

# Supplementary Regulatory Capital Disclosures

**Q1 2020**

For the period ended: January 31, 2020

For further information, contact Scotiabank Investor Relations:

Philip Smith – [philip.smith@scotiabank.com](mailto:philip.smith@scotiabank.com)

Steven Hung – [steven.hung@scotiabank.com](mailto:steven.hung@scotiabank.com)

Lemar Persaud – [lemar.persaud@scotiabank.com](mailto:lemar.persaud@scotiabank.com)

Judy Lai – [judy.lai@scotiabank.com](mailto:judy.lai@scotiabank.com)



**Scotiabank**

January 31, 2020

## Table of Contents

| Section/Tab              | Description                                                                                                 | Frequency | Page # |
|--------------------------|-------------------------------------------------------------------------------------------------------------|-----------|--------|
| Overview                 | Overview                                                                                                    | Quarterly | 3      |
| Basel III                | Basel III Implementation                                                                                    | Quarterly | 4      |
| Highlights               | Regulatory Capital - Highlights                                                                             | Quarterly | 5      |
| EAD_RWA                  | Exposure at Default and Risk-weighted Assets for Credit Risk Portfolios                                     | Quarterly | 6      |
| <b>Pillar III report</b> |                                                                                                             |           |        |
| KM2                      | Key metrics – TLAC requirements (at resolution group level)                                                 | Quarterly | 7      |
| Qualitative              | Summary of Qualitative Requirements - Pillar III (Cross Referenced)                                         | Annual    | 8-13   |
| OV1                      | Overview of RWA                                                                                             | Quarterly | 14-15  |
| LI1                      | Differences between accounting and regulatory scopes of consolidation and mapping of financial statements   | Quarterly | 16-17  |
| LI2                      | Main sources of differences between regulatory exposure amounts and carrying values in financial statements | Quarterly | 18     |
| CC1                      | Composition of regulatory capital                                                                           | Quarterly | 19-22  |
| CC2                      | Reconciliation of regulatory capital to balance sheet                                                       | Quarterly | 23-26  |
| TLAC1                    | TLAC composition for G-SIBs (at resolution group level)                                                     | Quarterly | 27     |
| TLAC3                    | Resolution entity – creditor ranking at legal entity level                                                  | Quarterly | 28-29  |
| LR1                      | Summary comparison of accounting assets vs leverage ratio exposure measure                                  | Quarterly | 30     |
| LR2                      | Leverage ratio common disclosure template                                                                   | Quarterly | 31     |
| CR1                      | Credit quality of assets                                                                                    | Quarterly | 32     |
| CR2                      | Changes in stock of defaulted loans and debt securities                                                     | Quarterly | 33     |
| CR3                      | Credit risk mitigation techniques – overview                                                                | Quarterly | 34     |
| CR4                      | Standardized approach – credit risk exposures and credit risk mitigation (CRM) effects                      | Quarterly | 35     |
| CR5                      | Standardized approach – exposures by asset classes and risk weights                                         | Quarterly | 36     |
| CR6 (Retail)             | IRB – Retail credit risk exposures by portfolio and probability of default (PD) range                       | Quarterly | 37-42  |
| CR6 (Non-Retail)         | IRB – Non-Retail credit risk exposures by portfolio and probability of default (PD) range                   | Quarterly | 43-48  |
| CR7                      | IRB – effect on RWA of credit derivatives used as CRM techniques                                            | Quarterly | 49     |
| CR8                      | RWA flow statements of credit risk exposures under IRB                                                      | Quarterly | 50     |
| CR9 (Retail)             | IRB – backtesting of PD per portfolio - Retail                                                              | Annual    |        |
| CR9 (Non-Retail)         | IRB – backtesting of PD per portfolio - Non-Retail                                                          | Annual    |        |
| CR10                     | IRB (specialized lending and equities under the simple risk weight method)                                  | Quarterly | 51-52  |

# SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES



January 31, 2020

## Table of Contents

| Section/Tab                                                                                  | Description                                                                                                                           | Frequency | Page # |
|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|
| CCR1                                                                                         | Analysis of counterparty credit risk (CCR) exposure by approach                                                                       | Quarterly | 53     |
| CCR2                                                                                         | Credit valuation adjustment (CVA) capital charge                                                                                      | Quarterly | 54     |
| CCR3                                                                                         | Standardized approach of CCR exposures by regulatory portfolio and risk weights                                                       | Quarterly | 55     |
| CCR4                                                                                         | IRB – CCR exposures by portfolio and PD scale                                                                                         | Quarterly | 56-58  |
| CCR5                                                                                         | Composition of collateral for CCR exposure                                                                                            | Quarterly | 59     |
| CCR6                                                                                         | Credit derivatives exposures                                                                                                          | Quarterly | 60     |
| CCR7                                                                                         | RWA flow statements of CCR exposures under the Internal Model Method (IMM)                                                            | Quarterly | 61     |
| CCR8                                                                                         | Exposures to central counterparties                                                                                                   | Quarterly | 62     |
| SEC1                                                                                         | Securitization exposures in the banking book                                                                                          | Quarterly | 63-64  |
| SEC2                                                                                         | Securitization exposures in the trading book                                                                                          | Quarterly | 65-66  |
| SEC3                                                                                         | Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor | Quarterly | 67-68  |
| SEC4                                                                                         | Securitization exposures in the banking book and associated capital requirements – bank acting as investor                            | Quarterly | 69-70  |
| <b>Disclosures provided to address Enhanced Disclosure Task Force (EDTF) recommendations</b> |                                                                                                                                       |           |        |
| Capital_Flow                                                                                 | Flow Statement for Regulatory Capital                                                                                                 | Quarterly | 71     |
| RWA_Summary                                                                                  | Risk-weighted Assets and Capital Ratios                                                                                               | Quarterly | 72     |
| RWA_Flow                                                                                     | Movement of Risk-weighted Assets by Risk Type (All-in Basis)                                                                          | Quarterly | 73     |
| RWA_by_Business                                                                              | Risk-weighted Assets Arising from the Activities of the Bank's Businesses                                                             | Quarterly | 74     |
| Geography                                                                                    | Credit Risk Exposures by Geography                                                                                                    | Quarterly | 75     |
| Maturity                                                                                     | AIRB Credit Risk Exposures by Maturity                                                                                                | Quarterly | 76     |
| AIRB_Losses                                                                                  | AIRB Credit Losses                                                                                                                    | Quarterly | 77     |
| BackTest                                                                                     | Estimated and Actual Loss Parameters - Non-Retail and Retail AIRB Portfolios                                                          | Quarterly | 78     |
| Derivatives                                                                                  | Derivatives - Counterparty Credit Risk                                                                                                | Quarterly | 79     |
| Mkt_Risk                                                                                     | Total Market Risk-weighted Assets                                                                                                     | Quarterly | 80     |
| Glossary                                                                                     | Glossary                                                                                                                              | Quarterly | 81     |

For further information contact: Steven Hung - (416) 933-8774 or Lemar Persaud - (416) 866-6124

**This Appendix disclosure is based on OSFI's Pillar 3 disclosure requirements (April 2017), including subsequently issued Total Loss Absorbing Capital (May 2018), and Leverage ratio disclosure requirements (November 2018), and are primarily sourced from the BCBS' Revised Pillar 3 disclosure requirements - Phase 1 (2015) and its Technical Amendment to Regulatory Treatment of Accounting Provisions (August 2018).** This document is not audited and should be read in conjunction with our 2019 Annual Report.

Effective November 1, 2012, Canadian banks are subject to the revised capital adequacy requirements as published by the Basel Committee on Banking Supervision (BCBS) and commonly referred to as Basel III, as per OSFI's Capital Adequacy Requirements Guideline (CAR). Basel III builds on the "International Convergence of Capital Measurement and Capital Standards: A Revised Framework" (Basel II). Refer to page 4 "Basel III Implementation".

The Basel III Framework is comprised of three Pillars:

- Pillar 1 – methodologies that must be applied to calculate the minimum capital requirements.
- Pillar 2 – the requirement that banks have internal processes to assess their capital adequacy in relation to their strategies, risk appetite and actual risk profile. Regulators are expected to review these internal capital adequacy assessments.
- Pillar 3 – reflects the market disclosures required by banks to assist users of the information to better understand the risk profile.

Basel III classifies risk into three broad categories: credit risk, market risk and operational risk. Under Pillar 1 of the Basel III Framework, minimum capital for these three risks is calculated using one of the following approaches:

- Credit risk capital – Internal Ratings Based Approach (Advanced or Foundation) or Standardized Approach.
- Operational risk capital – Advanced Measurement Approach (AMA), Standardized Approach or Basic Indicator Approach.
- Market risk capital - Internal models or Standardized Approach.

#### Credit Risk

The credit risk component consists of on- and off- balance sheet claims. The Basel III rules are not applied to traditional balance sheet categories but to categories of on- and off- balance sheet exposures which represent general classes of assets/exposures (Corporate, Sovereign, Bank, Retail and Equity) based on their different underlying risk characteristics.

Generally, while calculating capital requirements, exposure types such as Corporate, Sovereign, Bank, Retail and Equity are analyzed by the following credit risk exposure sub-types: Drawn, Undrawn, Repo-style Transactions, Over-the-counter (OTC) Derivatives, Exchange Traded Derivatives and Other Off-balance Sheet claims.

OSFI approved the Bank's use of the Advanced Internal Ratings Based (AIRB) approach for credit risk in its material Canadian, US and European portfolios and for a significant portion of international corporate and commercial portfolios and Canadian retail portfolios. The Bank uses internal estimates, based on historical experience, for probability of default (PD), loss given default (LGD) and exposure at default (EAD). As described in CR2 of this Supplementary Regulatory Capital Disclosure, the definition of regulatory capital default is consistent with the accounting definitions described in the Bank's annual report, except that all products, including credit cards, may be defaulted when a contractual payment is 90 days in arrears.

- Under the AIRB approach, credit risk risk-weighted assets (RWA) are calculated by multiplying the capital requirement (K) by EAD times 12.5, where K is a function of the PD, LGD, maturity and prescribed correlation factors. This results in the capital calculations being more sensitive to underlying risks.

- Risk weights for exposures falling under the Securitization Framework are mainly computed under the following approaches: the Internal Ratings Based Approach (IRBA), External Ratings-Based Approach (ERBA), or the OSFI approved Internal Assessments Approach (IAA).
- IRBA risk weights are only applicable to retained exposures to securitizations of Bank originated receivables utilizing the Bank's existing OSFI approved AIRB model parameters.
- ERBA risk weights for other banking book exposures depend on the external ratings provided by the external credit assessment institutions (ECAI): S&P, Moody's and DBRS and are risk-weighted based on prescribed percentages incorporating effective maturity and STC (Simple, Transparent, Comparable) criteria, a mapping process consistent with OSFI's CAR.
- IAA risk weights for exposures to our asset-backed commercial paper conduits are based on a rating methodology similar to the criteria that are published by ECAs and therefore are similar to the methodologies used by these institutions. Our ratings process includes a comparison of the available credit enhancement in a securitization structure to a stressed level of projected losses. The stress level used is determined by the desired risk profile of the transaction. As a result, we stress the cash flows of a given transaction at a higher level in order to achieve a higher rating. Conversely, transactions that only pass lower stress levels achieve lower ratings. We periodically compare our own ratings to ECAs ratings to ensure that the ratings provided by ECAs are reasonable. We have developed asset class specific criteria guidelines which provide the rating methodologies for different asset classes. The guidelines are reviewed periodically and are subject to a model validation process, for compliance with Basel rules. The Bank's Global Risk Management (GRM) is responsible for providing risk assessments for capital purposes. GRM is independent of the business originating the securitization exposures and performs its own analysis, sometimes in conjunction with but always independent of the applicable business.
- A multiplier of 1.25 is applied to the correlation parameter of all exposures to all unregulated Financial Institutions, and regulated Financial Institutions with assets of at least US\$100 billion.
- Exchange-traded derivatives and other exposures to CCPs which previously were excluded from the capital calculation under Basel II are risk-weighted under Basel III.
- An overall scaling factor of 6% is added to the credit risk RWA for all AIRB portfolios. For the remaining portfolios, the Standardized Approach is used to compute credit risk.
- The Standardized Approach applies regulator prescribed risk weight factors to credit exposures based on the external credit assessments (public ratings), where available, and also considers other additional factors (e.g. loan-to-value for retail, eligible collateral, allowances, etc.).

#### Operational Risk

In January 2020, OSFI revised its capital requirements for operational risk in consideration of the final Basel III revisions published by the Basel Committee on Banking Supervision in December 2017. Effective Q1 2022, institutions will be required to use the revised Basel III Standardized Approach for operational risk. OSFI has plans for further consultation related to the 2022 domestic implementation of the final Basel III reforms which are expected to take place in late spring 2020. OSFI will provide more detail on the expected operational risk capital requirements that will apply, commencing Q1 2022.

In the interim, for fiscal years 2020 and 2021, institutions, previously approved for the Basel II Advanced Measurement Approach (AMA) for operational risk capital are to report using the existing Basel II Standardized Approach (TSA).

#### Market Risk

The Bank uses both internal models and standardized approaches to calculate market risk capital. Commencing Q1 2012, the Bank implemented additional market risk measures in accordance with Basel's Revisions of the Basel II market risk framework (July 2009). Additional measures include stressed Value-at-Risk, incremental risk charge and comprehensive risk measure.

This "Supplementary Regulatory Capital Disclosure" including the main features template that sets out a summary of information on the terms and conditions of the main features of all capital instruments is posted on the Bank's website as follows: <http://www.scotiabank.com/ca/en/0,,3066,00.htm>

Canadian banks are subject to the revised capital adequacy requirements as published by the Basel Committee on Banking Supervision (BCBS) - commonly referred to as Basel III - effective November 1, 2012. Basel III builds on the "International Convergence of Capital Measurement and Capital Standards: A Revised Framework" (Basel II). The Office of the Superintendent of Financial Institutions (OSFI) has issued guidelines, reporting requirements and disclosure guidance which are consistent with the Basel III reforms (except for implementation dates described below).

As compared to previous standards, Basel III places a greater emphasis on common equity by introducing a new category of capital, Common Equity Tier 1 (CET1), which consists primarily of common shareholders equity net of regulatory adjustments. These regulatory adjustments include goodwill, intangible assets, deferred tax assets, pension assets and investments in financial institutions over certain thresholds. Overall, the Basel III rules increase the level of regulatory deductions relative to Basel II. Basel III also increases the level of risk-weighted assets for significant investments and deferred tax amounts due to temporary timing differences under defined thresholds, exposures to large or unregulated financial institutions meeting specific criteria, exposures to centralized counterparties and exposures that give rise to wrong way risk.

To enable banks to meet the new standards, Basel III contained transitional arrangements commencing January 1, 2013, through January 1, 2019. Transitional requirements resulted in a phase-in of new deductions to common equity over 5 years. Under the transitional rules, all CET1 deductions were multiplied by a factor during the transitional period, beginning with 0% in 2013, 20% in 2014, 40% in 2015, 60% in 2016, 80% in 2017 and 100% in 2018 onwards. The portion of the CET1 regulatory adjustments not deducted during the transitional period continue to be subject to Basel II treatment. In addition, non-qualifying capital instruments will be phased-out over 10 years and the capital conservation buffer will be phased in over 4 years. As of January 2019, the banks are required to meet new minimum requirements related to risk-weighted assets of: Common Equity Tier 1 ratio of 4.5% plus a capital conservation buffer of 2.5%, collectively 7%. Including the capital conservation buffer, the minimum Tier 1 ratio is 8.5%, and the Total capital ratio is 10.5%.

OSFI required Canadian deposit-taking institutions to fully implement the 2019 Basel III reforms in 2013, without the transitional phase-in provisions for capital deductions, and achieve a minimum 7% common equity target, by the first quarter of 2013 along with a minimum Tier 1 ratio of 7% and Total capital ratio of 10%. Since the first quarter of 2014, the minimum Tier 1 ratio rose to 8.5% and the Total capital ratio rose to 10.5%.

The BCBS issued the rules on the assessment methodology for global systemically important banks (G-SIBs) and their additional loss absorbency requirements. In their view, additional policy measures for G-SIBs are required due to negative externalities (i.e., adverse side effects) created by systemically important banks which are not fully addressed by current regulatory policies. The assessment methodology for G-SIBs is based on an indicator-based approach and comprises five broad categories: size, interconnectedness, lack of readily available substitutes, global (cross-jurisdictional) activity and complexity. Additional loss absorbency requirements ranging from 1% to 3.5% of Common Equity Tier 1 depending upon a bank's systemic importance were introduced in parallel with the Basel III capital conservation and countercyclical buffers. Scotiabank is not designated as a G-SIB.

Since similar externalities can apply at a domestic level, the BCBS extended the G-SIBs framework to domestic systemically important banks (D-SIBs) focusing on the impact that a distress or failure would have on a domestic economy. Given that the D-SIB framework complements the G-SIB framework, the Committee considers that it would be appropriate if banks identified as D-SIBs by their national authorities are required by those authorities to comply with the principles in line with phase-in arrangements for the G-SIB framework, i.e., January 2016. In a March 2013 advisory letter, OSFI designated the 6 largest banks in Canada as domestic systemically important banks (D-SIBs), increasing their minimum capital ratio requirements by 1% for the identified D-SIBs. This 1% surcharge is applicable to all minimum capital ratio requirements for CET1, Tier 1 and Total Capital.

Effective January 2016, Scotiabank and other Canadian D-SIB banks are also required to meet new D-SIB minimum requirements; a minimum Common Equity Tier 1 ratio of 8.0%, Tier 1 ratio of 9.5% and a Total capital ratio of 11.5% as a Pillar 1 requirement.

In June 2018, in order to provide increased transparency to the market, OSFI clarified its additional requirement for its Domestic Stability Buffer, already held by D-SIBs as a Pillar 2 buffer requirement. The Domestic Stability Buffer will range between 0 and 2.5% of a bank's total RWA. The buffer is presently set at 2.25%, effective April 30, 2020. OSFI will review the buffer on a semi-annual basis.

In December 2013, OSFI announced its decision to implement the phase-in (over 5 years) of the regulatory capital for Credit Valuation Adjustment (CVA) on Bilateral OTC Derivatives effective Q1 2014. In accordance with OSFI's requirements, commencing in Q1, 2019, the CVA risk-weighted assets have been fully phased-in (scalars of 0.80, 0.83 and 0.86, were used to compute the CET1 capital ratio, Tier 1 capital ratio and Total capital ratio, respectively in Fiscal 2018).

OSFI required Canadian deposit-taking institutions to implement the BCBS' countercyclical buffer requirements, starting Q1, 2017. The countercyclical buffer is only applicable to private sector credit exposures in jurisdictions with published buffer requirements. At present only six jurisdictions apply a non-zero countercyclical buffer and the Bank's exposures within these six jurisdictions are not material.

Risk-weighted assets are computed on an all-in Basel III basis unless otherwise indicated. All-in is defined as capital calculated to include all of the regulatory adjustments that is required commencing 2019 but retaining the phase-out rules for non-qualifying capital instruments.

As at January 31, 2013, all of the Bank's preferred shares, capital instruments and subordinated debentures did not meet these additional criteria and are subject to phase-out commencing January 2013. The Bank reserves the right to redeem, call or repurchase any capital instruments within the terms of each offering at any time in the future.

Commencing in 2015, the Bank issued subordinated debentures, additional Tier 1 instruments, and preferred shares which contain non-viability contingent capital (NVCC) provisions necessary for the preferred shares and debentures to qualify as Tier 1 or Tier 2 regulatory capital. Under the NVCC provisions, the preferred shares and debentures are convertible into a variable number of common shares upon: (i) the public announcement by OSFI that the Bank has ceased, or is about to cease, to be viable; or (ii) by a federal or provincial government of Canada that the Bank accepted or agreed to accept a capital injection.

In addition to risk-based capital requirements, the Basel III reforms introduced a simpler, non risk-based Leverage ratio requirement to act as a supplementary measure to its risk-based capital requirements. The Leverage ratio is defined as a ratio of Basel III Tier 1 capital to a leverage exposure measure which includes on-balance sheet assets and off-balance sheet commitments, derivatives and securities financing transactions, as defined within the requirements. As a member of the BCBS, OSFI has adopted the Basel III Leverage requirements as part of its domestic requirements for banks, bank holding companies, and federally regulated trust and loan companies in Canada.

In November 2018, OSFI revised its Leverage Requirements Guideline which outlines the application of the Basel III Leverage ratio in Canada. Institutions are expected to maintain a material operating buffer above the 3% minimum. The Bank meets OSFI's authorized leverage ratio. Commencing Q1 2015, disclosure in accordance with OSFI's September 2018 Public Disclosure Requirements related to the Basel III Leverage ratio has been made in the Supplementary Regulatory Capital Disclosures.

Since the introduction of Basel II in 2008, OSFI has prescribed a minimum capital floor requirement for institutions that use the AIRB approach for credit risk. Effective Q2 2018, OSFI replaced the Basel I regulatory capital floor with a capital floor based on 70% of the Basel II standardized approach for credit risk RWAs (increasing to 72.5% in Q3 2018 and to 75% thereafter). Revised capital floor requirements also include risk-weighted assets for market risk and CVA.

On September 23, 2018, the regulations under the Canada Deposit Insurance Corporation Act (Canada) (the "CDIC Act") and the Bank Act (Canada) (collectively, the "Bail-In Regulations") providing the details of conversion, issuance and compensation regimes for bail-in instruments issued by D-SIBs, including the Bank, came into force. On April 18, 2018, OSFI issued guidelines on Total Loss Absorbing Capacity (TLAC), which will apply to Canada's D-SIBs as part of the Federal Government's bail-in regime. OSFI provided notification requiring systemically important banks to maintain a minimum of 21.5% plus the domestic stability buffer of TLAC eligible instruments relative to their RWAs and 6.75% relative to their leverage exposures, effective Q1 2022. The Bank is required to disclose its TLAC ratios. Please refer to KM2.

# REGULATORY CAPITAL HIGHLIGHTS

Formerly Page 3 of Supplementary Regulatory Capital Disclosure



| (in \$MM)                                                                                | Basel III        |           |           |           |           |
|------------------------------------------------------------------------------------------|------------------|-----------|-----------|-----------|-----------|
|                                                                                          | Q1 2020          | Q4 2019   | Q3 2019   | Q2 2019   | Q1 2019   |
| <b>Common Equity Tier 1 capital</b>                                                      | <b>47,804</b>    | 46,578    | 46,565    | 46,193    | 45,344    |
| <b>Tier 1 capital</b>                                                                    | <b>52,437</b>    | 51,304    | 51,371    | 51,709    | 50,869    |
| <b>Total capital</b>                                                                     | <b>61,392</b>    | 59,850    | 61,546    | 60,855    | 59,796    |
| <b>Risk-weighted Assets<sup>(1)</sup></b>                                                |                  |           |           |           |           |
| Capital Risk-weighted Assets                                                             | <b>420,694</b>   | 421,185   | 417,058   | 415,212   | 408,565   |
| <b>Capital Ratios (%)</b>                                                                |                  |           |           |           |           |
| Common Equity Tier 1 (as a percentage of risk-weighted assets)                           | <b>11.4</b>      | 11.1      | 11.2      | 11.1      | 11.1      |
| Tier 1 (as a percentage of risk-weighted assets)                                         | <b>12.5</b>      | 12.2      | 12.3      | 12.5      | 12.5      |
| Total capital (as a percentage of risk-weighted assets)                                  | <b>14.6</b>      | 14.2      | 14.8      | 14.7      | 14.6      |
| <b>Leverage:</b>                                                                         |                  |           |           |           |           |
| Leverage Exposures <sup>(1)</sup>                                                        | <b>1,300,001</b> | 1,230,648 | 1,211,612 | 1,204,111 | 1,167,691 |
| Leverage Ratio (%)                                                                       | <b>4.0</b>       | 4.2       | 4.2       | 4.3       | 4.4       |
| <b>OSFI Pillar 1 Target: All-in Basis (%)</b>                                            |                  |           |           |           |           |
| Common Equity Tier 1 minimum ratio                                                       | <b>8.0</b>       | 8.0       | 8.0       | 8.0       | 8.0       |
| Tier 1 capital all-in minimum ratio                                                      | <b>9.5</b>       | 9.5       | 9.5       | 9.5       | 9.5       |
| Total capital all-in minimum ratio                                                       | <b>11.5</b>      | 11.5      | 11.5      | 11.5      | 11.5      |
| Leverage all-in minimum ratio                                                            | <b>3.0</b>       | 3.0       | 3.0       | 3.0       | 3.0       |
| <b>Capital instruments subject to phase-out arrangements</b>                             |                  |           |           |           |           |
| Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements (%) | <b>20</b>        | 30        | 30        | 30        | 30        |
| Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)   | <b>117</b>       | -         | -         | 113       | 113       |
| Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)             | <b>20</b>        | 30        | 30        | 30        | 30        |
| Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)    | -                | -         | -         | -         | -         |

(1) IFRS 16 was adopted prospectively effective November 1, 2019 (Q1/20), prior period amounts have not been restated and are not comparable.



# EXPOSURE AT DEFAULT AND RISK-WEIGHTED ASSETS FOR CREDIT RISK PORTFOLIOS

Formerly Page 11 of Supplementary Regulatory Capital Disclosure



| (in \$MM)                                                | Sub-type             | Q1 2020            |                    |                    |                    |                    |                    |                    |                    | Q4 2019            |                    |
|----------------------------------------------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Exposure Type                                            |                      | AIRB               |                    | Standardized       |                    | Total              |                    | % AIRB             |                    | Total              |                    |
|                                                          |                      | EAD <sup>(1)</sup> | RWA <sup>(2)</sup> | EAD <sup>(1)</sup> | RWA <sup>(2)</sup> | EAD <sup>(1)</sup> | RWA <sup>(2)</sup> | EAD <sup>(1)</sup> | RWA <sup>(2)</sup> | EAD <sup>(1)</sup> | RWA <sup>(2)</sup> |
| Non-Retail                                               |                      |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Corporate                                                | Drawn                | 176,791            | 83,773             | 52,723             | 49,489             | 229,514            | 133,262            | 77%                | 63%                | 225,411            | 133,725            |
|                                                          | Undrawn              | 96,183             | 33,602             | 3,572              | 3,534              | 99,755             | 37,136             | 96%                | 90%                | 96,710             | 37,299             |
|                                                          | Other <sup>(3)</sup> | 50,154             | 11,036             | 2,944              | 2,927              | 53,098             | 13,963             | 94%                | 79%                | 50,261             | 14,287             |
|                                                          | Total                | 323,128            | 128,411            | 59,239             | 55,950             | 382,367            | 184,361            | 85%                | 70%                | 372,382            | 185,311            |
| Bank                                                     | Drawn                | 25,111             | 3,441              | 2,550              | 2,420              | 27,661             | 5,861              | 91%                | 59%                | 21,786             | 5,311              |
|                                                          | Undrawn              | 3,344              | 503                | 130                | 130                | 3,474              | 633                | 96%                | 79%                | 2,607              | 555                |
|                                                          | Other <sup>(3)</sup> | 10,949             | 1,246              | 62                 | 62                 | 11,011             | 1,308              | 99%                | 95%                | 9,844              | 1,210              |
|                                                          | Total                | 39,404             | 5,190              | 2,742              | 2,612              | 42,146             | 7,802              | 93%                | 67%                | 34,237             | 7,080              |
| Sovereign                                                | Drawn                | 117,837            | 3,367              | 6,383              | 692                | 124,220            | 4,059              | 95%                | 83%                | 105,047            | 4,499              |
|                                                          | Undrawn              | 891                | 99                 | 3                  | 2                  | 894                | 101                | 100%               | 98%                | 844                | 122                |
|                                                          | Other <sup>(3)</sup> | 3,270              | 80                 | 2                  | -                  | 3,272              | 80                 | 100%               | 100%               | 2,992              | 65                 |
|                                                          | Total                | 121,998            | 3,546              | 6,388              | 694                | 128,386            | 4,240              | 95%                | 84%                | 108,883            | 4,686              |
| Total Non-Retail                                         | Drawn                | 319,739            | 90,581             | 61,656             | 52,601             | 381,395            | 143,182            |                    |                    | 352,244            | 143,535            |
|                                                          | Undrawn              | 100,418            | 34,204             | 3,705              | 3,666              | 104,123            | 37,870             |                    |                    | 100,161            | 37,980             |
|                                                          | Other <sup>(3)</sup> | 64,373             | 12,362             | 3,008              | 2,989              | 67,381             | 15,351             |                    |                    | 63,097             | 15,562             |
|                                                          | Total                | 484,530            | 137,147            | 68,369             | 59,256             | 552,899            | 196,403            |                    |                    | 515,502            | 197,077            |
| Retail                                                   |                      |                    |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Residential Mortgages                                    | Drawn                | 220,643            | 20,688             | 44,687             | 18,101             | 265,330            | 38,789             | 83%                | 53%                | 265,100            | 40,483             |
|                                                          | Undrawn              | -                  | -                  | -                  | -                  | -                  | -                  |                    |                    | -                  | -                  |
|                                                          | Total                | 220,643            | 20,688             | 44,687             | 18,101             | 265,330            | 38,789             | 83%                | 53%                | 265,100            | 40,483             |
| Secured Lines Of Credit                                  | Drawn                | 20,695             | 4,305              | -                  | -                  | 20,695             | 4,305              | 100%               | 100%               | 21,130             | 3,846              |
|                                                          | Undrawn              | 16,986             | 967                | -                  | -                  | 16,986             | 967                | 100%               | 100%               | 18,524             | 1,102              |
|                                                          | Total                | 37,681             | 5,272              | -                  | -                  | 37,681             | 5,272              | 100%               | 100%               | 39,654             | 4,948              |
| Qualifying Revolving Retail Exposures (QRRE)             | Drawn                | 15,939             | 10,281             | -                  | -                  | 15,939             | 10,281             | 100%               | 100%               | 16,046             | 9,198              |
|                                                          | Undrawn              | 30,938             | 3,945              | -                  | -                  | 30,938             | 3,945              | 100%               | 100%               | 29,839             | 3,806              |
|                                                          | Total                | 46,877             | 14,226             | -                  | -                  | 46,877             | 14,226             | 100%               | 100%               | 45,885             | 13,004             |
| Other Retail                                             | Drawn                | 31,509             | 16,045             | 43,255             | 32,157             | 74,764             | 48,202             | 42%                | 33%                | 77,508             | 49,327             |
|                                                          | Undrawn              | 2,670              | 843                | -                  | -                  | 2,670              | 843                | 100%               | 100%               | 2,480              | 776                |
|                                                          | Total                | 34,179             | 16,888             | 43,255             | 32,157             | 77,434             | 49,045             | 44%                | 34%                | 79,988             | 50,103             |
| Total Retail                                             | Drawn                | 288,786            | 51,319             | 87,942             | 50,258             | 376,728            | 101,577            |                    |                    | 379,784            | 102,854            |
|                                                          | Undrawn              | 50,594             | 5,755              | -                  | -                  | 50,594             | 5,755              |                    |                    | 50,843             | 5,684              |
|                                                          | Total                | 339,380            | 57,074             | 87,942             | 50,258             | 427,322            | 107,332            |                    |                    | 430,627            | 108,538            |
| Securitizations <sup>(4)</sup>                           |                      | 19,835             | 3,410              | 5,311              | 1,793              | 25,146             | 5,203              | 79%                | 66%                | 23,305             | 1,967              |
| Trading Derivatives                                      |                      | 22,964             | 6,831              | 1,170              | 1,161              | 24,134             | 7,992              | 95%                | 85%                | 24,090             | 8,040              |
| Derivatives - credit valuation adjustment <sup>(5)</sup> |                      | -                  | 5,558              | -                  | -                  | -                  | 5,558              |                    |                    | -                  | 6,537              |
| Total Credit Risk (Excluding Equities & Other Assets)    |                      | 866,709            | 210,020            | 162,792            | 112,468            | 1,029,501          | 322,488            |                    |                    | 993,524            | 322,159            |
| Equities                                                 |                      | 2,881              | 2,605              | -                  | -                  | 2,881              | 2,605              | 100%               | 100%               | 2,279              | 2,136              |
| Other Assets <sup>(6)</sup>                              |                      | -                  | -                  | 62,547             | 27,372             | 62,547             | 27,372             |                    |                    | 61,320             | 29,033             |
| Total Credit Risk (Before Scaling Factor)                |                      | 869,590            | 212,625            | 225,339            | 139,840            | 1,094,929          | 352,465            |                    |                    | 1,057,123          | 353,328            |
| Add-on for 6% Scaling Factor <sup>(7)</sup>              |                      |                    | 12,219             |                    |                    |                    | 12,219             |                    |                    |                    | 12,103             |
| Total Credit Risk                                        |                      | 869,590            | 224,844            | 225,339            | 139,840            | 1,094,929          | 364,684            |                    |                    | 1,057,123          | 365,431            |

- (1) Exposure at default, before credit risk mitigation for AIRB exposures, after related IFRS 9 allowances for credit losses for Standardized exposures.
- (2) Risk-Weighted Assets used for calculation of CET1, Tier 1, and Total Capital ratios.
- (3) Includes lending instruments such as letters of credit and letters of guarantee; banking book derivatives and repo-style exposures, net of related collateral.
- (4) Transitional provisions benefit under OSFI's revised securitizations framework, was applied in fiscal 2019 and is no longer applicable.
- (5) In accordance with OSFI's requirements, commencing Q1 2019, the CVA risk-weighted assets, have been fully phased-in.
- (6) Other Assets include exposures related to central counterparties (CCPs).
- (7) The Basel Framework requires an additional 6% scaling factor to AIRB credit risk portfolios (excluding CVA, and Securitizations).

**KM2: Key metrics – TLAC requirements  
(at resolution group level)**



| (in \$MM)                 |                                                                                                                                                                                                                                                                                                                        | a         | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> |
|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------------|----------------|----------------|
|                           |                                                                                                                                                                                                                                                                                                                        | Q1 2020   | Q4 2019        | Q3 2019        | Q2 2019        |
| <b>Resolution group 1</b> |                                                                                                                                                                                                                                                                                                                        |           |                |                |                |
| 1                         | Total Loss Absorbing Capacity (TLAC) available                                                                                                                                                                                                                                                                         | 78,835    | 70,735         | 68,561         | 65,656         |
| 2                         | Total RWA at the level of the resolution group                                                                                                                                                                                                                                                                         | 420,694   | 421,185        | 417,058        | 415,212        |
| 3                         | TLAC as a percentage of RWA (row 1 / row 2) (%)                                                                                                                                                                                                                                                                        | 18.7%     | 16.8%          | 16.4%          | 15.8%          |
| 4                         | Leverage exposure measure at the level of the resolution group                                                                                                                                                                                                                                                         | 1,300,001 | 1,230,648      | 1,211,612      | 1,204,111      |
| 5                         | TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)                                                                                                                                                                                                                                                  | 6.1%      | 5.7%           | 5.7%           | 5.5%           |
| 6a                        | Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?                                                                                                                                                                                                      | Yes       | Yes            | Yes            | Yes            |
| 6b                        | Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?                                                                                                                                                                                                          | No        | No             | No             | No             |
| 6c                        | If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%) | N/A       | N/A            | N/A            | N/A            |

(1) Lines 1, 3 and 5 incorporate the full impact of expected credit loss accounting on regulatory capital. Lines 1a, 3a, and 5a have been excluded from this table as OSFI does not provide transitional arrangements for the adoption of IFRS 9 ECL.



# Summary of Qualitative Requirements - Pillar III (Cross Referenced)



| Item # | Pillar III - Requirements - Qualitative                                                                                                                                                                                                                                                                                                                                                                                  | Frequency     | 2019 Annual Report: MD&A                  | 2019 Annual Report: Financial Statements | Regulatory Capital Supplementary Package | Financial Reporting Supplementary Package |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------------------------------------|------------------------------------------|------------------------------------------|-------------------------------------------|
|        |                                                                                                                                                                                                                                                                                                                                                                                                                          |               | Page Reference                            |                                          |                                          |                                           |
|        | <b>Part 2 - OVA – Bank risk management approach</b>                                                                                                                                                                                                                                                                                                                                                                      | <b>Annual</b> |                                           |                                          |                                          |                                           |
|        | Banks must describe their risk management objectives and policies, in particular:                                                                                                                                                                                                                                                                                                                                        | Annual        |                                           |                                          |                                          |                                           |
| (a)    | How the business model determines and interacts with the overall risk profile (eg the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures) and how the risk profile of the bank interacts with the risk tolerance approved by the board.                                                                                                              | Annual        | <a href="#">69-106</a>                    |                                          |                                          |                                           |
| (b)    | The risk governance structure: responsibilities attributed throughout the bank (eg oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (eg board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function). | Annual        | <a href="#">69-74</a>                     |                                          |                                          |                                           |
| (c)    | Channels to communicate, decline and enforce the risk culture within the bank (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).                                                                                                                           | Annual        | <a href="#">70-74</a>                     |                                          |                                          |                                           |
| (d)    | The scope and main features of risk measurement systems.                                                                                                                                                                                                                                                                                                                                                                 | Annual        | <a href="#">72, 75, 81, 89-92, 106</a>    |                                          |                                          |                                           |
| (e)    | Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.                                                                                                                                                                                                                                            | Annual        | <a href="#">69-71, 89</a>                 |                                          |                                          |                                           |
| (f)    | Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).                                                                                                                                                                                                                                             | Annual        | <a href="#">72-73, 79, 89-91, 92, 94</a>  | <a href="#">232-233</a>                  |                                          |                                           |
| (g)    | The strategies and processes to manage, hedge and mitigate risks that arise from the bank's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.                                                                                                                                                                                                                        | Annual        | <a href="#">71, 75, 78-83, 85, 87, 91</a> | <a href="#">160, 179-181</a>             |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                          |               |                                           |                                          |                                          |                                           |
|        | <b>Part 3 - LIA – Explanations of differences between accounting and regulatory exposures amounts</b>                                                                                                                                                                                                                                                                                                                    | <b>Annual</b> |                                           |                                          |                                          |                                           |
|        | Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory exposure amounts, as displayed in templates LI1 and LI2.                                                                                                                                                                                                                        | Annual        |                                           |                                          |                                          |                                           |
| (a)    | Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in LI1.                                                                                                                                                                                                                                                                                                         | Annual        |                                           |                                          | <a href="#">LI1</a>                      |                                           |
| (b)    | Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.                                                                                                                                                                                                                                                                                       | Annual        |                                           |                                          | <a href="#">LI2</a>                      |                                           |
|        | In accordance with the implementation of the guidance on prudent valuation, banks must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include:                                                                                                                                                                                                           | Annual        |                                           |                                          |                                          |                                           |

# Summary of Qualitative Requirements - Pillar III (Cross Referenced)



| Item # | Pillar III - Requirements - Qualitative                                                                                                                                                                                                                                                                             | Frequency     | 2019 Annual Report: MD&A    | 2019 Annual Report: Financial Statements        | Regulatory Capital Supplementary Package | Financial Reporting Supplementary Package |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------------|-------------------------------------------------|------------------------------------------|-------------------------------------------|
|        |                                                                                                                                                                                                                                                                                                                     |               | Page Reference              |                                                 |                                          |                                           |
|        | • Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used.                                                                                                                                                                                             | Annual        | <a href="#">83, 108-109</a> | <a href="#">153, 160, 168-169, 172-173, 233</a> |                                          |                                           |
| (c)    | • Description of the independent price verification process.                                                                                                                                                                                                                                                        | Annual        | <a href="#">108-109</a>     | <a href="#">168-169</a>                         |                                          |                                           |
|        | • Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).                                                                                                                                                | Annual        | <a href="#">108-109</a>     | <a href="#">153</a>                             |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                     |               |                             |                                                 |                                          |                                           |
|        | <b>Part 4 - CRA – General qualitative information about credit risk</b>                                                                                                                                                                                                                                             | <b>Annual</b> |                             |                                                 |                                          |                                           |
|        | Banks must describe their risk management objectives and policies for credit risk, focusing in particular on:                                                                                                                                                                                                       | Annual        |                             |                                                 |                                          |                                           |
| (a)    | How the business model translates into the components of the bank's credit risk profile                                                                                                                                                                                                                             | Annual        | <a href="#">70, 74</a>      |                                                 |                                          |                                           |
| (b)    | Criteria and approach used for defining credit risk management policy and for setting credit risk limits                                                                                                                                                                                                            | Annual        | <a href="#">74, 81</a>      |                                                 |                                          |                                           |
| (c)    | Structure and organization of the credit risk management and control function                                                                                                                                                                                                                                       | Annual        | <a href="#">72, 74, 81</a>  |                                                 |                                          |                                           |
| (d)    | Relationships between the credit risk management, risk control, compliance and internal audit functions                                                                                                                                                                                                             | Annual        | <a href="#">72, 74, 81</a>  |                                                 |                                          |                                           |
| (e)    | Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors                                                                                                                                                | Annual        | <a href="#">72, 74, 81</a>  |                                                 |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                     |               |                             |                                                 |                                          |                                           |
|        | <b>Part 4 - CRB – Additional disclosure related to the credit quality of assets</b>                                                                                                                                                                                                                                 | <b>Annual</b> |                             |                                                 |                                          |                                           |
|        | Banks must provide the following disclosures:                                                                                                                                                                                                                                                                       |               |                             |                                                 |                                          |                                           |
|        | <b>Qualitative disclosures</b>                                                                                                                                                                                                                                                                                      | Annual        |                             |                                                 |                                          |                                           |
| (a)    | The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes.                                                                                                   | Annual        |                             | <a href="#">155, 157</a>                        | <a href="#">Overview</a>                 |                                           |
| (b)    | The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.                                                                                                                                                                                               | Annual        |                             | <a href="#">155, 157, 196</a>                   |                                          |                                           |
| (c)    | Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorization of ECL accounting provisions in general and specific categories for standardized approach exposures. | Annual        |                             | <a href="#">157-158</a>                         | <a href="#">CR1</a>                      |                                           |
| (d)    | The bank's own definition of a restructured exposure. (i.e. modified loans)                                                                                                                                                                                                                                         | Annual        |                             | <a href="#">155</a>                             |                                          |                                           |
|        | <b>Quantitative disclosures</b>                                                                                                                                                                                                                                                                                     | Annual        |                             |                                                 |                                          |                                           |
| (e)    | Breakdown of exposures by geographical areas, industry and residual maturity;                                                                                                                                                                                                                                       | Annual        |                             |                                                 |                                          |                                           |
|        | (i) Geography                                                                                                                                                                                                                                                                                                       | Annual        | <a href="#">116, 121</a>    | <a href="#">189</a>                             |                                          |                                           |
|        | (ii) Industry                                                                                                                                                                                                                                                                                                       | Annual        | <a href="#">118</a>         |                                                 |                                          |                                           |
|        | (iii) Residual Maturity                                                                                                                                                                                                                                                                                             | Annual        | <a href="#">100, 121</a>    | <a href="#">190</a>                             |                                          |                                           |

# Summary of Qualitative Requirements - Pillar III (Cross Referenced)



| Item # | Pillar III - Requirements - Qualitative                                                                                                                                                     | Frequency     | 2019 Annual Report: MD&A         | 2019 Annual Report: Financial Statements | Regulatory Capital Supplementary Package | Financial Reporting Supplementary Package |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------------------------|------------------------------------------|------------------------------------------|-------------------------------------------|
|        |                                                                                                                                                                                             |               | Page Reference                   |                                          |                                          |                                           |
| (f)    | Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related allowances and write-offs, broken down by geographical areas and industry; | Annual        |                                  |                                          |                                          |                                           |
|        | (i) Geography                                                                                                                                                                               | Annual        |                                  |                                          | <a href="#">Impaired by Region</a>       |                                           |
|        | (ii) Industry                                                                                                                                                                               | Annual        |                                  |                                          | <a href="#">Impaired by Industry</a>     |                                           |
| (g)    | Ageing analysis of accounting past-due exposures;                                                                                                                                           | Annual        |                                  | <a href="#">196</a>                      |                                          |                                           |
| (h)    | Breakdown of restructured exposures between impaired and not impaired                                                                                                                       | Annual        |                                  | <a href="#">195</a>                      |                                          |                                           |
|        |                                                                                                                                                                                             |               |                                  |                                          |                                          |                                           |
|        | <b>Part 4 - Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques</b>                                                                                 | <b>Annual</b> |                                  |                                          |                                          |                                           |
|        | Banks must disclose:                                                                                                                                                                        | Annual        |                                  |                                          |                                          |                                           |
| (a)    | Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.                                             | Annual        | <a href="#">82-83</a>            | <a href="#">177-179, 184</a>             |                                          |                                           |
| (b)    | Core features of policies and processes for collateral evaluation and management.                                                                                                           | Annual        | <a href="#">82-83</a>            |                                          |                                          |                                           |
| (c)    | Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).                | Annual        | <a href="#">75, 82-83, 84-85</a> | <a href="#">230</a>                      |                                          |                                           |
|        |                                                                                                                                                                                             |               |                                  |                                          |                                          |                                           |
|        | <b>Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk</b>                                                       | <b>Annual</b> |                                  |                                          |                                          |                                           |
|        | A. For portfolios that are risk-weighted under the standardized approach for credit risk, banks must disclose the following information:                                                    | Annual        |                                  |                                          |                                          |                                           |
| (a)    | Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period;                 | Annual        | <a href="#">61</a>               | <a href="#">230</a>                      |                                          |                                           |
| (b)    | The asset classes for which each ECAI or ECA is used;                                                                                                                                       | Annual        | <a href="#">61</a>               | <a href="#">227, 230</a>                 | <a href="#">EAD RWA</a>                  |                                           |
| (c)    | A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see paragraphs 99–101 of the Basel framework); and             | Annual        | <a href="#">61</a>               | <a href="#">230</a>                      |                                          |                                           |
| (d)    | The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank has to comply).      | Annual        | <a href="#">61</a>               | <a href="#">230</a>                      |                                          |                                           |
|        |                                                                                                                                                                                             |               |                                  |                                          |                                          |                                           |
|        | <b>Part 4 - CRE: Qualitative disclosures related to IRB models</b>                                                                                                                          | <b>Annual</b> |                                  |                                          |                                          |                                           |
|        | Banks must provide the following information on their use of IRB models:                                                                                                                    | Annual        |                                  |                                          |                                          |                                           |
| (a)    | Internal model development, controls and changes: role of the functions involved in the development, approval and subsequent changes of the credit risk models.                             | Annual        | <a href="#">61-63, 81-83</a>     |                                          |                                          |                                           |

# Summary of Qualitative Requirements - Pillar III (Cross Referenced)



| Item # | Pillar III - Requirements - Qualitative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Frequency     | 2019 Annual Report: MD&A  | 2019 Annual Report: Financial Statements | Regulatory Capital Supplementary Package            | Financial Reporting Supplementary Package |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------------------|------------------------------------------|-----------------------------------------------------|-------------------------------------------|
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               | Page Reference            |                                          |                                                     |                                           |
| (b)    | Relationships between risk management function and internal audit function and procedure to ensure the independence of the function in charge of the review of the models from the functions responsible for the development of the models.                                                                                                                                                                                                                                                                                                                                                                                                                     | Annual        | <a href="#">69, 71</a>    |                                          |                                                     |                                           |
| (c)    | Scope and main content of the reporting related to credit risk models.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Annual        | <a href="#">61-63</a>     | <a href="#">227-230</a>                  | <a href="#">Overview</a>                            |                                           |
| (d)    | Scope of the supervisor's acceptance of approach.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Annual        | <a href="#">61</a>        |                                          |                                                     |                                           |
| (e)    | For each of the portfolios, the bank must indicate the part of EAD within the group (in percentage of total EAD) covered by standardized, FIRB and AIRB approach and the part of portfolios that are involved in a roll-out plan.                                                                                                                                                                                                                                                                                                                                                                                                                               | Annual        |                           |                                          | <a href="#">Overview</a><br><a href="#">EAD_RWA</a> |                                           |
| (f)    | The number of key models used with respect to each portfolio, with a brief discussion of the main differences among the models within the same portfolios.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Annual        | <a href="#">61-63</a>     | <a href="#">227-230</a>                  |                                                     |                                           |
| (g)    | Description of the main characteristics of the approved models:<br>(i) definitions, methods and data for estimation and validation of PD (eg how PDs are estimated for low default portfolios; if there are regulatory floors; the drivers for differences observed between PD and actual default rates at least for the last three periods);<br>and where applicable:<br>(ii) LGD (eg methods to calculate downturn LGD; how LGDs are estimated for low default portfolio; the time lapse between the default event and the closure of the exposure);<br>(iii) credit conversion factors, including assumptions employed in the derivation of these variables; | Annual        | <a href="#">61-63</a>     | <a href="#">227-230</a>                  |                                                     |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                           |                                          |                                                     |                                           |
|        | <b>Part 5 - CCRA: Qualitative disclosure related to counterparty credit risk</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Annual</b> |                           |                                          |                                                     |                                           |
|        | Banks must provide:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Annual        |                           |                                          |                                                     |                                           |
| (a)    | Risk management objectives and policies related to counterparty credit risk, including:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Annual        |                           |                                          |                                                     |                                           |
| (b)    | The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Annual        | <a href="#">70-71, 81</a> | <a href="#">177-178</a>                  |                                                     |                                           |
| (c)    | Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Annual        | <a href="#">72, 81</a>    | <a href="#">178, 231</a>                 |                                                     |                                           |
| (d)    | Policies with respect to wrong-way risk exposures;                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Annual        | <a href="#">83</a>        | <a href="#">241</a>                      |                                                     |                                           |
| (e)    | The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Annual        | <a href="#">96</a>        |                                          |                                                     |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |               |                           |                                          |                                                     |                                           |

# Summary of Qualitative Requirements - Pillar III (Cross Referenced)



| Item # | Pillar III - Requirements - Qualitative                                                                                                                                                                                                                                                                                                                                                                              | Frequency     | 2019 Annual Report: MD&A   | 2019 Annual Report: Financial Statements | Regulatory Capital Supplementary Package | Financial Reporting Supplementary Package |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------------------|------------------------------------------|------------------------------------------|-------------------------------------------|
|        |                                                                                                                                                                                                                                                                                                                                                                                                                      |               | Page Reference             |                                          |                                          |                                           |
|        | <b>Part 6 - SECA: Qualitative disclosure requirements related to securitization exposures</b>                                                                                                                                                                                                                                                                                                                        | <b>Annual</b> |                            |                                          |                                          |                                           |
|        | <b>Qualitative disclosures</b>                                                                                                                                                                                                                                                                                                                                                                                       | <b>Annual</b> |                            |                                          |                                          |                                           |
|        | Banks must describe their risk management objectives and policies for securitization activities and main features of these activities according to the framework below. If a bank holds securitization positions reflected both in the regulatory banking book and in the regulatory trading book, the bank must describe each of the following points by distinguishing activities in each of the regulatory books. | Annual        |                            |                                          |                                          |                                           |
|        | (a) The bank's objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities, the type of risks assumed and the types of risks retained.                                                                                                                 | Annual        | <a href="#">64-66, 110</a> | <a href="#">197-200</a>                  |                                          |                                           |
|        | (b) The bank must provide a list of:                                                                                                                                                                                                                                                                                                                                                                                 | Annual        |                            |                                          |                                          |                                           |
|        | • special purpose entities (SPEs) where the bank acts as sponsor (but not as an originator such as an Asset Backed Commercial Paper (ABCP) conduit), indicating whether the bank consolidates the SPEs into its scope of regulatory consolidation;                                                                                                                                                                   | Annual        | <a href="#">64-66</a>      | <a href="#">197-200</a>                  |                                          |                                           |
|        | • affiliated entities (i) that the bank manages or advises and (ii) that invest either in the securitization exposures that the bank has securitized or in SPEs that the bank sponsors; and                                                                                                                                                                                                                          | Annual        | <a href="#">64-66</a>      | <a href="#">197-200</a>                  |                                          |                                           |
|        | • a list of entities to which the bank provides implicit support and the associated capital impact for each of them (as required in paragraphs 551 and 564 of the securitization framework).                                                                                                                                                                                                                         | Annual        | n/a                        |                                          |                                          |                                           |
|        | (c) Summary of the bank's accounting policies for securitization activities.                                                                                                                                                                                                                                                                                                                                         | Annual        | <a href="#">110</a>        | <a href="#">197-200</a>                  |                                          |                                           |
|        | (d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.                                                                                                                                                                                                                                      | Annual        |                            |                                          | <a href="#">Overview</a>                 |                                           |
|        | (e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:                                                                                                                                                                                                                                                                               | Annual        |                            |                                          | <a href="#">Overview</a>                 |                                           |
|        | • structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table;                                                                                                                                                                                                                                | Annual        |                            |                                          | <a href="#">Overview</a>                 |                                           |
|        | • control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and                                                                                                                                                                                                                                                           | Annual        |                            |                                          | <a href="#">Overview</a>                 |                                           |
|        | • the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type.                                                                                                                                                                                                                                                        | Annual        |                            |                                          | <a href="#">Overview</a>                 |                                           |
|        | (f) Banks must describe the use of internal assessment other than for IAA capital purposes.                                                                                                                                                                                                                                                                                                                          | Annual        | n/a                        |                                          |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                      |               |                            |                                          |                                          |                                           |

# Summary of Qualitative Requirements - Pillar III (Cross Referenced)



| Item # | Pillar III - Requirements - Qualitative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Frequency | 2019 Annual Report: MD&A | 2019 Annual Report: Financial Statements | Regulatory Capital Supplementary Package | Financial Reporting Supplementary Package |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------------------|------------------------------------------|------------------------------------------|-------------------------------------------|
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |           | Page Reference           |                                          |                                          |                                           |
|        | <b>Part 7 - Market risk</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |           |                          |                                          |                                          |                                           |
|        | OSFI revised Pillar 3 Market Risk disclosure requirements allow for a continuation of the existing Basel 2.5 Market Risk disclosures until the implementation of the next phase of Pillar 3 disclosures in Canada. <b>As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements.</b><br>OSFI's requirements for Pillar 3 Requirements may be found in ( <a href="http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gld/Pages/plr3.aspx">http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gld/Pages/plr3.aspx</a> ). |           | n/a                      |                                          |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |           |                          |                                          |                                          |                                           |
|        | <b>Part 8 - Operational risk</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |           |                          |                                          |                                          |                                           |
|        | (a) In addition to the general qualitative disclosure requirement (paragraph 824), the approach(es) for operational risk capital assessment for which the bank qualifies.                                                                                                                                                                                                                                                                                                                                                                                              | Annual    | <a href="#">64</a>       |                                          |                                          |                                           |
|        | (b) Description of the advanced measurement approaches for operational risk (AMA), if used by the bank, including a discussion of relevant internal and external factors considered in the bank's measurement approach. In the case of partial use, the scope and coverage of the different approaches used/applied in regulatory capital.                                                                                                                                                                                                                             | Annual    | n/a                      | n/a                                      | n/a                                      |                                           |
|        | (c) For banks using the AMA, a description of the use of insurance for the purpose of mitigating operational risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                     |           | n/a                      |                                          |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |           |                          |                                          |                                          |                                           |
|        | <b>Part 9 - Interest rate risk in the banking book (IRRBB)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |           |                          |                                          |                                          |                                           |
|        | (a) The general qualitative disclosure requirement (paragraph 824), including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurement.                                                                                                                                                                                                                                                                                                                    | Annual    | <a href="#">90-91</a>    | <a href="#">232</a>                      |                                          |                                           |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |           |                          |                                          |                                          |                                           |

# OV1 – Overview of RWA



| (in \$MM) |                                                                                      | a                       | b       | b <sub>2</sub> | b <sub>3</sub> | c                                           |
|-----------|--------------------------------------------------------------------------------------|-------------------------|---------|----------------|----------------|---------------------------------------------|
|           |                                                                                      | CET1 RWA <sup>(1)</sup> |         |                |                | Minimum capital requirements <sup>(2)</sup> |
|           |                                                                                      | Q1 2020                 | Q4 2019 | Q3 2019        | Q2 2019        | Q1 2020                                     |
| 1         | Credit risk (excluding counterparty credit risk)                                     | 326,956                 | 325,064 | 323,138        | 322,206        | 26,156                                      |
| 2         | Of which: standardized approach (SA) <sup>(3)</sup>                                  | 126,023                 | 125,205 | 128,419        | 134,356        | 10,082                                      |
| 3         | Of which: foundation internal ratings-based (F-IRB) approach                         | -                       | -       | -              | -              | -                                           |
| 4         | Of which: supervisory slotting approach                                              | -                       | -       | -              | -              | -                                           |
| 5         | Of which: advanced internal ratings-based (A-IRB) approach                           | 200,933                 | 199,859 | 194,719        | 187,850        | 16,074                                      |
| 6         | Counterparty credit risk (CCR)                                                       | 14,385                  | 14,075  | 13,951         | 13,699         | 1,151                                       |
| 7         | Of which: standardized approach for counterparty credit risk (SA-CCR) <sup>(4)</sup> | 1,257                   | 1,502   | 1,494          | 1,265          | 101                                         |
| 8         | Of which: Internal Model Method (IMM)                                                | 7,827                   | 7,727   | 7,449          | 6,810          | 626                                         |
| 9         | Of which: other CCR <sup>(5)</sup>                                                   | 5,301                   | 4,846   | 5,008          | 5,624          | 424                                         |
| 10        | Credit valuation adjustment (CVA)                                                    | 5,558                   | 6,537   | 5,405          | 5,840          | 445                                         |
| 11        | Equity positions under the simple risk weight approach                               | -                       | -       | -              | -              | -                                           |
| 12        | Equity investments in funds – look-through approach                                  | 552                     | 506     | 435            | 412            | 44                                          |
| 13        | Equity investments in funds – mandate-based approach                                 | 150                     | 148     | 157            | 162            | 12                                          |
| 14        | Equity investments in funds – fall-back approach                                     | 1                       | 1       | 102            | 2              | -                                           |
| 15        | Settlement risk                                                                      | -                       | -       | -              | -              | -                                           |



## OV1 – Overview of RWA



| (in \$MM) |                                                                                                                   | a                       | b              | b <sub>2</sub> | b <sub>3</sub> | c                                           |
|-----------|-------------------------------------------------------------------------------------------------------------------|-------------------------|----------------|----------------|----------------|---------------------------------------------|
|           |                                                                                                                   | CET1 RWA <sup>(1)</sup> |                |                |                | Minimum capital requirements <sup>(2)</sup> |
|           |                                                                                                                   | Q1 2020                 | Q4 2019        | Q3 2019        | Q2 2019        | Q1 2020                                     |
| 16        | Securitization exposures in banking book                                                                          | 5,203                   | 4,863          | 4,959          | 4,945          | 416                                         |
| 16a       | Less: Offset for 2019 transitional adjustment <sup>(6)</sup>                                                      | -                       | (2,896)        | (2,896)        | (2,896)        | -                                           |
| 17        | Of which: securitization internal ratings-based approach (SEC-IRBA)                                               | 205                     | -              | -              | -              | 16                                          |
| 18        | Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA) | 4,940                   | 4,806          | 4,886          | 4,871          | 395                                         |
| 19        | Of which: securitization standardized approach (SEC-SA)                                                           | 58                      | 57             | 73             | 74             | 5                                           |
| 20        | Market risk                                                                                                       | 9,599                   | 8,674          | 7,755          | 7,049          | 768                                         |
| 21        | Of which: standardized approach (SA)                                                                              | 828                     | 615            | 527            | 466            | 66                                          |
| 22        | Of which: internal model approaches (IMA)                                                                         | 8,771                   | 8,059          | 7,228          | 6,583          | 702                                         |
| 23        | Capital charge for switch between trading book and banking book                                                   | -                       | -              | -              | -              | -                                           |
| 24        | Operational risk                                                                                                  | 46,411                  | 47,079         | 46,696         | 46,471         | 3,713                                       |
| 25        | Amounts below the thresholds for deduction (subject to 250% risk weight)                                          | 11,879                  | 17,134         | 17,356         | 17,322         | 950                                         |
| 26        | Floor adjustment                                                                                                  | -                       | -              | -              | -              | -                                           |
| 27        | <b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 16a + 20 + 23 + 24 + 25 + 26)</b>                            | <b>420,694</b>          | <b>421,185</b> | <b>417,058</b> | <b>415,212</b> | <b>33,655</b>                               |

(1) RWA: risk-weighted assets according to the Basel framework, including the 1.06 AIRB scaling factor applied to AIRB credit risk portfolios (excluding CVA, and Securitizations).

(2) Minimum capital requirement: Pillar 1 capital requirements are RWA \* 8%.

(3) Includes equities under the AIRB Materiality Threshold which are risk weighted at 100% plus the 6% AIRB scalar requirement.

(4) SA-CCR was implemented for Capital reporting in Q1, 2019.

(5) Includes SFT and CCP Default Fund.

(6) Transitional provisions benefit under OSFI's revised securitizations framework was applied in fiscal 2019. The benefit is no longer applicable starting in Q1 2020.

**L11 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories <sup>(1)</sup>**



| Q1 2020 (in \$MM)                                                     | a                                                             | b                                                       | c                                        | d                                             | e                                       | f                                    | g                                                                                       |
|-----------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------|------------------------------------------|-----------------------------------------------|-----------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------|
|                                                                       | Carrying values as reported in published financial statements | Carrying values under scope of regulatory consolidation | Carrying values of items: <sup>(2)</sup> |                                               |                                         |                                      |                                                                                         |
|                                                                       |                                                               |                                                         | Subject to credit risk framework         | Subject to counterparty credit risk framework | Subject to the securitization framework | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup> |
| <b>Assets</b>                                                         |                                                               |                                                         |                                          |                                               |                                         |                                      |                                                                                         |
| Cash and deposits with financial institutions                         | 69,291                                                        | 69,202                                                  | 69,202                                   | -                                             | -                                       | -                                    | -                                                                                       |
| Precious metals                                                       | 3,616                                                         | 3,616                                                   | 3,616                                    | -                                             | -                                       | 3,616                                | -                                                                                       |
| Trading assets                                                        |                                                               |                                                         |                                          |                                               |                                         |                                      |                                                                                         |
| Securities                                                            | 128,071                                                       | 128,064                                                 | 21                                       | -                                             | -                                       | 128,043                              | -                                                                                       |
| Loans                                                                 | 15,815                                                        | 15,815                                                  | 8,489                                    | -                                             | -                                       | 15,375                               | -                                                                                       |
| Other                                                                 | 845                                                           | 845                                                     | -                                        | -                                             | -                                       | 845                                  | -                                                                                       |
| Financial instruments designated at fair value through profit or loss | -                                                             | -                                                       | -                                        | -                                             | -                                       | -                                    | -                                                                                       |
| Securities purchased under resale agreements and securities borrowed  | 146,432                                                       | 146,432                                                 | -                                        | 146,432                                       | -                                       | -                                    | -                                                                                       |
| Derivative financial instruments                                      | 43,083                                                        | 43,083                                                  | -                                        | 43,083                                        | -                                       | 39,196                               | -                                                                                       |
| Investment securities                                                 | 78,003                                                        | 76,896                                                  | 76,896                                   | -                                             | -                                       | -                                    | -                                                                                       |
| <b>Loans</b>                                                          |                                                               |                                                         |                                          |                                               |                                         |                                      |                                                                                         |
| Residential mortgages <sup>(4)</sup>                                  | 268,670                                                       | 268,566                                                 | 268,566                                  | -                                             | -                                       | -                                    | -                                                                                       |
| Personal loans                                                        | 96,703                                                        | 96,692                                                  | 94,058                                   | -                                             | 2,634                                   | -                                    | -                                                                                       |
| Credit cards                                                          | 17,715                                                        | 17,715                                                  | 13,861                                   | -                                             | 531                                     | -                                    | 3,323                                                                                   |
| Business and government                                               | 214,212                                                       | 214,207                                                 | 206,228                                  | -                                             | 7,823                                   | -                                    | 156                                                                                     |
| Allowance for credit loss                                             | (5,021)                                                       | (5,020)                                                 | (4,897)                                  | -                                             | -                                       | -                                    | (123)                                                                                   |
| Customers' liability under acceptances, net of allowance              | 21,364                                                        | 21,364                                                  | 21,364                                   | -                                             | -                                       | -                                    | -                                                                                       |
| Property and equipment                                                | 6,103                                                         | 6,101                                                   | 6,101                                    | -                                             | -                                       | -                                    | -                                                                                       |
| Investments in associates                                             | 2,327                                                         | 2,623                                                   | 2,623                                    | -                                             | -                                       | -                                    | -                                                                                       |
| Goodwill and other intangible assets                                  | 17,191                                                        | 17,516                                                  | 1,820                                    | -                                             | -                                       | -                                    | 15,696                                                                                  |
| Deferred tax assets                                                   | 1,718                                                         | 1,717                                                   | 1,446                                    | -                                             | -                                       | -                                    | 271                                                                                     |
| Other assets                                                          | 27,884                                                        | 25,458                                                  | 18,173                                   | 6,822                                         | -                                       | -                                    | 463                                                                                     |
| <b>Total assets</b>                                                   | <b>1,154,022</b>                                              | <b>1,150,892</b>                                        | <b>787,567</b>                           | <b>196,337</b>                                | <b>10,988</b>                           | <b>187,075</b>                       | <b>19,786</b>                                                                           |

**L11 – Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories <sup>(1)</sup>**



| Q1 2020 (in \$MM)                                                                      | a                                                             | b                                                       | c                                        | d                                             | e                                       | f                                    | g                                                                                       |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------|------------------------------------------|-----------------------------------------------|-----------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------|
|                                                                                        | Carrying values as reported in published financial statements | Carrying values under scope of regulatory consolidation | Carrying values of items: <sup>(2)</sup> |                                               |                                         |                                      |                                                                                         |
|                                                                                        |                                                               |                                                         | Subject to credit risk framework         | Subject to counterparty credit risk framework | Subject to the securitization framework | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup> |
| <b>Liabilities</b>                                                                     |                                                               |                                                         |                                          |                                               |                                         |                                      |                                                                                         |
| <b>Deposits</b>                                                                        |                                                               |                                                         |                                          |                                               |                                         |                                      |                                                                                         |
| Personal                                                                               | 223,881                                                       | 223,881                                                 | -                                        | -                                             | -                                       | -                                    | 223,881                                                                                 |
| Business and government                                                                | 488,658                                                       | 488,658                                                 | -                                        | -                                             | -                                       | -                                    | 488,658                                                                                 |
| Financial institutions                                                                 | 51,311                                                        | 51,311                                                  | -                                        | -                                             | -                                       | -                                    | 51,311                                                                                  |
| Financial instruments designated at fair value through profit or loss                  | 12,994                                                        | 12,994                                                  | -                                        | -                                             | -                                       | -                                    | 12,994                                                                                  |
| Acceptances                                                                            | 21,389                                                        | 21,389                                                  | -                                        | -                                             | -                                       | -                                    | 21,389                                                                                  |
| Obligations related to securities sold short                                           | 32,439                                                        | 32,439                                                  | -                                        | -                                             | -                                       | 32,439                               | -                                                                                       |
| Derivative financial instruments                                                       | 43,139                                                        | 43,139                                                  | -                                        | 43,139                                        | -                                       | 38,019                               | -                                                                                       |
| Obligations related to securities sold under repurchase agreements and securities lent | 143,019                                                       | 143,019                                                 | -                                        | 143,019                                       | -                                       | -                                    | -                                                                                       |
| Subordinated debentures                                                                | 7,295                                                         | 7,295                                                   | -                                        | -                                             | -                                       | -                                    | 7,295                                                                                   |
| Other liabilities                                                                      | 60,036                                                        | 56,906                                                  | -                                        | -                                             | -                                       | 5,799                                | 51,107                                                                                  |
| <b>Total liabilities</b>                                                               | <b>1,084,161</b>                                              | <b>1,081,031</b>                                        | <b>-</b>                                 | <b>186,158</b>                                | <b>-</b>                                | <b>76,257</b>                        | <b>856,635</b>                                                                          |

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's Q1 2020 Quarterly Report. Effective Q1 2018, the Bank fully adopted IFRS 9 (Financial Instruments).

(2) A single item may attract capital charges according to more than one risk category framework.

(3) Includes capital deductions net of associated deferred tax liabilities, and securitized credit card exposures not subject to capital requirements for assets.

(4) Includes \$79.4 billion in mortgages guaranteed by Canada Mortgage Housing Corporation (CMHC), including 90% of privately insured mortgages.

## LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements



| Q1 2020 (in \$MM) |                                                                                                 | a         | b                                | c                        | d                                  | e                     |
|-------------------|-------------------------------------------------------------------------------------------------|-----------|----------------------------------|--------------------------|------------------------------------|-----------------------|
|                   |                                                                                                 | Total     | Items subject to: <sup>(1)</sup> |                          |                                    |                       |
|                   |                                                                                                 |           | Credit risk framework            | Securitization framework | Counterparty credit risk framework | Market risk framework |
| 1                 | Asset carrying value amount under scope of regulatory consolidation (as per template LI1)       | 1,131,106 | 787,567                          | 10,988                   | 196,337                            | 187,075               |
| 2                 | Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) | 262,415   | -                                | -                        | 186,158                            | 76,257                |
| 3                 | Total net amount under regulatory scope of consolidation                                        | 868,691   | 787,567                          | 10,988                   | 10,179                             | 110,818               |
| 4                 | Off-balance sheet amounts <sup>(2)</sup>                                                        | 198,498   | 183,699                          | 14,158                   | 641                                | -                     |
| 5                 | Differences in valuations <sup>(3)</sup>                                                        | (1,060)   | (1,060)                          | -                        | -                                  | -                     |
| 6                 | Differences due to different netting rules, other than those already included in row 2          | 154,484   | 934                              | -                        | 153,550                            | -                     |
| 7                 | Differences due to considerations of provisions <sup>(4)</sup>                                  | 3,556     | 3,788                            | -                        | (232)                              | -                     |
| 8                 | Collateral offsetting                                                                           | (139,059) | -                                | -                        | (139,059)                          | -                     |
| 9                 | Differences due to Potential Future Exposures and Collateral Haircut                            | 53,518    | -                                | -                        | 53,518                             | -                     |
| 10                | Differences due to deconsolidated subsidiaries                                                  | -         | -                                | -                        | -                                  | -                     |
| 11                | Other differences not classified above                                                          | (2)       | (2)                              | -                        | -                                  | -                     |
| 12                | Exposure amounts considered for regulatory purposes <sup>(5)</sup>                              | 1,138,626 | 974,926                          | 25,146                   | 78,597                             | 110,818               |

(1) A single item can attract capital charges according to more than one risk category framework.

(2) Includes undrawn commitments and letters of credit/guarantee after application of the credit conversion factors, unfunded securitization exposures, and unfunded default fund contributions.

(3) Includes fair value adjustments for credit risk items (loans, bonds).

(4) Amounts for AIRB exposures are reported gross of partial write-offs and IFRS 9 specific allowances, and amounts for Standardized exposures are reported net of partial write-offs and IFRS 9 specific allowances.

(5) The aggregate amount considered as a starting point of the RWA calculation.

**CC1 – Composition of regulatory capital**


| (in \$MM)                                                     |                                                                                                                                                                                                               | a        | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> | b                                                                                                                         |
|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------------|----------------|----------------|---------------------------------------------------------------------------------------------------------------------------|
|                                                               |                                                                                                                                                                                                               | Q1 2020  | Q4 2019        | Q3 2019        | Q2 2019        | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup> |
| <b>Common Equity Tier 1 capital: instruments and reserves</b> |                                                                                                                                                                                                               |          |                |                |                |                                                                                                                           |
| 1                                                             | Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus                                                                                     | 18,292   | 18,311         | 18,348         | 18,361         | u+y                                                                                                                       |
| 2                                                             | Retained earnings                                                                                                                                                                                             | 45,418   | 44,439         | 43,682         | 43,056         | v                                                                                                                         |
| 3                                                             | Accumulated other comprehensive income (and other reserves)                                                                                                                                                   | (543)    | 570            | 1,187          | 1,836          | w                                                                                                                         |
| 4                                                             | Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)                                                                                                         | -        | -              | -              | -              |                                                                                                                           |
| 5                                                             | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)                                                                                                          | 1,698    | 1,734          | 1,732          | 1,689          | bb                                                                                                                        |
| 6                                                             | <b>Common Equity Tier 1 capital before regulatory adjustments</b>                                                                                                                                             | 64,865   | 65,054         | 64,949         | 64,942         |                                                                                                                           |
| <b>Common Equity Tier 1 capital: regulatory adjustments</b>   |                                                                                                                                                                                                               |          |                |                |                |                                                                                                                           |
| 7                                                             | Prudential valuation adjustments                                                                                                                                                                              | -        | -              | -              | -              |                                                                                                                           |
| 8                                                             | Goodwill (net of related tax liability)                                                                                                                                                                       | (9,723)  | (10,146)       | (10,349)       | (10,761)       | g                                                                                                                         |
| 9                                                             | Other intangibles other than mortgage servicing rights (net of related tax liability)                                                                                                                         | (5,973)  | (5,998)        | (5,929)        | (5,999)        | h-q+i-r                                                                                                                   |
| 10                                                            | Deferred tax assets excluding those arising from temporary differences (net of related tax liability)                                                                                                         | (271)    | (286)          | (295)          | (310)          | k                                                                                                                         |
| 11                                                            | Cash flow hedge reserve                                                                                                                                                                                       | (725)    | (650)          | (533)          | (138)          | x                                                                                                                         |
| 12                                                            | Shortfall of provisions to expected losses                                                                                                                                                                    | -        | -              | -              | -              | ee                                                                                                                        |
| 13                                                            | Securitization gain on sale                                                                                                                                                                                   | -        | -              | -              | -              |                                                                                                                           |
| 14                                                            | Gains and losses due to changes in own credit risk on fair valued liabilities                                                                                                                                 | (65)     | (188)          | (182)          | (162)          | p                                                                                                                         |
| 15                                                            | Defined benefit pension fund net assets (net of related tax liability)                                                                                                                                        | (293)    | (292)          | (267)          | (270)          | l-s                                                                                                                       |
| 16                                                            | Investments in own shares (if not already netted off paid-in capital on reported balance sheet)                                                                                                               | (7)      | (5)            | (3)            | (5)            | a                                                                                                                         |
| 17                                                            | Reciprocal cross holdings in common equity                                                                                                                                                                    | -        | -              | -              | -              |                                                                                                                           |
| 18                                                            | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)                                                         | -        | -              | -              | -              |                                                                                                                           |
| 19                                                            | 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) | -        | (907)          | (823)          | (881)          | e                                                                                                                         |
| 20                                                            | Mortgage servicing rights (amount above 10% threshold)                                                                                                                                                        | -        | -              | -              | -              |                                                                                                                           |
| 21                                                            | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)                                                                                             | -        | -              | -              | -              |                                                                                                                           |
| 22                                                            | Amount exceeding the 15% threshold                                                                                                                                                                            | -        | -              | -              | (219)          |                                                                                                                           |
| 23                                                            | of which: significant investments in the common stock of financials                                                                                                                                           | -        | -              | -              | (145)          | f                                                                                                                         |
| 24                                                            | of which: mortgage servicing rights                                                                                                                                                                           | -        | -              | -              | -              |                                                                                                                           |
| 25                                                            | of which: deferred tax assets arising from temporary differences                                                                                                                                              | -        | -              | -              | (74)           | j                                                                                                                         |
| 26                                                            | Other deductions or regulatory adjustments to CET1 as determined by OSFI                                                                                                                                      | (4)      | (4)            | (3)            | (4)            | o                                                                                                                         |
| 27                                                            | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions                                                                                   | -        | -              | -              | -              |                                                                                                                           |
| 28                                                            | <b>Total regulatory adjustments to Common Equity Tier 1</b>                                                                                                                                                   | (17,061) | (18,476)       | (18,384)       | (18,749)       |                                                                                                                           |
| 29                                                            | <b>Common Equity Tier 1 capital (CET1)</b>                                                                                                                                                                    | 47,804   | 46,578         | 46,565         | 46,193         |                                                                                                                           |

**CC1 – Composition of regulatory capital**


| (in \$MM)                                                |                                                                                                                                                                             | a       | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> | b                                                                                                                         |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------|----------------|----------------|---------------------------------------------------------------------------------------------------------------------------|
|                                                          |                                                                                                                                                                             | Q1 2020 | Q4 2019        | Q3 2019        | Q2 2019        | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup> |
| <b>Additional Tier 1 capital: instruments</b>            |                                                                                                                                                                             |         |                |                |                |                                                                                                                           |
| 30                                                       | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus                                                                                         | 3,211   | 3,211          | 3,211          | 3,211          | z                                                                                                                         |
| 31                                                       | of which: classified as equity under applicable accounting standards                                                                                                        | 3,211   | 3,211          | 3,211          | 3,211          |                                                                                                                           |
| 32                                                       | of which: classified as liabilities under applicable accounting standards                                                                                                   | -       | -              | -              | -              |                                                                                                                           |
| 33                                                       | Directly issued capital instruments subject to phase out from additional Tier 1                                                                                             | 1,306   | 1,423          | 1,423          | 1,960          | aa + (2)                                                                                                                  |
| 34                                                       | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)                   | 118     | 93             | 172            | 345            | cc                                                                                                                        |
| 35                                                       | of which: instruments issued by subsidiaries subject to phase out                                                                                                           | -       | -              | -              | -              |                                                                                                                           |
| 36                                                       | Additional Tier 1 capital before regulatory adjustments                                                                                                                     | 4,635   | 4,727          | 4,806          | 5,516          |                                                                                                                           |
| <b>Additional Tier 1 capital: regulatory adjustments</b> |                                                                                                                                                                             |         |                |                |                |                                                                                                                           |
| 37                                                       | Investments in own Additional Tier 1 instruments                                                                                                                            | (2)     | (1)            | -              | -              |                                                                                                                           |
| 38                                                       | Reciprocal cross holdings in Additional Tier 1 instruments                                                                                                                  | -       | -              | -              | -              |                                                                                                                           |
| 39                                                       | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)                       | -       | -              | -              | -              |                                                                                                                           |
| 40                                                       | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions | -       | -              | -              | -              | b                                                                                                                         |
| 41                                                       | Other deductions from Tier 1 capital as determined by OSFI                                                                                                                  | -       | -              | -              | -              |                                                                                                                           |
| 41a                                                      | of which: reverse mortgages                                                                                                                                                 | -       | -              | -              | -              |                                                                                                                           |
| 42                                                       | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions                                                                          | -       | -              | -              | -              |                                                                                                                           |
| 43                                                       | <b>Total regulatory adjustments to Additional Tier 1 capital</b>                                                                                                            | (2)     | (1)            | -              | -              |                                                                                                                           |
| 44                                                       | <b>Additional Tier 1 capital (AT1)</b>                                                                                                                                      | 4,633   | 4,726          | 4,806          | 5,516          |                                                                                                                           |
| 45                                                       | <b>Tier 1 capital (T1 = CET1 + AT1)</b>                                                                                                                                     | 52,437  | 51,304         | 51,371         | 51,709         |                                                                                                                           |

**CC1 – Composition of regulatory capital**


| (in \$MM)                                         |                                                                                                                                                                                                                                                                                                                                                         | a       | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> | b                                                                                                                         |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------|----------------|----------------|---------------------------------------------------------------------------------------------------------------------------|
|                                                   |                                                                                                                                                                                                                                                                                                                                                         | Q1 2020 | Q4 2019        | Q3 2019        | Q2 2019        | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup> |
| <b>Tier 2 capital: instruments and provisions</b> |                                                                                                                                                                                                                                                                                                                                                         |         |                |                |                |                                                                                                                           |
| 46                                                | Directly issued qualifying Tier 2 instruments plus related stock surplus                                                                                                                                                                                                                                                                                | 6,930   | 6,887          | 6,904          | 5,431          | <i>m</i>                                                                                                                  |
| 47                                                | <i>Directly issued capital instruments subject to phase out from Tier 2</i>                                                                                                                                                                                                                                                                             | 365     | 365            | 2,117          | 2,123          |                                                                                                                           |
| 48                                                | Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)                                                                                                                                                                                        | 87      | 96             | 95             | 93             | <i>dd</i>                                                                                                                 |
| 49                                                | <i>of which: instruments issued by subsidiaries subject to phase out</i>                                                                                                                                                                                                                                                                                | -       | -              | -              | -              |                                                                                                                           |
| 50                                                | General allowances                                                                                                                                                                                                                                                                                                                                      | 1,573   | 1,200          | 1,305          | 1,517          | <i>c+d</i>                                                                                                                |
| 51                                                | <b>Tier 2 capital before regulatory adjustments</b>                                                                                                                                                                                                                                                                                                     | 8,955   | 8,548          | 10,421         | 9,164          |                                                                                                                           |
| <b>Tier 2 capital: regulatory adjustments</b>     |                                                                                                                                                                                                                                                                                                                                                         |         |                |                |                |                                                                                                                           |
| 52                                                | Investments in own Tier 2 instruments                                                                                                                                                                                                                                                                                                                   | -       | (2)            | (246)          | (18)           | <i>ff</i>                                                                                                                 |
| 53                                                | Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments                                                                                                                                                                                                                                                                     | -       | -              | -              | -              |                                                                                                                           |
| 54                                                | Non-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, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | -       | -              | -              | -              |                                                                                                                           |
| 54a                                               | 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.                                                  | -       | -              | -              | -              |                                                                                                                           |
| 55                                                | 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.                                                                                                                                    | -       | -              | -              | -              |                                                                                                                           |
| 56                                                | Other deductions from Tier 2 capital                                                                                                                                                                                                                                                                                                                    | -       | -              | -              | -              |                                                                                                                           |
| 57                                                | <b>Total regulatory adjustments to Tier 2 capital</b>                                                                                                                                                                                                                                                                                                   | -       | (2)            | (246)          | (18)           |                                                                                                                           |
| 58                                                | <b>Tier 2 capital (T2)</b>                                                                                                                                                                                                                                                                                                                              | 8,955   | 8,546          | 10,175         | 9,146          |                                                                                                                           |
| 59                                                | <b>Total capital (TC = T1 + T2)</b>                                                                                                                                                                                                                                                                                                                     | 61,392  | 59,850         | 61,546         | 60,855         |                                                                                                                           |
| 60                                                | <b>Total risk-weighted assets</b>                                                                                                                                                                                                                                                                                                                       | 420,694 | 421,185        | 417,058        | 415,212        |                                                                                                                           |
| 60a                                               | <b>Common Equity Tier 1 (CET1) Capital RWA</b>                                                                                                                                                                                                                                                                                                          | 420,694 | 421,185        | 417,058        | 415,212        |                                                                                                                           |
| 60b                                               | <b>Tier 1 Capital RWA</b>                                                                                                                                                                                                                                                                                                                               | 420,694 | 421,185        | 417,058        | 415,212        |                                                                                                                           |
| 60c                                               | <b>Total Capital RWA</b>                                                                                                                                                                                                                                                                                                                                | 420,694 | 421,185        | 417,058        | 415,212        |                                                                                                                           |

**CC1 – Composition of regulatory capital**


| (in \$MM)                                                                                                        |                                                                                                                                                          | a       | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> | b                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------|----------------|----------------|---------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                  |                                                                                                                                                          | Q1 2020 | Q4 2019        | Q3 2019        | Q2 2019        | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup> |
| <b>Capital ratios</b>                                                                                            |                                                                                                                                                          |         |                |                |                |                                                                                                                           |
| 61                                                                                                               | Common Equity Tier 1 (as a percentage of risk-weighted assets)                                                                                           | 11.4%   | 11.1%          | 11.2%          | 11.1%          |                                                                                                                           |
| 62                                                                                                               | Tier 1 (as a percentage of risk-weighted assets)                                                                                                         | 12.5%   | 12.2%          | 12.3%          | 12.5%          |                                                                                                                           |
| 63                                                                                                               | Total capital (as a percentage of risk-weighted assets)                                                                                                  | 14.6%   | 14.2%          | 14.8%          | 14.7%          |                                                                                                                           |
| 64                                                                                                               | Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of risk-weighted assets) | 8.0%    | 8.0%           | 8.0%           | 8.0%           |                                                                                                                           |
| 65                                                                                                               | of which: capital conservation buffer                                                                                                                    | 2.5%    | 2.5%           | 2.5%           | 2.5%           |                                                                                                                           |
| 66                                                                                                               | of which: bank-specific countercyclical buffer                                                                                                           | 0.0%    | 0.0%           | 0.0%           | 0.0%           |                                                                                                                           |
| 67                                                                                                               | of which: G-SIB buffer                                                                                                                                   | 0.0%    | 0.0%           | 0.0%           | 0.0%           |                                                                                                                           |
| 67a                                                                                                              | of which: D-SIB buffer                                                                                                                                   | 1.0%    | 1.0%           | 1.0%           | 1.0%           |                                                                                                                           |
| 68                                                                                                               | Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)                                                                   | 11.4%   | 11.1%          | 11.2%          | 11.1%          |                                                                                                                           |
| <b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))<sup>(3)</sup></b>          |                                                                                                                                                          |         |                |                |                |                                                                                                                           |
| 69                                                                                                               | Common Equity Tier 1 target ratio                                                                                                                        | 8.0%    | 8.0%           | 8.0%           | 8.0%           |                                                                                                                           |
| 70                                                                                                               | Tier 1 capital target ratio                                                                                                                              | 9.5%    | 9.5%           | 9.5%           | 9.5%           |                                                                                                                           |
| 71                                                                                                               | Total capital target ratio                                                                                                                               | 11.5%   | 11.5%          | 11.5%          | 11.5%          |                                                                                                                           |
| <b>Amounts below the thresholds for deduction (before risk weighting)</b>                                        |                                                                                                                                                          |         |                |                |                |                                                                                                                           |
| 72                                                                                                               | Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities                                               | 1,854   | 1,022          | 920            | 944            |                                                                                                                           |
| 73                                                                                                               | Significant investments in the common stock of financial entities                                                                                        | 2,514   | 4,749          | 4,739          | 4,584          |                                                                                                                           |
| 74                                                                                                               | Mortgage servicing rights (net of related tax liability)                                                                                                 | -       | -              | -              | -              |                                                                                                                           |
| 75                                                                                                               | Deferred tax assets arising from temporary differences (net of related tax liability)                                                                    | 2,238   | 2,104          | 2,204          | 2,345          |                                                                                                                           |
| <b>Applicable caps on the inclusion of allowances in Tier 2</b>                                                  |                                                                                                                                                          |         |                |                |                |                                                                                                                           |
| 76                                                                                                               | Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)                       | 1,162   | 1,192          | 1,265          | 1,358          |                                                                                                                           |
| 77                                                                                                               | Cap on inclusion of allowances in Tier 2 under standardized approach                                                                                     | 1,545   | 1,604          | 1,655          | 1,729          |                                                                                                                           |
| 78                                                                                                               | Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)             | 411     | 8              | 40             | 159            |                                                                                                                           |
| 79                                                                                                               | Cap on inclusion of allowances in Tier 2 under internal ratings-based approach                                                                           | 1,446   | 1,423          | 1,381          | 1,340          |                                                                                                                           |
| <b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b> |                                                                                                                                                          |         |                |                |                |                                                                                                                           |
| 80                                                                                                               | Current cap on CET1 instruments subject to phase out arrangements                                                                                        | 20%     | 30%            | 30%            | 30%            |                                                                                                                           |
| 81                                                                                                               | Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)                                                                 | -       | -              | -              | -              |                                                                                                                           |
| 82                                                                                                               | Current cap on AT1 instruments subject to phase out arrangements                                                                                         | 20%     | 30%            | 30%            | 30%            |                                                                                                                           |
| 83                                                                                                               | Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)                                                                  | 117     | -              | -              | 113            |                                                                                                                           |
| 84                                                                                                               | Current cap on T2 instruments subject to phase out arrangements                                                                                          | 20%     | 30%            | 30%            | 30%            |                                                                                                                           |
| 85                                                                                                               | Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)                                                                   | -       | -              | -              | -              |                                                                                                                           |

(1) Cross-referenced to the Consolidated Balance Sheet: Source of Definition of Capital Components on CC2 (refer to column: Under Regulatory Scope of Consolidation).

(2) Line 33 also includes \$750 million (\$750 million as at October 31, 2019, \$750 million as at July 31, 2019 and \$1,400 million as at April 30, 2019) of capital instruments issued by trusts not consolidated under accounting standard IFRS 10, effective Q1 2014.

(3) Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer of 2.0% (as at Jan 2020).



**CC2 – Reconciliation of regulatory capital to balance sheet**


| Condensed balance sheet<br>(in \$MM)                                                                                               | a                                                                       | b                                                            | c                                                         |
|------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------|
|                                                                                                                                    | Balance sheet as in<br>published financial<br>statements <sup>(1)</sup> | Under regulatory<br>scope of<br>consolidation <sup>(2)</sup> | Cross-reference to<br>Definition of Capital<br>Components |
|                                                                                                                                    | Q1 2020                                                                 | Q1 2020                                                      |                                                           |
| <b>Assets</b>                                                                                                                      |                                                                         |                                                              |                                                           |
| Cash and deposits with financial institutions                                                                                      | 69,291                                                                  | 69,202                                                       |                                                           |
| Precious metals                                                                                                                    | 3,616                                                                   | 3,616                                                        |                                                           |
| <b>Trading assets</b>                                                                                                              |                                                                         |                                                              |                                                           |
| Securities                                                                                                                         | 128,071                                                                 | 128,064                                                      |                                                           |
| - <i>Investment in own shares</i>                                                                                                  |                                                                         | 7                                                            | <i>a</i>                                                  |
| - <i>Other trading securities</i>                                                                                                  |                                                                         | 128,057                                                      |                                                           |
| Loans                                                                                                                              | 15,815                                                                  | 15,815                                                       |                                                           |
| Other                                                                                                                              | 845                                                                     | 845                                                          |                                                           |
|                                                                                                                                    | 144,731                                                                 | 144,724                                                      |                                                           |
| Financial instruments designated at fair value through profit and loss                                                             | -                                                                       | -                                                            |                                                           |
| Securities purchased under resale agreements and securities borrowed                                                               | 146,432                                                                 | 146,432                                                      |                                                           |
| Derivative financial instruments                                                                                                   | 43,083                                                                  | 43,083                                                       |                                                           |
| Investment securities                                                                                                              | 78,003                                                                  | 76,896                                                       |                                                           |
| - <i>Significant investments in Additional Tier 1 capital and other<br/>financial institutions reflected in regulatory capital</i> |                                                                         | -                                                            | <i>b</i>                                                  |
| - <i>Other securities</i>                                                                                                          |                                                                         | 76,896                                                       |                                                           |
| <b>Loans</b>                                                                                                                       |                                                                         |                                                              |                                                           |
| Residential mortgages                                                                                                              | 268,670                                                                 | 268,566                                                      |                                                           |
| Personal loans                                                                                                                     | 96,703                                                                  | 96,692                                                       |                                                           |
| Credit cards                                                                                                                       | 17,715                                                                  | 17,715                                                       |                                                           |
| Business and government                                                                                                            | 214,212                                                                 | 214,207                                                      |                                                           |
|                                                                                                                                    | 597,300                                                                 | 597,180                                                      |                                                           |
| Allowance for credit losses                                                                                                        | 5,021                                                                   | 5,020                                                        |                                                           |
| - <i>General Allowance reflected in Tier 2 capital</i>                                                                             |                                                                         | 1,162                                                        | <i>c</i>                                                  |
| - <i>Shortfall of allowances to expected loss</i>                                                                                  |                                                                         | -                                                            | <i>ee</i>                                                 |
| - <i>Excess of allowances to expected loss</i>                                                                                     |                                                                         | 411                                                          | <i>d</i>                                                  |
| - <i>Allowances not reflected in regulatory capital</i>                                                                            |                                                                         | 3,447                                                        |                                                           |

**CC2 – Reconciliation of regulatory capital to balance sheet**


| Condensed balance sheet<br>(in \$MM)                                                                                                | a                                                                       | b                                                            | c                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------|
|                                                                                                                                     | Balance sheet as in<br>published financial<br>statements <sup>(1)</sup> | Under regulatory<br>scope of<br>consolidation <sup>(2)</sup> | Cross-reference to<br>Definition of Capital<br>Components |
|                                                                                                                                     | Q1 2020                                                                 | Q1 2020                                                      |                                                           |
| <b>Other</b>                                                                                                                        |                                                                         |                                                              |                                                           |
| Customers' liability under acceptances, net of allowance                                                                            | 21,364                                                                  | 21,364                                                       |                                                           |
| Property and equipment                                                                                                              | 6,103                                                                   | 6,101                                                        |                                                           |
| Investments in associates                                                                                                           | 2,327                                                                   | 2,623                                                        |                                                           |
| - Significant Investments in other financial institutions including deconsolidated subsidiaries exceeding 10% regulatory thresholds |                                                                         | -                                                            | e                                                         |
| - Significant Investments in other financial institutions including deconsolidated subsidiaries exceeding 15% regulatory thresholds |                                                                         | -                                                            | f                                                         |
| - Significant Investments in other financial institutions including deconsolidated subsidiaries within regulatory thresholds        |                                                                         | 2,623                                                        |                                                           |
| Goodwill and other intangible assets                                                                                                | 17,191                                                                  | 17,516                                                       |                                                           |
| - Goodwill                                                                                                                          |                                                                         | 9,397                                                        | g                                                         |
| - Imputed goodwill for Significant Investments                                                                                      |                                                                         | 326                                                          | g                                                         |
| - Intangibles (excl computer software)                                                                                              |                                                                         | 5,407                                                        | h                                                         |
| - Computer software intangibles                                                                                                     |                                                                         | 2,386                                                        | i                                                         |
| Deferred tax assets                                                                                                                 | 1,718                                                                   | 1,717                                                        |                                                           |
| - Deferred tax assets arising from temporary differences exceeding the regulatory threshold                                         |                                                                         | -                                                            | j                                                         |
| - Deferred tax assets that rely on future profitability                                                                             |                                                                         | 271                                                          | k                                                         |
| - Deferred tax assets not deducted from regulatory capital                                                                          |                                                                         | 1,446                                                        |                                                           |
| Other Assets                                                                                                                        | 27,884                                                                  | 25,458                                                       |                                                           |
| - Defined pension fund assets                                                                                                       |                                                                         | 442                                                          | l                                                         |
| - Other assets                                                                                                                      |                                                                         | 25,016                                                       |                                                           |
| Total other                                                                                                                         | 76,587                                                                  | 74,779                                                       |                                                           |
| <b>Total assets</b>                                                                                                                 | <b>1,154,022</b>                                                        | <b>1,150,892</b>                                             |                                                           |

**CC2 – Reconciliation of regulatory capital to balance sheet**


| Condensed balance sheet<br>(in \$MM)                                                   | a                                                                       | b                                                            | c                                                         |
|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------|
|                                                                                        | Balance sheet as in<br>published financial<br>statements <sup>(1)</sup> | Under regulatory<br>scope of<br>consolidation <sup>(2)</sup> | Cross-reference to<br>Definition of Capital<br>Components |
|                                                                                        | Q1 2020                                                                 | Q1 2020                                                      |                                                           |
| <b>Liabilities</b>                                                                     |                                                                         |                                                              |                                                           |
| <b>Deposits</b>                                                                        |                                                                         |                                                              |                                                           |
| Personal                                                                               | 223,881                                                                 | 223,881                                                      |                                                           |
| Business and government                                                                | 488,658                                                                 | 488,658                                                      |                                                           |
| - <i>Investment in own Tier 2 instruments</i>                                          |                                                                         | -                                                            | <i>ff</i>                                                 |
| - <i>Other deposits from Business and government</i>                                   |                                                                         | 488,658                                                      |                                                           |
| Financial institutions                                                                 | 51,311                                                                  | 51,311                                                       |                                                           |
|                                                                                        | 763,850                                                                 | 763,850                                                      |                                                           |
| Financial instruments designated at fair value through profit and loss                 | 12,994                                                                  | 12,994                                                       |                                                           |
| <b>Other</b>                                                                           |                                                                         |                                                              |                                                           |
| Acceptances                                                                            | 21,389                                                                  | 21,389                                                       |                                                           |
| Obligations related to securities sold short                                           | 32,439                                                                  | 32,439                                                       |                                                           |
| Derivative financial instruments                                                       | 43,139                                                                  | 43,139                                                       |                                                           |
| Obligations related to securities sold under repurchase agreements and securities lent | 143,019                                                                 | 143,019                                                      |                                                           |
| Subordinated debentures                                                                | 7,295                                                                   | 7,295                                                        |                                                           |
| - <i>Regulatory capital amortization of maturing debentures</i>                        |                                                                         | -                                                            |                                                           |
| - <i>Subordinated debentures used for regulatory capital</i>                           |                                                                         | -                                                            |                                                           |
| - <i>of which: are included in Tier 2 capital</i>                                      |                                                                         | 6,930                                                        | <i>m</i>                                                  |
| - <i>of which: are subject to phase out included in Tier 1 capital (20%)</i>           |                                                                         | 365                                                          |                                                           |
| - <i>of which: are subject to phase out not included in Tier 1 capital</i>             |                                                                         | -                                                            |                                                           |
| Other liabilities                                                                      | 60,036                                                                  | 56,906                                                       |                                                           |
| - <i>Liquidity reserves</i>                                                            |                                                                         | 4                                                            | <i>o</i>                                                  |
| - <i>Gains/losses due to changes in own credit risk including DVA on derivatives</i>   |                                                                         | 65                                                           | <i>p</i>                                                  |
| - <i>Deferred tax liabilities</i>                                                      |                                                                         | 1,316                                                        |                                                           |
| - <i>Intangible assets (excl. computer software and mortgage servicing rights)</i>     |                                                                         | 1,480                                                        | <i>q</i>                                                  |
| - <i>Intangible assets - computer software</i>                                         |                                                                         | 340                                                          | <i>r</i>                                                  |
| - <i>Defined benefit pension fund assets</i>                                           |                                                                         | 149                                                          | <i>s</i>                                                  |
| - <i>Other deferred tax liabilities</i>                                                |                                                                         | (653)                                                        |                                                           |
| - <i>Other liabilities</i>                                                             |                                                                         | 55,521                                                       |                                                           |
| Total other                                                                            | 307,317                                                                 | 304,187                                                      |                                                           |
| <b>Total liabilities</b>                                                               | <b>1,084,161</b>                                                        | <b>1,081,031</b>                                             |                                                           |

## CC2 – Reconciliation of regulatory capital to balance sheet



| Condensed balance sheet<br>(in \$MM)                                      | a                                                                       | b                                                            | c                                                         |
|---------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------|
|                                                                           | Balance sheet as in<br>published financial<br>statements <sup>(1)</sup> | Under regulatory<br>scope of<br>consolidation <sup>(2)</sup> | Cross-reference to<br>Definition of Capital<br>Components |
|                                                                           | Q1 2020                                                                 | Q1 2020                                                      |                                                           |
| <b>Equity</b>                                                             |                                                                         |                                                              |                                                           |
| Common equity                                                             |                                                                         |                                                              |                                                           |
| Common shares                                                             | 18,248                                                                  | 18,248                                                       | u                                                         |
| - of which: amount eligible for CET1                                      |                                                                         | 18,248                                                       |                                                           |
| - of which: amount eligible for AT1                                       |                                                                         | -                                                            |                                                           |
| Retained earnings                                                         | 45,418                                                                  | 45,418                                                       | v                                                         |
| Accumulated other comprehensive income                                    | (543)                                                                   | (543)                                                        | w                                                         |
| - Cash flow hedging reserve                                               |                                                                         | 725                                                          | x                                                         |
| - Other                                                                   |                                                                         | (1,268)                                                      |                                                           |
| Other reserves                                                            | 362                                                                     | 362                                                          |                                                           |
| - portion allowed for inclusion into CET1                                 |                                                                         | 44                                                           | y                                                         |
| - portion not allowed for regulatory capital                              |                                                                         | 318                                                          |                                                           |
| Total common equity                                                       | 63,485                                                                  | 63,485                                                       |                                                           |
| Preferred shares and other equity instruments                             | 3,884                                                                   | 3,884                                                        |                                                           |
| - of which: are qualifying Tier 1 capital                                 |                                                                         | 3,211                                                        | z                                                         |
| - of which: are subject to phase out and included in Tier 1 capital (20%) |                                                                         | 556                                                          | aa                                                        |
| - of which: are subject to phase out and not included into Tier 1 capital |                                                                         | 117                                                          |                                                           |
| Total equity attributable to equity holders of the Bank                   | 67,369                                                                  | 67,369                                                       |                                                           |
| Non-controlling interests in subsidiaries                                 | 2,492                                                                   | 2,492                                                        |                                                           |
| - portion allowed for inclusion into CET1                                 |                                                                         | 1,698                                                        | bb                                                        |
| - portion allowed for inclusion into Tier 1 capital                       |                                                                         | 118                                                          | cc                                                        |
| - portion allowed for inclusion into Tier 2 capital                       |                                                                         | 87                                                           | dd                                                        |
| - portion not allowed for regulatory capital                              |                                                                         | 589                                                          |                                                           |
| Total equity                                                              | 69,861                                                                  | 69,861                                                       |                                                           |
| <b>Total liabilities and equity</b>                                       | <b>1,154,022</b>                                                        | <b>1,150,892</b>                                             |                                                           |

(1) Consolidated Statement of Financial Position as reported in the First Quarter 2020 Shareholders' Report.

(2) Legal Entities that are within the accounting scope of consolidation but excluded from the regulatory scope of consolidation represent the Bank's insurance subsidiaries whose principle activities include insurance, reinsurance, property and casualty insurance. Key subsidiaries are Scotia Insurance Barbados Ltd (assets: \$246MM, equity: \$238MM), Scotia Life Insurance Company (assets: \$6MM, equity: \$20MM), Scotia Reinsurance Limited (assets: \$25MM, equity: \$83MM), Scotia Jamaica Life Insurance Co. Ltd (assets: \$530MM, equity: \$86MM), Scotia Life Trinidad and Tobago Ltd (assets: \$409MM, equity: \$69MM), Scotia Insurance Caribbean Ltd. (assets: \$1MM, equity: \$17MM), Scotia Seguros de Vida SA (assets: \$197MM, equity: \$76MM), and MD Life Insurance Company (assets: \$2,298MM, equity: \$14MM).

**TLAC1: TLAC composition for G-SIBs (at resolution group level)**


| (in \$MM)                                                                   |                                                                                                                                                                                                           | a                  | a <sub>2</sub>     | a <sub>3</sub>     | a <sub>4</sub>     |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|
|                                                                             |                                                                                                                                                                                                           | Q1 2020<br>Amounts | Q4 2019<br>Amounts | Q3 2019<br>Amounts | Q2 2019<br>Amounts |
| <b>Regulatory capital elements of TLAC and adjustments</b>                  |                                                                                                                                                                                                           |                    |                    |                    |                    |
| 1                                                                           | Common Equity Tier 1 capital (CET1)                                                                                                                                                                       | 47,804             | 46,578             | 46,565             | 46,193             |
| 2                                                                           | Additional Tier 1 capital (AT1) before TLAC adjustments                                                                                                                                                   | 4,633              | 4,725              | 4,806              | 5,516              |
| 3                                                                           | AT1 ineligible as TLAC as issued out of subsidiaries to third parties                                                                                                                                     | -                  | -                  | -                  | -                  |
| 4                                                                           | Other adjustments                                                                                                                                                                                         | -                  | -                  | -                  | -                  |
| 5                                                                           | AT1 instruments eligible under the TLAC framework                                                                                                                                                         | 4,633              | 4,725              | 4,806              | 5,516              |
| 6                                                                           | Tier 2 capital (T2) before TLAC adjustments                                                                                                                                                               | 8,955              | 8,549              | 10,421             | 9,164              |
| 7                                                                           | Amortized portion of T2 instruments where remaining maturity > 1 year                                                                                                                                     | -                  | -                  | -                  | -                  |
| 8                                                                           | T2 capital ineligible as TLAC as issued out of subsidiaries to third parties                                                                                                                              | -                  | -                  | -                  | -                  |
| 9                                                                           | Other adjustments                                                                                                                                                                                         | -                  | (2)                | (246)              | (18)               |
| 10                                                                          | T2 instruments eligible under the TLAC framework                                                                                                                                                          | 8,955              | 8,547              | 10,175             | 9,146              |
| 11                                                                          | TLAC arising from regulatory capital                                                                                                                                                                      | 61,392             | 59,850             | 61,546             | 60,855             |
| <b>Non-regulatory capital elements of TLAC</b>                              |                                                                                                                                                                                                           |                    |                    |                    |                    |
| 12                                                                          | External TLAC instruments issued directly by the bank and subordinated to excluded liabilities                                                                                                            | -                  | -                  | -                  | -                  |
| 13                                                                          | External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements.                                                 | 17,578             | 10,905             | 7,015              | 4,801              |
| 14                                                                          | Of which: amount eligible as TLAC after application of the caps                                                                                                                                           | N/A                | N/A                | N/A                | N/A                |
| 15                                                                          | External TLAC instruments issued by funding vehicles prior to 1 January 2022                                                                                                                              | -                  | -                  | -                  | -                  |
| 16                                                                          | Eligible ex ante commitments to recapitalize a G-SIB in resolution                                                                                                                                        | N/A                | N/A                | N/A                | N/A                |
| 17                                                                          | TLAC arising from non-regulatory capital instruments before adjustments                                                                                                                                   | 17,578             | 10,905             | 7,015              | 4,801              |
| <b>Non-regulatory capital elements of TLAC: adjustments</b>                 |                                                                                                                                                                                                           |                    |                    |                    |                    |
| 18                                                                          | TLAC before deductions                                                                                                                                                                                    | 78,970             | 70,755             | 68,561             | 65,656             |
| 19                                                                          | Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs)                                                                           | N/A                | N/A                | N/A                | N/A                |
| 20                                                                          | Deduction of investments in own other TLAC liabilities                                                                                                                                                    | (135)              | (20)               | -                  | -                  |
| 21                                                                          | Other adjustments to TLAC                                                                                                                                                                                 | -                  | -                  | -                  | -                  |
| 22                                                                          | TLAC after deductions                                                                                                                                                                                     | 78,835             | 70,735             | 68,561             | 65,656             |
| <b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b> |                                                                                                                                                                                                           |                    |                    |                    |                    |
| 23                                                                          | Total risk-weighted assets adjusted as permitted under the TLAC regime                                                                                                                                    | 420,694            | 421,185            | 417,058            | 415,212            |
| 24                                                                          | Leverage exposure measure                                                                                                                                                                                 | 1,300,001          | 1,230,648          | 1,211,612          | 1,204,111          |
| <b>TLAC ratios and buffers</b>                                              |                                                                                                                                                                                                           |                    |                    |                    |                    |
| 25                                                                          | TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)                                                                                                                | 18.7%              | 16.8%              | 16.4%              | 15.8%              |
| 26                                                                          | TLAC (as a percentage of leverage exposure)                                                                                                                                                               | 6.1%               | 5.7%               | 5.7%               | 5.5%               |
| 27                                                                          | CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements                                                                       | N/A                | N/A                | N/A                | N/A                |
| 28                                                                          | Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets) | 3.5%               | 3.5%               | 3.5%               | 3.5%               |
| 29                                                                          | Of which: capital conservation buffer requirement                                                                                                                                                         | 2.5%               | 2.5%               | 2.5%               | 2.5%               |
| 30                                                                          | Of which: bank specific countercyclical buffer requirement                                                                                                                                                | 0.0%               | 0.0%               | 0.0%               | 0.0%               |
| 31                                                                          | Of which: D-SIB / G-SIB buffer                                                                                                                                                                            | 1.0%               | 1.0%               | 1.0%               | 1.0%               |

Rows 14, 16, 19 and 27 are not applicable to Canadian D-SIBs.

**TLAC3 – Resolution entity – creditor ranking at legal entity level**


| (in \$MM)      |                                                                                       | Creditor ranking            |                                  |                                                  |                                |                                          |                                     | Sum of 1 to 6 |
|----------------|---------------------------------------------------------------------------------------|-----------------------------|----------------------------------|--------------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|---------------|
|                |                                                                                       | 1<br>(most junior)          | 2                                | 3                                                | 4                              | 5                                        | 6<br>(most senior)                  |               |
| <b>Q1 2020</b> |                                                                                       |                             |                                  |                                                  |                                |                                          |                                     |               |
| 1              | Description of creditor ranking                                                       | Common shares<br>Book value | Preferred shares<br>Stated value | Additional Tier 1<br>Instruments<br>Stated value | Subordinated Debt<br>Par value | Bail-in Debt <sup>(1)</sup><br>Par value | Other<br>Liabilities <sup>(2)</sup> | Total         |
| 2              | Total capital and liabilities net of credit risk mitigation                           | 18,248                      | 2,324                            | 1,560                                            | 7,254                          | 19,074                                   | -                                   | 48,460        |
| 3              | Subset of row 2 that are excluded liabilities                                         | 7                           | 119                              | -                                                | -                              | 135                                      | -                                   | 261           |
| 4              | Total capital and liabilities less excluded liabilities (row 2 minus row 3)           | 18,241                      | 2,205                            | 1,560                                            | 7,254                          | 18,939                                   | -                                   | 48,199        |
| 5              | Subset of row 4 that are <i>potentially</i> eligible as TLAC                          | 18,241                      | 2,205                            | 1,560                                            | 7,254                          | 17,596                                   | -                                   | 46,856        |
| 6              | Subset of row 5 with 1 year ≤ residual maturity < 2 years                             | -                           | -                                | -                                                | -                              | 74                                       | -                                   | 74            |
| 7              | Subset of row 5 with 2 years ≤ residual maturity < 5 years                            | -                           | -                                | -                                                | -                              | 10,219                                   | -                                   | 10,219        |
| 8              | Subset of row 5 with 5 years ≤ residual maturity < 10 years                           | -                           | -                                | -                                                | 7,144                          | 6,407                                    | -                                   | 13,551        |
| 9              | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | -                           | -                                | -                                                | 110                            | 896                                      | -                                   | 1,006         |
| 10             | Subset of row 5 that is perpetual securities                                          | 18,241                      | 2,205                            | 1,560                                            | -                              | -                                        | -                                   | 22,006        |

| <b>Q4 2019</b> |                                                                                       |                             |                                  |                                                  |                                |                                          |                                     |        |
|----------------|---------------------------------------------------------------------------------------|-----------------------------|----------------------------------|--------------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|--------|
| 1              | Description of creditor ranking                                                       | Common shares<br>Book value | Preferred shares<br>Stated value | Additional Tier 1<br>Instruments<br>Stated value | Subordinated Debt<br>Par value | Bail-in Debt <sup>(1)</sup><br>Par value | Other<br>Liabilities <sup>(2)</sup> | Total  |
| 2              | Total capital and liabilities net of credit risk mitigation                           | 18,264                      | 2,324                            | 1,560                                            | 7,231                          | 11,122                                   | -                                   | 40,501 |
| 3              | Subset of row 2 that are excluded liabilities                                         | 5                           | 1                                | -                                                | 2                              | 20                                       | -                                   | 28     |
| 4              | Total capital and liabilities less excluded liabilities (row 2 minus row 3)           | 18,259                      | 2,323                            | 1,560                                            | 7,229                          | 11,102                                   | -                                   | 40,473 |
| 5              | Subset of row 4 that are potentially eligible as TLAC                                 | 18,259                      | 2,323                            | 1,560                                            | 7,229                          | 11,009                                   | -                                   | 40,380 |
| 6              | Subset of row 5 with 1 year ≤ residual maturity < 2 years                             | -                           | -                                | -                                                | -                              | 1,281                                    | -                                   | 1,281  |
| 7              | Subset of row 5 with 2 years ≤ residual maturity < 5 years                            | -                           | -                                | -                                                | -                              | 6,645                                    | -                                   | 6,645  |
| 8              | Subset of row 5 with 5 years ≤ residual maturity < 10 years                           | -                           | -                                | -                                                | 7,120                          | 2,886                                    | -                                   | 10,006 |
| 9              | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | -                           | -                                | -                                                | 109                            | 197                                      | -                                   | 306    |
| 10             | Subset of row 5 that is perpetual securities                                          | 18,259                      | 2,323                            | 1,560                                            | -                              | -                                        | -                                   | 22,142 |

**TLAC3 – Resolution entity – creditor ranking at legal entity level**


| (in \$MM)      |                                                                                       | Creditor ranking            |                                  |                                                  |                                |                                          |                                     | Sum of 1 to 6 |
|----------------|---------------------------------------------------------------------------------------|-----------------------------|----------------------------------|--------------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|---------------|
|                |                                                                                       | 1<br>(most junior)          | 2                                | 3                                                | 4                              | 5                                        | 6<br>(most senior)                  |               |
| <b>Q3 2019</b> |                                                                                       |                             |                                  |                                                  |                                |                                          |                                     |               |
| 1              | Description of creditor ranking                                                       | Common shares<br>Book value | Preferred shares<br>Stated value | Additional Tier 1<br>Instruments<br>Stated value | Subordinated Debt<br>Par value | Bail-in Debt <sup>(1)</sup><br>Par value | Other<br>Liabilities <sup>(2)</sup> | Total         |
| 2              | Total capital and liabilities net of credit risk mitigation                           | 18,295                      | 2,323                            | 1,561                                            | 9,009                          | 7,165                                    | -                                   | 38,353        |
| 3              | Subset of row 2 that are excluded liabilities                                         | 3                           | -                                | -                                                | 243                            | 19                                       | -                                   | 265           |
| 4              | Total capital and liabilities less excluded liabilities (row 2 minus row 3)           | 18,292                      | 2,323                            | 1,561                                            | 8,766                          | 7,146                                    | -                                   | 38,088        |
| 5              | Subset of row 4 that are potentially eligible as TLAC                                 | 18,292                      | 2,323                            | 1,561                                            | 8,766                          | 7,053                                    | -                                   | 37,995        |
| 6              | Subset of row 5 with 1 year ≤ residual maturity < 2 years                             | -                           | -                                | -                                                | -                              | 1,278                                    | -                                   | 1,278         |
| 7              | Subset of row 5 with 2 years ≤ residual maturity < 5 years                            | -                           | -                                | -                                                | -                              | 3,815                                    | -                                   | 3,815         |
| 8              | Subset of row 5 with 5 years ≤ residual maturity < 10 years                           | -                           | -                                | -                                                | 8,656                          | 1,800                                    | -                                   | 10,456        |
| 9              | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | -                           | -                                | -                                                | 110                            | 160                                      | -                                   | 270           |
| 10             | Subset of row 5 that is perpetual securities                                          | 18,292                      | 2,323                            | 1,561                                            | -                              | -                                        | -                                   | 22,176        |

| <b>Q2 2019</b> |                                                                                       |                             |                                  |                                                  |                                |                                          |                                     |        |
|----------------|---------------------------------------------------------------------------------------|-----------------------------|----------------------------------|--------------------------------------------------|--------------------------------|------------------------------------------|-------------------------------------|--------|
| 1              | Description of creditor ranking                                                       | Common shares<br>Book value | Preferred shares<br>Stated value | Additional Tier 1<br>Instruments<br>Stated value | Subordinated Debt<br>Par value | Bail-in Debt <sup>(1)</sup><br>Par value | Other<br>Liabilities <sup>(2)</sup> | Total  |
| 2              | Total capital and liabilities net of credit risk mitigation                           | 18,284                      | 2,324                            | 1,561                                            | 7,540                          | 4,883                                    | -                                   | 34,592 |
| 3              | Subset of row 2 that are excluded liabilities                                         | 5                           | 113                              | -                                                | 18                             | -                                        | -                                   | 136    |
| 4              | Total capital and liabilities less excluded liabilities (row 2 minus row 3)           | 18,279                      | 2,211                            | 1,561                                            | 7,522                          | 4,883                                    | -                                   | 34,456 |
| 5              | Subset of row 4 that are potentially eligible as TLAC                                 | 18,279                      | 2,211                            | 1,561                                            | 7,522                          | 4,823                                    | -                                   | 34,396 |
| 6              | Subset of row 5 with 1 year ≤ residual maturity < 2 years                             | -                           | -                                | -                                                | -                              | 1,340                                    | -                                   | 1,340  |
| 7              | Subset of row 5 with 2 years ≤ residual maturity < 5 years                            | -                           | -                                | -                                                | -                              | 1,715                                    | -                                   | 1,715  |
| 8              | Subset of row 5 with 5 years ≤ residual maturity < 10 years                           | -                           | -                                | -                                                | 7,407                          | 1,647                                    | -                                   | 9,054  |
| 9              | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | -                           | -                                | -                                                | 115                            | 121                                      | -                                   | 236    |
| 10             | Subset of row 5 that is perpetual securities                                          | 18,279                      | 2,211                            | 1,561                                            | -                              | -                                        | -                                   | 22,051 |

(1) Under the Bank Recapitalization (Bail-In) Regime. Please refer to the Basel III Implementation section for a description of the requirements.

(2) Disclosure not currently required by OSFI.

**LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure**


| (in \$MM) |                                                                                                                                                                                    | a                | a <sub>2</sub>   | a <sub>3</sub>   | a <sub>4</sub>   |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|
|           |                                                                                                                                                                                    | Q1 2020          | Q4 2019          | Q3 2019          | Q2 2019          |
| 1         | Total consolidated assets as per published financial statements                                                                                                                    | 1,154,022        | 1,086,161        | 1,066,740        | 1,058,169        |
| 2         | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | (3,130)          | (3,686)          | (3,379)          | (3,266)          |
| 3         | Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference                                                               | (3,478)          | (3,336)          | (3,336)          | -                |
| 4         | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure               | -                | -                | -                | -                |
| 5         | Adjustments for derivative financial instruments                                                                                                                                   | 13,604           | 15,341           | 16,272           | 15,532           |
| 6         | Adjustment for securities financing transactions (i.e. repos and similar secured lending)                                                                                          | 10,589           | 10,282           | 12,892           | 10,735           |
| 7         | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)                                                               | 145,393          | 144,174          | 140,625          | 141,528          |
| 8         | Other adjustments <sup>(1)</sup>                                                                                                                                                   | (16,999)         | (18,288)         | (18,202)         | (18,587)         |
| 9         | <b>Leverage ratio exposure measure</b>                                                                                                                                             | <b>1,300,001</b> | <b>1,230,648</b> | <b>1,211,612</b> | <b>1,204,111</b> |

(1) Includes asset amounts deducted in determining Basel III Tier 1 capital.



| (in \$MM)                                         |                                                                                                                                                             | a                | a <sub>2</sub>   | a <sub>3</sub>   | a <sub>4</sub>   |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|
|                                                   |                                                                                                                                                             | Q1 2020          | Q4 2019          | Q3 2019          | Q2 2019          |
| <b>On-balance sheet exposures <sup>(1)</sup></b>  |                                                                                                                                                             |                  |                  |                  |                  |
| 1                                                 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)                                   | 957,900          | 909,841          | 904,390          | 897,456          |
| 2                                                 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework                    | -                | -                | -                | -                |
| 3                                                 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions)                                                           | (6,842)          | (5,013)          | (3,830)          | (3,612)          |
| 4                                                 | (Asset amounts deducted in determining Basel III Tier 1 capital)                                                                                            | (16,999)         | (18,288)         | (18,202)         | (18,587)         |
| 5                                                 | <b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of rows 1 to 4)                                                               | <b>934,059</b>   | <b>886,540</b>   | <b>882,358</b>   | <b>875,257</b>   |
| <b>Derivative exposures</b>                       |                                                                                                                                                             |                  |                  |                  |                  |
| 6                                                 | Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) | 32,791           | 27,716           | 14,736           | 11,298           |
| 7                                                 | Add-on amounts for PFE associated with <i>all</i> derivatives transactions                                                                                  | 27,928           | 28,651           | 38,116           | 37,200           |
| 8                                                 | (Exempted CCP leg of client-cleared trade exposures)                                                                                                        | -                | -                | -                | -                |
| 9                                                 | Adjusted effective notional amount of written credit derivatives                                                                                            | 4,354            | 3,681            | 5,342            | 4,753            |
| 10                                                | (Adjusted effective notional offsets and add-on deductions for written credit derivatives)                                                                  | (1,545)          | (1,574)          | (1,935)          | (2,750)          |
| 11                                                | <b>Total derivative exposures (sum of rows 6 to 10)</b>                                                                                                     | <b>63,528</b>    | <b>58,474</b>    | <b>56,259</b>    | <b>50,501</b>    |
| <b>Securities financing transaction exposures</b> |                                                                                                                                                             |                  |                  |                  |                  |
| 12                                                | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions                                                         | 158,864          | 139,571          | 129,326          | 132,082          |
| 13                                                | (Netted amounts of cash payables and cash receivables of gross SFT assets)                                                                                  | (12,432)         | (8,393)          | (9,848)          | (5,992)          |
| 14                                                | CCR exposure for SFT assets                                                                                                                                 | 10,589           | 10,282           | 12,892           | 10,735           |
| 15                                                | Agent transaction exposures                                                                                                                                 | -                | -                | -                | -                |
| 16                                                | <b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>                                                                              | <b>157,021</b>   | <b>141,460</b>   | <b>132,370</b>   | <b>136,825</b>   |
| <b>Other off-balance sheet exposures</b>          |                                                                                                                                                             |                  |                  |                  |                  |
| 17                                                | Off-balance sheet exposure at gross notional amount                                                                                                         | 474,224          | 463,282          | 454,208          | 449,556          |
| 18                                                | (Adjustments for conversion to credit equivalent amounts)                                                                                                   | (328,831)        | (319,108)        | (313,583)        | (308,028)        |
| 19                                                | <b>Off-balance sheet items (sum of rows 17 and 18)</b>                                                                                                      | <b>145,393</b>   | <b>144,174</b>   | <b>140,625</b>   | <b>141,528</b>   |
| <b>Capital and total exposures</b>                |                                                                                                                                                             |                  |                  |                  |                  |
| 20                                                | Tier 1 capital                                                                                                                                              | 52,437           | 51,304           | 51,371           | 51,709           |
| 21                                                | <b>Total exposures (sum of rows 5, 11, 16 and 19)</b>                                                                                                       | <b>1,300,001</b> | <b>1,230,648</b> | <b>1,211,612</b> | <b>1,204,111</b> |
| <b>Leverage ratio</b>                             |                                                                                                                                                             |                  |                  |                  |                  |
| 22                                                | Basel III leverage ratio                                                                                                                                    | 4.0%             | 4.2%             | 4.2%             | 4.3%             |

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$146,432MM), derivative financial instruments (\$43,083MM), assets outside the regulatory scope of consolidation (\$3,130MM).

**CR1: Credit quality of assets <sup>(1)</sup>**


| (in \$MM)      |                                            | a                                       | b                       | c                                         | d                                                                    | e                                           | f                                                                     | g                  |
|----------------|--------------------------------------------|-----------------------------------------|-------------------------|-------------------------------------------|----------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------|--------------------|
|                |                                            | Gross carrying values of <sup>(2)</sup> |                         | Allowances/<br>impairments <sup>(4)</sup> | Of which ECL accounting provisions for credit losses on SA exposures |                                             | Of which ECL accounting provisions for credit losses on IRB exposures | Net values (a+b-c) |
|                |                                            | Defaulted exposures <sup>(3)</sup>      | Non-defaulted exposures |                                           | Allocated in regulatory category of Specific                         | Allocated in regulatory category of General |                                                                       |                    |
| <b>Q1 2020</b> |                                            |                                         |                         |                                           |                                                                      |                                             |                                                                       |                    |
| 1              | Loans <sup>(5)</sup>                       | 4,663                                   | 681,433                 | 4,914                                     | 1,224                                                                | 2,400                                       | 1,290                                                                 | 681,182            |
| 2              | Debt Securities                            | 220                                     | 72,928                  | -                                         | -                                                                    | -                                           | -                                                                     | 73,148             |
| 3              | Off-balance sheet exposures <sup>(6)</sup> | 395                                     | 233,182                 | 51                                        | 5                                                                    | 7                                           | 39                                                                    | 233,526            |
| 4              | <b>Total</b>                               | <b>5,278</b>                            | <b>987,543</b>          | <b>4,965</b>                              | <b>1,229</b>                                                         | <b>2,407</b>                                | <b>1,329</b>                                                          | <b>987,856</b>     |
| <b>Q4 2019</b> |                                            |                                         |                         |                                           |                                                                      |                                             |                                                                       |                    |
| 1              | Loans <sup>(5)</sup>                       | 4,902                                   | 650,047                 | 4,934                                     | 1,291                                                                | 2,418                                       | 1,225                                                                 | 650,015            |
| 2              | Debt Securities                            | 218                                     | 78,048                  | 1                                         | -                                                                    | -                                           | 1                                                                     | 78,265             |
| 3              | Off-balance sheet exposures <sup>(6)</sup> | 612                                     | 231,712                 | 55                                        | 6                                                                    | 18                                          | 31                                                                    | 232,269            |
| 4              | <b>Total</b>                               | <b>5,732</b>                            | <b>959,807</b>          | <b>4,990</b>                              | <b>1,297</b>                                                         | <b>2,436</b>                                | <b>1,257</b>                                                          | <b>960,549</b>     |
| <b>Q3 2019</b> |                                            |                                         |                         |                                           |                                                                      |                                             |                                                                       |                    |
| 1              | Loans <sup>(5)</sup>                       | 5,066                                   | 642,012                 | 5,070                                     |                                                                      |                                             |                                                                       | 642,008            |
| 2              | Debt Securities                            | 219                                     | 78,572                  | -                                         |                                                                      |                                             |                                                                       | 78,791             |
| 3              | Off-balance sheet exposures <sup>(6)</sup> | 661                                     | 225,715                 | 61                                        |                                                                      |                                             |                                                                       | 226,315            |
| 4              | <b>Total</b>                               | <b>5,946</b>                            | <b>946,299</b>          | <b>5,131</b>                              |                                                                      |                                             |                                                                       | <b>947,114</b>     |
| <b>Q2 2019</b> |                                            |                                         |                         |                                           |                                                                      |                                             |                                                                       |                    |
| 1              | Loans <sup>(5)</sup>                       | 5,211                                   | 638,136                 | 5,162                                     |                                                                      |                                             |                                                                       | 638,185            |
| 2              | Debt Securities                            | 235                                     | 81,499                  | 1                                         |                                                                      |                                             |                                                                       | 81,733             |
| 3              | Off-balance sheet exposures <sup>(6)</sup> | 865                                     | 230,498                 | 63                                        |                                                                      |                                             |                                                                       | 231,300            |
| 4              | <b>Total</b>                               | <b>6,311</b>                            | <b>950,133</b>          | <b>5,226</b>                              |                                                                      |                                             |                                                                       | <b>951,218</b>     |

(1) As required by OSFI, commencing Q4 2019, this table incorporates the BCBS Technical Amendments to Pillar 3 disclosure requirements - regulatory treatment of accounting provisions (August 2018).

Consistent with the requirements for regulatory capital reporting and in accordance with OSFI Capital Adequacy Requirements (Chapter 2), General Allowances are defined as Stage 1 and Stage 2 allowances under IFRS 9 and Specific Allowances are defined as Stage 3 allowances under IFRS 9.

(2) The accounting value of on- and off-balance sheet exposures before any credit conversion factor (CCF) or credit risk mitigation (CRM), but after considering write-offs.

(3) Defaulted exposures include: (i) the Bank's reported Gross Impaired Loans, (ii) credit cards which meet the regulatory definition of default, and (iii) off-balance sheet commitments, LCs and/or LGs which meet the regulatory definition of default.

(4) Includes all three ECL Stages, net of allowances related to securitizations of bank originated credit card receivables and ECL related to entities outside the scope of regulatory consolidation.

(5) Includes bankers acceptances and deposits with banks.

(6) Excludes all revocable loan commitments.

## CR2: Changes in stock of defaulted loans and debt securities<sup>(1)</sup>



| (in \$MM) |                                                                               | a       | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> |
|-----------|-------------------------------------------------------------------------------|---------|----------------|----------------|----------------|
|           |                                                                               | Q1 2020 | Q4 2019        | Q3 2019        | Q2 2019        |
| 1         | Defaulted loans and debt securities - Beginning of Quarter <sup>(2)</sup>     | 5,732   | 5,946          | 6,311          | 6,321          |
| 2         | Loans and debt securities that have defaulted since the last reporting period | 1,166   | 1,048          | 1,051          | 996            |
| 3         | Returned to non-defaulted status <sup>(3)</sup>                               | (198)   | (70)           | (190)          | (135)          |
| 4         | Amounts written off                                                           | (963)   | (886)          | (890)          | (863)          |
| 5         | Other changes <sup>(4)</sup>                                                  | (459)   | (306)          | (336)          | (8)            |
| 6         | Defaulted loans and debt securities - End of Quarter <sup>(2)</sup>           | 5,278   | 5,732          | 5,946          | 6,311          |

(1) Defaulted exposures include: (i) the Bank's reported Gross Impaired Loans, (ii) credit cards which meet the regulatory definition of default, and (iii) off-balance sheet commitments, LCs and/or LGs which meet the regulatory definition of default.

(2) Regulatory Definition of Default: when there is objective evidence that the Bank no longer has reasonable assurance as to the timely collection of interest and principal, or where a contractual payment is 90 days in arrears (including credit cards), or the customer is declared to be bankrupt.

(3) Includes returned to non-defaulted status and payments on defaulted accounts.

(4) Includes the impact from foreign currency translation and changes in credit cards and off-balance sheet exposures which meet the regulatory definition of default.

## CR3: Credit risk mitigation techniques – overview



| (in \$MM)      |                      | a                                                   | b1                                     | b                                                  | d                                                        | f                                       |
|----------------|----------------------|-----------------------------------------------------|----------------------------------------|----------------------------------------------------|----------------------------------------------------------|-----------------------------------------|
|                |                      | Unsecured exposures: carrying amount <sup>(1)</sup> | Exposures to be secured <sup>(1)</sup> | Exposures secured by collateral <sup>(2) (3)</sup> | Exposures secured by financial guarantees <sup>(4)</sup> | Exposures secured by credit derivatives |
| <b>Q1 2020</b> |                      |                                                     |                                        |                                                    |                                                          |                                         |
| 1              | Loans <sup>(5)</sup> | 267,558                                             | 413,624                                | 324,174                                            | 89,450                                                   | -                                       |
| 2              | Debt Securities      | 51,172                                              | 21,976                                 | -                                                  | 21,976                                                   | -                                       |
| 3              | <b>Total</b>         | <b>318,730</b>                                      | <b>435,600</b>                         | <b>324,174</b>                                     | <b>111,426</b>                                           | <b>-</b>                                |
| 4              | Of which defaulted   | 1,570                                               | 1,778                                  | 1,413                                              | 365                                                      | -                                       |

|                |                      |                |                |                |                |          |
|----------------|----------------------|----------------|----------------|----------------|----------------|----------|
| <b>Q4 2019</b> |                      |                |                |                |                |          |
| 1              | Loans <sup>(5)</sup> | 242,957        | 407,058        | 316,253        | 90,805         | -        |
| 2              | Debt Securities      | 56,204         | 22,061         | -              | 22,061         | -        |
| 3              | <b>Total</b>         | <b>299,161</b> | <b>429,119</b> | <b>316,253</b> | <b>112,866</b> | <b>-</b> |
| 4              | Of which defaulted   | 1,653          | 1,872          | 1,546          | 326            | -        |

|                |                      |                |                |                |                |          |
|----------------|----------------------|----------------|----------------|----------------|----------------|----------|
| <b>Q3 2019</b> |                      |                |                |                |                |          |
| 1              | Loans <sup>(5)</sup> | 239,010        | 402,998        | 310,556        | 92,442         | -        |
| 2              | Debt Securities      | 59,238         | 19,553         | -              | 19,553         | -        |
| 3              | <b>Total</b>         | <b>298,248</b> | <b>422,551</b> | <b>310,556</b> | <b>111,995</b> | <b>-</b> |
| 4              | Of which defaulted   | 1,706          | 1,910          | 1,583          | 327            | -        |

|                |                      |                |                |                |                |          |
|----------------|----------------------|----------------|----------------|----------------|----------------|----------|
| <b>Q2 2019</b> |                      |                |                |                |                |          |
| 1              | Loans <sup>(5)</sup> | 241,870        | 396,315        | 300,529        | 95,786         | -        |
| 2              | Debt Securities      | 68,853         | 12,880         | -              | 12,880         | -        |
| 3              | <b>Total</b>         | <b>310,723</b> | <b>409,195</b> | <b>300,529</b> | <b>108,666</b> | <b>-</b> |
| 4              | Of which defaulted   | 1,700          | 2,073          | 1,654          | 419            | -        |

(1) Carrying amounts of on-balance sheet exposures are net of all three ECL Stages and write-offs.

(2) Includes non-retail and retail AIRB exposures, where collateral is used within the estimation of LGD.

(3) Includes retail mortgages and real estate secured lines of credit under both AIRB and standardized approaches.

(4) Includes government insured mortgages.

(5) Includes bankers acceptances and deposits with banks.

**CR4: Standardized approach – credit risk exposures and  
Credit Risk Mitigation (CRM) effects**



| (in \$MM)      |                             | a                            | b                        | c                          | d                        | e                   | f           |
|----------------|-----------------------------|------------------------------|--------------------------|----------------------------|--------------------------|---------------------|-------------|
|                |                             | Exposures before CCF and CRM |                          | Exposures post-CCF and CRM |                          | RWA and RWA density |             |
| Asset classes  |                             | On-balance sheet amount      | Off-balance sheet amount | On-balance sheet amount    | Off-balance sheet amount | RWA                 | RWA density |
| <b>Q1 2020</b> |                             |                              |                          |                            |                          |                     |             |
| 1              | Bank                        | 2,550                        | 750                      | 2,550                      | 157                      | 2,577               | 95%         |
| 2              | Corporate                   | 52,723                       | 22,930                   | 52,723                     | 6,229                    | 55,663              | 94%         |
| 3              | Sovereign                   | 6,383                        | 161                      | 6,383                      | 5                        | 694                 | 11%         |
| 4              | Real Estate Secured         | 44,687                       | 27                       | 44,687                     | -                        | 18,101              | 41%         |
| 5              | Other Retail                | 43,255                       | 34,266                   | 43,255                     | -                        | 32,157              | 74%         |
| 6              | Equity <sup>(1)</sup>       | 1,942                        | -                        | 1,942                      | -                        | 2,058               | 106%        |
| 7              | Other Assets <sup>(2)</sup> | 68,247                       | -                        | 68,247                     | -                        | 14,773              | 22%         |
| 8              | <b>Total</b>                | <b>219,787</b>               | <b>58,134</b>            | <b>219,787</b>             | <b>6,391</b>             | <b>126,023</b>      | <b>56%</b>  |

|                |                             |                |               |                |              |                |            |
|----------------|-----------------------------|----------------|---------------|----------------|--------------|----------------|------------|
| <b>Q4 2019</b> |                             |                |               |                |              |                |            |
| 1              | Bank                        | 1,998          | 857           | 1,998          | 186          | 1,714          | 78%        |
| 2              | Corporate                   | 52,814         | 24,968        | 52,814         | 6,765        | 56,868         | 95%        |
| 3              | Sovereign                   | 6,749          | 300           | 6,749          | 32           | 869            | 13%        |
| 4              | Real Estate Secured         | 47,427         | 38            | 47,427         | -            | 19,727         | 42%        |
| 5              | Other Retail                | 44,709         | 26,060        | 44,709         | -            | 33,196         | 74%        |
| 6              | Equity <sup>(1)</sup>       | 1,517          | -             | 1,517          | -            | 1,608          | 106%       |
| 7              | Other Assets <sup>(2)</sup> | 60,984         | -             | 60,984         | -            | 11,223         | 18%        |
| 8              | <b>Total</b>                | <b>216,198</b> | <b>52,223</b> | <b>216,198</b> | <b>6,983</b> | <b>125,205</b> | <b>56%</b> |

|                |                             |                |               |                |              |                |            |
|----------------|-----------------------------|----------------|---------------|----------------|--------------|----------------|------------|
| <b>Q3 2019</b> |                             |                |               |                |              |                |            |
| 1              | Bank                        | 2,198          | 487           | 2,198          | 65           | 1,811          | 80%        |
| 2              | Corporate                   | 53,599         | 25,421        | 53,599         | 6,887        | 57,862         | 96%        |
| 3              | Sovereign                   | 6,937          | 302           | 6,937          | 33           | 1,554          | 22%        |
| 4              | Real Estate Secured         | 48,322         | 51            | 48,322         | -            | 20,454         | 42%        |
| 5              | Other Retail                | 45,325         | 26,430        | 45,325         | -            | 33,697         | 74%        |
| 6              | Equity <sup>(1)</sup>       | 1,412          | -             | 1,412          | -            | 1,497          | 106%       |
| 7              | Other Assets <sup>(2)</sup> | 55,589         | -             | 55,589         | -            | 11,544         | 21%        |
| 8              | <b>Total</b>                | <b>213,382</b> | <b>52,691</b> | <b>213,382</b> | <b>6,985</b> | <b>128,419</b> | <b>58%</b> |

|                |                             |                |               |                |              |                |            |
|----------------|-----------------------------|----------------|---------------|----------------|--------------|----------------|------------|
| <b>Q2 2019</b> |                             |                |               |                |              |                |            |
| 1              | Bank                        | 2,860          | 197           | 2,860          | 107          | 2,590          | 87%        |
| 2              | Corporate                   | 57,562         | 28,201        | 57,562         | 8,464        | 63,006         | 95%        |
| 3              | Sovereign                   | 5,890          | 15            | 5,890          | 6            | 1,392          | 24%        |
| 4              | Real Estate Secured         | 48,510         | 52            | 48,510         | -            | 20,525         | 42%        |
| 5              | Other Retail                | 45,233         | 24,719        | 45,233         | -            | 33,049         | 73%        |
| 6              | Equity <sup>(1)</sup>       | 1,348          | -             | 1,348          | -            | 1,429          | 106%       |
| 7              | Other Assets <sup>(2)</sup> | 60,422         | -             | 60,422         | -            | 12,365         | 20%        |
| 8              | <b>Total</b>                | <b>221,825</b> | <b>53,184</b> | <b>221,825</b> | <b>8,577</b> | <b>134,356</b> | <b>58%</b> |

(1) Includes equities under the AIRB Materiality Threshold which are risk weighted at 100% plus the 6% scalar requirement.

(2) Exposures to CCP and risk-weighted threshold deductions are excluded.

**CR5: Standardized approach – exposures by asset classes and risk weights**


| (in \$MM) | Risk weight<br>Asset classes | a      | b   | c     | d      | e     | f      | g      | h    | i      | j                                                                    |
|-----------|------------------------------|--------|-----|-------|--------|-------|--------|--------|------|--------|----------------------------------------------------------------------|
|           |                              | 0%     | 10% | 20%   | 35%    | 50%   | 75%    | 100%   | 150% | Others | Total credit exposures amount (post-CCF and post-CRM) <sup>(1)</sup> |
|           | Q1 2020                      |        |     |       |        |       |        |        |      |        |                                                                      |
| 1         | Bank                         | -      | -   | 157   | -      | 8     | -      | 2,542  | -    | -      | 2,707                                                                |
| 2         | Corporate                    | 2,575  | -   | 941   | -      | 96    | -      | 55,167 | 173  | -      | 58,952                                                               |
| 3         | Sovereign                    | 5,022  | -   | 2     | -      | 1,341 | -      | 23     | -    | -      | 6,388                                                                |
| 4         | Real Estate Secured          | 5,542  | -   | -     | 28,986 | -     | 9,236  | 710    | 213  | -      | 44,687                                                               |
| 5         | Other Retail                 | 201    | -   | 484   | -      | -     | 42,165 | 341    | 64   | -      | 43,255                                                               |
| 6         | Equity <sup>(2)</sup>        | -      | -   | -     | -      | -     | -      | 1,942  | -    | -      | 1,942                                                                |
| 7         | Other Assets <sup>(3)</sup>  | 54,755 | -   | 317   | -      | -     | -      | 13,042 | -    | 133    | 68,247                                                               |
| 8         | Total                        | 68,095 | -   | 1,901 | 28,986 | 1,445 | 51,401 | 73,767 | 450  | 133    | 226,178                                                              |

|                |                             |               |          |              |               |              |               |               |            |            |                |
|----------------|-----------------------------|---------------|----------|--------------|---------------|--------------|---------------|---------------|------------|------------|----------------|
| <b>Q4 2019</b> |                             |               |          |              |               |              |               |               |            |            |                |
| 1              | Bank                        | -             | -        | 579          | -             | 12           | -             | 1,593         | -          | -          | 2,184          |
| 2              | Corporate                   | 2,598         | -        | 242          | -             | -            | -             | 56,580        | 159        | -          | 59,579         |
| 3              | Sovereign                   | 5,155         | -        | 2            | -             | 1,510        | -             | 114           | -          | -          | 6,781          |
| 4              | Real Estate Secured         | 5,377         | -        | -            | 30,517        | -            | 10,453        | 826           | 254        | -          | 47,427         |
| 5              | Other Retail                | 222           | -        | 534          | -             | -            | 43,576        | 317           | 60         | -          | 44,709         |
| 6              | Equity <sup>(2)</sup>       | -             | -        | -            | -             | -            | -             | 1,517         | -          | -          | 1,517          |
| 7              | Other Assets <sup>(3)</sup> | 50,906        | -        | 454          | -             | -            | -             | 9,493         | -          | 131        | 60,984         |
| 8              | <b>Total</b>                | <b>64,258</b> | <b>-</b> | <b>1,811</b> | <b>30,517</b> | <b>1,522</b> | <b>54,029</b> | <b>70,440</b> | <b>473</b> | <b>131</b> | <b>223,181</b> |

|                |                             |               |          |              |               |              |               |               |            |            |                |
|----------------|-----------------------------|---------------|----------|--------------|---------------|--------------|---------------|---------------|------------|------------|----------------|
| <b>Q3 2019</b> |                             |               |          |              |               |              |               |               |            |            |                |
| 1              | Bank                        | -             | -        | 560          | -             | 11           | -             | 1,692         | -          | -          | 2,263          |
| 2              | Corporate                   | 2,557         | -        | 212          | -             | 69           | -             | 57,374        | 274        | -          | 60,486         |
| 3              | Sovereign                   | 3,993         | -        | -            | -             | 2,847        | -             | 130           | -          | -          | 6,970          |
| 4              | Real Estate Secured         | 5,375         | -        | -            | 30,419        | -            | 11,406        | 859           | 263        | -          | 48,322         |
| 5              | Other Retail                | 243           | -        | 430          | -             | -            | 44,293        | 292           | 67         | -          | 45,325         |
| 6              | Equity <sup>(2)</sup>       | -             | -        | -            | -             | -            | -             | 1,412         | -          | -          | 1,412          |
| 7              | Other Assets <sup>(3)</sup> | 45,509        | -        | -            | -             | -            | -             | 9,953         | -          | 127        | 55,589         |
| 8              | <b>Total</b>                | <b>57,677</b> | <b>-</b> | <b>1,202</b> | <b>30,419</b> | <b>2,927</b> | <b>55,699</b> | <b>71,712</b> | <b>604</b> | <b>127</b> | <b>220,367</b> |

|                |                             |               |          |              |               |              |               |               |            |            |                |
|----------------|-----------------------------|---------------|----------|--------------|---------------|--------------|---------------|---------------|------------|------------|----------------|
| <b>Q2 2019</b> |                             |               |          |              |               |              |               |               |            |            |                |
| 1              | Bank                        | -             | -        | 465          | -             | 9            | -             | 2,493         | -          | -          | 2,967          |
| 2              | Corporate                   | 2,833         | -        | 312          | -             | 170          | -             | 62,416        | 295        | -          | 66,026         |
| 3              | Sovereign                   | 3,217         | -        | -            | -             | 2,574        | -             | 105           | -          | -          | 5,896          |
| 4              | Real Estate Secured         | 4,975         | -        | 1,335        | 29,693        | -            | 11,460        | 600           | 447        | -          | 48,510         |
| 5              | Other Retail                | 1,340         | -        | -            | -             | -            | 43,522        | 298           | 73         | -          | 45,233         |
| 6              | Equity <sup>(2)</sup>       | -             | -        | -            | -             | -            | -             | 1,348         | -          | -          | 1,348          |
| 7              | Other Assets <sup>(3)</sup> | 49,506        | -        | -            | -             | -            | -             | 10,790        | -          | 126        | 60,422         |
| 8              | <b>Total</b>                | <b>61,871</b> | <b>-</b> | <b>2,112</b> | <b>29,693</b> | <b>2,753</b> | <b>54,982</b> | <b>78,050</b> | <b>815</b> | <b>126</b> | <b>230,402</b> |

(1) Exposure amount used for the calculation of capital requirements, including both on- and off-balance sheet amounts, net of allowances (ECL Stage 3) and write-offs. The amounts are after application of credit risk mitigation (CRM) techniques and credit conversion factors (CCF).

(2) Includes equities under the AIRB Materiality Threshold which are risk weighted at 100% plus the 6% scalar requirement.

(3) Exposures to CCP and risk-weighted threshold deductions are excluded.

**CR6: IRB – Credit risk exposures by portfolio and PD range - Retail**


| (in \$MM)                                                                      | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF <sup>(1)</sup> | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(1)(6)(9)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL <sup>(1)</sup> | l<br>Provisions <sup>(8)</sup> |
|--------------------------------------------------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|-------------------------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------------|------------------------------------|------------------------|--------------------------------|
| <b>Q1 2020</b>                                                                 |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
| <b>Retail - insured exposures<br/>secured by residential real<br/>estate</b>   | 0.00 to <0.15    | 29,641                                                   | -                                                     |                     | 76,774                                                | 0.00%                             | 199,000                                   | 22.94%                             |                                         | 337                           | 0.4%                               | 1                      |                                |
|                                                                                | 0.15 to <0.25    | 26,669                                                   | -                                                     |                     | 1,808                                                 | 0.23%                             | 126,387                                   | 21.58%                             |                                         | 186                           | 10.3%                              | 1                      |                                |
|                                                                                | 0.25 to <0.50    | -                                                        | -                                                     |                     | -                                                     |                                   | -                                         |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 0.50 to <0.75    | 687                                                      | -                                                     |                     | -                                                     |                                   | 3,529                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 0.75 to <2.50    | 19,875                                                   | -                                                     |                     | 291                                                   | 0.93%                             | 87,251                                    | 14.80%                             |                                         | 55                            | 18.9%                              | -                      |                                |
|                                                                                | 2.50 to <10.00   | 759                                                      | -                                                     |                     | -                                                     |                                   | 3,602                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 10.00 to <100.00 | 930                                                      | -                                                     |                     | -                                                     |                                   | 4,428                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 100.00 (Default) | 312                                                      | -                                                     |                     | -                                                     | 100.00%                           | 1,800                                     | 105.00%                            |                                         | -                             |                                    | -                      |                                |
|                                                                                | <b>Sub-total</b> | <b>78,873</b>                                            | <b>-</b>                                              | <b>-</b>            | <b>78,873</b>                                         | <b>0.01%</b>                      | <b>425,997</b>                            | <b>22.87%</b>                      |                                         | <b>578</b>                    | <b>0.7%</b>                        | <b>2</b>               | <b>15</b>                      |
| <b>Retail - uninsured<br/>exposures secured by<br/>residential real estate</b> | 0.00 to <0.15    | 48,532                                                   | 35,949                                                | 38%                 | 62,249                                                | 0.06%                             | 584,224                                   | 19.68%                             |                                         | 2,038                         | 3.3%                               | 7                      |                                |
|                                                                                | 0.15 to <0.25    | 62,686                                                   | 7,990                                                 | 33%                 | 65,327                                                | 0.22%                             | 371,828                                   | 20.82%                             |                                         | 6,038                         | 9.2%                               | 29                     |                                |
|                                                                                | 0.25 to <0.50    | 22                                                       | -                                                     |                     | 22                                                    | 0.38%                             | 943                                       | 55.90%                             |                                         | 8                             | 36.4%                              | -                      |                                |
|                                                                                | 0.50 to <0.75    | 4,942                                                    | 1,140                                                 | 43%                 | 5,432                                                 | 0.64%                             | 67,814                                    | 33.56%                             |                                         | 1,794                         | 33.0%                              | 12                     |                                |
|                                                                                | 0.75 to <2.50    | 43,789                                                   | 216                                                   | 47%                 | 43,891                                                | 1.24%                             | 149,544                                   | 20.62%                             |                                         | 13,520                        | 30.8%                              | 113                    |                                |
|                                                                                | 2.50 to <10.00   | 1,191                                                    | 53                                                    | 47%                 | 1,216                                                 | 6.31%                             | 10,398                                    | 24.29%                             |                                         | 1,119                         | 92.0%                              | 18                     |                                |
|                                                                                | 10.00 to <100.00 | 1,002                                                    | 16                                                    | 69%                 | 1,013                                                 | 24.20%                            | 6,998                                     | 20.90%                             |                                         | 1,176                         | 116.1%                             | 50                     |                                |
|                                                                                | 100.00 (Default) | 301                                                      | 1,094                                                 | 0%                  | 301                                                   | 100.00%                           | 21,870                                    | 55.52%                             |                                         | 1,531                         | 508.6%                             | 52                     |                                |
|                                                                                | <b>Sub-total</b> | <b>162,465</b>                                           | <b>46,458</b>                                         | <b>37%</b>          | <b>179,451</b>                                        | <b>0.77%</b>                      | <b>1,213,619</b>                          | <b>20.85%</b>                      |                                         | <b>27,224</b>                 | <b>15.2%</b>                       | <b>281</b>             | <b>107</b>                     |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Retail**


| (in \$MM)                            | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF <sup>(1)</sup> | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(1)(6)(9)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL <sup>(1)</sup> | l<br>Provisions <sup>(8)</sup> |
|--------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|-------------------------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------------|------------------------------------|------------------------|--------------------------------|
| Retail - qualifying revolving (QRRE) | 0.00 to <0.15    | 909                                                      | 20,152                                                | 62%                 | 13,313                                                | 0.04%                             | 949,639                                   | 74.48%                             |                                         | 320                           | 2.4%                               | 4                      |                                |
|                                      | 0.15 to <0.25    | 512                                                      | 13,923                                                | 61%                 | 9,066                                                 | 0.18%                             | 1,724,304                                 | 75.06%                             |                                         | 719                           | 7.9%                               | 13                     |                                |
|                                      | 0.25 to <0.50    | 3,425                                                    | 5,386                                                 | 73%                 | 7,330                                                 | 0.27%                             | 348,419                                   | 82.11%                             |                                         | 880                           | 12.0%                              | 17                     |                                |
|                                      | 0.50 to <0.75    | 372                                                      | 345                                                   | 106%                | 740                                                   | 0.63%                             | 23,077                                    | 43.56%                             |                                         | 91                            | 12.3%                              | 2                      |                                |
|                                      | 0.75 to <2.50    | 5,625                                                    | 6,250                                                 | 73%                 | 10,177                                                | 1.31%                             | 1,082,553                                 | 83.68%                             |                                         | 4,183                         | 41.1%                              | 113                    |                                |
|                                      | 2.50 to <10.00   | 3,966                                                    | 1,140                                                 | 92%                 | 5,014                                                 | 5.43%                             | 703,648                                   | 86.84%                             |                                         | 5,752                         | 114.7%                             | 237                    |                                |
|                                      | 10.00 to <100.00 | 997                                                      | 42                                                    | 252%                | 1,104                                                 | 27.48%                            | 218,914                                   | 84.55%                             |                                         | 2,402                         | 217.6%                             | 254                    |                                |
|                                      | 100.00 (Default) | 133                                                      | 6,752                                                 | 0%                  | 133                                                   | 100.00%                           | 651,126                                   | 88.75%                             |                                         | 733                           | 551.1%                             | 63                     |                                |
|                                      | <b>Sub-total</b> | <b>15,939</b>                                            | <b>53,990</b>                                         | <b>57%</b>          | <b>46,877</b>                                         | <b>1.90%</b>                      | <b>5,701,680</b>                          | <b>78.89%</b>                      |                                         | <b>15,080</b>                 | <b>32.2%</b>                       | <b>703</b>             | <b>624</b>                     |
| Other Retail Exposures               | 0.00 to <0.15    | 6,454                                                    | 826                                                   | 63%                 | 6,974                                                 | 0.09%                             | 354,013                                   | 52.02%                             |                                         | 869                           | 12.5%                              | 3                      |                                |
|                                      | 0.15 to <0.25    | -                                                        | 4                                                     | 60%                 | 2                                                     | 0.18%                             | 23                                        | 78.92%                             |                                         | 1                             | 50.0%                              | -                      |                                |
|                                      | 0.25 to <0.50    | 7,272                                                    | 153                                                   | 81%                 | 7,395                                                 | 0.29%                             | 330,213                                   | 55.78%                             |                                         | 2,255                         | 30.5%                              | 12                     |                                |
|                                      | 0.50 to <0.75    | 1,102                                                    | 1,886                                                 | 105%                | 3,080                                                 | 0.63%                             | 11,179                                    | 43.56%                             |                                         | 1,156                         | 37.5%                              | 8                      |                                |
|                                      | 0.75 to <2.50    | 12,474                                                   | 48                                                    | 91%                 | 12,519                                                | 1.18%                             | 479,468                                   | 59.51%                             |                                         | 8,415                         | 67.2%                              | 89                     |                                |
|                                      | 2.50 to <10.00   | 3,139                                                    | 2                                                     | 98%                 | 3,141                                                 | 5.00%                             | 131,683                                   | 63.61%                             |                                         | 3,125                         | 99.5%                              | 98                     |                                |
|                                      | 10.00 to <100.00 | 862                                                      | -                                                     | 222%                | 862                                                   | 29.45%                            | 37,544                                    | 57.06%                             |                                         | 1,242                         | 144.1%                             | 145                    |                                |
|                                      | 100.00 (Default) | 206                                                      | 139                                                   | 0%                  | 206                                                   | 100.00%                           | 18,066                                    | 87.29%                             |                                         | 838                           | 406.8%                             | 117                    |                                |
|                                      | <b>Sub-total</b> | <b>31,509</b>                                            | <b>3,058</b>                                          | <b>87%</b>          | <b>34,179</b>                                         | <b>2.37%</b>                      | <b>1,362,189</b>                          | <b>56.22%</b>                      |                                         | <b>17,901</b>                 | <b>52.4%</b>                       | <b>472</b>             | <b>306</b>                     |
| <b>Total</b>                         |                  | <b>288,786</b>                                           | <b>103,506</b>                                        | <b>49%</b>          | <b>339,380</b>                                        | <b>0.91%</b>                      | <b>8,703,485</b>                          | <b>32.90%</b>                      |                                         | <b>60,783</b>                 | <b>17.9%</b>                       | <b>1,458</b>           | <b>1,052</b>                   |



**CR6: IRB – Credit risk exposures by portfolio and PD range - Retail**


| (in \$MM)                                                                      | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF <sup>(1)</sup> | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(1)(6)(9)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL <sup>(1)</sup> | l<br>Provisions <sup>(8)</sup> |
|--------------------------------------------------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|-------------------------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------------|------------------------------------|------------------------|--------------------------------|
| <b>Q4 2019</b>                                                                 |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
| <b>Retail - insured exposures<br/>secured by residential real<br/>estate</b>   |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
|                                                                                | 0.00 to <0.15    | 30,698                                                   | -                                                     |                     | 79,153                                                | 0.00%                             | 205,268                                   | 24.19%                             |                                         | 362                           | 0.5%                               | 1                      |                                |
|                                                                                | 0.15 to <0.25    | 27,661                                                   | -                                                     |                     | 1,869                                                 | 0.24%                             | 130,703                                   | 23.45%                             |                                         | 210                           | 11.2%                              | 1                      |                                |
|                                                                                | 0.25 to <0.50    | 689                                                      | -                                                     |                     | -                                                     |                                   | 3,549                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 0.50 to <0.75    | -                                                        | -                                                     |                     | -                                                     |                                   | -                                         |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 0.75 to <2.50    | 16,517                                                   | -                                                     |                     | 226                                                   | 0.93%                             | 73,644                                    | 14.84%                             |                                         | 42                            | 18.6%                              | -                      |                                |
|                                                                                | 2.50 to <10.00   | 4,448                                                    | -                                                     |                     | -                                                     |                                   | 19,173                                    |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 10.00 to <100.00 | 924                                                      | -                                                     |                     | -                                                     |                                   | 4,448                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 100.00 (Default) | 331                                                      | -                                                     |                     | 20                                                    | 100.00%                           | 1,866                                     | 85.54%                             |                                         | -                             | 0.0%                               | 17                     |                                |
|                                                                                | <b>Sub-total</b> | <b>81,268</b>                                            | <b>-</b>                                              | <b>-</b>            | <b>81,268</b>                                         | <b>0.03%</b>                      | <b>438,651</b>                            | <b>24.16%</b>                      |                                         | <b>614</b>                    | <b>0.8%</b>                        | <b>19</b>              | <b>15</b>                      |
| <b>Retail - uninsured<br/>exposures secured by<br/>residential real estate</b> |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
|                                                                                | 0.00 to <0.15    | 47,181                                                   | 35,076                                                | 42%                 | 61,932                                                | 0.06%                             | 578,685                                   | 20.25%                             |                                         | 2,054                         | 3.3%                               | 7                      |                                |
|                                                                                | 0.15 to <0.25    | 60,493                                                   | 7,843                                                 | 38%                 | 63,459                                                | 0.22%                             | 366,367                                   | 22.01%                             |                                         | 6,328                         | 10.0%                              | 31                     |                                |
|                                                                                | 0.25 to <0.50    | 305                                                      | -                                                     |                     | 305                                                   | 0.46%                             | 2,026                                     | 37.61%                             |                                         | 89                            | 29.2%                              | 1                      |                                |
|                                                                                | 0.50 to <0.75    | 4,742                                                    | 1,277                                                 | 50%                 | 5,382                                                 | 0.66%                             | 68,528                                    | 32.24%                             |                                         | 1,734                         | 32.2%                              | 11                     |                                |
|                                                                                | 0.75 to <2.50    | 33,368                                                   | 239                                                   | 53%                 | 33,495                                                | 0.96%                             | 119,580                                   | 22.04%                             |                                         | 9,627                         | 28.7%                              | 72                     |                                |
|                                                                                | 2.50 to <10.00   | 10,138                                                   | 53                                                    | 53%                 | 10,166                                                | 2.98%                             | 36,395                                    | 22.18%                             |                                         | 5,808                         | 57.1%                              | 68                     |                                |
|                                                                                | 10.00 to <100.00 | 1,035                                                    | 14                                                    | 92%                 | 1,047                                                 | 23.56%                            | 7,091                                     | 22.25%                             |                                         | 1,295                         | 123.7%                             | 54                     |                                |
|                                                                                | 100.00 (Default) | 273                                                      | 1,058                                                 | 0%                  | 273                                                   | 100.00%                           | 21,311                                    | 71.16%                             |                                         | -                             | 0.0%                               | 194                    |                                |
|                                                                                | <b>Sub-total</b> | <b>157,535</b>                                           | <b>45,560</b>                                         | <b>41%</b>          | <b>176,059</b>                                        | <b>0.77%</b>                      | <b>1,199,983</b>                          | <b>21.83%</b>                      |                                         | <b>26,935</b>                 | <b>15.3%</b>                       | <b>438</b>             | <b>98</b>                      |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Retail**


| (in \$MM)                            | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF <sup>(1)</sup> | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(1)(6)(9)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL <sup>(1)</sup> | l<br>Provisions <sup>(8)</sup> |
|--------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|-------------------------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------------|------------------------------------|------------------------|--------------------------------|
| Retail - qualifying revolving (QRRE) | 0.00 to <0.15    | 968                                                      | 19,699                                                | 57%                 | 12,256                                                | 0.04%                             | 936,345                                   | 73.77%                             |                                         | 294                           | 2.4%                               | 4                      |                                |
|                                      | 0.15 to <0.25    | 551                                                      | 13,567                                                | 64%                 | 9,188                                                 | 0.18%                             | 1,683,447                                 | 70.63%                             |                                         | 659                           | 7.2%                               | 11                     |                                |
|                                      | 0.25 to <0.50    | 3,489                                                    | 5,326                                                 | 69%                 | 7,181                                                 | 0.27%                             | 349,340                                   | 81.38%                             |                                         | 843                           | 11.7%                              | 16                     |                                |
|                                      | 0.50 to <0.75    | 350                                                      | 362                                                   | 108%                | 741                                                   | 0.63%                             | 22,686                                    | 42.77%                             |                                         | 90                            | 12.1%                              | 2                      |                                |
|                                      | 0.75 to <2.50    | 5,693                                                    | 6,218                                                 | 74%                 | 10,313                                                | 1.24%                             | 1,080,022                                 | 81.77%                             |                                         | 4,008                         | 38.9%                              | 106                    |                                |
|                                      | 2.50 to <10.00   | 3,905                                                    | 1,181                                                 | 93%                 | 5,000                                                 | 5.30%                             | 699,008                                   | 85.47%                             |                                         | 5,571                         | 111.4%                             | 228                    |                                |
|                                      | 10.00 to <100.00 | 956                                                      | 52                                                    | 224%                | 1,072                                                 | 27.48%                            | 218,351                                   | 82.76%                             |                                         | 2,319                         | 216.3%                             | 241                    |                                |
|                                      | 100.00 (Default) | 134                                                      | 6,582                                                 | 0%                  | 134                                                   | 100.00%                           | 633,108                                   | 88.19%                             |                                         | -                             | 0.0%                               | 118                    |                                |
|                                      | <b>Sub-total</b> | <b>16,046</b>                                            | <b>52,987</b>                                         | <b>56%</b>          | <b>45,885</b>                                         | <b>1.89%</b>                      | <b>5,622,307</b>                          | <b>77.16%</b>                      |                                         | <b>13,784</b>                 | <b>30.0%</b>                       | <b>726</b>             | <b>564</b>                     |
| Other Retail Exposures               | 0.00 to <0.15    | 6,791                                                    | 794                                                   | 58%                 | 7,252                                                 | 0.09%                             | 363,435                                   | 52.74%                             |                                         | 935                           | 12.9%                              | 3                      |                                |
|                                      | 0.15 to <0.25    | -                                                        | 4                                                     | 65%                 | 3                                                     | 0.18%                             | 23                                        | 74.02%                             |                                         | 1                             | 33.3%                              | -                      |                                |
|                                      | 0.25 to <0.50    | 7,849                                                    | 132                                                   | 77%                 | 7,951                                                 | 0.29%                             | 338,915                                   | 56.72%                             |                                         | 2,479                         | 31.2%                              | 13                     |                                |
|                                      | 0.50 to <0.75    | 1,027                                                    | 1,758                                                 | 107%                | 2,900                                                 | 0.63%                             | 10,608                                    | 42.77%                             |                                         | 1,073                         | 37.0%                              | 8                      |                                |
|                                      | 0.75 to <2.50    | 13,082                                                   | 42                                                    | 91%                 | 13,120                                                | 1.18%                             | 475,252                                   | 61.37%                             |                                         | 9,100                         | 69.4%                              | 96                     |                                |
|                                      | 2.50 to <10.00   | 2,988                                                    | 2                                                     | 92%                 | 2,990                                                 | 5.07%                             | 122,231                                   | 65.30%                             |                                         | 3,058                         | 102.3%                             | 97                     |                                |
|                                      | 10.00 to <100.00 | 872                                                      | 1                                                     | 164%                | 873                                                   | 28.84%                            | 37,041                                    | 58.00%                             |                                         | 1,275                         | 146.0%                             | 146                    |                                |
|                                      | 100.00 (Default) | 190                                                      | 138                                                   | 0%                  | 190                                                   | 100.00%                           | 18,211                                    | 88.50%                             |                                         | -                             | 0.0%                               | 168                    |                                |
|                                      | <b>Sub-total</b> | <b>32,799</b>                                            | <b>2,871</b>                                          | <b>86%</b>          | <b>35,279</b>                                         | <b>2.26%</b>                      | <b>1,365,716</b>                          | <b>57.42%</b>                      |                                         | <b>17,921</b>                 | <b>50.8%</b>                       | <b>531</b>             | <b>303</b>                     |
| <b>Total</b>                         |                  | <b>287,648</b>                                           | <b>101,418</b>                                        | <b>50%</b>          | <b>338,491</b>                                        | <b>0.90%</b>                      | <b>8,626,657</b>                          | <b>33.60%</b>                      |                                         | <b>59,254</b>                 | <b>17.5%</b>                       | <b>1,714</b>           | <b>980</b>                     |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Retail**


| (in \$MM)                                                                      | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF <sup>(1)</sup> | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(1)(6)(9)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL <sup>(1)</sup> | l<br>Provisions <sup>(8)</sup> |
|--------------------------------------------------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|-------------------------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------------|------------------------------------|------------------------|--------------------------------|
| <b>Q3 2019</b>                                                                 |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
| <b>Retail - insured exposures<br/>secured by residential real<br/>estate</b>   |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
|                                                                                | 0.00 to <0.15    | 30,998                                                   | -                                                     |                     | 81,133                                                | 0.00%                             | 206,533                                   | 23.66%                             |                                         | 365                           | 0.4%                               | 1                      |                                |
|                                                                                | 0.15 to <0.25    | 28,506                                                   | -                                                     |                     | 1,923                                                 | 0.24%                             | 134,851                                   | 22.76%                             |                                         | 210                           | 10.9%                              | 1                      |                                |
|                                                                                | 0.25 to <0.50    | 725                                                      | -                                                     |                     | -                                                     |                                   | 3,735                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 0.50 to <0.75    | -                                                        | -                                                     |                     | -                                                     |                                   | -                                         |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 0.75 to <2.50    | 17,301                                                   | -                                                     |                     | 270                                                   | 0.93%                             | 77,267                                    | 14.91%                             |                                         | 51                            | 18.9%                              | -                      |                                |
|                                                                                | 2.50 to <10.00   | 4,483                                                    | -                                                     |                     | -                                                     |                                   | 19,613                                    |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 10.00 to <100.00 | 1,000                                                    | -                                                     |                     | -                                                     |                                   | 4,808                                     |                                    |                                         | -                             |                                    | -                      |                                |
|                                                                                | 100.00 (Default) | 333                                                      | -                                                     |                     | 20                                                    | 100.00%                           | 1,824                                     | 86.72%                             |                                         | -                             | 0.0%                               | 17                     |                                |
|                                                                                | <b>Sub-total</b> | <b>83,346</b>                                            | <b>-</b>                                              | <b>-</b>            | <b>83,346</b>                                         | <b>0.03%</b>                      | <b>448,631</b>                            | <b>23.63%</b>                      |                                         | <b>626</b>                    | <b>0.8%</b>                        | <b>19</b>              | <b>15</b>                      |
| <b>Retail - uninsured<br/>exposures secured by<br/>residential real estate</b> |                  |                                                          |                                                       |                     |                                                       |                                   |                                           |                                    |                                         |                               |                                    |                        |                                |
|                                                                                | 0.00 to <0.15    | 45,734                                                   | 34,696                                                | 42%                 | 60,308                                                | 0.06%                             | 573,381                                   | 19.89%                             |                                         | 1,970                         | 3.3%                               | 7                      |                                |
|                                                                                | 0.15 to <0.25    | 57,866                                                   | 7,735                                                 | 38%                 | 60,804                                                | 0.22%                             | 361,633                                   | 21.36%                             |                                         | 5,850                         | 9.6%                               | 28                     |                                |
|                                                                                | 0.25 to <0.50    | 325                                                      | -                                                     |                     | 325                                                   | 0.46%                             | 1,978                                     | 37.31%                             |                                         | 93                            | 28.6%                              | 1                      |                                |
|                                                                                | 0.50 to <0.75    | 4,785                                                    | 1,173                                                 | 49%                 | 5,365                                                 | 0.66%                             | 68,113                                    | 32.73%                             |                                         | 1,756                         | 32.7%                              | 12                     |                                |
|                                                                                | 0.75 to <2.50    | 32,451                                                   | 242                                                   | 54%                 | 32,581                                                | 0.96%                             | 116,919                                   | 21.05%                             |                                         | 8,952                         | 27.5%                              | 67                     |                                |
|                                                                                | 2.50 to <10.00   | 9,036                                                    | 49                                                    | 57%                 | 9,063                                                 | 3.01%                             | 33,377                                    | 21.28%                             |                                         | 5,003                         | 55.2%                              | 59                     |                                |
|                                                                                | 10.00 to <100.00 | 1,053                                                    | 17                                                    | 79%                 | 1,067                                                 | 23.87%                            | 7,257                                     | 21.60%                             |                                         | 1,281                         | 120.1%                             | 54                     |                                |
|                                                                                | 100.00 (Default) | 275                                                      | 1,015                                                 | 0%                  | 275                                                   | 100.00%                           | 20,567                                    | 71.14%                             |                                         | -                             | 0.0%                               | 196                    |                                |
|                                                                                | <b>Sub-total</b> | <b>151,525</b>                                           | <b>44,927</b>                                         | <b>41%</b>          | <b>169,788</b>                                        | <b>0.78%</b>                      | <b>1,183,225</b>                          | <b>21.25%</b>                      |                                         | <b>24,905</b>                 | <b>14.7%</b>                       | <b>424</b>             | <b>95</b>                      |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Retail**


| (in \$MM)                            | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF <sup>(1)</sup> | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(1)(6)(9)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL <sup>(1)</sup> | l<br>Provisions <sup>(8)</sup> |
|--------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|-------------------------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------------|------------------------------------|------------------------|--------------------------------|
| Retail - qualifying revolving (QRRE) | 0.00 to <0.15    | 955                                                      | 19,254                                                | 57%                 | 12,002                                                | 0.04%                             | 918,694                                   | 73.70%                             |                                         | 288                           | 2.4%                               | 4                      |                                |
|                                      | 0.15 to <0.25    | 558                                                      | 13,338                                                | 63%                 | 9,019                                                 | 0.18%                             | 1,670,147                                 | 70.70%                             |                                         | 648                           | 7.2%                               | 11                     |                                |
|                                      | 0.25 to <0.50    | 3,483                                                    | 5,248                                                 | 69%                 | 7,117                                                 | 0.27%                             | 346,673                                   | 81.40%                             |                                         | 836                           | 11.7%                              | 16                     |                                |
|                                      | 0.50 to <0.75    | 343                                                      | 332                                                   | 108%                | 703                                                   | 0.63%                             | 21,562                                    | 42.77%                             |                                         | 85                            | 12.1%                              | 2                      |                                |
|                                      | 0.75 to <2.50    | 5,708                                                    | 6,101                                                 | 74%                 | 10,212                                                | 1.25%                             | 1,063,325                                 | 81.90%                             |                                         | 3,984                         | 39.0%                              | 106                    |                                |
|                                      | 2.50 to <10.00   | 3,900                                                    | 1,138                                                 | 93%                 | 4,963                                                 | 5.33%                             | 689,898                                   | 85.66%                             |                                         | 5,557                         | 112.0%                             | 227                    |                                |
|                                      | 10.00 to <100.00 | 921                                                      | 45                                                    | 240%                | 1,028                                                 | 27.92%                            | 206,130                                   | 82.78%                             |                                         | 2,211                         | 215.1%                             | 235                    |                                |
|                                      | 100.00 (Default) | 126                                                      | 6,331                                                 | 0%                  | 126                                                   | 100.00%                           | 607,171                                   | 90.62%                             |                                         | -                             | 0.0%                               | 114                    |                                |
|                                      | <b>Sub-total</b> | <b>15,994</b>                                            | <b>51,787</b>                                         | <b>56%</b>          | <b>45,170</b>                                         | <b>1.88%</b>                      | <b>5,523,600</b>                          | <b>77.25%</b>                      |                                         | <b>13,609</b>                 | <b>30.1%</b>                       | <b>715</b>             | <b>587</b>                     |
| Other Retail Exposures               | 0.00 to <0.15    | 6,683                                                    | 772                                                   | 58%                 | 7,129                                                 | 0.09%                             | 363,368                                   | 52.60%                             |                                         | 919                           | 12.9%                              | 3                      |                                |
|                                      | 0.15 to <0.25    | -                                                        | 3                                                     | 61%                 | 2                                                     | 0.18%                             | 22                                        | 74.89%                             |                                         | 1                             | 50.0%                              | -                      |                                |
|                                      | 0.25 to <0.50    | 7,549                                                    | 117                                                   | 78%                 | 7,639                                                 | 0.29%                             | 332,765                                   | 56.65%                             |                                         | 2,379                         | 31.1%                              | 13                     |                                |
|                                      | 0.50 to <0.75    | 944                                                      | 1,608                                                 | 107%                | 2,658                                                 | 0.63%                             | 9,773                                     | 42.77%                             |                                         | 983                           | 37.0%                              | 7                      |                                |
|                                      | 0.75 to <2.50    | 12,693                                                   | 44                                                    | 91%                 | 12,733                                                | 1.19%                             | 472,208                                   | 61.05%                             |                                         | 8,792                         | 69.0%                              | 93                     |                                |
|                                      | 2.50 to <10.00   | 3,019                                                    | 1                                                     | 102%                | 3,021                                                 | 5.09%                             | 125,068                                   | 65.20%                             |                                         | 3,085                         | 102.1%                             | 98                     |                                |
|                                      | 10.00 to <100.00 | 906                                                      | 1                                                     | 163%                | 908                                                   | 29.52%                            | 38,912                                    | 58.19%                             |                                         | 1,334                         | 146.9%                             | 156                    |                                |
|                                      | 100.00 (Default) | 177                                                      | 136                                                   | 0%                  | 177                                                   | 100.00%                           | 18,811                                    | 89.88%                             |                                         | -                             | 0.0%                               | 159                    |                                |
|                                      | <b>Sub-total</b> | <b>31,971</b>                                            | <b>2,682</b>                                          | <b>86%</b>          | <b>34,267</b>                                         | <b>2.32%</b>                      | <b>1,360,927</b>                          | <b>57.33%</b>                      |                                         | <b>17,493</b>                 | <b>51.0%</b>                       | <b>529</b>             | <b>299</b>                     |
| <b>Total</b>                         |                  | <b>282,836</b>                                           | <b>99,396</b>                                         | <b>50%</b>          | <b>332,571</b>                                        | <b>0.90%</b>                      | <b>8,516,383</b>                          | <b>33.17%</b>                      |                                         | <b>56,633</b>                 | <b>17.0%</b>                       | <b>1,687</b>           | <b>996</b>                     |

(1) Includes the retail residential mortgage exposures insured by CMHC, Genworth Canada and Canada Guaranty Insurance.

(2) Post-CRM PD weighted by post-CRM EAD.

(3) Number of obligors represents the number of retail accounts.

(4) Post-CRM LGD weighted by post-CRM EAD.

(5) Average maturity is not used in RWA calculation for retail exposures except for the retail residential mortgages where a substitution approach was done to recognize the government guarantee and guarantee of insurance companies.

(6) After application of AIRB scalar of 1.06.

(7) RWA density is calculated as Risk-weighted assets (column i) divided by EAD post-CRM and post-CCF (column d).

(8) Includes all three ECL stages under IFRS 9.

(9) Commencing in Q1 2020, RWA is being calculated on defaulted retail exposures. Previously, the risk impact was reflected in Expected Losses.

**CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(1)</sup>**


| (in \$MM)        | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(6)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL   | l<br>Provisions <sup>(8)</sup> |
|------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|----------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------|------------------------------------|-----------|--------------------------------|
| <b>Q1 2020</b>   |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
| <b>Sovereign</b> |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
|                  | 0.00 to <0.15    | 108,854                                                  | 2,101                                                 | 36%                 | 109,742                                | 0.01%                             | 109                                       | 11.03%                             | 1.68                                    | 1,286                   | 1.2%                               | 4         |                                |
|                  | 0.15 to <0.25    | 3,832                                                    | 13                                                    | 12%                 | 3,833                                  | 0.20%                             | 4                                         | 25.00%                             | 1.78                                    | 848                     | 22.1%                              | 2         |                                |
|                  | 0.25 to <0.50    | 1,352                                                    | 518                                                   | 61%                 | 1,670                                  | 0.40%                             | 14                                        | 22.96%                             | 1.85                                    | 497                     | 29.8%                              | 2         |                                |
|                  | 0.50 to <0.75    | 1,909                                                    | -                                                     | 44%                 | 1,909                                  | 0.68%                             | 9                                         | 18.60%                             | 1.30                                    | 577                     | 30.2%                              | 2         |                                |
|                  | 0.75 to <2.50    | 988                                                      | -                                                     | -                   | 988                                    | 1.33%                             | 2                                         | 17.50%                             | 1.80                                    | 403                     | 40.8%                              | 2         |                                |
|                  | 2.50 to <10.00   | 210                                                      | -                                                     | -                   | 210                                    | 2.56%                             | 3                                         | 6.03%                              | 0.67                                    | 30                      | 14.5%                              | -         |                                |
|                  | 10.00 to <100.00 | 379                                                      | -                                                     | -                   | 379                                    | 17.86%                            | 1                                         | 3.07%                              | 0.83                                    | 59                      | 15.5%                              | 2         |                                |
|                  | 100.00 (Default) | 220                                                      | 1                                                     | 100%                | 221                                    | 100.00%                           | 2                                         | 25.00%                             | 4.25                                    | 2                       | 1.0%                               | 55        |                                |
|                  | <b>Sub-total</b> | <b>117,744</b>                                           | <b>2,633</b>                                          | <b>41%</b>          | <b>118,952</b>                         | <b>0.29%</b>                      | <b>144</b>                                | <b>11.82%</b>                      | <b>1.68</b>                             | <b>3,702</b>            | <b>3.1%</b>                        | <b>69</b> | <b>1</b>                       |
| <b>Bank</b>      |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
|                  | 0.00 to <0.15    | 19,416                                                   | 10,305                                                | 55%                 | 25,320                                 | 0.06%                             | 302                                       | 27.01%                             | 0.91                                    | 2,202                   | 8.7%                               | 5         |                                |
|                  | 0.15 to <0.25    | 2,153                                                    | 408                                                   | 61%                 | 2,401                                  | 0.19%                             | 31                                        | 36.04%                             | 1.19                                    | 784                     | 32.6%                              | 2         |                                |
|                  | 0.25 to <0.50    | 1,835                                                    | 849                                                   | 44%                 | 1,964                                  | 0.38%                             | 80                                        | 38.36%                             | 0.83                                    | 838                     | 42.7%                              | 3         |                                |
|                  | 0.50 to <0.75    | 1,557                                                    | 196                                                   | 41%                 | 1,637                                  | 0.54%                             | 24                                        | 33.23%                             | 0.66                                    | 685                     | 41.8%                              | 2         |                                |
|                  | 0.75 to <2.50    | 77                                                       | 12                                                    | 27%                 | 81                                     | 1.33%                             | 5                                         | 36.73%                             | 1.29                                    | 64                      | 79.8%                              | -         |                                |
|                  | 2.50 to <10.00   | 15                                                       | 10                                                    | 43%                 | 19                                     | 4.19%                             | 8                                         | 37.26%                             | 1.25                                    | 20                      | 105.7%                             | -         |                                |
|                  | 10.00 to <100.00 | 36                                                       | 36                                                    | 14%                 | 41                                     | 18.41%                            | 6                                         | 32.33%                             | 0.32                                    | 65                      | 159.5%                             | 2         |                                |
|                  | 100.00 (Default) | 11                                                       | 3                                                     | 50%                 | 9                                      | 100.00%                           | 5                                         | 38.57%                             | 2.08                                    | 1                       | 11.7%                              | 4         |                                |
|                  | <b>Sub-total</b> | <b>25,100</b>                                            | <b>11,819</b>                                         | <b>54%</b>          | <b>31,472</b>                          | <b>0.17%</b>                      | <b>461</b>                                | <b>28.77%</b>                      | <b>0.92</b>                             | <b>4,659</b>            | <b>14.8%</b>                       | <b>18</b> | <b>5</b>                       |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(1)</sup>**


|                                                |                  | a                                                   | b                                                | c              | d                                 | e                            | f                                    | g                             | h                                  | i                  | j                             | k          | l                         |
|------------------------------------------------|------------------|-----------------------------------------------------|--------------------------------------------------|----------------|-----------------------------------|------------------------------|--------------------------------------|-------------------------------|------------------------------------|--------------------|-------------------------------|------------|---------------------------|
| (in \$MM)                                      | PD scale         | Original on-<br>balance<br>sheet gross<br>exposures | Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | Average<br>CCF | EAD post-<br>CRM and<br>post- CCF | Average<br>PD <sup>(2)</sup> | Number of<br>obligors <sup>(3)</sup> | Average<br>LGD <sup>(4)</sup> | Average<br>maturity <sup>(5)</sup> | RWA <sup>(6)</sup> | RWA<br>Density <sup>(7)</sup> | EL         | Provisions <sup>(8)</sup> |
| <b>Corporate -<br/>Other <sup>(9)</sup></b>    |                  |                                                     |                                                  |                |                                   |                              |                                      |                               |                                    |                    |                               |            |                           |
|                                                | 0.00 to <0.15    | 56,119                                              | 117,339                                          | 54%            | 128,161                           | 0.08%                        | 1,920                                | 38.87%                        | 2.16                               | 28,839             | 22.5%                         | 38         |                           |
|                                                | 0.15 to <0.25    | 16,527                                              | 29,452                                           | 49%            | 28,065                            | 0.17%                        | 1,335                                | 44.40%                        | 2.42                               | 11,666             | 41.6%                         | 21         |                           |
|                                                | 0.25 to <0.50    | 52,589                                              | 51,867                                           | 43%            | 71,627                            | 0.36%                        | 4,471                                | 48.67%                        | 2.24                               | 46,742             | 65.3%                         | 129        |                           |
|                                                | 0.50 to <0.75    | 22,376                                              | 15,330                                           | 39%            | 27,195                            | 0.64%                        | 2,632                                | 45.45%                        | 2.06                               | 20,175             | 74.2%                         | 77         |                           |
|                                                | 0.75 to <2.50    | 5,216                                               | 5,725                                            | 43%            | 6,756                             | 1.33%                        | 697                                  | 37.64%                        | 2.20                               | 5,571              | 82.5%                         | 34         |                           |
|                                                | 2.50 to <10.00   | 2,282                                               | 2,331                                            | 47%            | 3,119                             | 3.74%                        | 388                                  | 41.76%                        | 1.93                               | 3,761              | 120.6%                        | 49         |                           |
|                                                | 10.00 to <100.00 | 869                                                 | 343                                              | 55%            | 1,055                             | 27.75%                       | 97                                   | 36.32%                        | 1.87                               | 1,980              | 187.6%                        | 115        |                           |
|                                                | 100.00 (Default) | 598                                                 | 307                                              | 68%            | 550                               | 100.00%                      | 88                                   | 43.91%                        | 1.60                               | 1,303              | 236.8%                        | 191        |                           |
|                                                | <b>Sub-total</b> | <b>156,576</b>                                      | <b>222,694</b>                                   | <b>49%</b>     | <b>266,528</b>                    | <b>0.61%</b>                 | <b>11,628</b>                        | <b>42.76%</b>                 | <b>2.20</b>                        | <b>120,037</b>     | <b>45.0%</b>                  | <b>654</b> | <b>357</b>                |
| <b>Corporate –<br/>Specialized<br/>Lending</b> |                  |                                                     |                                                  |                |                                   |                              |                                      |                               |                                    |                    |                               |            |                           |
|                                                | 0.00 to <0.15    | 3,651                                               | 4,609                                            | 57%            | 6,860                             | 0.09%                        | 115                                  | 40.67%                        | 2.31                               | 1,667              | 24.3%                         | 2          |                           |
|                                                | 0.15 to <0.25    | 3,811                                               | 3,500                                            | 57%            | 6,411                             | 0.16%                        | 182                                  | 39.81%                        | 1.71                               | 1,957              | 30.5%                         | 4          |                           |
|                                                | 0.25 to <0.50    | 11,405                                              | 8,382                                            | 52%            | 14,718                            | 0.33%                        | 697                                  | 38.40%                        | 1.82                               | 6,663              | 45.3%                         | 20         |                           |
|                                                | 0.50 to <0.75    | 921                                                 | 611                                              | 24%            | 1,023                             | 0.68%                        | 101                                  | 42.44%                        | 1.25                               | 652                | 63.8%                         | 3          |                           |
|                                                | 0.75 to <2.50    | 42                                                  | 13                                               | 39%            | 43                                | 1.33%                        | 11                                   | 47.79%                        | 1.11                               | 40                 | 94.0%                         | -          |                           |
|                                                | 2.50 to <10.00   | 447                                                 | 32                                               | 80%            | 396                               | 5.85%                        | 9                                    | 38.49%                        | 2.96                               | 571                | 144.3%                        | 8          |                           |
|                                                | 10.00 to <100.00 | 22                                                  | 1                                                | 49%            | 22                                | 27.12%                       | 9                                    | 40.27%                        | 1.00                               | 49                 | 222.7%                        | 2          |                           |
|                                                | 100.00 (Default) | 20                                                  | 12                                               | 80%            | 30                                | 100.00%                      | 2                                    | 40.98%                        | 2.35                               | 153                | 517.4%                        | 1          |                           |
|                                                | <b>Sub-total</b> | <b>20,319</b>                                       | <b>17,160</b>                                    | <b>54%</b>     | <b>29,503</b>                     | <b>0.44%</b>                 | <b>1,126</b>                         | <b>39.39%</b>                 | <b>1.90</b>                        | <b>11,752</b>      | <b>39.8%</b>                  | <b>40</b>  | <b>17</b>                 |
| <b>Total</b>                                   |                  | <b>319,739</b>                                      | <b>254,306</b>                                   | <b>50%</b>     | <b>446,455</b>                    | <b>0.48%</b>                 | <b>13,359</b>                        | <b>37.15%</b>                 | <b>1.95</b>                        | <b>140,150</b>     | <b>31.4%</b>                  | <b>781</b> | <b>380</b>                |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(1)</sup>**


| (in \$MM)        | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(6)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL   | l<br>Provisions <sup>(8)</sup> |
|------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|----------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------|------------------------------------|-----------|--------------------------------|
| <b>Q4 2019</b>   |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
| <b>Sovereign</b> |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
|                  | 0.00 to <0.15    | 88,952                                                   | 1,940                                                 | 37%                 | 89,813                                 | 0.02%                             | 103                                       | 13.42%                             | 2.09                                    | 1,497                   | 1.7%                               | 3         |                                |
|                  | 0.15 to <0.25    | 3,799                                                    | 112                                                   | 10%                 | 3,810                                  | 0.20%                             | 3                                         | 25.31%                             | 1.96                                    | 902                     | 23.7%                              | 2         |                                |
|                  | 0.25 to <0.50    | 1,309                                                    | 443                                                   | 62%                 | 1,585                                  | 0.40%                             | 13                                        | 22.65%                             | 1.86                                    | 474                     | 29.9%                              | 1         |                                |
|                  | 0.50 to <0.75    | 1,614                                                    | 1                                                     | 44%                 | 1,614                                  | 0.70%                             | 11                                        | 19.46%                             | 1.35                                    | 511                     | 31.6%                              | 2         |                                |
|                  | 0.75 to <2.50    | 1,020                                                    | -                                                     | 0%                  | 1,020                                  | 1.39%                             | 2                                         | 15.63%                             | 1.80                                    | 379                     | 37.1%                              | 2         |                                |
|                  | 2.50 to <10.00   | 851                                                      | -                                                     | -                   | 851                                    | 3.31%                             | 5                                         | 6.72%                              | 0.70                                    | 177                     | 20.8%                              | 3         |                                |
|                  | 10.00 to <100.00 | 427                                                      | -                                                     | -                   | 427                                    | 18.48%                            | 1                                         | 3.06%                              | 0.08                                    | 64                      | 15.1%                              | 2         |                                |
|                  | 100.00 (Default) | 219                                                      | 1                                                     | 100%                | 220                                    | 100.00%                           | 2                                         | 25.00%                             | 4.27                                    | 2                       | 1.0%                               | 55        |                                |
|                  | <b>Sub-total</b> | <b>98,191</b>                                            | <b>2,497</b>                                          | <b>40%</b>          | <b>99,340</b>                          | <b>0.38%</b>                      | <b>140</b>                                | <b>14.07%</b>                      | <b>2.05</b>                             | <b>4,006</b>            | <b>4.0%</b>                        | <b>70</b> | <b>2</b>                       |
| <b>Bank</b>      |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
|                  | 0.00 to <0.15    | 14,805                                                   | 9,366                                                 | 52%                 | 19,950                                 | 0.06%                             | 266                                       | 31.69%                             | 0.78                                    | 2,262                   | 11.3%                              | 5         |                                |
|                  | 0.15 to <0.25    | 1,433                                                    | 283                                                   | 61%                 | 1,613                                  | 0.19%                             | 26                                        | 39.23%                             | 0.47                                    | 467                     | 29.0%                              | 1         |                                |
|                  | 0.25 to <0.50    | 1,769                                                    | 1,263                                                 | 37%                 | 2,007                                  | 0.39%                             | 79                                        | 41.94%                             | 0.56                                    | 897                     | 44.7%                              | 3         |                                |
|                  | 0.50 to <0.75    | 1,601                                                    | 203                                                   | 40%                 | 1,681                                  | 0.56%                             | 24                                        | 43.45%                             | 0.54                                    | 1,052                   | 62.5%                              | 4         |                                |
|                  | 0.75 to <2.50    | 53                                                       | 10                                                    | 29%                 | 55                                     | 1.39%                             | 4                                         | 45.00%                             | 1.60                                    | 54                      | 97.0%                              | -         |                                |
|                  | 2.50 to <10.00   | 14                                                       | 1                                                     | 31%                 | 14                                     | 2.68%                             | 7                                         | 44.48%                             | 1.58                                    | 16                      | 118.4%                             | -         |                                |
|                  | 10.00 to <100.00 | 52                                                       | 24                                                    | 15%                 | 56                                     | 20.20%                            | 5                                         | 35.30%                             | 0.79                                    | 101                     | 181.3%                             | 4         |                                |
|                  | 100.00 (Default) | 47                                                       | 3                                                     | 50%                 | 45                                     | 100.00%                           | 6                                         | 44.61%                             | 1.24                                    | 49                      | 109.9%                             | 12        |                                |
|                  | <b>Sub-total</b> | <b>19,774</b>                                            | <b>11,153</b>                                         | <b>50%</b>          | <b>25,421</b>                          | <b>0.36%</b>                      | <b>417</b>                                | <b>33.82%</b>                      | <b>0.73</b>                             | <b>4,898</b>            | <b>19.3%</b>                       | <b>29</b> | <b>12</b>                      |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(1)</sup>**


|                                                |                  | a                                                   | b                                                | c              | d                                 | e                            | f                                    | g                             | h                                  | i                  | j                             | k          | l                         |
|------------------------------------------------|------------------|-----------------------------------------------------|--------------------------------------------------|----------------|-----------------------------------|------------------------------|--------------------------------------|-------------------------------|------------------------------------|--------------------|-------------------------------|------------|---------------------------|
| (in \$MM)                                      | PD scale         | Original on-<br>balance<br>sheet gross<br>exposures | Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | Average<br>CCF | EAD post-<br>CRM and<br>post- CCF | Average<br>PD <sup>(2)</sup> | Number of<br>obligors <sup>(3)</sup> | Average<br>LGD <sup>(4)</sup> | Average<br>maturity <sup>(5)</sup> | RWA <sup>(6)</sup> | RWA<br>Density <sup>(7)</sup> | EL         | Provisions <sup>(8)</sup> |
| <b>Corporate -<br/>Other <sup>(9)</sup></b>    |                  |                                                     |                                                  |                |                                   |                              |                                      |                               |                                    |                    |                               |            |                           |
|                                                | 0.00 to <0.15    | 56,668                                              | 113,407                                          | 54%            | 126,399                           | 0.08%                        | 1,951                                | 38.99%                        | 2.12                               | 27,947             | 22.1%                         | 38         |                           |
|                                                | 0.15 to <0.25    | 15,107                                              | 31,422                                           | 48%            | 27,267                            | 0.17%                        | 1,387                                | 44.76%                        | 2.44                               | 11,478             | 42.1%                         | 21         |                           |
|                                                | 0.25 to <0.50    | 52,634                                              | 50,070                                           | 43%            | 70,195                            | 0.37%                        | 4,395                                | 49.60%                        | 2.22                               | 46,824             | 66.7%                         | 131        |                           |
|                                                | 0.50 to <0.75    | 20,082                                              | 15,600                                           | 39%            | 24,936                            | 0.66%                        | 2,460                                | 46.19%                        | 2.13                               | 19,347             | 77.6%                         | 75         |                           |
|                                                | 0.75 to <2.50    | 5,476                                               | 4,796                                            | 41%            | 7,053                             | 1.39%                        | 681                                  | 37.96%                        | 2.29                               | 6,027              | 85.5%                         | 37         |                           |
|                                                | 2.50 to <10.00   | 2,068                                               | 2,106                                            | 49%            | 2,839                             | 4.08%                        | 382                                  | 43.74%                        | 1.81                               | 3,655              | 128.7%                        | 52         |                           |
|                                                | 10.00 to <100.00 | 1,288                                               | 618                                              | 60%            | 1,486                             | 28.80%                       | 116                                  | 39.55%                        | 1.62                               | 3,003              | 202.1%                        | 175        |                           |
|                                                | 100.00 (Default) | 579                                                 | 534                                              | 65%            | 681                               | 100.00%                      | 91                                   | 47.71%                        | 1.45                               | 2,672              | 392.6%                        | 186        |                           |
|                                                | <b>Sub-total</b> | <b>153,902</b>                                      | <b>218,553</b>                                   | <b>49%</b>     | <b>260,856</b>                    | <b>0.73%</b>                 | <b>11,463</b>                        | <b>43.19%</b>                 | <b>2.18</b>                        | <b>120,953</b>     | <b>46.4%</b>                  | <b>715</b> | <b>349</b>                |
| <b>Corporate –<br/>Specialized<br/>Lending</b> |                  |                                                     |                                                  |                |                                   |                              |                                      |                               |                                    |                    |                               |            |                           |
|                                                | 0.00 to <0.15    | 3,282                                               | 4,926                                            | 54%            | 6,376                             | 0.09%                        | 121                                  | 41.24%                        | 2.33                               | 1,636              | 25.6%                         | 2          |                           |
|                                                | 0.15 to <0.25    | 3,137                                               | 2,741                                            | 54%            | 5,614                             | 0.16%                        | 179                                  | 39.80%                        | 1.78                               | 1,750              | 31.2%                         | 4          |                           |
|                                                | 0.25 to <0.50    | 10,857                                              | 7,798                                            | 52%            | 13,716                            | 0.32%                        | 659                                  | 37.91%                        | 1.75                               | 5,911              | 43.1%                         | 17         |                           |
|                                                | 0.50 to <0.75    | 930                                                 | 539                                              | 23%            | 1,009                             | 0.71%                        | 89                                   | 43.93%                        | 1.24                               | 677                | 67.1%                         | 3          |                           |
|                                                | 0.75 to <2.50    | 60                                                  | 86                                               | 18%            | 70                                | 1.39%                        | 13                                   | 57.49%                        | 1.07                               | 75                 | 107.0%                        | 1          |                           |
|                                                | 2.50 to <10.00   | 496                                                 | 45                                               | 71%            | 351                               | 4.45%                        | 10                                   | 38.34%                        | 2.83                               | 460                | 131.0%                        | 6          |                           |
|                                                | 10.00 to <100.00 | 30                                                  | 1                                                | 50%            | 30                                | 30.15%                       | 10                                   | 42.86%                        | 1.04                               | 72                 | 237.9%                        | 4          |                           |
|                                                | 100.00 (Default) | 23                                                  | 10                                               | 89%            | 32                                | 100.00%                      | 2                                    | 41.69%                        | 2.52                               | 167                | 519.4%                        | 1          |                           |
|                                                | <b>Sub-total</b> | <b>18,815</b>                                       | <b>16,146</b>                                    | <b>52%</b>     | <b>27,198</b>                     | <b>0.46%</b>                 | <b>1,083</b>                         | <b>39.37%</b>                 | <b>1.89</b>                        | <b>10,748</b>      | <b>39.5%</b>                  | <b>38</b>  | <b>17</b>                 |
| <b>Total</b>                                   |                  | <b>290,682</b>                                      | <b>248,349</b>                                   | <b>49%</b>     | <b>412,815</b>                    | <b>0.60%</b>                 | <b>13,103</b>                        | <b>39.25%</b>                 | <b>2.04</b>                        | <b>140,605</b>     | <b>34.1%</b>                  | <b>852</b> | <b>380</b>                |



**CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(1)</sup>**


| (in \$MM)        | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(6)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL   | l<br>Provisions <sup>(8)</sup> |
|------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|----------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------|------------------------------------|-----------|--------------------------------|
| <b>Q3 2019</b>   |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
| <b>Sovereign</b> |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
|                  | 0.00 to <0.15    | 87,662                                                   | 1,855                                                 | 37%                 | 88,492                                 | 0.02%                             | 100                                       | 13.58%                             | 2.03                                    | 1,488                   | 1.7%                               | 3         |                                |
|                  | 0.15 to <0.25    | 3,009                                                    | 242                                                   | 10%                 | 3,033                                  | 0.20%                             | 3                                         | 25.40%                             | 1.83                                    | 702                     | 23.1%                              | 2         |                                |
|                  | 0.25 to <0.50    | 1,251                                                    | 516                                                   | 55%                 | 1,535                                  | 0.42%                             | 12                                        | 22.26%                             | 1.47                                    | 423                     | 27.6%                              | 1         |                                |
|                  | 0.50 to <0.75    | 1,948                                                    | 1                                                     | 44%                 | 1,949                                  | 0.69%                             | 12                                        | 17.85%                             | 1.24                                    | 545                     | 28.0%                              | 2         |                                |
|                  | 0.75 to <2.50    | 972                                                      | -                                                     | 100%                | 972                                    | 1.39%                             | 2                                         | 16.96%                             | 1.53                                    | 384                     | 39.5%                              | 2         |                                |
|                  | 2.50 to <10.00   | 812                                                      | -                                                     | -                   | 812                                    | 3.10%                             | 9                                         | 7.28%                              | 0.73                                    | 170                     | 21.0%                              | 2         |                                |
|                  | 10.00 to <100.00 | 394                                                      | -                                                     | -                   | 394                                    | 18.48%                            | 1                                         | 3.06%                              | 0.33                                    | 60                      | 15.3%                              | 2         |                                |
|                  | 100.00 (Default) | 219                                                      | 1                                                     | 100%                | 220                                    | 100.00%                           | 2                                         | 25.00%                             | 4.29                                    | 2                       | 1.0%                               | 55        |                                |
|                  | <b>Sub-total</b> | <b>96,267</b>                                            | <b>2,615</b>                                          | <b>38%</b>          | <b>97,407</b>                          | <b>0.38%</b>                      | <b>141</b>                                | <b>14.14%</b>                      | <b>1.98</b>                             | <b>3,774</b>            | <b>3.9%</b>                        | <b>69</b> | <b>5</b>                       |
| <b>Bank</b>      |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |           |                                |
|                  | 0.00 to <0.15    | 15,369                                                   | 6,890                                                 | 60%                 | 19,756                                 | 0.07%                             | 272                                       | 31.69%                             | 0.79                                    | 2,317                   | 11.7%                              | 5         |                                |
|                  | 0.15 to <0.25    | 1,763                                                    | 385                                                   | 48%                 | 1,967                                  | 0.19%                             | 29                                        | 39.09%                             | 0.64                                    | 594                     | 30.2%                              | 1         |                                |
|                  | 0.25 to <0.50    | 2,226                                                    | 807                                                   | 52%                 | 2,419                                  | 0.37%                             | 75                                        | 42.33%                             | 0.40                                    | 1,011                   | 41.8%                              | 4         |                                |
|                  | 0.50 to <0.75    | 1,640                                                    | 197                                                   | 40%                 | 1,718                                  | 0.56%                             | 25                                        | 43.35%                             | 0.46                                    | 1,047                   | 60.9%                              | 4         |                                |
|                  | 0.75 to <2.50    | 54                                                       | 10                                                    | 29%                 | 57                                     | 1.39%                             | 4                                         | 45.00%                             | 1.80                                    | 57                      | 99.6%                              | -         |                                |
|                  | 2.50 to <10.00   | 21                                                       | 1                                                     | 31%                 | 21                                     | 2.68%                             | 7                                         | 44.65%                             | 1.55                                    | 25                      | 118.6%                             | -         |                                |
|                  | 10.00 to <100.00 | 74                                                       | 1                                                     | 38%                 | 75                                     | 19.57%                            | 8                                         | 35.54%                             | 0.94                                    | 137                     | 183.4%                             | 5         |                                |
|                  | 100.00 (Default) | 35                                                       | 3                                                     | 20%                 | 36                                     | 100.00%                           | 6                                         | 44.51%                             | 1.25                                    | 68                      | 191.4%                             | 12        |                                |
|                  | <b>Sub-total</b> | <b>21,182</b>                                            | <b>8,294</b>                                          | <b>58%</b>          | <b>26,049</b>                          | <b>0.33%</b>                      | <b>426</b>                                | <b>34.07%</b>                      | <b>0.72</b>                             | <b>5,256</b>            | <b>20.2%</b>                       | <b>31</b> | <b>14</b>                      |

**CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(1)</sup>**


| (in \$MM)                                      | PD scale         | a<br>Original on-<br>balance<br>sheet gross<br>exposures | b<br>Off-<br>balance<br>sheet<br>exposures<br>pre-CCF | c<br>Average<br>CCF | d<br>EAD post-<br>CRM and<br>post- CCF | e<br>Average<br>PD <sup>(2)</sup> | f<br>Number of<br>obligors <sup>(3)</sup> | g<br>Average<br>LGD <sup>(4)</sup> | h<br>Average<br>maturity <sup>(5)</sup> | i<br>RWA <sup>(6)</sup> | j<br>RWA<br>Density <sup>(7)</sup> | k<br>EL    | l<br>Provisions <sup>(8)</sup> |
|------------------------------------------------|------------------|----------------------------------------------------------|-------------------------------------------------------|---------------------|----------------------------------------|-----------------------------------|-------------------------------------------|------------------------------------|-----------------------------------------|-------------------------|------------------------------------|------------|--------------------------------|
| <b>Corporate -<br/>Other <sup>(9)</sup></b>    |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |            |                                |
|                                                | 0.00 to <0.15    | 52,799                                                   | 109,043                                               | 54%                 | 120,520                                | 0.08%                             | 1,930                                     | 38.49%                             | 2.18                                    | 27,110                  | 22.5%                              | 36         |                                |
|                                                | 0.15 to <0.25    | 15,923                                                   | 31,266                                                | 48%                 | 27,787                                 | 0.17%                             | 1,412                                     | 43.65%                             | 2.42                                    | 11,333                  | 40.8%                              | 21         |                                |
|                                                | 0.25 to <0.50    | 52,179                                                   | 48,648                                                | 43%                 | 69,490                                 | 0.37%                             | 4,260                                     | 49.70%                             | 2.22                                    | 46,674                  | 67.2%                              | 130        |                                |
|                                                | 0.50 to <0.75    | 18,478                                                   | 14,598                                                | 40%                 | 22,928                                 | 0.66%                             | 2,359                                     | 46.47%                             | 2.13                                    | 17,882                  | 78.0%                              | 69         |                                |
|                                                | 0.75 to <2.50    | 5,465                                                    | 5,034                                                 | 40%                 | 7,009                                  | 1.39%                             | 681                                       | 38.88%                             | 2.22                                    | 6,062                   | 86.5%                              | 38         |                                |
|                                                | 2.50 to <10.00   | 2,394                                                    | 2,357                                                 | 47%                 | 3,227                                  | 4.77%                             | 406                                       | 40.21%                             | 1.79                                    | 4,014                   | 124.4%                             | 63         |                                |
|                                                | 10.00 to <100.00 | 1,101                                                    | 601                                                   | 59%                 | 1,311                                  | 28.69%                            | 110                                       | 41.54%                             | 1.65                                    | 2,736                   | 208.7%                             | 160        |                                |
|                                                | 100.00 (Default) | 558                                                      | 544                                                   | 65%                 | 669                                    | 100.00%                           | 78                                        | 46.61%                             | 1.53                                    | 2,697                   | 403.4%                             | 163        |                                |
|                                                | <b>Sub-total</b> | <b>148,897</b>                                           | <b>212,091</b>                                        | <b>49%</b>          | <b>252,941</b>                         | <b>0.73%</b>                      | <b>11,236</b>                             | <b>42.93%</b>                      | <b>2.20</b>                             | <b>118,508</b>          | <b>46.9%</b>                       | <b>680</b> | <b>323</b>                     |
| <b>Corporate –<br/>Specialized<br/>Lending</b> |                  |                                                          |                                                       |                     |                                        |                                   |                                           |                                    |                                         |                         |                                    |            |                                |
|                                                | 0.00 to <0.15    | 3,728                                                    | 4,887                                                 | 54%                 | 6,910                                  | 0.09%                             | 123                                       | 41.32%                             | 2.25                                    | 1,746                   | 25.2%                              | 3          |                                |
|                                                | 0.15 to <0.25    | 3,321                                                    | 2,624                                                 | 51%                 | 5,512                                  | 0.16%                             | 179                                       | 40.15%                             | 1.93                                    | 1,802                   | 32.7%                              | 4          |                                |
|                                                | 0.25 to <0.50    | 10,332                                                   | 7,022                                                 | 52%                 | 12,835                                 | 0.32%                             | 630                                       | 37.91%                             | 1.72                                    | 5,488                   | 42.8%                              | 15         |                                |
|                                                | 0.50 to <0.75    | 1,042                                                    | 566                                                   | 22%                 | 1,063                                  | 0.70%                             | 83                                        | 43.16%                             | 1.30                                    | 708                     | 66.6%                              | 3          |                                |
|                                                | 0.75 to <2.50    | 73                                                       | 78                                                    | 16%                 | 79                                     | 1.39%                             | 10                                        | 58.14%                             | 1.10                                    | 85                      | 107.4%                             | 1          |                                |
|                                                | 2.50 to <10.00   | 371                                                      | 51                                                    | 68%                 | 335                                    | 3.83%                             | 10                                        | 39.28%                             | 3.00                                    | 436                     | 130.4%                             | 5          |                                |
|                                                | 10.00 to <100.00 | 151                                                      | 18                                                    | 44%                 | 133                                    | 21.19%                            | 12                                        | 38.69%                             | 1.02                                    | 270                     | 203.3%                             | 11         |                                |
|                                                | 100.00 (Default) | 7                                                        | -                                                     | 0%                  | 7                                      | 100.00%                           | -                                         | 56.00%                             | 1.00                                    | 13                      | 184.6%                             | 3          |                                |
|                                                | <b>Sub-total</b> | <b>19,025</b>                                            | <b>15,246</b>                                         | <b>51%</b>          | <b>26,874</b>                          | <b>0.42%</b>                      | <b>1,047</b>                              | <b>39.54%</b>                      | <b>1.89</b>                             | <b>10,548</b>           | <b>39.2%</b>                       | <b>45</b>  | <b>18</b>                      |
| <b>Total</b>                                   |                  | <b>285,371</b>                                           | <b>238,246</b>                                        | <b>49%</b>          | <b>403,271</b>                         | <b>0.60%</b>                      | <b>12,850</b>                             | <b>39.21%</b>                      | <b>2.04</b>                             | <b>138,086</b>          | <b>34.2%</b>                       | <b>825</b> | <b>360</b>                     |

(1) Excludes the retail residential mortgages insured by CMHC, Genworth Canada and Canada Guaranty Insurance.

(2) Post-CRM PD weighted by post-CRM EAD.

(3) Represents the number of individual borrowers.

(4) Post-CRM LGD weighted by post-CRM EAD.

(5) Effective remaining maturity in years.

(6) After application of AIRB scalar of 1.06.

(7) RWA density is calculated as Risk-weighted assets (column i) divided by EAD post-CRM and post-CCF (column d).

(8) Includes all three ECL stages under IFRS 9, and partial write-offs.

(9) Includes purchased receivables portfolio totaling \$0.9 billion EAD, \$0.1 billion RWA (\$0.9 billion EAD, \$0.1 billion RWA in Q4 2019; and \$1.1 billion EAD, \$0.2 billion RWA in Q3 2019).

**CR7: IRB – Effect on RWA of credit derivatives used as CRM techniques**


| (in \$MM) |                                         | Q1 2020                    |                           | Q4 2019                    |                           | Q3 2019                    |                           | Q2 2019                    |                           |
|-----------|-----------------------------------------|----------------------------|---------------------------|----------------------------|---------------------------|----------------------------|---------------------------|----------------------------|---------------------------|
|           |                                         | a                          | b                         | a <sub>2</sub>             | b <sub>2</sub>            | a <sub>3</sub>             | b <sub>3</sub>            | a <sub>4</sub>             | b <sub>4</sub>            |
|           |                                         | Pre-credit derivatives RWA | Actual RWA <sup>(1)</sup> | Pre-credit derivatives RWA | Actual RWA <sup>(1)</sup> | Pre-credit derivatives RWA | Actual RWA <sup>(1)</sup> | Pre-credit derivatives RWA | Actual RWA <sup>(1)</sup> |
| 1         | Sovereign – FIRB                        | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 2         | Sovereign – AIRB                        | 3,702                      | 3,702                     | 4,006                      | 4,006                     | 3,774                      | 3,774                     | 4,214                      | 4,214                     |
| 3         | Bank – FIRB                             | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 4         | Bank – AIRB                             | 4,659                      | 4,659                     | 4,898                      | 4,898                     | 5,256                      | 5,256                     | 4,554                      | 4,554                     |
| 5         | Corporate – FIRB                        | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 6         | Corporate – AIRB                        | 119,900                    | 119,900                   | 120,806                    | 120,806                   | 118,327                    | 118,327                   | 113,692                    | 113,692                   |
| 7         | Specialized lending – FIRB              | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 8         | Specialized lending – AIRB              | 11,752                     | 11,752                    | 10,748                     | 10,748                    | 10,548                     | 10,548                    | 11,504                     | 11,504                    |
| 9         | Retail – qualifying revolving (QRRE)    | 15,080                     | 15,080                    | 13,784                     | 13,784                    | 13,609                     | 13,609                    | 13,165                     | 13,165                    |
| 10        | Retail – residential mortgage exposures | 27,802                     | 27,802                    | 27,549                     | 27,549                    | 25,531                     | 25,531                    | 24,132                     | 24,132                    |
| 11        | Retail – SME                            | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 12        | Other retail exposures                  | 17,901                     | 17,901                    | 17,921                     | 17,921                    | 17,493                     | 17,493                    | 16,428                     | 16,428                    |
| 13        | Equity – FIRB                           | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 14        | Equity – AIRB                           | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 15        | Purchased receivables – FIRB            | -                          | -                         | -                          | -                         | -                          | -                         | -                          | -                         |
| 16        | Purchased receivables – AIRB            | 137                        | 137                       | 147                        | 147                       | 181                        | 181                       | 161                        | 161                       |
| 17        | <b>Total</b>                            | <b>200,933</b>             | <b>200,933</b>            | <b>199,859</b>             | <b>199,859</b>            | <b>194,719</b>             | <b>194,719</b>            | <b>187,850</b>             | <b>187,850</b>            |

(1) As at the reporting date, there was no impact on RWA from credit derivatives, used as a CRM technique, within the banking book.

# CR8: RWA flow statements of credit risk exposures under IRB



| (in \$MM) |                                                   | a              | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> |
|-----------|---------------------------------------------------|----------------|----------------|----------------|----------------|
|           |                                                   | Q1 2020        | Q4 2019        | Q3 2019        | Q2 2019        |
| 1         | <b>RWA as at end of previous reporting period</b> | 199,859        | 194,719        | 187,850        | 183,839        |
| 2         | Asset size <sup>(1)</sup>                         | 1,904          | 4,677          | 6,769          | 3,265          |
| 3         | Asset quality <sup>(2)</sup>                      | (4,928)        | 1,140          | 852            | 264            |
| 4         | Model updates <sup>(3)</sup>                      | -              | -              | 959            | -              |
| 5         | Methodology and policy <sup>(4)</sup>             | 5,946          | -              | -              | -              |
| 6         | Acquisitions and disposals <sup>(5)</sup>         | (1,197)        | (161)          | -              | 184            |
| 7         | Foreign exchange movements <sup>(6)</sup>         | 148            | (516)          | (1,711)        | 1,629          |
| 8         | Other <sup>(7)</sup>                              | (799)          | -              | -              | (1,331)        |
| 9         | <b>RWA as at end of reporting period</b>          | <b>200,933</b> | <b>199,859</b> | <b>194,719</b> | <b>187,850</b> |

(1) Organic changes in book size and composition (including origination of new businesses and maturing loans) excluding acquisitions and disposal of entities.

(2) Changes in the assessed quality of the bank's assets due to changes in borrower risk, such as rating grade migration, parameter recalibration, or similar effects.

(3) Changes due to model implementation, changes in model scope, or any changes intended to address model weaknesses.

(4) Changes due to methodological changes in calculations driven by regulatory policy changes, including both revisions to existing regulations and new regulations.

(5) Changes in book size due to acquisitions and/or divestitures.

(6) Changes driven by market movements such as foreign exchange movements.

(7) This category captures changes that cannot be attributed to any other category.

| Specialized Lending <sup>(1)</sup> - Q1 2020   |                                 |                         |                          |      |                 |    |    |      |       |                 |                 |
|------------------------------------------------|---------------------------------|-------------------------|--------------------------|------|-----------------|----|----|------|-------|-----------------|-----------------|
| Other than HVCRE                               |                                 |                         |                          |      |                 |    |    |      |       |                 |                 |
| Regulatory Categories                          | Remaining Maturity              | On-balance sheet amount | Off-balance sheet amount | RW   | Exposure Amount |    |    |      |       | RWA             | Expected Losses |
|                                                |                                 |                         |                          |      | PF              | OF | CF | IPRE | Total |                 |                 |
| Strong                                         | Less than 2.5 Years             | -                       | -                        | 50%  | -               | -  | -  | -    | -     | -               | -               |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 70%  | -               | -  | -  | -    | -     | -               | -               |
| Good                                           | Less than 2.5 Years             | -                       | -                        | 70%  | -               | -  | -  | -    | -     | -               | -               |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 90%  | -               | -  | -  | -    | -     | -               | -               |
| Satisfactory                                   |                                 | -                       | -                        | 115% | -               | -  | -  | -    | -     | -               | -               |
| Weak                                           |                                 | -                       | -                        | 250% | -               | -  | -  | -    | -     | -               | -               |
| Default                                        |                                 | -                       | -                        | -    | -               | -  | -  | -    | -     | -               | -               |
| Total                                          |                                 | -                       | -                        |      | -               | -  | -  | -    | -     | -               | -               |
| HVCRE                                          |                                 |                         |                          |      |                 |    |    |      |       |                 |                 |
| Regulatory Categories                          | Remaining Maturity              | On-balance sheet amount | Off-balance sheet amount | RW   | Exposure Amount |    |    |      | RWA   | Expected Losses |                 |
| Strong                                         | Less than 2.5 Years             | -                       | -                        | 70%  | -               |    |    |      | -     | -               |                 |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 95%  | -               |    |    |      | -     | -               |                 |
| Good                                           | Less than 2.5 Years             | -                       | -                        | 95%  | -               |    |    |      | -     | -               |                 |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 120% | -               |    |    |      | -     | -               |                 |
| Satisfactory                                   |                                 | -                       | -                        | 140% | -               |    |    |      | -     | -               |                 |
| Weak                                           |                                 | -                       | -                        | 250% | -               |    |    |      | -     | -               |                 |
| Default                                        |                                 | -                       | -                        | -    | -               |    |    |      | -     | -               |                 |
| Total                                          |                                 | -                       | -                        |      | -               |    |    |      | -     | -               |                 |
| Equities under the simple risk-weight approach |                                 |                         |                          |      |                 |    |    |      |       |                 |                 |
| Categories                                     |                                 |                         | Off-balance sheet amount | RW   | Exposure Amount |    |    |      | RWA   |                 |                 |
| Exchange-traded equity exposures               |                                 |                         | -                        | 190% | -               |    |    |      | -     |                 |                 |
| Private equity exposures                       |                                 |                         | -                        | 290% | -               |    |    |      | -     |                 |                 |
| Other equity exposures                         |                                 |                         | -                        | 370% | -               |    |    |      | -     |                 |                 |
| Total                                          |                                 |                         | -                        |      | -               |    |    |      | -     |                 |                 |

(1) As at the reporting date, specialized lending and equities under the simple risk-weight method are not applicable.

| Specialized Lending <sup>(1)</sup> - Q4 2019   |                                 |                         |                          |      |                 |    |    |      |       |     |                 |
|------------------------------------------------|---------------------------------|-------------------------|--------------------------|------|-----------------|----|----|------|-------|-----|-----------------|
| Other than HVCRE                               |                                 |                         |                          |      |                 |    |    |      |       |     |                 |
| Regulatory Categories                          | Remaining Maturity              | On-balance sheet amount | Off-balance sheet amount | RW   | Exposure Amount |    |    |      |       | RWA | Expected Losses |
|                                                |                                 |                         |                          |      | PF              | OF | CF | IPRE | Total |     |                 |
| Strong                                         | Less than 2.5 Years             | -                       | -                        | 50%  | -               | -  | -  | -    | -     | -   |                 |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 70%  | -               | -  | -  | -    | -     | -   | -               |
| Good                                           | Less than 2.5 Years             | -                       | -                        | 70%  | -               | -  | -  | -    | -     | -   | -               |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 90%  | -               | -  | -  | -    | -     | -   | -               |
| Satisfactory                                   |                                 | -                       | -                        | 115% | -               | -  | -  | -    | -     | -   | -               |
| Weak                                           |                                 | -                       | -                        | 250% | -               | -  | -  | -    | -     | -   | -               |
| Default                                        |                                 | -                       | -                        | -    | -               | -  | -  | -    | -     | -   | -               |
| Total                                          |                                 | -                       | -                        |      | -               | -  | -  | -    | -     | -   | -               |
| HVCRE                                          |                                 |                         |                          |      |                 |    |    |      |       |     |                 |
| Regulatory Categories                          | Remaining Maturity              | On-balance sheet amount | Off-balance sheet amount | RW   | Exposure Amount |    |    |      |       | RWA | Expected Losses |
| Strong                                         | Less than 2.5 Years             | -                       | -                        | 70%  | -               |    |    |      |       | -   | -               |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 95%  | -               |    |    |      |       | -   | -               |
| Good                                           | Less than 2.5 Years             | -                       | -                        | 95%  | -               |    |    |      |       | -   | -               |
|                                                | Equal to or more than 2.5 years | -                       | -                        | 120% | -               |    |    |      |       | -   | -               |
| Satisfactory                                   |                                 | -                       | -                        | 140% | -               |    |    |      |       | -   | -               |
| Weak                                           |                                 | -                       | -                        | 250% | -               |    |    |      |       | -   | -               |
| Default                                        |                                 | -                       | -                        | -    | -               |    |    |      |       | -   | -               |
| Total                                          |                                 | -                       | -                        |      | -               |    |    |      |       | -   | -               |
| Equities under the simple risk-weight approach |                                 |                         |                          |      |                 |    |    |      |       |     |                 |
| Categories                                     |                                 |                         | Off-balance sheet amount | RW   | Exposure Amount |    |    |      |       | RWA |                 |
| Exchange-traded equity exposures               |                                 |                         | -                        | 190% | -               |    |    |      |       | -   |                 |
| Private equity exposures                       |                                 |                         | -                        | 290% | -               |    |    |      |       | -   |                 |
| Other equity exposures                         |                                 |                         | -                        | 370% | -               |    |    |      |       | -   |                 |
| Total                                          |                                 |                         | -                        |      | -               |    |    |      |       | -   |                 |

(1) As at the reporting date, specialized lending and equities under the simple risk-weight method are not applicable.

**CCR1: Analysis of counterparty credit risk (CCR) exposure by approach <sup>(1)</sup>**


| (in \$MM)      |                                                                 | a                | b                         | c      | d                                       | e             | f             |
|----------------|-----------------------------------------------------------------|------------------|---------------------------|--------|-----------------------------------------|---------------|---------------|
|                |                                                                 | Replacement cost | Potential future exposure | EEPE   | Alpha used for computing regulatory EAD | EAD post- CRM | RWA           |
| <b>Q1 2020</b> |                                                                 |                  |                           |        |                                         |               |               |
| 1              | SA-CCR (for derivatives) <sup>(2)</sup>                         | 692              | 1,344                     |        | 1.40                                    | 2,848         | 1,139         |
| 2              | Internal Model Method (for derivatives and SFTs) <sup>(3)</sup> |                  |                           | 16,049 | 1.40                                    | 22,240        | 7,818         |
| 3              | Simple Approach for credit risk mitigation (for SFTs)           |                  |                           |        |                                         | -             | -             |
| 4              | Comprehensive Approach for credit risk mitigation (for SFTs)    |                  |                           |        |                                         | 37,444        | 4,708         |
| 5              | VaR for SFTs                                                    |                  |                           |        |                                         | -             | -             |
| 6              | <b>Total</b>                                                    |                  |                           |        |                                         |               | <b>13,665</b> |
| <b>Q4 2019</b> |                                                                 |                  |                           |        |                                         |               |               |
| 1              | SA-CCR (for derivatives) <sup>(2)</sup>                         | 816              | 1,374                     |        | 1.40                                    | 3,063         | 1,360         |
| 2              | Internal Model Method (for derivatives and SFTs) <sup>(3)</sup> |                  |                           | 15,960 | 1.40                                    | 22,167        | 7,719         |
| 3              | Simple Approach for credit risk mitigation (for SFTs)           |                  |                           |        |                                         | -             | -             |
| 4              | Comprehensive Approach for credit risk mitigation (for SFTs)    |                  |                           |        |                                         | 33,004        | 4,316         |
| 5              | VaR for SFTs                                                    |                  |                           |        |                                         | -             | -             |
| 6              | <b>Total</b>                                                    |                  |                           |        |                                         |               | <b>13,395</b> |
| <b>Q3 2019</b> |                                                                 |                  |                           |        |                                         |               |               |
| 1              | SA-CCR (for derivatives) <sup>(2)</sup>                         | 640              | 1,339                     |        | 1.40                                    | 2,770         | 1,376         |
| 2              | Internal Model Method (for derivatives and SFTs) <sup>(3)</sup> |                  |                           | 15,441 | 1.40                                    | 21,445        | 7,438         |
| 3              | Simple Approach for credit risk mitigation (for SFTs)           |                  |                           |        |                                         | -             | -             |
| 4              | Comprehensive Approach for credit risk mitigation (for SFTs)    |                  |                           |        |                                         | 28,462        | 4,534         |
| 5              | VaR for SFTs                                                    |                  |                           |        |                                         | -             | -             |
| 6              | <b>Total</b>                                                    |                  |                           |        |                                         |               | <b>13,348</b> |
| <b>Q2 2019</b> |                                                                 |                  |                           |        |                                         |               |               |
| 1              | CEM / SA-CCR (for derivatives) <sup>(2)</sup>                   | 356              | 1,324                     |        | 1.40                                    | 2,349         | 1,141         |
| 2              | Internal Model Method (for derivatives and SFTs) <sup>(3)</sup> |                  |                           | 14,213 | 1.40                                    | 19,692        | 6,803         |
| 3              | Simple Approach for credit risk mitigation (for SFTs)           |                  |                           |        |                                         | -             | -             |
| 4              | Comprehensive Approach for credit risk mitigation (for SFTs)    |                  |                           |        |                                         | 32,448        | 5,105         |
| 5              | VaR for SFTs                                                    |                  |                           |        |                                         | -             | -             |
| 6              | <b>Total</b>                                                    |                  |                           |        |                                         |               | <b>13,049</b> |

(1) Excludes exposures cleared through a CCP and CVA charges.

(2) SA-CCR was implemented for Capital reporting in Q1, 2019.

(3) Includes OTC derivatives related transactions only.

**CCR2: Credit valuation adjustment (CVA) capital charge**


| (in \$MM) |                                                               | Q1 2020      |                    | Q4 2019        |                    | Q3 2019        |                    | Q2 2019        |                    |
|-----------|---------------------------------------------------------------|--------------|--------------------|----------------|--------------------|----------------|--------------------|----------------|--------------------|
|           |                                                               | a            | b                  | a <sub>2</sub> | b <sub>2</sub>     | a <sub>3</sub> | b <sub>3</sub>     | a <sub>4</sub> | b <sub>4</sub>     |
|           |                                                               | EAD post-CRM | RWA <sup>(1)</sup> | EAD post-CRM   | RWA <sup>(1)</sup> | EAD post-CRM   | RWA <sup>(1)</sup> | EAD post-CRM   | RWA <sup>(1)</sup> |
|           | Total portfolios subject to the Advanced CVA capital charge   | 24,890       | 5,558              | 24,971         | 6,537              | 24,055         | 5,405              | 22,250         | 5,840              |
| 1         | (i) VaR component (including the 3×multiplier)                |              | 880                |                | 1,423              |                | 697                |                | 1,091              |
| 2         | (ii) Stressed VaR component (including the 3×multiplier)      |              | 4,678              |                | 5,114              |                | 4,708              |                | 4,749              |
| 3         | All portfolios subject to the Standardized CVA capital charge | -            | -                  | -              | -                  | -              | -                  | -              | -                  |
| 4         | Total subject to the CVA capital charge                       | 24,890       | 5,558              | 24,971         | 6,537              | 24,055         | 5,405              | 22,250         | 5,840              |

(1) In accordance with OSFI's requirements, fully transitioned as at Q1 2019.



**CCR3: Standardized approach – CCR exposures by regulatory portfolio and risk weights**


| (in \$MM)                                            | a  | b   | c   | d   | e   | f     | g    | h      | i                                    |
|------------------------------------------------------|----|-----|-----|-----|-----|-------|------|--------|--------------------------------------|
| Risk weight                                          | 0% | 10% | 20% | 50% | 75% | 100%  | 150% | Others | Total credit exposure <sup>(1)</sup> |
| <b>Regulatory portfolio</b>                          |    |     |     |     |     |       |      |        |                                      |
| <b>Q1 2020</b>                                       |    |     |     |     |     |       |      |        |                                      |
| Sovereigns                                           | -  | -   | -   | 17  | -   | -     | -    | -      | 17                                   |
| Non-central government public sector entities (PSEs) | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Multilateral development banks (MDBs)                | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Banks                                                | -  | -   | -   | -   | -   | 35    | -    | -      | 35                                   |
| Securities firms                                     | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Corporates                                           | -  | -   | -   | -   | -   | 1,440 | -    | -      | 1,440                                |
| Regulatory retail portfolios                         | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Other assets <sup>(2)</sup>                          | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| <b>Total</b>                                         | -  | -   | -   | 17  | -   | 1,475 | -    | -      | 1,492                                |
| <b>Q4 2019</b>                                       |    |     |     |     |     |       |      |        |                                      |
| Sovereigns                                           | -  | -   | -   | 45  | -   | -     | -    | -      | 45                                   |
| Non-central government public sector entities (PSEs) | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Multilateral development banks (MDBs)                | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Banks                                                | -  | -   | -   | -   | -   | 27    | -    | -      | 27                                   |
| Securities firms                                     | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Corporates                                           | -  | -   | -   | -   | -   | 1,641 | -    | -      | 1,641                                |
| Regulatory retail portfolios                         | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Other assets <sup>(2)</sup>                          | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| <b>Total</b>                                         | -  | -   | -   | 45  | -   | 1,668 | -    | -      | 1,713                                |
| <b>Q3 2019</b>                                       |    |     |     |     |     |       |      |        |                                      |
| Sovereigns                                           | -  | -   | -   | 103 | -   | -     | -    | -      | 103                                  |
| Non-central government public sector entities (PSEs) | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Multilateral development banks (MDBs)                | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Banks                                                | -  | -   | 3   | -   | -   | 31    | -    | -      | 34                                   |
| Securities firms                                     | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Corporates                                           | -  | -   | -   | -   | -   | 2,425 | -    | -      | 2,425                                |
| Regulatory retail portfolios                         | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Other assets <sup>(2)</sup>                          | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| <b>Total</b>                                         | -  | -   | 3   | 103 | -   | 2,456 | -    | -      | 2,562                                |
| <b>Q2 2019</b>                                       |    |     |     |     |     |       |      |        |                                      |
| Sovereigns                                           | -  | -   | -   | 26  | -   | -     | -    | -      | 26                                   |
| Non-central government public sector entities (PSEs) | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Multilateral development banks (MDBs)                | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Banks                                                | -  | -   | 1   | -   | -   | 44    | -    | -      | 45                                   |
| Securities firms                                     | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Corporates                                           | -  | -   | -   | -   | -   | 2,069 | -    | -      | 2,069                                |
| Regulatory retail portfolios                         | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| Other assets <sup>(2)</sup>                          | -  | -   | -   | -   | -   | -     | -    | -      | -                                    |
| <b>Total</b>                                         | -  | -   | 1   | 26  | -   | 2,113 | -    | -      | 2,140                                |

(1) Total credit exposure: the amount relevant for the capital requirements calculation, having applied CRM techniques.

(2) Other assets: the amount excludes exposures to CCPs, which are reported in CCR8.

**CCR4: IRB – CCR exposures by portfolio and PD scale <sup>(1)</sup>**


| (in \$MM)        | PD scale         | a             | b                         | c                  | d                          | e                               | f                  | g                          |
|------------------|------------------|---------------|---------------------------|--------------------|----------------------------|---------------------------------|--------------------|----------------------------|
|                  |                  | EAD post-CRM  | Average PD <sup>(2)</sup> | Number of obligors | Average LGD <sup>(3)</sup> | Average maturity <sup>(4)</sup> | RWA <sup>(5)</sup> | RWA Density <sup>(6)</sup> |
| <b>Q1 2020</b>   |                  |               |                           |                    |                            |                                 |                    |                            |
| <b>Sovereign</b> |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 6,895         | 0.02%                     | 53                 | 15.32%                     | 1.60                            | 178                | 2.6%                       |
|                  | 0.15 to <0.25    | 78            | 0.17%                     | 4                  | 21.33%                     | 0.65                            | 10                 | 13.1%                      |
|                  | 0.25 to <0.50    | 122           | 0.46%                     | 2                  | 25.00%                     | 0.50                            | 32                 | 25.9%                      |
|                  | 0.50 to <0.75    | 2             | 0.69%                     | 1                  | 25.00%                     | 1.00                            | 1                  | 36.3%                      |
|                  | 0.75 to <2.50    | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 2.50 to <10.00   | -             | 2.56%                     | 1                  | 25.00%                     | 5.00                            | -                  | 90.9%                      |
|                  | 10.00 to <100.00 | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 100.00 (Default) | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>7,097</b>  | <b>0.03%</b>              | <b>61</b>          | <b>15.56%</b>              | <b>1.57</b>                     | <b>221</b>         | <b>3.1%</b>                |
| <b>Bank</b>      |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 11,347        | 0.06%                     | 177                | 30.47%                     | 1.05                            | 1,464              | 12.9%                      |
|                  | 0.15 to <0.25    | 2,109         | 0.17%                     | 37                 | 30.54%                     | 0.46                            | 439                | 20.8%                      |
|                  | 0.25 to <0.50    | 297           | 0.36%                     | 69                 | 37.65%                     | 2.06                            | 161                | 54.1%                      |
|                  | 0.50 to <0.75    | 21            | 0.59%                     | 4                  | 35.98%                     | 0.83                            | 12                 | 56.8%                      |
|                  | 0.75 to <2.50    | -             | 1.33%                     | 1                  | 30.00%                     | 3.72                            | -                  | 82.9%                      |
|                  | 2.50 to <10.00   | -             | 2.56%                     | 2                  | 40.00%                     | 1.44                            | -                  | 103.4%                     |
|                  | 10.00 to <100.00 | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 100.00 (Default) | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>13,774</b> | <b>0.09%</b>              | <b>290</b>         | <b>30.65%</b>              | <b>0.98</b>                     | <b>2,076</b>       | <b>15.1%</b>               |
| <b>Corporate</b> |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 30,969        | 0.07%                     | 3,466              | 45.79%                     | 0.51                            | 4,786              | 15.5%                      |
|                  | 0.15 to <0.25    | 3,671         | 0.17%                     | 530                | 47.24%                     | 1.31                            | 1,352              | 36.8%                      |
|                  | 0.25 to <0.50    | 3,321         | 0.34%                     | 718                | 48.15%                     | 1.85                            | 2,072              | 62.4%                      |
|                  | 0.50 to <0.75    | 1,649         | 0.68%                     | 332                | 46.83%                     | 1.04                            | 1,035              | 62.7%                      |
|                  | 0.75 to <2.50    | 377           | 1.33%                     | 96                 | 41.64%                     | 2.96                            | 394                | 104.7%                     |
|                  | 2.50 to <10.00   | 153           | 2.81%                     | 35                 | 47.83%                     | 1.97                            | 202                | 132.6%                     |
|                  | 10.00 to <100.00 | 29            | 17.86%                    | 9                  | 28.77%                     | 1.28                            | 43                 | 149.7%                     |
|                  | 100.00 (Default) | -             | 100.00%                   | 1                  | 44.00%                     | 1.51                            | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>40,169</b> | <b>0.16%</b>              | <b>5,187</b>       | <b>46.12%</b>              | <b>0.74</b>                     | <b>9,884</b>       | <b>24.6%</b>               |
| <b>Total</b>     |                  | <b>61,040</b> | <b>0.13%</b>              | <b>5,538</b>       | <b>39.07%</b>              | <b>0.89</b>                     | <b>12,181</b>      | <b>20.0%</b>               |

**CCR4: IRB – CCR exposures by portfolio and PD scale <sup>(1)</sup>**


| (in \$MM)        | PD scale         | a             | b                         | c                  | d                          | e                               | f                  | g                          |
|------------------|------------------|---------------|---------------------------|--------------------|----------------------------|---------------------------------|--------------------|----------------------------|
|                  |                  | EAD post-CRM  | Average PD <sup>(2)</sup> | Number of obligors | Average LGD <sup>(3)</sup> | Average maturity <sup>(4)</sup> | RWA <sup>(5)</sup> | RWA Density <sup>(6)</sup> |
| <b>Q4 2019</b>   |                  |               |                           |                    |                            |                                 |                    |                            |
| <b>Sovereign</b> |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 6,492         | 0.02%                     | 53                 | 15.63%                     | 1.72                            | 186                | 2.9%                       |
|                  | 0.15 to <0.25    | 100           | 0.16%                     | 4                  | 21.17%                     | 0.63                            | 13                 | 12.9%                      |
|                  | 0.25 to <0.50    | 31            | 0.44%                     | 1                  | 25.00%                     | 1.00                            | 9                  | 28.5%                      |
|                  | 0.50 to <0.75    | 8             | 0.72%                     | 1                  | 25.00%                     | 1.00                            | 3                  | 37.0%                      |
|                  | 0.75 to <2.50    | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 2.50 to <10.00   | -             | 2.68%                     | 1                  | 25.00%                     | 5.00                            | -                  | 91.7%                      |
|                  | 10.00 to <100.00 | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 100.00 (Default) | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>6,631</b>  | <b>0.02%</b>              | <b>60</b>          | <b>15.77%</b>              | <b>1.70</b>                     | <b>211</b>         | <b>3.2%</b>                |
| <b>Bank</b>      |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 11,147        | 0.07%                     | 177                | 30.87%                     | 1.15                            | 1,601              | 14.4%                      |
|                  | 0.15 to <0.25    | 1,699         | 0.17%                     | 35                 | 31.12%                     | 0.51                            | 372                | 21.9%                      |
|                  | 0.25 to <0.50    | 416           | 0.36%                     | 64                 | 40.00%                     | 1.73                            | 233                | 56.0%                      |
|                  | 0.50 to <0.75    | 42            | 0.61%                     | 7                  | 38.61%                     | 2.26                            | 29                 | 70.2%                      |
|                  | 0.75 to <2.50    | 1             | 1.39%                     | 1                  | 30.00%                     | 1.56                            | -                  | 64.3%                      |
|                  | 2.50 to <10.00   | -             | 2.68%                     | 1                  | 45.00%                     | 1.52                            | -                  | 119.0%                     |
|                  | 10.00 to <100.00 | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 100.00 (Default) | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>13,305</b> | <b>0.09%</b>              | <b>285</b>         | <b>31.21%</b>              | <b>1.09</b>                     | <b>2,235</b>       | <b>16.8%</b>               |
| <b>Corporate</b> |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 28,645        | 0.07%                     | 3,574              | 46.13%                     | 0.56                            | 4,657              | 16.3%                      |
|                  | 0.15 to <0.25    | 3,083         | 0.17%                     | 497                | 46.66%                     | 1.38                            | 1,125              | 36.5%                      |
|                  | 0.25 to <0.50    | 3,173         | 0.33%                     | 746                | 48.58%                     | 1.61                            | 1,884              | 59.4%                      |
|                  | 0.50 to <0.75    | 1,138         | 0.70%                     | 336                | 47.80%                     | 1.55                            | 945                | 83.0%                      |
|                  | 0.75 to <2.50    | 336           | 1.39%                     | 96                 | 42.88%                     | 2.78                            | 359                | 106.7%                     |
|                  | 2.50 to <10.00   | 157           | 2.96%                     | 39                 | 50.17%                     | 1.84                            | 218                | 138.8%                     |
|                  | 10.00 to <100.00 | 41            | 18.50%                    | 11                 | 33.04%                     | 1.30                            | 71                 | 173.2%                     |
|                  | 100.00 (Default) | 11            | 100.00%                   | 1                  | 44.00%                     | 1.00                            | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>36,584</b> | <b>0.20%</b>              | <b>5,300</b>       | <b>46.41%</b>              | <b>0.78</b>                     | <b>9,259</b>       | <b>25.3%</b>               |
| <b>Total</b>     |                  | <b>56,520</b> | <b>0.15%</b>              | <b>5,645</b>       | <b>39.24%</b>              | <b>0.96</b>                     | <b>11,705</b>      | <b>20.7%</b>               |

**CCR4: IRB – CCR exposures by portfolio and PD scale <sup>(1)</sup>**


| (in \$MM)        | PD scale         | a             | b                         | c                  | d                          | e                               | f                  | g                          |
|------------------|------------------|---------------|---------------------------|--------------------|----------------------------|---------------------------------|--------------------|----------------------------|
|                  |                  | EAD post-CRM  | Average PD <sup>(2)</sup> | Number of obligors | Average LGD <sup>(3)</sup> | Average maturity <sup>(4)</sup> | RWA <sup>(5)</sup> | RWA Density <sup>(6)</sup> |
| <b>Q3 2019</b>   |                  |               |                           |                    |                            |                                 |                    |                            |
| <b>Sovereign</b> |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 5,780         | 0.02%                     | 50                 | 15.65%                     | 1.96                            | 180                | 3.1%                       |
|                  | 0.15 to <0.25    | 37            | 0.17%                     | 3                  | 25.00%                     | 1.03                            | 6                  | 16.0%                      |
|                  | 0.25 to <0.50    | 14            | 0.44%                     | 2                  | 25.00%                     | 1.00                            | 4                  | 28.6%                      |
|                  | 0.50 to <0.75    | 4             | 0.72%                     | 1                  | 25.00%                     | 1.00                            | 2                  | 37.0%                      |
|                  | 0.75 to <2.50    | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 2.50 to <10.00   | -             | 2.68%                     | 1                  | 25.00%                     | 5.00                            | -                  | 91.7%                      |
|                  | 10.00 to <100.00 | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 100.00 (Default) | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>5,835</b>  | <b>0.03%</b>              | <b>57</b>          | <b>15.74%</b>              | <b>1.95</b>                     | <b>192</b>         | <b>3.3%</b>                |
| <b>Bank</b>      |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 11,187        | 0.07%                     | 176                | 31.22%                     | 1.22                            | 1,665              | 14.9%                      |
|                  | 0.15 to <0.25    | 1,620         | 0.16%                     | 37                 | 30.77%                     | 0.59                            | 360                | 22.2%                      |
|                  | 0.25 to <0.50    | 428           | 0.36%                     | 67                 | 42.00%                     | 1.79                            | 245                | 57.2%                      |
|                  | 0.50 to <0.75    | 44            | 0.64%                     | 7                  | 36.50%                     | 1.19                            | 24                 | 55.3%                      |
|                  | 0.75 to <2.50    | 1             | 1.39%                     | 1                  | 30.00%                     | 1.31                            | 1                  | 62.0%                      |
|                  | 2.50 to <10.00   | 2             | 2.76%                     | 3                  | 45.00%                     | 1.09                            | 2                  | 114.2%                     |
|                  | 10.00 to <100.00 | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | 100.00 (Default) | -             | 0.00%                     | -                  | 0.00%                      | -                               | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>13,282</b> | <b>0.09%</b>              | <b>291</b>         | <b>31.53%</b>              | <b>1.16</b>                     | <b>2,297</b>       | <b>17.3%</b>               |
| <b>Corporate</b> |                  |               |                           |                    |                            |                                 |                    |                            |
|                  | 0.00 to <0.15    | 24,009        | 0.07%                     | 3,070              | 46.07%                     | 0.64                            | 4,087              | 17.0%                      |
|                  | 0.15 to <0.25    | 2,549         | 0.17%                     | 466                | 46.62%                     | 1.56                            | 990                | 38.8%                      |
|                  | 0.25 to <0.50    | 2,995         | 0.34%                     | 704                | 49.88%                     | 1.55                            | 1,838              | 61.4%                      |
|                  | 0.50 to <0.75    | 826           | 0.70%                     | 316                | 49.60%                     | 1.13                            | 681                | 82.5%                      |
|                  | 0.75 to <2.50    | 453           | 1.39%                     | 95                 | 48.00%                     | 3.17                            | 565                | 124.8%                     |
|                  | 2.50 to <10.00   | 137           | 3.17%                     | 47                 | 42.11%                     | 2.08                            | 169                | 123.7%                     |
|                  | 10.00 to <100.00 | 9             | 18.58%                    | 10                 | 44.00%                     | 1.11                            | 21                 | 227.6%                     |
|                  | 100.00 (Default) | 20            | 100.00%                   | 1                  | 44.00%                     | 1.00                            | -                  | 0.0%                       |
|                  | <b>Sub-total</b> | <b>30,998</b> | <b>0.23%</b>              | <b>4,709</b>       | <b>46.59%</b>              | <b>0.86</b>                     | <b>8,351</b>       | <b>26.9%</b>               |
| <b>Total</b>     |                  | <b>50,115</b> | <b>0.17%</b>              | <b>5,057</b>       | <b>39.00%</b>              | <b>1.06</b>                     | <b>10,840</b>      | <b>21.6%</b>               |

(1) Represents AIRB exposures for Derivatives and SFT.

(2) Post-CRM PD weighted by post-CRM EAD.

(3) Post-CRM LGD weighted by post-CRM EAD.

(4) Effective remaining maturity in years.

(5) After application of AIRB scalar of 1.06.

(6) RWA density is calculated as Risk-weighted assets (column f) divided by EAD post-CRM (column a).

**CCR5: Composition of collateral for CCR exposure <sup>(1)</sup>**


| (in \$MM)                | a                                          | b                           | c                               | d                           | e                                 | f                               |
|--------------------------|--------------------------------------------|-----------------------------|---------------------------------|-----------------------------|-----------------------------------|---------------------------------|
|                          | 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 <sup>(2)</sup>                  | Unsegregated <sup>(2)</sup> | Segregated <sup>(2)</sup>       | Unsegregated <sup>(2)</sup> |                                   |                                 |
| <b>Q1 2020</b>           |                                            |                             |                                 |                             |                                   |                                 |
| Cash – domestic currency | -                                          | 1,652                       | -                               | 558                         | 5,267                             | 4,471                           |
| Cash – other currencies  | -                                          | 7,084                       | 35                              | 10,580                      | 33,808                            | 21,670                          |
| Domestic sovereign debt  | -                                          | 134                         | -                               | 1,527                       | 796                               | 3,231                           |
| Other sovereign debt     | -                                          | 837                         | 520                             | 25,873                      | 4,976                             | 4,605                           |
| Government agency debt   | -                                          | 677                         | -                               | 3,158                       | 3,311                             | 6,560                           |
| Corporate bonds          | -                                          | 234                         | -                               | 457                         | 14,749                            | 29,729                          |
| Equity securities        | -                                          | -                           | 5                               | -                           | 30,025                            | 20,147                          |
| Other collateral         | -                                          | -                           | -                               | -                           | 20                                | -                               |
| <b>Total</b>             | -                                          | <b>10,618</b>               | <b>560</b>                      | <b>42,153</b>               | <b>92,952</b>                     | <b>90,413</b>                   |
| <b>Q4 2019</b>           |                                            |                             |                                 |                             |                                   |                                 |
| Cash – domestic currency | -                                          | 1,431                       | -                               | 359                         | 5,651                             | 3,842                           |
| Cash – other currencies  | -                                          | 5,621                       | 3                               | 9,058                       | 27,530                            | 18,569                          |
| Domestic sovereign debt  | -                                          | 181                         | -                               | 1,806                       | 838                               | 3,679                           |
| Other sovereign debt     | -                                          | 760                         | 465                             | 2,097                       | 7,656                             | 2,517                           |
| Government agency debt   | -                                          | 735                         | -                               | 1,953                       | 2,033                             | 4,914                           |
| Corporate bonds          | -                                          | 227                         | -                               | 1,156                       | 15,678                            | 24,399                          |
| Equity securities        | -                                          | -                           | 5                               | -                           | 28,234                            | 17,178                          |
| Other collateral         | -                                          | -                           | -                               | -                           | 18                                | -                               |
| <b>Total</b>             | -                                          | <b>8,955</b>                | <b>473</b>                      | <b>16,429</b>               | <b>87,638</b>                     | <b>75,098</b>                   |
| <b>Q3 2019</b>           |                                            |                             |                                 |                             |                                   |                                 |
| Cash – domestic currency | -                                          | 1,552                       | -                               | 151                         | 6,539                             | 4,322                           |
| Cash – other currencies  | -                                          | 5,621                       | -                               | 7,124                       | 28,485                            | 18,366                          |
| Domestic sovereign debt  | -                                          | 82                          | -                               | 1,933                       | 701                               | 3,426                           |
| Other sovereign debt     | -                                          | 636                         | 440                             | 1,976                       | 3,722                             | 2,003                           |
| Government agency debt   | -                                          | 657                         | -                               | 1,933                       | 2,152                             | 4,544                           |
| Corporate bonds          | -                                          | 156                         | -                               | 836                         | 15,102                            | 16,392                          |
| Equity securities        | -                                          | -                           | 6                               | -                           | 26,141                            | 17,456                          |
| Other collateral         | -                                          | -                           | -                               | -                           | 18                                | -                               |
| <b>Total</b>             | -                                          | <b>8,704</b>                | <b>446</b>                      | <b>13,953</b>               | <b>82,860</b>                     | <b>66,509</b>                   |
| <b>Q2 2019</b>           |                                            |                             |                                 |                             |                                   |                                 |
| Cash – domestic currency | -                                          | 1,953                       | -                               | 87                          | 8,203                             | 4,091                           |
| Cash – other currencies  | -                                          | 4,956                       | 3                               | 6,613                       | 31,164                            | 18,630                          |
| Domestic sovereign debt  | -                                          | 144                         | -                               | 2,468                       | 328                               | 4,623                           |
| Other sovereign debt     | -                                          | 577                         | 415                             | 1,610                       | 3,611                             | 3,430                           |
| Government agency debt   | -                                          | 965                         | -                               | 1,908                       | 1,315                             | 6,270                           |
| Corporate bonds          | -                                          | 133                         | -                               | 439                         | 16,922                            | 20,632                          |
| Equity securities        | -                                          | -                           | 5                               | -                           | 27,520                            | 18,999                          |
| Other collateral         | -                                          | -                           | -                               | -                           | 39                                | -                               |
| <b>Total</b>             | -                                          | <b>8,728</b>                | <b>423</b>                      | <b>13,125</b>               | <b>89,102</b>                     | <b>76,675</b>                   |

(1) Provides breakdown of collateral posted or received for SFTs or derivative transactions, including transactions cleared through CCPs.

(2) Segregated refers to collateral which is held in a bankruptcy-remote manner. Unsegregated refers to collateral that is not held in a bankruptcy-remote manner.

**CCR6: Credit derivatives exposures**


| (in \$MM)                        | a                 | b               |
|----------------------------------|-------------------|-----------------|
|                                  | Protection bought | Protection sold |
| <b>Q1 2020</b>                   |                   |                 |
| <b>Notionals</b>                 |                   |                 |
| Single-name credit default swaps | 10,078            | 4,071           |
| Index credit default swaps       | -                 | -               |
| Credit default swaps             | 10,078            | 4,071           |
| Total return swaps               | 16,755            | 283             |
| Credit options                   | -                 | -               |
| Other credit derivatives         | -                 | -               |
| <b>Total notionals</b>           | <b>26,833</b>     | <b>4,354</b>    |
| <b>Fair values</b>               |                   |                 |
| Positive fair value (asset)      | 237               | 14              |
| Negative fair value (liability)  | -                 | (37)            |

|                                  |               |              |
|----------------------------------|---------------|--------------|
| <b>Q4 2019</b>                   |               |              |
| <b>Notionals</b>                 |               |              |
| Single-name credit default swaps | 7,827         | 3,668        |
| Index credit default swaps       | -             | -            |
| Credit default swaps             | 7,827         | 3,668        |
| Total return swaps               | 15,222        | 14           |
| Credit options                   | -             | -            |
| Other credit derivatives         | -             | -            |
| <b>Total notionals</b>           | <b>23,049</b> | <b>3,682</b> |
| <b>Fair values</b>               |               |              |
| Positive fair value (asset)      | 394           | 13           |
| Negative fair value (liability)  | -             | (38)         |

|                                  |               |              |
|----------------------------------|---------------|--------------|
| <b>Q3 2019</b>                   |               |              |
| <b>Notionals</b>                 |               |              |
| Single-name credit default swaps | 9,420         | 4,999        |
| Index credit default swaps       | -             | -            |
| Credit default swaps             | 9,420         | 4,999        |
| Total return swaps               | 14,998        | 343          |
| Credit options                   | -             | -            |
| Other credit derivatives         | -             | -            |
| <b>Total notionals</b>           | <b>24,418</b> | <b>5,342</b> |
| <b>Fair values</b>               |               |              |
| Positive fair value (asset)      | 243           | 14           |
| Negative fair value (liability)  | -             | (49)         |

|                                  |               |              |
|----------------------------------|---------------|--------------|
| <b>Q2 2019</b>                   |               |              |
| <b>Notionals</b>                 |               |              |
| Single-name credit default swaps | 11,997        | 4,750        |
| Index credit default swaps       | -             | -            |
| Credit default swaps             | 11,997        | 4,750        |
| Total return swaps               | 12,969        | 2            |
| Credit options                   | -             | -            |
| Other credit derivatives         | -             | -            |
| <b>Total notionals</b>           | <b>24,966</b> | <b>4,752</b> |
| <b>Fair values</b>               |               |              |
| Positive fair value (asset)      | 234           | 18           |
| Negative fair value (liability)  | -             | (56)         |

## CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)



| (in \$MM) |                                                           | a       | a <sub>2</sub> | a <sub>3</sub> | a <sub>4</sub> |
|-----------|-----------------------------------------------------------|---------|----------------|----------------|----------------|
|           |                                                           | Q1 2020 | Q4 2019        | Q3 2019        | Q2 2019        |
| 1         | RWA as at end of previous reporting period <sup>(1)</sup> | 7,727   | 7,449          | 6,810          | 5,994          |
| 2         | Asset size <sup>(2)</sup>                                 | 284     | 250            | 579            | (373)          |
| 3         | Asset quality <sup>(3)</sup>                              | (220)   | 28             | 6              | 1              |
| 4         | Model updates <sup>(4)</sup>                              | (5)     | -              | 161            | 1,067          |
| 5         | Methodology and policy <sup>(5)</sup>                     | -       | -              | -              | -              |
| 6         | Acquisitions and disposals <sup>(6)</sup>                 | -       | -              | -              | -              |
| 7         | Foreign exchange movements <sup>(7)</sup>                 | 41      | -              | (107)          | 121            |
| 8         | Other <sup>(8)</sup>                                      | -       | -              | -              | -              |
| 9         | RWA as at end of current reporting period                 | 7,827   | 7,727          | 7,449          | 6,810          |

(1) Includes exposures under IMM cleared through a CCP.

(2) Organic changes in book size and composition (including origination of new businesses) excluding acquisitions and disposal of entities.

(3) Changes in the assessed quality of the bank's assets due to changes in borrower risk, such as rating grade migration, parameter recalibrations, or similar effects.

(4) Changes due to model implementation, changes in model scope, or any changes intended to address model weaknesses. Includes additional conversion of certain portfolios to IMM from SA-CCR in Q2 2019.

(5) Changes due to methodological changes in calculations driven by regulatory policy changes, including both revisions to existing regulations and new regulations.

(6) Changes in book sizes from acquisitions and/or divestitures.

(7) Changes driven by market movements such as foreign exchange movements.

(8) This category captures changes that cannot be attributed to any other category.

**CCR8: Exposures to central counterparties**


| (in \$MM) |                                                                                                       | a              | b          | a <sub>2</sub> | b <sub>2</sub> | a <sub>3</sub> | b <sub>3</sub> | a <sub>4</sub> | b <sub>4</sub> |
|-----------|-------------------------------------------------------------------------------------------------------|----------------|------------|----------------|----------------|----------------|----------------|----------------|----------------|
|           |                                                                                                       | EAD (post-CRM) | RWA        | EAD (post-CRM) | RWA            | EAD (post-CRM) | RWA            | EAD (post-CRM) | RWA            |
|           |                                                                                                       | Q1 2020        |            | Q4 2019        |                | Q3 2019        |                | Q2 2019        |                |
| 1         | <b>Exposures to QCCPs (total)</b>                                                                     |                | <b>703</b> |                | <b>563</b>     |                | <b>472</b>     |                | <b>550</b>     |
| 2         | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which     | 8,675          | 185        | 9,108          | 194            | 7,463          | 159            | 8,222          | 174            |
| 3         | (i) OTC derivatives                                                                                   | 517            | 10         | 1,084          | 22             | 570            | 11             | 383            | 8              |
| 4         | (ii) Exchange-traded derivatives                                                                      | 5,247          | 117        | 5,811          | 128            | 5,416          | 118            | 5,725          | 124            |
| 5         | (iii) Securities financing transactions                                                               | 2,911          | 58         | 2,213          | 44             | 1,477          | 30             | 2,114          | 42             |
| 6         | (iv) Netting sets where cross-product netting has been approved                                       | -              | -          | -              | -              | -              | -              | -              | -              |
| 7         | Segregated initial margin                                                                             | 6,128          |            | 5,551          |                | 3,917          |                | 4,733          |                |
| 8         | Non-segregated initial margin                                                                         | -              | -          | -              | -              | -              | -              | -              | -              |
| 9         | Pre-funded default fund contributions                                                                 | 622            | 518        | 566            | 369            | 649            | 313            | 595            | 376            |
| 10        | Unfunded default fund contributions <sup>(1)</sup>                                                    | 640            | -          | 998            | -              | 962            | -              | 878            | -              |
| 11        | <b>Exposures to non-QCCPs (total)</b>                                                                 |                | <b>17</b>  |                | <b>117</b>     |                | <b>131</b>     |                | <b>100</b>     |
| 12        | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | -              | -          | -              | -              | -              | -              | -              | -              |
| 13        | (i) OTC derivatives                                                                                   | -              | -          | -              | -              | -              | -              | -              | -              |
| 14        | (ii) Exchange-traded derivatives                                                                      | -              | -          | -              | -              | -              | -              | -              | -              |
| 15        | (iii) Securities financing transactions                                                               | -              | -          | -              | -              | -              | -              | -              | -              |
| 16        | (iv) Netting sets where cross-product netting has been approved                                       | -              | -          | -              | -              | -              | -              | -              | -              |
| 17        | Segregated initial margin                                                                             | -              |            | -              |                | -              |                | -              |                |
| 18        | Non-segregated initial margin                                                                         | -              | -          | -              | -              | -              | -              | -              | -              |
| 19        | Pre-funded default fund contributions                                                                 | 1              | 17         | 9              | 117            | 10             | 131            | 8              | 100            |
| 20        | Unfunded default fund contributions                                                                   | -              | -          | -              | -              | -              | -              | -              | -              |

(1) Unfunded default fund contributions are risk weighted at 0%.



**SEC1: Securitization exposures in the banking book**


| (in \$MM)      |                                     | a <sup>(1)</sup>        | a <sup>(2)</sup> | b         | c            | e                                   | f         | g             | i                                    | j         | k            |
|----------------|-------------------------------------|-------------------------|------------------|-----------|--------------|-------------------------------------|-----------|---------------|--------------------------------------|-----------|--------------|
|                |                                     | Bank acts as Originator |                  |           |              | Bank acts as Sponsor <sup>(3)</sup> |           |               | Bank acts as Investor <sup>(4)</sup> |           |              |
|                |                                     | Traditional             | Traditional      | Synthetic | Sub-total    | Traditional                         | Synthetic | Sub-total     | Traditional                          | Synthetic | Sub-total    |
| <b>Q1 2020</b> |                                     |                         |                  |           |              |                                     |           |               |                                      |           |              |
| 1              | <b>Retail (total)</b>               | <b>1,212</b>            | <b>336</b>       | -         | <b>1,548</b> | <b>10,732</b>                       | -         | <b>10,732</b> | <b>4,325</b>                         | -         | <b>4,325</b> |
|                | – of which                          |                         |                  |           |              |                                     |           |               |                                      |           |              |
| 2              | Residential Mortgage <sup>(5)</sup> | -                       | -                | -         | -            | 510                                 | -         | 510           | 80                                   | -         | 80           |
| 3              | Credit Card                         | 134                     | -                | -         | 134          | 1,310                               | -         | 1,310         | 2,075                                | -         | 2,075        |
| 4              | Consumer Receivables                | -                       | 102              | -         | 102          | 1,768                               | -         | 1,768         | 936                                  | -         | 936          |
| 5              | Auto Loans/Leases                   | 1,078                   | 234              | -         | 1,312        | 7,144                               | -         | 7,144         | 1,234                                | -         | 1,234        |
| 6              | <b>Wholesale (total)</b>            | -                       | -                | -         | -            | <b>8,054</b>                        | -         | <b>8,054</b>  | <b>823</b>                           | -         | <b>823</b>   |
|                | – of which                          |                         |                  |           |              |                                     |           |               |                                      |           |              |
| 7              | Trade Receivables                   | -                       | -                | -         | -            | 4,803                               | -         | 4,803         | -                                    | -         | -            |
| 8              | Diversified Asset-Backed Securities | -                       | -                | -         | -            | -                                   | -         | -             | -                                    | -         | -            |
| 9              | Auto Wholesale/Rentals              | -                       | -                | -         | -            | 2,211                               | -         | 2,211         | 530                                  | -         | 530          |
| 10             | Other Wholesale                     | -                       | -                | -         | -            | 1,040                               | -         | 1,040         | 235                                  | -         | 235          |
| 11             | Re-Securitization                   | -                       | -                | -         | -            | -                                   | -         | -             | 58                                   | -         | 58           |

|                |                                     |            |            |   |            |               |   |               |              |   |              |
|----------------|-------------------------------------|------------|------------|---|------------|---------------|---|---------------|--------------|---|--------------|
| <b>Q4 2019</b> |                                     |            |            |   |            |               |   |               |              |   |              |
| 1              | <b>Retail (total)</b>               | <b>134</b> | <b>382</b> | - | <b>516</b> | <b>10,047</b> | - | <b>10,047</b> | <b>4,293</b> | - | <b>4,293</b> |
|                | – of which                          |            |            |   |            |               |   |               |              |   |              |
| 2              | Residential Mortgage <sup>(5)</sup> | -          | -          | - | -          | 510           | - | 510           | 80           | - | 80           |
| 3              | Credit Card                         | 134        | -          | - | 134        | 1,303         | - | 1,303         | 2,076        | - | 2,076        |
| 4              | Consumer Receivables                | -          | 102        | - | 102        | 970           | - | 970           | 932          | - | 932          |
| 5              | Auto Loans/Leases                   | -          | 280        | - | 280        | 7,264         | - | 7,264         | 1,205        | - | 1,205        |
| 6              | <b>Wholesale (total)</b>            | -          | -          | - | -          | <b>8,051</b>  | - | <b>8,051</b>  | <b>780</b>   | - | <b>780</b>   |
|                | – of which                          |            |            |   |            |               |   |               |              |   |              |
| 7              | Trade Receivables                   | -          | -          | - | -          | 4,975         | - | 4,975         | -            | - | -            |
| 8              | Diversified Asset-Backed Securities | -          | -          | - | -          | -             | - | -             | -            | - | -            |
| 9              | Auto Wholesale/Rentals              | -          | -          | - | -          | 2,157         | - | 2,157         | 453          | - | 453          |
| 10             | Other Wholesale                     | -          | -          | - | -          | 919           | - | 919           | 270          | - | 270          |
| 11             | Re-Securitization                   | -          | -          | - | -          | -             | - | -             | 57           | - | 57           |

**SEC1: Securitization exposures in the banking book**


| (in \$MM)      |                                     | a <sup>(1)</sup>        | a <sup>(2)</sup> | b         | c          | e                                   | f         | g             | i                                    | j         | k            |
|----------------|-------------------------------------|-------------------------|------------------|-----------|------------|-------------------------------------|-----------|---------------|--------------------------------------|-----------|--------------|
|                |                                     | Bank acts as Originator |                  |           |            | Bank acts as Sponsor <sup>(3)</sup> |           |               | Bank acts as Investor <sup>(4)</sup> |           |              |
|                |                                     | Traditional             | Traditional      | Synthetic | Sub-total  | Traditional                         | Synthetic | Sub-total     | Traditional                          | Synthetic | Sub-total    |
| <b>Q3 2019</b> |                                     |                         |                  |           |            |                                     |           |               |                                      |           |              |
| 1              | <b>Retail (total)</b>               | <b>134</b>              | <b>382</b>       | -         | <b>516</b> | <b>10,551</b>                       | -         | <b>10,551</b> | <b>4,027</b>                         | -         | <b>4,027</b> |
|                | – of which                          |                         |                  |           |            |                                     |           |               |                                      |           |              |
| 2              | Residential Mortgage <sup>(5)</sup> | -                       | -                | -         | -          | 510                                 | -         | <b>510</b>    | 80                                   | -         | <b>80</b>    |
| 3              | Credit Card                         | 134                     | -                | -         | <b>134</b> | 1,306                               | -         | <b>1,306</b>  | 2,000                                | -         | <b>2,000</b> |
| 4              | Consumer Receivables                | -                       | 102              | -         | <b>102</b> | 1,303                               | -         | <b>1,303</b>  | 759                                  | -         | <b>759</b>   |
| 5              | Auto Loans/Leases                   | -                       | 280              | -         | <b>280</b> | 7,432                               | -         | <b>7,432</b>  | 1,188                                | -         | <b>1,188</b> |
| 6              | <b>Wholesale (total)</b>            | -                       | -                | -         | -          | <b>7,856</b>                        | -         | <b>7,856</b>  | <b>824</b>                           | -         | <b>824</b>   |
|                | – of which                          |                         |                  |           |            |                                     |           |               |                                      |           |              |
| 7              | Trade Receivables                   | -                       | -                | -         | -          | 4,639                               | -         | <b>4,639</b>  | -                                    | -         | -            |
| 8              | Diversified Asset-Backed Securities | -                       | -                | -         | -          | -                                   | -         | -             | 25                                   | -         | <b>25</b>    |
| 9              | Auto Wholesale/Rentals              | -                       | -                | -         | -          | 2,146                               | -         | <b>2,146</b>  | 385                                  | -         | <b>385</b>   |
| 10             | Other Wholesale                     | -                       | -                | -         | -          | 1,071                               | -         | <b>1,071</b>  | 341                                  | -         | <b>341</b>   |
| 11             | Re-Securitization                   | -                       | -                | -         | -          | -                                   | -         | -             | 73                                   | -         | <b>73</b>    |

|                |                                     |            |            |   |            |               |   |               |              |   |              |
|----------------|-------------------------------------|------------|------------|---|------------|---------------|---|---------------|--------------|---|--------------|
| <b>Q2 2019</b> |                                     |            |            |   |            |               |   |               |              |   |              |
| 1              | <b>Retail (total)</b>               | <b>134</b> | <b>485</b> | - | <b>619</b> | <b>11,340</b> | - | <b>11,340</b> | <b>4,053</b> | - | <b>4,053</b> |
|                | – of which                          |            |            |   |            |               |   |               |              |   |              |
| 2              | Residential Mortgage <sup>(5)</sup> | -          | -          | - | -          | 510           | - | <b>510</b>    | 142          | - | <b>142</b>   |
| 3              | Credit Card                         | 134        | -          | - | <b>134</b> | 608           | - | <b>608</b>    | 2,000        | - | <b>2,000</b> |
| 4              | Consumer Receivables                | -          | 205        | - | <b>205</b> | 1,897         | - | <b>1,897</b>  | 670          | - | <b>670</b>   |
| 5              | Auto Loans/Leases                   | -          | 280        | - | <b>280</b> | 8,325         | - | <b>8,325</b>  | 1,241        | - | <b>1,241</b> |
| 6              | <b>Wholesale (total)</b>            | -          | -          | - | -          | <b>7,374</b>  | - | <b>7,374</b>  | <b>812</b>   | - | <b>812</b>   |
|                | – of which                          |            |            |   |            |               |   |               |              |   |              |
| 7              | Trade Receivables                   | -          | -          | - | -          | 3,507         | - | <b>3,507</b>  | -            | - | -            |
| 8              | Diversified Asset-Backed Securities | -          | -          | - | -          | -             | - | -             | 25           | - | <b>25</b>    |
| 9              | Auto Wholesale/Rentals              | -          | -          | - | -          | 2,072         | - | <b>2,072</b>  | 395          | - | <b>395</b>   |
| 10             | Other Wholesale                     | -          | -          | - | -          | 1,795         | - | <b>1,795</b>  | 318          | - | <b>318</b>   |
| 11             | Re-Securitization                   | -          | -          | - | -          | -             | - | -             | 74           | - | <b>74</b>    |

(1) Retained positions where the Bank acts as an originator and has achieved significant and effective risk transfer.

(2) Retained positions where the Bank acts as an originator and has not achieved significant and effective risk transfer.

(3) Retained positions where the Bank acts as sponsor include exposures to commercial paper conduits to which the bank provides liquidity facilities.

(4) Retained positions where the Bank acts as an investor are the investment positions purchased in third-party deals.

(5) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI Capital Adequacy Requirements Guideline, Chapter 7, paragraph 3.

**SEC2: Securitization exposures in the Trading book**


| (in \$MM)      |                                         | a <sup>(1)</sup>        | a <sup>(2)</sup> | b         | c         | e                                   | f         | g         | i                                    | j         | k         |
|----------------|-----------------------------------------|-------------------------|------------------|-----------|-----------|-------------------------------------|-----------|-----------|--------------------------------------|-----------|-----------|
|                |                                         | Bank acts as Originator |                  |           |           | Bank acts as Sponsor <sup>(3)</sup> |           |           | Bank acts as Investor <sup>(4)</sup> |           |           |
|                |                                         | Traditional             | Traditional      | Synthetic | Sub-total | Traditional                         | Synthetic | Sub-total | Traditional                          | Synthetic | Sub-total |
| <b>Q1 2020</b> |                                         |                         |                  |           |           |                                     |           |           |                                      |           |           |
| 1              | <b>Retail (total)</b> <sup>(5)</sup>    | -                       | -                | -         | -         | -                                   | -         | -         | 72                                   | -         | 72        |
|                | – of which                              |                         |                  |           |           |                                     |           |           |                                      |           |           |
| 2              | Residential Mortgage <sup>(6)</sup>     | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 3              | Credit Card                             | -                       | -                | -         | -         | -                                   | -         | -         | 67                                   | -         | 67        |
| 4              | Consumer Receivables                    | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 5              | Auto Loans/Leases                       | -                       | -                | -         | -         | -                                   | -         | -         | 5                                    | -         | 5         |
| 6              | <b>Wholesale (total)</b> <sup>(5)</sup> | -                       | -                | -         | -         | -                                   | -         | -         | 27                                   | -         | 27        |
|                | – of which                              |                         |                  |           |           |                                     |           |           |                                      |           |           |
| 7              | Trade Receivables                       | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 8              | Diversified Asset-Backed Securities     | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 9              | Auto Wholesale/Rentals                  | -                       | -                | -         | -         | -                                   | -         | -         | 18                                   | -         | 18        |
| 10             | Other Wholesale                         | -                       | -                | -         | -         | -                                   | -         | -         | 9                                    | -         | 9         |
| 11             | Re-Securitization                       | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |

|                |                                         |   |   |   |   |   |   |   |     |   |     |
|----------------|-----------------------------------------|---|---|---|---|---|---|---|-----|---|-----|
| <b>Q4 2019</b> |                                         |   |   |   |   |   |   |   |     |   |     |
| 1              | <b>Retail (total)</b> <sup>(5)</sup>    | - | - | - | - | - | - | - | 151 | - | 151 |
|                | – of which                              |   |   |   |   |   |   |   |     |   |     |
| 2              | Residential Mortgage <sup>(6)</sup>     | - | - | - | - | - | - | - | 6   | - | 6   |
| 3              | Credit Card                             | - | - | - | - | - | - | - | 81  | - | 81  |
| 4              | Consumer Receivables                    | - | - | - | - | - | - | - | 53  | - | 53  |
| 5              | Auto Loans/Leases                       | - | - | - | - | - | - | - | 11  | - | 11  |
| 6              | <b>Wholesale (total)</b> <sup>(5)</sup> | - | - | - | - | - | - | - | 35  | - | 35  |
|                | – of which                              |   |   |   |   |   |   |   |     |   |     |
| 7              | Trade Receivables                       | - | - | - | - | - | - | - | -   | - | -   |
| 8              | Diversified Asset-Backed Securities     | - | - | - | - | - | - | - | -   | - | -   |
| 9              | Auto Wholesale/Rentals                  | - | - | - | - | - | - | - | 24  | - | 24  |
| 10             | Other Wholesale                         | - | - | - | - | - | - | - | 11  | - | 11  |
| 11             | Re-Securitization                       | - | - | - | - | - | - | - | -   | - | -   |

## SEC2: Securitization exposures in the Trading book



| (in \$MM)      |                                         | a <sup>(1)</sup>        | a <sup>(2)</sup> | b         | c         | e                                   | f         | g         | i                                    | j         | k         |
|----------------|-----------------------------------------|-------------------------|------------------|-----------|-----------|-------------------------------------|-----------|-----------|--------------------------------------|-----------|-----------|
|                |                                         | Bank acts as Originator |                  |           | Sub-total | Bank acts as Sponsor <sup>(3)</sup> |           |           | Bank acts as Investor <sup>(4)</sup> |           |           |
|                |                                         | Traditional             | Traditional      | Synthetic |           | Traditional                         | Synthetic | Sub-total | Traditional                          | Synthetic | Sub-total |
| <b>Q3 2019</b> |                                         |                         |                  |           |           |                                     |           |           |                                      |           |           |
| 1              | <b>Retail (total)</b> <sup>(5)</sup>    | -                       | 52               | -         | 52        | -                                   | -         | -         | 30                                   | -         | 30        |
|                | – of which                              |                         |                  |           |           |                                     |           |           |                                      |           |           |
| 2              | Residential Mortgage <sup>(6)</sup>     | -                       | -                | -         | -         | -                                   | -         | -         | 1                                    | -         | 1         |
| 3              | Credit Card                             | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 4              | Consumer Receivables                    | -                       | 52               | -         | 52        | -                                   | -         | -         | 16                                   | -         | 16        |
| 5              | Auto Loans/Leases                       | -                       | -                | -         | -         | -                                   | -         | -         | 13                                   | -         | 13        |
| 6              | <b>Wholesale (total)</b> <sup>(5)</sup> | -                       | -                | -         | -         | -                                   | -         | -         | 55                                   | -         | 55        |
|                | – of which                              |                         |                  |           |           |                                     |           |           |                                      |           |           |
| 7              | Trade Receivables                       | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 8              | Diversified Asset-Backed Securities     | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |
| 9              | Auto Wholesale/Rentals                  | -                       | -                | -         | -         | -                                   | -         | -         | 42                                   | -         | 42        |
| 10             | Other Wholesale                         | -                       | -                | -         | -         | -                                   | -         | -         | 13                                   | -         | 13        |
| 11             | Re-Securitization                       | -                       | -                | -         | -         | -                                   | -         | -         | -                                    | -         | -         |

|                |                                         |   |    |   |    |   |   |   |    |   |    |
|----------------|-----------------------------------------|---|----|---|----|---|---|---|----|---|----|
| <b>Q2 2019</b> |                                         |   |    |   |    |   |   |   |    |   |    |
| 1              | <b>Retail (total)</b> <sup>(5)</sup>    | - | 66 | - | 66 | - | - | - | 9  | - | 9  |
|                | – of which                              |   |    |   |    |   |   |   |    |   |    |
| 2              | Residential Mortgage <sup>(6)</sup>     | - | -  | - | -  | - | - | - | -  | - | -  |
| 3              | Credit Card                             | - | -  | - | -  | - | - | - | -  | - | -  |
| 4              | Consumer Receivables                    | - | 66 | - | 66 | - | - | - | -  | - | -  |
| 5              | Auto Loans/Leases                       | - | -  | - | -  | - | - | - | 9  | - | 9  |
| 6              | <b>Wholesale (total)</b> <sup>(5)</sup> | - | -  | - | -  | - | - | - | 33 | - | 33 |
|                | – of which                              |   |    |   |    |   |   |   |    |   |    |
| 7              | Trade Receivables                       | - | -  | - | -  | - | - | - | -  | - | -  |
| 8              | Diversified Asset-Backed Securities     | - | -  | - | -  | - | - | - | -  | - | -  |
| 9              | Auto Wholesale/Rentals                  | - | -  | - | -  | - | - | - | 19 | - | 19 |
| 10             | Other Wholesale                         | - | -  | - | -  | - | - | - | 14 | - | 14 |
| 11             | Re-Securitization                       | - | -  | - | -  | - | - | - | -  | - | -  |

(1) Retained positions where the Bank acts as an originator and has achieved significant and effective risk transfer.

(2) Retained positions where the Bank acts as an originator and has not achieved significant and effective risk transfer.

(3) Retained positions where the Bank acts as sponsor include exposures to commercial paper conduits to which the bank provides liquidity facilities.

(4) Retained positions where the Bank acts as an investor are the investment positions purchased in third-party deals.

(5) Capital charges related to trading book securitization exposures are based upon the Bank's internal market risk models including its comprehensive risk measure.

(6) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI Capital Adequacy Requirements Guideline, Chapter 7, paragraph 3.

**SEC3: Securitization exposures in the banking book and associated regulatory capital requirements**  
**– bank acting as originator or as sponsor**



| (in \$MM) |                                   | a                             | b              | c               | d                  | e        | f                                        | g          | h  | i     | j                            | k          | l  | m     | n                        | o          | p  | q     |
|-----------|-----------------------------------|-------------------------------|----------------|-----------------|--------------------|----------|------------------------------------------|------------|----|-------|------------------------------|------------|----|-------|--------------------------|------------|----|-------|
|           |                                   | Exposure values (by RW bands) |                |                 |                    |          | Exposure values (by regulatory approach) |            |    |       | RWA (by regulatory approach) |            |    |       | 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% |
| Q1 2020   |                                   |                               |                |                 |                    |          |                                          |            |    |       |                              |            |    |       |                          |            |    |       |
| 1         | Total exposures <sup>(1)(2)</sup> | 16,614                        | 2,500          | 881             | -                  | 3        | 1,078                                    | 18,920     | -  | -     | 205                          | 3,341      | -  | -     | 16                       | 267        | -  | -     |
| 2         | Traditional securitization        | 16,614                        | 2,500          | 881             | -                  | 3        | 1,078                                    | 18,920     | -  | -     | 205                          | 3,341      | -  | -     | 16                       | 267        | -  | -     |
| 3         | Of which securitization           | 16,614                        | 2,500          | 881             | -                  | 3        | 1,078                                    | 18,920     | -  | -     | 205                          | 3,341      | -  | -     | 16                       | 267        | -  | -     |
| 4         | Of which retail underlying        | 11,181                        | 608            | 152             | -                  | 3        | 1,078                                    | 10,866     | -  | -     | 205                          | 1,591      | -  | -     | 16                       | 127        | -  | -     |
| 5         | Of which wholesale                | 5,433                         | 1,892          | 729             | -                  | -        | -                                        | 8,054      | -  | -     | -                            | 1,750      | -  | -     | -                        | 140        | -  | -     |
| 6         | Of which re-securitization        | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 7         | Of which senior                   | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 8         | Of which non-senior               | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 9         | Synthetic securitization          | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 10        | Of which securitization           | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 11        | Of which retail underlying        | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 12        | Of which wholesale                | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 13        | Of which re-securitization        | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 14        | Of which senior                   | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 15        | Of which non-senior               | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| Q4 2019   |                                   |                               |                |                 |                    |          |                                          |            |    |       |                              |            |    |       |                          |            |    |       |
| 1         | Total exposures <sup>(1)(2)</sup> | 15,140                        | 2,233          | 859             | -                  | -        | -                                        | 18,232     | -  | -     | -                            | 3,200      | -  | -     | -                        | 256        | -  | -     |
| 2         | Traditional securitization        | 15,140                        | 2,233          | 859             | -                  | -        | -                                        | 18,232     | -  | -     | -                            | 3,200      | -  | -     | -                        | 256        | -  | -     |
| 3         | Of which securitization           | 15,140                        | 2,233          | 859             | -                  | -        | -                                        | 18,232     | -  | -     | -                            | 3,200      | -  | -     | -                        | 256        | -  | -     |
| 4         | Of which retail underlying        | 9,566                         | 481            | 134             | -                  | -        | -                                        | 10,181     | -  | -     | -                            | 1,464      | -  | -     | -                        | 117        | -  | -     |
| 5         | Of which wholesale                | 5,574                         | 1,752          | 725             | -                  | -        | -                                        | 8,051      | -  | -     | -                            | 1,736      | -  | -     | -                        | 139        | -  | -     |
| 6         | Of which re-securitization        | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 7         | Of which senior                   | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 8         | Of which non-senior               | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 9         | Synthetic securitization          | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 10        | Of which securitization           | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 11        | Of which retail underlying        | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 12        | Of which wholesale                | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 13        | Of which re-securitization        | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 14        | Of which senior                   | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |
| 15        | Of which non-senior               | -                             | -              | -               | -                  | -        | -                                        | -          | -  | -     | -                            | -          | -  | -     | -                        | -          | -  | -     |

**SEC3: Securitization exposures in the banking book and associated regulatory capital requirements**  
**– bank acting as originator or as sponsor**



| (in \$MM)                                  | a                             | b              | c               | d                  | e        | f                                        | g             | h  | i     | j                            | k            | l  | m     | n                        | o          | p  | q     |
|--------------------------------------------|-------------------------------|----------------|-----------------|--------------------|----------|------------------------------------------|---------------|----|-------|------------------------------|--------------|----|-------|--------------------------|------------|----|-------|
|                                            | Exposure values (by RW bands) |                |                 |                    |          | Exposure values (by regulatory approach) |               |    |       | RWA (by regulatory approach) |              |    |       | 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% |
| <b>Q3 2019</b>                             |                               |                |                 |                    |          |                                          |               |    |       |                              |              |    |       |                          |            |    |       |
| <b>1 Total exposures <sup>(1)(2)</sup></b> | <b>15,159</b>                 | <b>2,521</b>   | <b>861</b>      | -                  | -        | -                                        | <b>18,541</b> | -  | -     | -                            | <b>3,278</b> | -  | -     | -                        | <b>262</b> | -  | -     |
| 2 Traditional securitization               | 15,159                        | 2,521          | 861             | -                  | -        | -                                        | 18,541        | -  | -     | -                            | 3,278        | -  | -     | -                        | 262        | -  | -     |
| 3 Of which securitization                  | 15,159                        | 2,521          | 861             | -                  | -        | -                                        | 18,541        | -  | -     | -                            | 3,278        | -  | -     | -                        | 262        | -  | -     |
| 4 Of which retail underlying               | 9,920                         | 631            | 134             | -                  | -        | -                                        | 10,685        | -  | -     | -                            | 1,553        | -  | -     | -                        | 124        | -  | -     |
| 5 Of which wholesale                       | 5,239                         | 1,890          | 727             | -                  | -        | -                                        | 7,856         | -  | -     | -                            | 1,725        | -  | -     | -                        | 138        | -  | -     |
| 6 Of which re-securitization               | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 7 Of which senior                          | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 8 Of which non-senior                      | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 9 Synthetic securitization                 | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 10 Of which securitization                 | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 11 Of which retail underlying              | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 12 Of which wholesale                      | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 13 Of which re-securitization              | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 14 Of which senior                         | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 15 Of which non-senior                     | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| <b>Q2 2019</b>                             |                               |                |                 |                    |          |                                          |               |    |       |                              |              |    |       |                          |            |    |       |
| <b>1 Total exposures <sup>(1)(2)</sup></b> | <b>15,691</b>                 | <b>2,842</b>   | <b>315</b>      | -                  | -        | -                                        | <b>18,848</b> | -  | -     | -                            | <b>3,263</b> | -  | -     | -                        | <b>261</b> | -  | -     |
| 2 Traditional securitization               | 15,691                        | 2,842          | 315             | -                  | -        | -                                        | 18,848        | -  | -     | -                            | 3,263        | -  | -     | -                        | 261        | -  | -     |
| 3 Of which securitization                  | 15,691                        | 2,842          | 315             | -                  | -        | -                                        | 18,848        | -  | -     | -                            | 3,263        | -  | -     | -                        | 261        | -  | -     |
| 4 Of which retail underlying               | 10,626                        | 635            | 213             | -                  | -        | -                                        | 11,474        | -  | -     | -                            | 1,824        | -  | -     | -                        | 146        | -  | -     |
| 5 Of which wholesale                       | 5,065                         | 2,207          | 102             | -                  | -        | -                                        | 7,374         | -  | -     | -                            | 1,439        | -  | -     | -                        | 115        | -  | -     |
| 6 Of which re-securitization               | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 7 Of which senior                          | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 8 Of which non-senior                      | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 9 Synthetic securitization                 | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 10 Of which securitization                 | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 11 Of which retail underlying              | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 12 Of which wholesale                      | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 13 Of which re-securitization              | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 14 Of which senior                         | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |
| 15 Of which non-senior                     | -                             | -              | -               | -                  | -        | -                                        | -             | -  | -     | -                            | -            | -  | -     | -                        | -          | -  | -     |

(1) Includes banking book on-balance sheet investments in asset backed securities (ABS), collateralized loan obligations (CLOs), collateralized debt obligations (CDOs), and off-balance sheet liquidity lines and credit enhancements to bank sponsored conduits.

(2) Included in on-balance sheet exposures are investment grade subordinated notes retained by the Bank, issued by Trillium Credit Card Trust II, and backed by Bank originated credit card receivables. OSFI's Securitization Framework is applied.

**SEC4: Securitization exposures in the banking book and associated capital requirements – bank acting as investor**


| ( in \$MM)                              | a                             | b              | c               | d                  | e        | f                                        | g            | h         | i     | j                            | k            | l         | m     | n                        | o          | p        | q     |
|-----------------------------------------|-------------------------------|----------------|-----------------|--------------------|----------|------------------------------------------|--------------|-----------|-------|------------------------------|--------------|-----------|-------|--------------------------|------------|----------|-------|
|                                         | Exposure values (by RW bands) |                |                 |                    |          | Exposure values (by regulatory approach) |              |           |       | RWA (by regulatory approach) |              |           |       | Capital charge after cap |            |          |       |
|                                         | ≤20% RW                       | >20% to 50% RW | >50% to 100% RW | >100% to <1250% RW | 1250% RW | ERBA / IAA                               | IRB SFA      | SA/SSF A  | 1250% | ERBA / IAA                   | IRB SFA      | SA/SSF A  | 1250% | ERBA / IAA               | IRB SFA    | SA/SSF A | 1250% |
| <b>Q1 2020</b>                          |                               |                |                 |                    |          |                                          |              |           |       |                              |              |           |       |                          |            |          |       |
| <b>1 Total exposures <sup>(1)</sup></b> | <b>2,613</b>                  | <b>931</b>     | <b>1,604</b>    | -                  | -        | -                                        | <b>5,090</b> | <b>58</b> | -     | -                            | <b>1,599</b> | <b>58</b> | -     | -                        | <b>128</b> | <b>5</b> | -     |
| 2 Traditional securitization            | 2,613                         | 931            | 1,604           | -                  | -        | -                                        | 5,090        | 58        | -     | -                            | 1,599        | 58        | -     | -                        | 128        | 5        | -     |
| 3 Of which securitization               | 2,613                         | 931            | 1,546           | -                  | -        | -                                        | 5,090        | -         | -     | -                            | 1,599        | -         | -     | -                        | 128        | -        | -     |
| 4 Of which retail underlying            | 2,613                         | 761            | 951             | -                  | -        | -                                        | 4,325        | -         | -     | -                            | 1,163        | -         | -     | -                        | 93         | -        | -     |
| 5 Of which wholesale                    | -                             | 170            | 595             | -                  | -        | -                                        | 765          | -         | -     | -                            | 436          | -         | -     | -                        | 35         | -        | -     |
| 6 Of which re-securitization            | -                             | -              | 58              | -                  | -        | -                                        | -            | 58        | -     | -                            | -            | 58        | -     | -                        | -          | 5        | -     |
| 7 Of which senior                       | -                             | -              | 58              | -                  | -        | -                                        | -            | 58        | -     | -                            | -            | 58        | -     | -                        | -          | 5        | -     |
| 8 Of which non-senior                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 9 Synthetic securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 10 Of which securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 11 Of which retail underlying           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 12 Of which wholesale                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 13 Of which re-securitization           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 14 Of which senior                      | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 15 Of which non-senior                  | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| <b>Q4 2019</b>                          |                               |                |                 |                    |          |                                          |              |           |       |                              |              |           |       |                          |            |          |       |
| <b>1 Total exposures <sup>(1)</sup></b> | <b>2,429</b>                  | <b>1,042</b>   | <b>1,561</b>    | <b>41</b>          | -        | -                                        | <b>5,016</b> | <b>57</b> | -     | -                            | <b>1,606</b> | <b>57</b> | -     | -                        | <b>128</b> | <b>5</b> | -     |
| 2 Traditional securitization            | 2,429                         | 1,042          | 1,561           | 41                 | -        | -                                        | 5,016        | 57        | -     | -                            | 1,606        | 57        | -     | -                        | 128        | 5        | -     |
| 3 Of which securitization               | 2,429                         | 1,042          | 1,504           | 41                 | -        | -                                        | 5,016        | -         | -     | -                            | 1,606        | -         | -     | -                        | 128        | -        | -     |
| 4 Of which retail underlying            | 2,429                         | 932            | 932             | -                  | -        | -                                        | 4,293        | -         | -     | -                            | 1,143        | -         | -     | -                        | 91         | -        | -     |
| 5 Of which wholesale                    | -                             | 110            | 572             | 41                 | -        | -                                        | 723          | -         | -     | -                            | 463          | -         | -     | -                        | 37         | -        | -     |
| 6 Of which re-securitization            | -                             | -              | 57              | -                  | -        | -                                        | -            | 57        | -     | -                            | -            | 57        | -     | -                        | -          | 5        | -     |
| 7 Of which senior                       | -                             | -              | 57              | -                  | -        | -                                        | -            | 57        | -     | -                            | -            | 57        | -     | -                        | -          | 5        | -     |
| 8 Of which non-senior                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 9 Synthetic securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 10 Of which securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 11 Of which retail underlying           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 12 Of which wholesale                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 13 Of which re-securitization           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 14 Of which senior                      | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 15 Of which non-senior                  | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |

**SEC4: Securitization exposures in the banking book and associated capital requirements – bank acting as investor**


| ( in \$MM)                              | a                             | b              | c               | d                  | e        | f                                        | g            | h         | i     | j                            | k            | l         | m     | n                        | o          | p        | q     |
|-----------------------------------------|-------------------------------|----------------|-----------------|--------------------|----------|------------------------------------------|--------------|-----------|-------|------------------------------|--------------|-----------|-------|--------------------------|------------|----------|-------|
|                                         | Exposure values (by RW bands) |                |                 |                    |          | Exposure values (by regulatory approach) |              |           |       | RWA (by regulatory approach) |              |           |       | Capital charge after cap |            |          |       |
|                                         | ≤20% RW                       | >20% to 50% RW | >50% to 100% RW | >100% to <1250% RW | 1250% RW | ERBA / IAA                               | IRB SFA      | SA/SSF A  | 1250% | ERBA / IAA                   | IRB SFA      | SA/SSF A  | 1250% | ERBA / IAA               | IRB SFA    | SA/SSF A | 1250% |
| <b>Q3 2019</b>                          |                               |                |                 |                    |          |                                          |              |           |       |                              |              |           |       |                          |            |          |       |
| <b>1 Total exposures <sup>(1)</sup></b> | <b>2,331</b>                  | <b>869</b>     | <b>1,568</b>    | <b>83</b>          | -        | -                                        | <b>4,778</b> | <b>73</b> | -     | -                            | <b>1,608</b> | <b>73</b> | -     | -                        | <b>129</b> | <b>6</b> | -     |
| 2 Traditional securitization            | 2,331                         | 869            | 1,568           | 83                 | -        | -                                        | 4,778        | 73        | -     | -                            | 1,608        | 73        | -     | -                        | 129        | 6        | -     |
| 3 Of which securitization               | 2,331                         | 869            | 1,495           | 83                 | -        | -                                        | 4,778        | -         | -     | -                            | 1,608        | -         | -     | -                        | 129        | -        | -     |
| 4 Of which retail underlying            | 2,331                         | 759            | 854             | 83                 | -        | -                                        | 4,027        | -         | -     | -                            | 1,127        | -         | -     | -                        | 91         | -        | -     |
| 5 Of which wholesale                    | -                             | 110            | 641             | -                  | -        | -                                        | 751          | -         | -     | -                            | 481          | -         | -     | -                        | 38         | -        | -     |
| 6 Of which re-securitization            | -                             | -              | 73              | -                  | -        | -                                        | -            | 73        | -     | -                            | -            | 73        | -     | -                        | -          | 6        | -     |
| 7 Of which senior                       | -                             | -              | 73              | -                  | -        | -                                        | -            | 73        | -     | -                            | -            | 73        | -     | -                        | -          | 6        | -     |
| 8 Of which non-senior                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 9 Synthetic securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 10 Of which securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 11 Of which retail underlying           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 12 Of which wholesale                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 13 Of which re-securitization           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 14 Of which senior                      | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 15 Of which non-senior                  | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| <b>Q2 2019</b>                          |                               |                |                 |                    |          |                                          |              |           |       |                              |              |           |       |                          |            |          |       |
| <b>1 Total exposures <sup>(1)</sup></b> | <b>2,425</b>                  | <b>783</b>     | <b>1,574</b>    | <b>83</b>          | -        | -                                        | <b>4,791</b> | <b>74</b> | -     | -                            | <b>1,608</b> | <b>74</b> | -     | -                        | <b>129</b> | <b>6</b> | -     |
| 2 Traditional securitization            | 2,425                         | 783            | 1,574           | 83                 | -        | -                                        | 4,791        | 74        | -     | -                            | 1,608        | 74        | -     | -                        | 129        | 6        | -     |
| 3 Of which securitization               | 2,425                         | 783            | 1,500           | 83                 | -        | -                                        | 4,791        | -         | -     | -                            | 1,608        | -         | -     | -                        | 129        | -        | -     |
| 4 Of which retail underlying            | 2,425                         | 670            | 875             | 83                 | -        | -                                        | 4,053        | -         | -     | -                            | 1,140        | -         | -     | -                        | 92         | -        | -     |
| 5 Of which wholesale                    | -                             | 113            | 625             | -                  | -        | -                                        | 738          | -         | -     | -                            | 468          | -         | -     | -                        | 37         | -        | -     |
| 6 Of which re-securitization            | -                             | -              | 74              | -                  | -        | -                                        | -            | 74        | -     | -                            | -            | 74        | -     | -                        | -          | 6        | -     |
| 7 Of which senior                       | -                             | -              | 74              | -                  | -        | -                                        | -            | 74        | -     | -                            | -            | 74        | -     | -                        | -          | 6        | -     |
| 8 Of which non-senior                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 9 Synthetic securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 10 Of which securitization              | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 11 Of which retail underlying           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 12 Of which wholesale                   | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 13 Of which re-securitization           | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 14 Of which senior                      | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |
| 15 Of which non-senior                  | -                             | -              | -               | -                  | -        | -                                        | -            | -         | -     | -                            | -            | -         | -     | -                        | -          | -        | -     |

(1) Includes banking book investments in asset backed securities (ABS), collateralized loan obligations (CLOs), collateralized debt obligations (CDOs).



# FLOW STATEMENT FOR REGULATORY CAPITAL



| (in \$MM)                                                                            | Basel III All-in |               |               |               |               |               |               |               |
|--------------------------------------------------------------------------------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                                                                                      | Q1 2020          | Q4 2019       | Q3 2019       | Q2 2019       | Q1 2019       | Q4 2018       | Q3 2018       | Q2 2018       |
| <b>Common Equity Tier 1 (CET1) capital</b>                                           |                  |               |               |               |               |               |               |               |
| <b>Opening amount</b>                                                                | <b>46,578</b>    | 46,565        | 46,193        | 45,344        | 44,443        | 46,777        | 45,025        | 42,990        |
| Net income attributable to equity holders of the Bank                                | 2,287            | 2,201         | 1,864         | 2,189         | 2,136         | 2,179         | 1,983         | 2,107         |
| Dividends paid to equity holders of the Bank                                         | (1,117)          | (1,158)       | (1,087)       | (1,127)       | (1,070)       | (1,108)       | (1,038)       | (1,047)       |
| Shares issued                                                                        | 38               | 51            | 46            | 48            | 110           | 16            | 2,596         | 34            |
| Shared repurchased/redeemed                                                          | (268)            | (356)         | (196)         | (289)         | (234)         | (380)         | (74)          | -             |
| Removal of own credit spread (net of tax)                                            | 123              | (6)           | (20)          | 29            | (40)          | (6)           | (33)          | (21)          |
| Movements in other comprehensive income (OCI), excluding cash flow hedges            | (1,188)          | (734)         | (1,044)       | 247           | 338           | (556)         | 87            | 1,158         |
| Currency translation differences                                                     | (941)            | (805)         | (778)         | 380           | 562           | (566)         | (70)          | 1,222         |
| Debt and equity investments fair valued through OCI                                  | 64               | (2)           | 51            | 50            | 77            | (63)          | (19)          | (92)          |
| Employee Benefits                                                                    | (268)            | 46            | (347)         | (190)         | (339)         | 81            | 158           | 5             |
| Other                                                                                | (43)             | 27            | 30            | 7             | 38            | (8)           | 18            | 23            |
| Goodwill and other intangible assets (deduction, net of related tax liability)       | 448              | 134           | 482           | (150)         | (182)         | (2,384)       | (2,367)       | (222)         |
| Other, including regulatory adjustments and transitional arrangements                | 903              | (119)         | 327           | (98)          | (157)         | (95)          | 598           | 26            |
| Deferred tax assets that rely on future probability                                  | 15               | 9             | 15            | 12            | 13            | 8             | (2)           | 41            |
| IFRS 15 (2019) <sup>(1)</sup>                                                        | -                | -             | -             | -             | (58)          | -             | -             | -             |
| Threshold deductions                                                                 | 907              | (84)          | 277           | (112)         | (125)         | (270)         | (133)         | (41)          |
| Other                                                                                | (19)             | (44)          | 35            | 2             | 13            | 167           | 733           | 26            |
| <b>Closing Amount</b>                                                                | <b>47,804</b>    | <b>46,578</b> | <b>46,565</b> | <b>46,193</b> | <b>45,344</b> | <b>44,443</b> | <b>46,777</b> | <b>45,025</b> |
| <b>Other Additional Tier 1 capital</b>                                               |                  |               |               |               |               |               |               |               |
| <b>Opening amount</b>                                                                | <b>4,726</b>     | 4,806         | 5,516         | 5,525         | 5,744         | 5,763         | 5,683         | 5,658         |
| Capital issuances                                                                    | -                | -             | -             | -             | -             | 300           | -             | -             |
| Redeemed capital                                                                     | -                | -             | (650)         | -             | (300)         | (350)         | -             | (345)         |
| Other, capital including regulatory adjustments and transitional arrangements (NVCC) | (93)             | (80)          | (60)          | (9)           | 81            | 31            | 80            | 370           |
| <b>Closing Amount</b>                                                                | <b>4,633</b>     | <b>4,726</b>  | <b>4,806</b>  | <b>5,516</b>  | <b>5,525</b>  | <b>5,744</b>  | <b>5,763</b>  | <b>5,683</b>  |
| <b>Total Tier 1 capital</b>                                                          | <b>52,437</b>    | <b>51,304</b> | <b>51,371</b> | <b>51,709</b> | <b>50,869</b> | <b>50,187</b> | <b>52,540</b> | <b>50,708</b> |
| <b>Tier 2 capital</b>                                                                |                  |               |               |               |               |               |               |               |
| <b>Opening amount</b>                                                                | <b>8,546</b>     | 10,175        | 9,146         | 8,927         | 7,177         | 7,297         | 7,008         | 6,989         |
| Capital issuances                                                                    | -                | -             | 1,500         | -             | 1,750         | -             | -             | -             |
| Redeemed capital                                                                     | -                | (1,750)       | (4)           | (17)          | -             | -             | -             | (119)         |
| Amortization adjustments                                                             | -                | -             | -             | -             | -             | -             | -             | -             |
| Other, including regulatory adjustments and transitional adjustments (NVCC)          | 409              | 121           | (467)         | 236           | -             | (120)         | 289           | 138           |
| <b>Closing Amount</b>                                                                | <b>8,955</b>     | <b>8,546</b>  | <b>10,175</b> | <b>9,146</b>  | <b>8,927</b>  | <b>7,177</b>  | <b>7,297</b>  | <b>7,008</b>  |
| <b>Total regulatory capital</b>                                                      | <b>61,392</b>    | <b>59,850</b> | <b>61,546</b> | <b>60,855</b> | <b>59,796</b> | <b>57,364</b> | <b>59,837</b> | <b>57,716</b> |

(1) Represents the full transitional impact on retained earnings from the Bank's adoption of IFRS 15 (Revenue Contracts) on November 1, 2018.

# RISK-WEIGHTED ASSETS AND CAPITAL RATIOS



| (in \$billions)                                                | Basel III - All-in    |              |              |              |              |              |              |              |
|----------------------------------------------------------------|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                                                                | IFRS 9 <sup>(1)</sup> |              |              |              |              |              |              |              |
|                                                                | Q1 2020               | Q4 2019      | Q3 2019      | Q2 2019      | Q1 2019      | Q4 2018      | Q3 2018      | Q2 2018      |
| <b>RISK-WEIGHTED ASSETS:</b> <sup>(2)</sup>                    |                       |              |              |              |              |              |              |              |
| <b>On-Balance Sheet Assets</b>                                 |                       |              |              |              |              |              |              |              |
| Cash Resources                                                 | 2.9                   | 2.9          | 3.5          | 3.4          | 3.6          | 3.9          | 3.3          | 3.5          |
| Securities                                                     | 9.5                   | 7.4          | 7.7          | 7.8          | 7.7          | 7.9          | 8.9          | 8.5          |
| Residential Mortgages                                          | 38.8                  | 40.5         | 39.3         | 38.2         | 37.7         | 35.9         | 37.2         | 32.0         |
| Loans                                                          |                       |              |              |              |              |              |              |              |
| - Personal Loans                                               | 62.8                  | 62.4         | 62.5         | 60.5         | 60.9         | 59.3         | 59.6         | 54.3         |
| - Non-Personal Loans                                           | 136.3                 | 136.2        | 136.5        | 137.3        | 131.7        | 130.0        | 131.1        | 118.6        |
| All Other                                                      | 31.7                  | 33.0         | 33.7         | 35.0         | 33.5         | 31.9         | 32.1         | 32.2         |
|                                                                | 282.0                 | 282.4        | 283.2        | 282.2        | 275.1        | 268.9        | 272.2        | 249.1        |
| <b>Off-Balance Sheet Assets</b>                                |                       |              |              |              |              |              |              |              |
| Indirect Credit Instruments                                    | 56.3                  | 55.6         | 53.7         | 54.5         | 53.9         | 54.2         | 55.1         | 53.5         |
| Derivative Instruments                                         | 14.2                  | 15.3         | 13.9         | 13.6         | 13.9         | 13.0         | 12.9         | 12.1         |
|                                                                | 70.5                  | 70.9         | 67.6         | 68.1         | 67.8         | 67.2         | 68.0         | 65.6         |
|                                                                |                       |              |              |              |              |              |              |              |
| <b>Total Credit Risk before AIRB scaling factor</b>            | <b>352.5</b>          | <b>353.3</b> | <b>350.8</b> | <b>350.3</b> | <b>342.9</b> | <b>336.1</b> | <b>340.2</b> | <b>314.7</b> |
| AIRB Scaling factor <sup>(3)</sup>                             | 12.2                  | 12.1         | 11.8         | 11.4         | 11.0         | 11.0         | 11.0         | 10.7         |
| <b>Total Credit Risk after AIRB scaling factor</b>             | <b>364.7</b>          | <b>365.4</b> | <b>362.6</b> | <b>361.7</b> | <b>353.9</b> | <b>347.1</b> | <b>351.2</b> | <b>325.4</b> |
|                                                                |                       |              |              |              |              |              |              |              |
| Market Risk - Risk Assets Equivalent                           | 9.6                   | 8.7          | 7.8          | 7.0          | 9.0          | 8.4          | 16.4         | 8.8          |
| Operational Risk - Risk Assets Equivalent                      | 46.4                  | 47.1         | 46.7         | 46.5         | 45.7         | 45.0         | 43.8         | 41.7         |
| Regulatory Capital Floor Adjustment to CET1 RWA <sup>(4)</sup> | -                     | -            | -            | -            | -            | -            | -            | -            |
|                                                                |                       |              |              |              |              |              |              |              |
| <b>CET1 Risk-Weighted Assets</b> <sup>(4)(5)</sup>             | <b>420.7</b>          | <b>421.2</b> | <b>417.1</b> | <b>415.2</b> | <b>408.6</b> | <b>400.5</b> | <b>411.4</b> | <b>375.9</b> |
| <b>Tier 1 Risk-Weighted Assets</b> <sup>(4)(5)</sup>           | <b>420.7</b>          | <b>421.2</b> | <b>417.1</b> | <b>415.2</b> | <b>408.6</b> | <b>400.7</b> | <b>411.6</b> | <b>376.0</b> |
| <b>Total Risk-Weighted Assets</b> <sup>(4)(5)</sup>            | <b>420.7</b>          | <b>421.2</b> | <b>417.1</b> | <b>415.2</b> | <b>408.6</b> | <b>400.9</b> | <b>411.8</b> | <b>376.2</b> |
|                                                                |                       |              |              |              |              |              |              |              |
| <b>REGULATORY CAPITAL RATIOS (%):</b>                          |                       |              |              |              |              |              |              |              |
| Common Equity Tier 1                                           | 11.4                  | 11.1         | 11.2         | 11.1         | 11.1         | 11.1         | 11.4         | 12.0         |
| Tier 1                                                         | 12.5                  | 12.2         | 12.3         | 12.5         | 12.5         | 12.5         | 12.8         | 13.5         |
| Total                                                          | 14.6                  | 14.2         | 14.8         | 14.7         | 14.6         | 14.3         | 14.5         | 15.3         |

(1) Effective Q1 2018, the Bank adopted IFRS 9 (Financial Instruments). The full transitional impact on regulatory capital from IFRS 9 was recognized upon adoption.

(2) For purposes of this presentation only, Risk-Weighted Assets (RWA) are shown by balance sheet categories. Details by Basel III exposure type are shown on tab EAD\_RWA (page 6), "Exposure at Default and Risk-Weighted Assets for Credit Risk Portfolios".

(3) The Basel Framework requires an additional 6% scaling factor to AIRB credit risk portfolios (excluding CVA, and Securitizations).

(4) The Bank did not have a regulatory capital floor add-on for CET1, Tier 1 and Total capital risk-weighted assets from April 30, 2018 onwards. As at January 31, 2018, the Bank had a regulatory capital floor add-on for CET1, Tier 1 and Total capital risk-weighted assets of \$16.4 billion, \$16.3 billion and \$16.2 billion respectively.

(5) As per OSFI guideline, effective Q1 2014, Credit Valuation Adjustment (CVA) RWA on derivatives were phased-in using Scalars. Commencing in Q1, 2019, the CVA risk-weighted assets have been fully phased-in (scalars of 0.80, 0.83 and 0.86 were used to compute the CET1 capital ratio, Tier 1 capital ratio and Total capital ratio, respectively in Fiscal 2018).

**MOVEMENT OF RISK-WEIGHTED ASSETS BY RISK TYPE (ALL-IN BASIS)**


| Credit Risk RWA <sup>(1)</sup><br>(in \$MM)             | Q1 2020        |                                                  | Q4 2019        |                                                  |
|---------------------------------------------------------|----------------|--------------------------------------------------|----------------|--------------------------------------------------|
|                                                         | Credit Risk    | Of which Counterparty Credit Risk <sup>(6)</sup> | Credit Risk    | Of which Counterparty Credit Risk <sup>(6)</sup> |
| Credit risk-weighted assets as at beginning of Quarter  | 365,431        | 20,126                                           | 362,607        | 18,911                                           |
| Book size <sup>(2)</sup>                                | 6,240          | 29                                               | 5,144          | 1,236                                            |
| Book quality <sup>(3)</sup>                             | (5,263)        | (335)                                            | 1,116          | (24)                                             |
| Model updates <sup>(4)</sup>                            | 22             | 22                                               | -              | -                                                |
| Methodology and policy <sup>(5)</sup>                   | 9,528          | -                                                | -              | -                                                |
| Acquisitions and disposals                              | (9,444)        | -                                                | (827)          | -                                                |
| Foreign exchange movements                              | (1,031)        | 101                                              | (2,609)        | 3                                                |
| Other                                                   | (799)          | -                                                | -              | -                                                |
| <b>Credit risk-weighted assets as at end of Quarter</b> | <b>364,684</b> | <b>19,943</b>                                    | <b>365,431</b> | <b>20,126</b>                                    |

(1) In accordance with OSFI's requirements, in Q1, 2019, the CVA risk-weighted assets have been fully phased-in.

(2) Book size is defined as organic changes in book size and composition (including new business and maturing loans).

(3) Changes in the assessed quality of the bank's assets due to changes in borrower risk, such as rating grade migration, parameter recalibration, or similar effects.

(4) Model updates are defined as model implementation, change in model scope or any change to address model enhancement.

(5) Methodology and policy is defined as methodology changes to the calculations driven by regulatory policy changes, such as new regulation (e.g. Basel III).

(6) Excludes risk-weighted assets for default fund contributions to a CCP in Q4 2019, while Q1, 2020 includes an amount of \$535MM.

| Market Risk RWA<br>(in \$MM)                            | Q1 2020      | Q4 2019      |
|---------------------------------------------------------|--------------|--------------|
| Market risk-weighted assets as at beginning of Quarter  | 8,674        | 7,755        |
| Movement in risk levels <sup>(1)</sup>                  | 1,059        | 1,053        |
| Model updates <sup>(2)</sup>                            | (134)        | (134)        |
| Methodology and policy <sup>(3)</sup>                   | -            | -            |
| Acquisitions and disposals                              | -            | -            |
| Other                                                   | -            | -            |
| <b>Market risk-weighted assets as at end of Quarter</b> | <b>9,599</b> | <b>8,674</b> |

(1) Movement in risk levels is defined as changes in risk due to position changes and market movements. Foreign exchange movements are embedded within Movement in risk levels.

(2) Model updates are defined as updates to the model to reflect recent experience and change in model scope.

(3) Methodology and policy is defined as methodology changes to the calculations driven by regulatory policy changes (e.g. Basel III).

| Operational Risk RWA<br>(in \$MM)                            | Q1 2020       | Q4 2019       |
|--------------------------------------------------------------|---------------|---------------|
| Operational risk-weighted assets as at beginning of Quarter  | 47,079        | 46,696        |
| Acquisitions and disposals                                   | (1,062)       | -             |
| Higher Revenue                                               | 394           | 383           |
| <b>Operational risk-weighted assets as at end of Quarter</b> | <b>46,411</b> | <b>47,079</b> |

# RISK-WEIGHTED ASSETS ARISING FROM THE ACTIVITIES OF THE BANK'S BUSINESSES



| (in \$billions)            | Q1 2020          |                       |                          |                          |       |          |
|----------------------------|------------------|-----------------------|--------------------------|--------------------------|-------|----------|
| Risk-weighted Assets (RWA) | Canadian Banking | International Banking | Global Banking & Markets | Global Wealth Management | Other | All Bank |
| RWA                        | \$128.1          | \$163.3               | \$102.9                  | \$16.8                   | \$9.6 | \$420.7  |
| Proportion of Bank         | 30%              | 40%                   | 24%                      | 4%                       | 2%    | 100%     |
| Comprised of:              |                  |                       |                          |                          |       |          |
| Credit risk                | 88%              | 89%                   | 85%                      | 64%                      | 98%   | 87%      |
| Market risk                | - %              | 1%                    | 7%                       | - %                      | 10%   | 2%       |
| Operational risk           | 12%              | 10%                   | 8%                       | 36%                      | -8%   | 11%      |

| (in \$billions)            | Q4 2019 <sup>(1)</sup> |                       |                          |                          |       |          |
|----------------------------|------------------------|-----------------------|--------------------------|--------------------------|-------|----------|
| Risk-weighted Assets (RWA) | Canadian Banking       | International Banking | Global Banking & Markets | Global Wealth Management | Other | All Bank |
| RWA                        | \$123.4                | \$172.2               | \$100.8                  | \$16.5                   | \$8.3 | \$421.2  |
| Proportion of Bank         | 29%                    | 41%                   | 24%                      | 4%                       | 2%    | 100%     |
| Comprised of:              |                        |                       |                          |                          |       |          |
| Credit risk                | 87%                    | 89%                   | 85%                      | 62%                      | 99%   | 87%      |
| Market risk                | - %                    | 1%                    | 6%                       | - %                      | 13%   | 2%       |
| Operational risk           | 13%                    | 10%                   | 9%                       | 38%                      | -12%  | 11%      |

(1) Prior quarter has been restated to conform with the current period presentation.

# CREDIT RISK EXPOSURES BY GEOGRAPHY<sup>(1)(2)</sup>



## Exposure at Default

| (in \$MM)             | Q1 2020        |                |                      |                |                  | Q4 2019        |                |                      |                |                |
|-----------------------|----------------|----------------|----------------------|----------------|------------------|----------------|----------------|----------------------|----------------|----------------|
|                       | Non-Retail     |                |                      | Retail         | Total            | Non-Retail     |                |                      | Retail         | Total          |
|                       | Drawn          | Undrawn        | Other <sup>(3)</sup> |                |                  | Drawn          | Undrawn        | Other <sup>(3)</sup> |                |                |
| Canada                | 112,226        | 47,178         | 36,633               | 358,804        | 554,841          | 112,412        | 45,419         | 33,232               | 358,170        | 549,233        |
| USA                   | 118,348        | 37,253         | 42,903               | -              | 198,504          | 95,268         | 37,529         | 43,239               | -              | 176,036        |
| Chile                 | 24,434         | 1,509          | 3,961                | 23,560         | 53,464           | 23,476         | 1,309          | 4,077                | 24,659         | 53,521         |
| Mexico                | 22,955         | 1,531          | 2,930                | 13,227         | 40,643           | 21,392         | 1,189          | 2,871                | 12,517         | 37,969         |
| Peru                  | 19,228         | 771            | 3,303                | 10,043         | 33,345           | 19,246         | 745            | 3,139                | 9,824          | 32,954         |
| Colombia              | 5,686          | 321            | 766                  | 7,305          | 14,078           | 5,382          | 397            | 637                  | 7,257          | 13,673         |
| Other International   |                |                |                      |                |                  |                |                |                      |                |                |
| Europe                | 28,314         | 7,994          | 18,728               | -              | 55,036           | 23,050         | 6,656          | 16,179               | -              | 45,885         |
| Caribbean             | 15,986         | 1,677          | 1,411                | 13,628         | 32,702           | 17,841         | 1,849          | 1,476                | 17,470         | 38,636         |
| Latin America (other) | 11,518         | 1,044          | 243                  | 712            | 13,517           | 10,478         | 999            | 239                  | 686            | 12,402         |
| All Other             | 22,700         | 4,845          | 5,783                | 43             | 33,371           | 23,699         | 4,069          | 5,403                | 44             | 33,215         |
| <b>Total</b>          | <b>381,395</b> | <b>104,123</b> | <b>116,661</b>       | <b>427,322</b> | <b>1,029,501</b> | <b>352,244</b> | <b>100,161</b> | <b>110,492</b>       | <b>430,627</b> | <b>993,524</b> |

| (in \$MM)             | Q3 2019        | Q2 2019        | Q1 2019        | Q4 2018        | Q3 2018        |
|-----------------------|----------------|----------------|----------------|----------------|----------------|
| Canada                | 537,512        | 523,215        | 517,036        | 521,803        | 514,606        |
| USA                   | 172,432        | 182,903        | 172,791        | 178,139        | 162,339        |
| Chile                 | 54,741         | 56,720         | 55,919         | 53,152         | 57,505         |
| Mexico                | 37,128         | 38,005         | 36,332         | 33,294         | 34,730         |
| Peru                  | 32,317         | 33,737         | 30,088         | 28,495         | 28,989         |
| Colombia              | 14,256         | 14,242         | 14,268         | 13,649         | 14,790         |
| Other International   |                |                |                |                |                |
| Europe                | 42,202         | 41,874         | 44,626         | 42,613         | 42,181         |
| Caribbean             | 39,151         | 40,825         | 38,772         | 38,302         | 38,527         |
| Latin America (other) | 12,747         | 12,601         | 12,207         | 11,368         | 9,814          |
| All Other             | 32,791         | 31,894         | 33,286         | 28,419         | 27,267         |
| <b>Total</b>          | <b>975,277</b> | <b>976,016</b> | <b>955,325</b> | <b>949,234</b> | <b>930,748</b> |

(1) Before credit risk mitigation, excluding equity investment securities and other assets.

(2) Geographic segmentation is based upon the location of the ultimate risk of the credit exposure.

(3) Includes off-balance sheet lending instruments such as letters of credit and letters of guarantee, OTC derivatives, securitization and repo-style transactions net of related collateral.

# AIRB CREDIT RISK EXPOSURES BY MATURITY <sup>(1)(2)</sup>



## Exposure at Default

| (in \$MM)                        | Q1 2020        |                |                      |                | Q4 2019        |                |                      |                |
|----------------------------------|----------------|----------------|----------------------|----------------|----------------|----------------|----------------------|----------------|
|                                  | Drawn          | Undrawn        | Other <sup>(3)</sup> | Total          | Drawn          | Undrawn        | Other <sup>(3)</sup> | Total          |
| <b>Non-Retail</b>                |                |                |                      |                |                |                |                      |                |
| Less than 1 year                 | 169,382        | 31,865         | 70,774               | 272,021        | 144,421        | 30,058         | 65,738               | 240,217        |
| 1 to 5 years                     | 126,077        | 65,502         | 27,191               | 218,770        | 122,302        | 63,091         | 27,516               | 212,909        |
| Over 5 Years                     | 24,280         | 3,051          | 9,207                | 36,538         | 23,960         | 3,142          | 7,205                | 34,307         |
| <b>Total Non-Retail</b>          | <b>319,739</b> | <b>100,418</b> | <b>107,172</b>       | <b>527,329</b> | <b>290,683</b> | <b>96,291</b>  | <b>100,459</b>       | <b>487,433</b> |
| <b>Retail</b>                    |                |                |                      |                |                |                |                      |                |
| Less than 1 year                 | 40,091         | 19,656         | -                    | 59,747         | 40,732         | 21,004         | -                    | 61,736         |
| 1 to 5 years                     | 195,007        | -              | -                    | 195,007        | 192,344        | -              | -                    | 192,344        |
| Over 5 Years                     | 15,100         | -              | -                    | 15,100         | 15,488         | -              | -                    | 15,488         |
| Revolving Credits <sup>(4)</sup> | 38,588         | 30,938         | -                    | 69,526         | 39,084         | 29,839         | -                    | 68,923         |
| <b>Total Retail</b>              | <b>288,786</b> | <b>50,594</b>  | <b>-</b>             | <b>339,380</b> | <b>287,648</b> | <b>50,843</b>  | <b>-</b>             | <b>338,491</b> |
| <b>Total</b>                     | <b>608,525</b> | <b>151,012</b> | <b>107,172</b>       | <b>866,709</b> | <b>578,331</b> | <b>147,134</b> | <b>100,459</b>       | <b>825,924</b> |

| (in \$MM)                        | Q3 2019        | Q2 2019        | Q1 2019        | Q4 2018        |
|----------------------------------|----------------|----------------|----------------|----------------|
| <b>Non-Retail</b>                |                |                |                |                |
| Less than 1 year                 | 230,979        | 233,111        | 229,133        | 235,630        |
| 1 to 5 years                     | 212,331        | 212,906        | 207,500        | 208,800        |
| Over 5 Years                     | 28,482         | 28,868         | 20,268         | 17,618         |
| <b>Total Non-Retail</b>          | <b>471,792</b> | <b>474,885</b> | <b>456,901</b> | <b>462,048</b> |
| <b>Retail</b>                    |                |                |                |                |
| Less than 1 year                 | 60,038         | 58,231         | 54,149         | 50,941         |
| 1 to 5 years                     | 188,817        | 185,000        | 187,947        | 188,922        |
| Over 5 Years                     | 15,493         | 14,975         | 14,761         | 15,259         |
| Revolving Credits <sup>(4)</sup> | 68,223         | 67,124         | 67,901         | 68,467         |
| <b>Total Retail</b>              | <b>332,571</b> | <b>325,330</b> | <b>324,758</b> | <b>323,589</b> |
| <b>Total</b>                     | <b>804,363</b> | <b>800,215</b> | <b>781,659</b> | <b>785,637</b> |

(1) Before credit risk mitigation, excluding equity investment securities and other assets.

(2) Remaining term to maturity of the credit exposure.

(3) Off-balance sheet lending instruments such as letters of credit and letters of guarantee, securitization, derivatives and repo-style transactions net of related collateral.

(4) Credit cards and lines of credit with unspecified maturity.

# AIRB CREDIT LOSSES



| Exposure Type                   | Q1 2020          |                    | Q4 2019          |                    | Q3 2019          |                    | Q2 2019          |                    | Q1 2019          |                    |
|---------------------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
|                                 | Actual Loss Rate | Expected Loss Rate | Actual Loss Rate | Expected Loss Rate | Actual Loss Rate | Expected Loss Rate | Actual Loss Rate | Expected Loss Rate | Actual Loss Rate | Expected Loss Rate |
|                                 | %                | %                  | %                | %                  | %                | %                  | %                | %                  | %                | %                  |
| <b>Non-Retail<sup>(1)</sup></b> |                  |                    |                  |                    |                  |                    |                  |                    |                  |                    |
| Corporate                       | <b>0.06</b>      | <b>0.38</b>        | 0.03             | 0.45               | 0.04             | 0.49               | 0.04             | 0.52               | 0.07             | 0.49               |
| Sovereign                       | -                | <b>0.07</b>        | -                | 0.06               | -                | 0.06               | -                | 0.02               | -                | 0.03               |
| Bank                            | -                | <b>0.10</b>        | -                | 0.08               | -                | 0.09               | -                | 0.10               | -                | 0.10               |
| <b>Retail<sup>(2)</sup></b>     |                  |                    |                  |                    |                  |                    |                  |                    |                  |                    |
| Real Estate Secured             | <b>0.01</b>      | <b>0.15</b>        | 0.01             | 0.15               | 0.01             | 0.15               | 0.01             | 0.14               | 0.01             | 0.13               |
| QRRE                            | <b>3.32</b>      | <b>3.98</b>        | 3.18             | 3.83               | 2.93             | 3.88               | 2.64             | 3.69               | 2.55             | 4.02               |
| Other Retail                    | <b>0.63</b>      | <b>1.64</b>        | 0.62             | 1.55               | 0.59             | 1.61               | 0.58             | 1.60               | 0.58             | 1.74               |

- (1) Non-retail actual loss rates represent the credit losses net of recoveries for the current and prior three quarters divided by the 5-point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.
- (2) Retail actual loss rates represent write-offs net of recoveries for the current and prior three quarters divided by the 5-point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.

# ESTIMATED AND ACTUAL LOSS PARAMETERS - NON-RETAIL AND RETAIL AIRB PORTFOLIOS



| (in \$MM) <sup>(1)</sup> | Q1 2020                |                       |                         |              |                                        |                             | Q4 2019                |                       |                         |              |                                        |                             |
|--------------------------|------------------------|-----------------------|-------------------------|--------------|----------------------------------------|-----------------------------|------------------------|-----------------------|-------------------------|--------------|----------------------------------------|-----------------------------|
|                          | Average estimated PD % | Actual default rate % | Average estimated LGD % | Actual LGD % | Average estimated CCF <sup>(2)</sup> % | Actual CCF <sup>(2)</sup> % | Average estimated PD % | Actual default rate % | Average estimated LGD % | Actual LGD % | Average estimated CCF <sup>(2)</sup> % | Actual CCF <sup>(2)</sup> % |
| Non-Retail               | 0.68                   | 0.18                  | 40.74                   | 27.30        | 48.91                                  | 19.51                       | 0.72                   | 0.20                  | 40.79                   | 23.00        | 48.96                                  | 24.77                       |

(1) Reporting is on a one quarter lag basis. For reporting as of Q1/20, estimated parameters are based on portfolio averages at Q4/18 whereas actual parameters are based on averages of realized parameters during the subsequent four quarters (Q1/19 – Q4/19).

(2) EAD back-testing is performed through Credit Conversion Factor (CCF) back-testing, as EAD is computed using the sum of the drawn exposure and undrawn exposure multiplied by the estimated CCF.

| (in \$MM) <sup>(1)</sup>              | Four-quarter period ending Q1 2020       |                                         |                                           |                                |                                    |                                 | Four-quarter period ending Q4 2019       |                                         |                                           |                                |                                    |                                 |
|---------------------------------------|------------------------------------------|-----------------------------------------|-------------------------------------------|--------------------------------|------------------------------------|---------------------------------|------------------------------------------|-----------------------------------------|-------------------------------------------|--------------------------------|------------------------------------|---------------------------------|
|                                       | Average estimated PD <sup>(2)(7)</sup> % | Actual default rate <sup>(2)(5)</sup> % | Average estimated LGD <sup>(3)(7)</sup> % | Actual LGD <sup>(3)(6)</sup> % | Estimated EAD <sup>(4)(7)</sup> \$ | Actual EAD <sup>(4)(5)</sup> \$ | Average estimated PD <sup>(2)(7)</sup> % | Actual default rate <sup>(2)(5)</sup> % | Average estimated LGD <sup>(3)(7)</sup> % | Actual LGD <sup>(3)(6)</sup> % | Estimated EAD <sup>(4)(7)</sup> \$ | Actual EAD <sup>(4)(5)</sup> \$ |
| Residential real estate secured       |                                          |                                         |                                           |                                |                                    |                                 |                                          |                                         |                                           |                                |                                    |                                 |
| Residential mortgages                 |                                          |                                         |                                           |                                |                                    |                                 |                                          |                                         |                                           |                                |                                    |                                 |
| Insured mortgages <sup>(8)</sup>      | 0.76                                     | 0.51                                    | -                                         | -                              | -                                  | -                               | 0.78                                     | 0.51                                    | -                                         | -                              | -                                  | -                               |
| Uninsured mortgages                   | 0.58                                     | 0.32                                    | 18.82                                     | 11.46                          | -                                  | -                               | 0.58                                     | 0.32                                    | 19.11                                     | 11.33                          | -                                  | -                               |
| Secured lines of credit               | 0.37                                     | 0.23                                    | 29.59                                     | 15.94                          | 89                                 | 81                              | 0.36                                     | 0.23                                    | 29.72                                     | 18.80                          | 91                                 | 83                              |
| Qualifying revolving retail exposures | 1.98                                     | 1.48                                    | 77.44                                     | 70.62                          | 736                                | 639                             | 1.96                                     | 1.49                                    | 77.45                                     | 73.13                          | 721                                | 624                             |
| Other retail                          | 1.71                                     | 1.11                                    | 62.17                                     | 52.47                          | 9                                  | 8                               | 1.79                                     | 1.10                                    | 62.34                                     | 55.22                          | 8                                  | 8                               |

(1) Estimates and Actual Values are recalculated to align with new models implemented during the period.

(2) Account weighted aggregation.

(3) Default weighted aggregation.

(4) EAD is estimated for revolving products only.

(5) Actual based on accounts not at default as at four quarters prior to reporting date.

(6) Actual LGD calculated based on 24-month recovery period after default and therefore excludes any recoveries received after the 24-month period.

(7) Estimates are based on the four quarters prior to the reporting date.

(8) Actual and Estimated LGD for insured mortgages are not shown. Actual LGD includes the insurance benefit, whereas estimated LGD may not.



# DERIVATIVES - COUNTERPARTY CREDIT RISK <sup>(1)</sup>



| (in SMM)                                              | Q1 2020          |                    |                               |                                     | Q4 2019          |                    |                               |                                     | Q3 2019          |                    |                               |                                     | Q2 2019          |                    |                               |                                     |
|-------------------------------------------------------|------------------|--------------------|-------------------------------|-------------------------------------|------------------|--------------------|-------------------------------|-------------------------------------|------------------|--------------------|-------------------------------|-------------------------------------|------------------|--------------------|-------------------------------|-------------------------------------|
| Contract Types                                        | Notional Amount  | Credit Risk Amount | Credit Risk Equivalent Amount | Risk-weighted Amount <sup>(3)</sup> | Notional Amount  | Credit Risk Amount | Credit Risk Equivalent Amount | Risk-weighted Amount <sup>(3)</sup> | Notional Amount  | Credit Risk Amount | Credit Risk Equivalent Amount | Risk-weighted Amount <sup>(3)</sup> | Notional Amount  | Credit Risk Amount | Credit Risk Equivalent Amount | Risk-weighted Amount <sup>(3)</sup> |
| <b>Interest Rate Contracts:</b>                       |                  |                    |                               |                                     |                  |                    |                               |                                     |                  |                    |                               |                                     |                  |                    |                               |                                     |
| Futures and Forward Rate Agreements                   | 627,059          | 26                 | 273                           | 101                                 | 668,387          | 49                 | 288                           | 127                                 | 520,394          | 85                 | 251                           | 120                                 | 387,188          | 37                 | 196                           | 70                                  |
| Swaps                                                 | 4,060,298        | 5,603              | 6,544                         | 2,295                               | 3,852,031        | 5,345              | 6,369                         | 2,145                               | 3,542,415        | 3,514              | 6,207                         | 2,006                               | 3,747,573        | 2,116              | 4,772                         | 1,449                               |
| Options Purchased                                     | 29,999           | 40                 | 41                            | 17                                  | 38,644           | 42                 | 43                            | 19                                  | 30,502           | 38                 | 36                            | 18                                  | 30,666           | 36                 | 50                            | 23                                  |
| Options Written                                       | 30,562           | -                  | 21                            | 9                                   | 33,315           | -                  | 26                            | 10                                  | 30,092           | -                  | 13                            | 5                                   | 33,989           | -                  | 5                             | 2                                   |
| <b>Total</b>                                          | <b>4,747,918</b> | <b>5,669</b>       | <b>6,879</b>                  | <b>2,422</b>                        | <b>4,592,377</b> | <b>5,436</b>       | <b>6,726</b>                  | <b>2,301</b>                        | <b>4,123,403</b> | <b>3,637</b>       | <b>6,507</b>                  | <b>2,149</b>                        | <b>4,199,416</b> | <b>2,189</b>       | <b>5,023</b>                  | <b>1,544</b>                        |
| <b>Foreign Exchange Contracts:</b>                    |                  |                    |                               |                                     |                  |                    |                               |                                     |                  |                    |                               |                                     |                  |                    |                               |                                     |
| Futures and Forwards                                  | 542,190          | 5,588              | 4,267                         | 1,739                               | 503,221          | 3,594              | 5,029                         | 1,797                               | 510,208          | 2,574              | 4,374                         | 1,764                               | 484,041          | 1,715              | 4,028                         | 1,720                               |
| Swaps                                                 | 469,233          | 3,562              | 6,703                         | 2,609                               | 455,837          | 2,188              | 7,099                         | 2,762                               | 434,391          | 3,076              | 7,003                         | 2,751                               | 430,719          | 2,428              | 6,378                         | 2,547                               |
| Options Purchased                                     | 38,928           | 660                | 277                           | 150                                 | 45,576           | 755                | 284                           | 157                                 | 48,957           | 854                | 280                           | 115                                 | 47,520           | 829                | 287                           | 117                                 |
| Options Written                                       | 38,985           | -                  | 35                            | 9                                   | 45,353           | -                  | 35                            | 8                                   | 49,090           | -                  | 38                            | 8                                   | 47,627           | -                  | 37                            | 8                                   |
| <b>Total</b>                                          | <b>1,089,336</b> | <b>9,810</b>       | <b>11,282</b>                 | <b>4,507</b>                        | <b>1,049,987</b> | <b>6,537</b>       | <b>12,447</b>                 | <b>4,724</b>                        | <b>1,042,646</b> | <b>6,504</b>       | <b>11,695</b>                 | <b>4,638</b>                        | <b>1,009,907</b> | <b>4,972</b>       | <b>10,730</b>                 | <b>4,392</b>                        |
| <b>Other Derivatives Contracts:</b>                   |                  |                    |                               |                                     |                  |                    |                               |                                     |                  |                    |                               |                                     |                  |                    |                               |                                     |
| Equity                                                | 144,520          | 652                | 8,010                         | 1,145                               | 132,690          | 698                | 7,882                         | 1,166                               | 130,081          | 609                | 7,386                         | 1,208                               | 124,430          | 398                | 7,260                         | 1,131                               |
| Credit                                                | 31,187           | 124                | 251                           | 66                                  | 26,731           | 167                | 295                           | 98                                  | 29,760           | 113                | 418                           | 112                                 | 29,720           | 108                | 268                           | 88                                  |
| Other                                                 | 116,730          | 1,205              | 4,428                         | 519                                 | 131,084          | 693                | 4,775                         | 513                                 | 115,637          | 812                | 4,194                         | 433                                 | 105,423          | 1,273              | 4,868                         | 576                                 |
| <b>Total</b>                                          | <b>292,437</b>   | <b>1,981</b>       | <b>12,689</b>                 | <b>1,730</b>                        | <b>290,505</b>   | <b>1,558</b>       | <b>12,952</b>                 | <b>1,777</b>                        | <b>275,478</b>   | <b>1,534</b>       | <b>11,998</b>                 | <b>1,753</b>                        | <b>259,573</b>   | <b>1,779</b>       | <b>12,396</b>                 | <b>1,795</b>                        |
| <b>Credit Valuation Adjustment<sup>(2)</sup></b>      |                  |                    |                               | <b>5,558</b>                        |                  |                    |                               | <b>6,537</b>                        |                  |                    |                               | <b>5,405</b>                        |                  |                    |                               | <b>5,840</b>                        |
| <b>Total Derivatives after Netting and Collateral</b> | <b>6,129,691</b> | <b>17,460</b>      | <b>30,850</b>                 | <b>14,217</b>                       | <b>5,932,869</b> | <b>13,531</b>      | <b>32,125</b>                 | <b>15,339</b>                       | <b>5,441,527</b> | <b>11,675</b>      | <b>30,200</b>                 | <b>13,945</b>                       | <b>5,468,896</b> | <b>8,940</b>       | <b>28,149</b>                 | <b>13,571</b>                       |

(1) The impact of Master Netting Agreements and Collateral has been incorporated within the various contracts. As a result, risk-weighted amounts are reported net of impact of collateral and master netting arrangements.

(2) In accordance with OSFI's requirements, commencing Q1 2019, the CVA risk-weighted assets, have been fully phased-in.

(3) Includes derivative exposures cleared through CCPs. Excludes (i) risk weighted assets for default fund contributions to a CCP and (ii) the 6% AIRB scalar.

## TOTAL MARKET RISK-WEIGHTED ASSETS



| (in \$MM)                                               | Q1 2020      | Q4 2019      | Q3 2019      | Q2 2019      | Q1 2019      |
|---------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|
| All Bank VaR                                            | 1,665        | 1,595        | 1,425        | 1,339        | 1,489        |
| All Bank stressed VaR                                   | 5,728        | 5,378        | 4,396        | 3,993        | 5,356        |
| Incremental risk charge                                 | 1,378        | 1,086        | 1,407        | 1,251        | 1,772        |
| Comprehensive risk measure <sup>(1)</sup>               | -            | -            | -            | -            | -            |
| Standardized approach                                   | 828          | 615          | 527          | 466          | 406          |
| <b>Market risk-weighted assets as at end of Quarter</b> | <b>9,599</b> | <b>8,674</b> | <b>7,755</b> | <b>7,049</b> | <b>9,023</b> |

(1) Comprehensive risk measure charges are no longer applicable as of Q4 2017.

|                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Credit Risk Parameters</b>                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Exposure at Default (EAD)                     | Generally represents the expected gross exposures at default and includes outstanding amounts for on-balance sheet exposures and loan equivalent amounts for off-balance sheet exposures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Probability of Default (PD)                   | Measures the likelihood that a borrower will default within a 1-year time horizon, expressed as a percentage.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Loss Given Default (LGD)                      | Measures the severity of loss on a facility in the event of a borrower's default, expressed as a percentage of exposure at default.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Exposure Types</b>                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Non-retail                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Corporate                                     | Debt obligation of a corporation, partnership, or proprietorship.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Bank                                          | Debt obligation of a bank or bank equivalent (including certain public sector entities (PSEs) treated as Bank equivalent exposures).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Sovereign                                     | Debt obligation of a sovereign, central bank, certain Multilateral Development Banks (MDBs) and certain PSEs treated as Sovereign.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Securitization                                | On-balance sheet investments in asset backed securities (ABS), mortgage backed securities (MBS), collateralized loan obligations (CLOs) and collateralized debt obligations (CDOs). Off-balance sheet liquidity lines include credit enhancements to Bank's sponsored ABCP conduits and liquidity lines to non-bank sponsored ABCP conduits.                                                                                                                                                                                                                                                                                                                                              |
| Retail                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Real Estate Secured                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Residential Mortgages                         | Loans to individuals against residential property (four units or less).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Secured Lines Of Credit                       | Revolving personal lines of credit secured by first charge on residential real estate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Qualifying Revolving Retail Exposures (QRRE)  | Credit cards and unsecured line of credit for individuals.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Other Retail                                  | All other personal loans.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Exposure Sub-types</b>                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Drawn                                         | Outstanding amounts for loans, leases, acceptances, deposits with banks and available-for-sale debt securities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Undrawn                                       | Unutilized portion of an authorized credit line.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Repo-Style Transactions                       | Reverse repurchase agreements (reverse repos) and repurchase agreements (repos), securities lending and borrowing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Over-the-counter (OTC) Derivatives            | Over-the-counter derivatives contracts.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Exchange-traded derivatives (ETD)             | Derivative contracts (e.g. futures contracts and options) that are transacted on an organized futures exchange. These include Futures contracts (both Long and Short positions), Purchased Options and Written Options.                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Other Off-Balance Sheet                       | Direct credit substitutes such as standby letters of credits and guarantees, trade letters of credits, and performance letters of credits and guarantees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Qualifying central counterparty (QCCP)        | A qualifying central counterparty (QCCP) is licensed as a central counterparty and is also considered as "qualifying" when it is compliant with CPSS-IOSCO standards and is able to assist clearing member banks in properly capitalizing for CCP exposures by either undertaking the calculations and/or making available sufficient information to its clearing members, or others, to enable the completion of capital calculations.                                                                                                                                                                                                                                                   |
| Non-qualifying central counterparties (NQCCP) | Defined as those central counterparties which are not compliant with CPSS-IOSCO standards as outlined under qualifying CCP's. The exposures to NQCCP will follow standardized treatment under the Basel accord.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Other</b>                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Asset Value Correlation Multiplier (AVC)      | Basel III has increased the risk-weights on exposures to certain Financial Institutions (FIs) relative to the non-financial corporate sector by introducing an Asset Value Correlation multiplier (AVC). The correlation factor in the risk-weight formula is multiplied by this AVC factor of 1.25 for all exposures to regulated FIs whose total assets are greater than or equal to US \$100 billion and all exposures to unregulated FIs.                                                                                                                                                                                                                                             |
| Regulatory Capital Floor                      | A minimum capital floor requirement is prescribed for institutions that use the AIRB approach for credit risk. Up to and including Q1 2018, the capital floor add-on was determined by comparing a capital requirement calculated by reference to Basel I against the Basel III calculation, as prescribed by OSFI. A shortfall in the Basel III capital requirement compared with the Basel I capital floor was added to RWAs. Effective Q2 2018, OSFI has replaced the Basel I regulatory capital floor with a capital floor based on the Basel II standardized approach for credit risk. Revised capital floor requirements also include risk-weighted assets for market risk and CVA. |
| Specific Wrong-Way Risk (WWR)                 | Specific Wrong-Way Risk arises when the exposure to a particular counterparty is positively correlated with the probability of default of the counterparty due to the nature of the transactions with the counterparty.                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Credit Valuation Adjustment (CVA)             | Credit Valuation Adjustment (CVA) is the difference between the risk free value of a portfolio and the true value of that portfolio, accounting for the possible default of a counterparty. CVA adjustment aims to identify the impact of Counterparty Risk.                                                                                                                                                                                                                                                                                                                                                                                                                              |