



BUILDING SUSTAINABLE
GROWTH
International Banking



Managing International Risk

Brian Porter

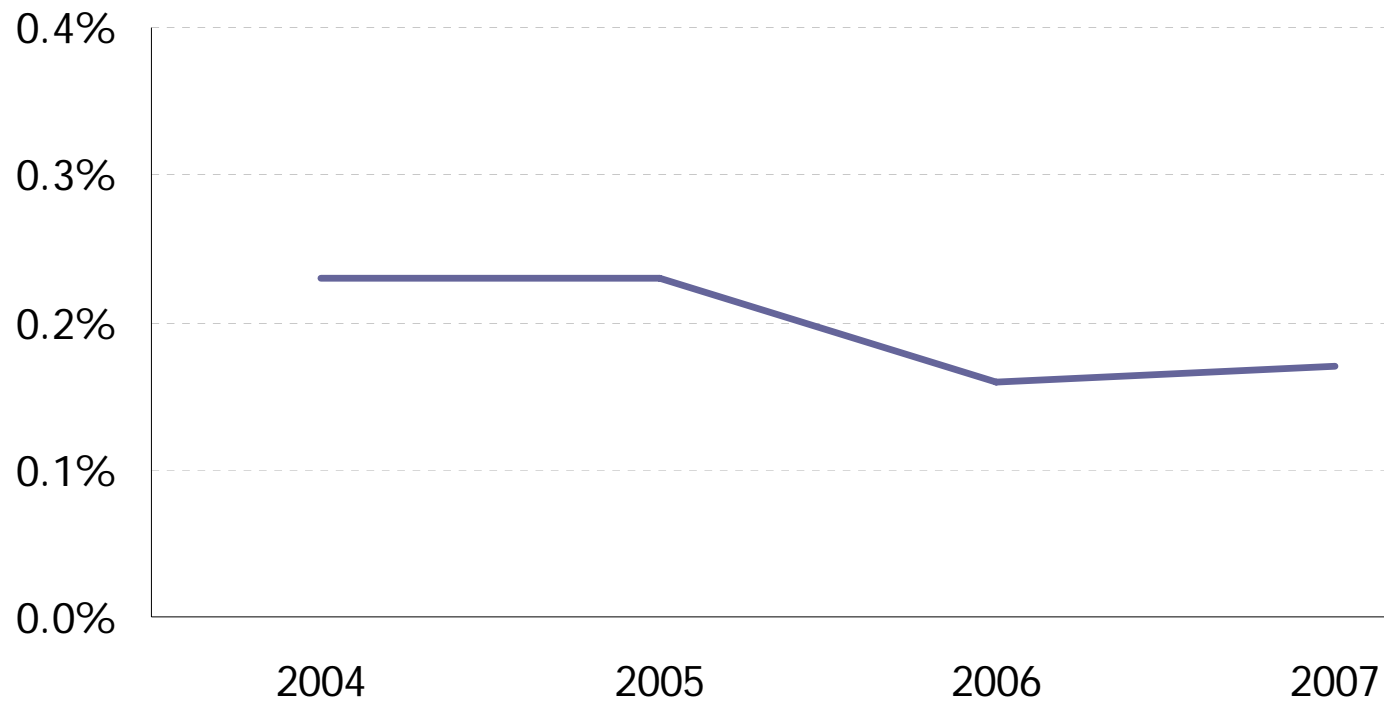
EVP and Chief Risk Officer

Central Risk Framework and Strong Credit Culture



Stable Loss Experience

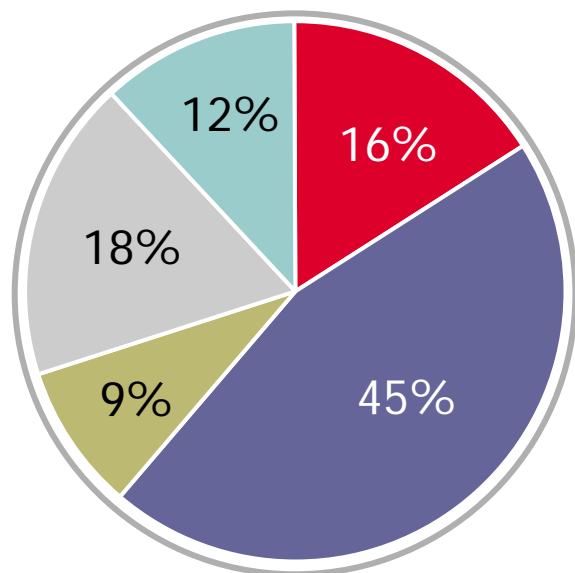
International Loan Loss Experience (% of Loans and BAs)



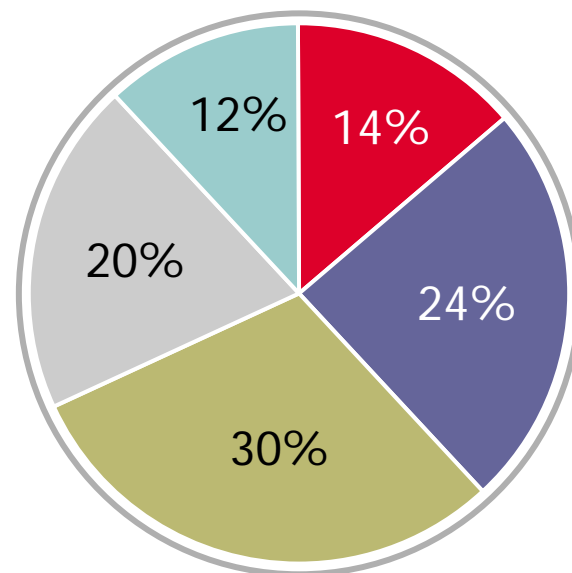
International Business Enhances Portfolio Diversification

Loans and Acceptances Outside of Canada

Q4/1999



Q4/2006



■ Europe ■ U.S. ■ Mexico/Latin America ■ Caribbean ■ Other

Risk Framework Tailored for International

	Centralized	Local
Market Risk		
Liquidity Risk for Major Currencies		
Credit Risk		
Asset Liability		
Operational		
Interest Rate		

Experience

500 GRM employees
with 15+ years of
experience



Deep expertise
in specific regions



Industry Specialization

Telecom



Financial Services



Power



Energy



Infrastructure



Real Estate Development

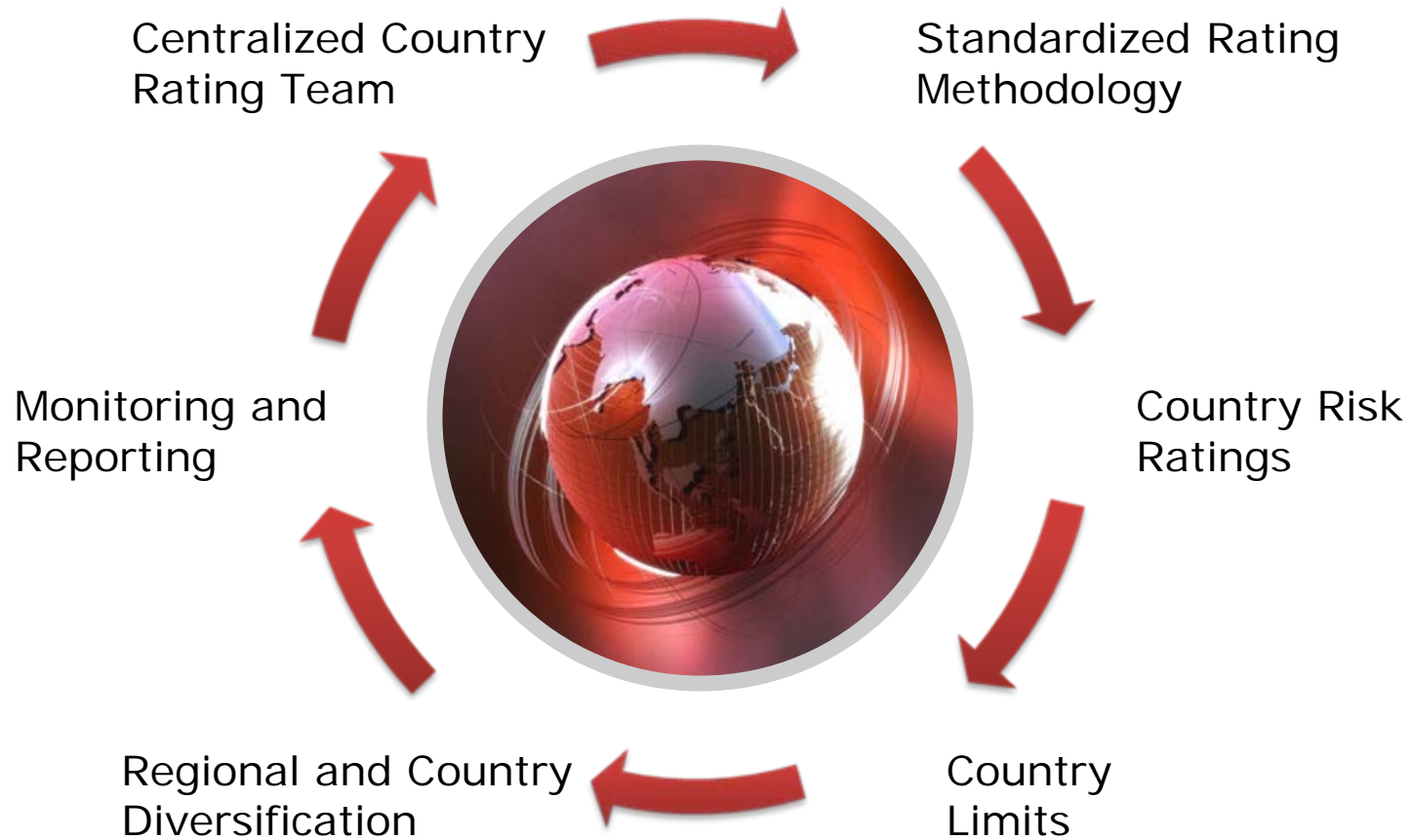


Mining



Effective Processes

Country Risk Framework



Effective Deployment of People

- Increased cross-training between GRM & regions
- Increased GRM travel to regions
- Increased GRM resources

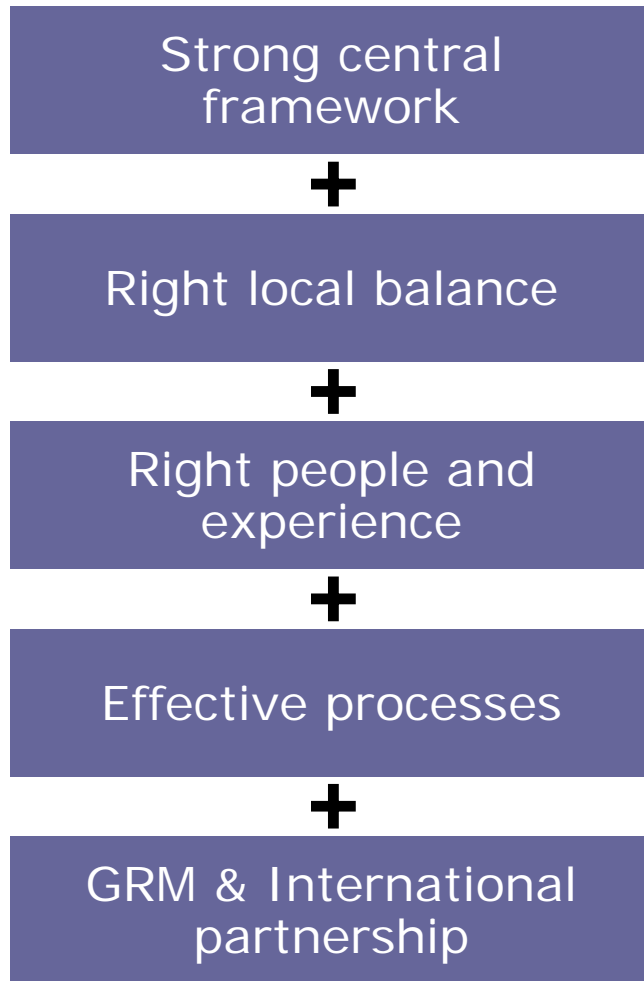


GRM Partners with the Business

- Active in acquisitions and due diligence
- Partners in integration
- Business plan input
- Endorsement of Consumer Finance strategy



A Sound Balance of Key Elements





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