approach</p> <p>Internal Models Approach (IMA)</p>	<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. 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. Under this approach, banks use their own internal historical experience of PD and supervisory prescribed LGD and EAD, and other key risk assumptions to calculate credit risk capital requirements. Use of the FIRB approach is mandated for certain asset classes (large corporates, banks and securities firms). The SAOR consists of two main components - a Business Indicator Component (BIC) (a measure of a bank's income) and a Loss Component (LC), from which an Internal Loss Multiplier (ILM) is derived (a measure of a bank's historical losses). Operational risk capital is the product of the BIC and the ILM, with risk-weighted assets for operational risk being this capital requirement multiplied by 12.5. Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk. Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.
<p>Credit Risk Terminology</p> <p>Gross credit risk exposure</p> <p>Counterparty Type / Exposure Classes:</p> <p>Retail</p> <p>Residential Secured</p> <p>Qualifying Revolving Retail (QRR)</p> <p>Other Retail</p> <p>Non-retail</p> <p>Corporate</p> <p>Sovereign</p> <p>Bank</p> <p>Exposure Types:</p> <p>Drawn</p> <p>Undrawn (commitment)</p> <p>Repo-style transactions</p> <p>OTC derivatives</p> <p>Other off-balance sheet</p> <p>IRB Credit Risk Parameters:</p> <p>Probability of Default (PD)</p> <p>Exposure at Default (EAD)</p> <p>Loss Given Default (LGD)</p>	<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. Includes general and income producing residential mortgages and home equity lines of credit extended to individuals. Includes credit cards, unsecured lines of credit, and overdraft protection products extended to individuals. QRR is further split into transactors and revolvers. Transactors are obligors in relation to facilities with an interest free grace period where the accrued interest over the previous 12 months is less than \$50 or obligors in relation to overdraft facilities or lines of credit where there has been no drawdowns over the previous 12 months. Revolvers are obligors in relation to the same credit products that do not meet the conditions to be classified as transactors. Includes all other loans (such as personal loans, student lines of credit, and small business loans) extended to individuals and small businesses. Includes exposures to corporations, partnerships, or proprietorships. Includes exposures to central governments, central banks, multilateral development banks, and public sector entities. Includes exposures to deposit-taking institutions, securities firms, and other financial institutions. The amount of funds advanced to a borrower. The difference between the authorized and drawn amounts (for instance, the unused portion of a line of credit/committed credit facility). Repurchase and reverse repurchase agreements, securities borrowing and lending. Privately negotiated derivative contracts. All off-balance sheet arrangements other than derivatives and undrawn commitments (such as letters of credit, letters of guarantee). The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon. The total amount the Bank is exposed to at the time of default. The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.
<p>Credit Valuation Adjustment (CVA)</p>	<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.
<p>Common Equity Tier 1 (CET1)</p>	<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.
<p>CET1 Ratio</p>	<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.
<p>Return on risk-weighted assets</p>	<ul style="list-style-type: none"> Net income available to common shareholders as a percentage of average RWA.
<p>Liquidity Coverage Ratio (LCR)</p>	<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.
<p>Countercyclical Capital Buffer (CCB)</p>	<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
ACI	Acquired Credit-Impaired	IPRRE	Income Producing RRE
AOCI	Accumulated Other Comprehensive Income	IRB	Internal Ratings-Based
BCBS	Basel Committee on Banking Supervision	IRBA	Internal Ratings-Based Approach
CAR	Capital Adequacy Requirements	N/A	Not Applicable
CCF	Credit Conversion Factor	N/M	Not Meaningful
CCR	Counterparty Credit Risk	NVCC	Non-Viability Contingent Capital
CMHC	Canada Mortgage and Housing Corporation	OSFI	Office of the Superintendent of Financial Institutions Canada
CRE	Commercial Real Estate	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	RRE	Residential Real Estate
ERBA	External Ratings-Based Approach	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	STC	Simple, transparent, and comparable
IMM	Internal Model Method	TLAC	Total Loss Absorbing Capacity
IPCRE	Income Producing CRE	VaR	Value-at-Risk