

Supplementary Regulatory Capital Disclosures

Q3 2020

For the period ended: July 31, 2020

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Scotiabank

July 31, 2020

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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 ECAIs 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 ECAIs ratings to ensure that the ratings provided by ECAIs 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 BCBS in December 2017. Effective Q1 2023, institutions will be required to use the revised Basel III Standardized Approach for operational risk. OSFI has plans for further consultation related to the 2023 domestic implementation of the final Basel III reforms. In the interim, for fiscal years 2020, 2021 and 2022, 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.

Regulatory response to COVID-19

During the second quarter of 2020, OSFI introduced changes to regulations to keep the financial system resilient and well capitalized in response to COVID-19. A suite of temporary adjustments to existing capital and leverage requirements were introduced, details of which can be found in the Capital Management section of the MD&A in the Q3 2020 Quarterly Report to Shareholder.

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 rose to 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 was set at 2.25%, which OSFI has revised to 1.0% effective March 13, 2020. OSFI reviews this buffer semi-annually.

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 three jurisdictions apply a non-zero countercyclical buffer and the Bank's exposures within these three 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). OSFI's COVID-19 relief measures include the reduction of the capital floor based to 70% until Q1 2023. 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

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(in \$MM)	Basel III				
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Common Equity Tier 1 capital	48,689	48,543	47,804	46,578	46,565
Tier 1 capital	54,898	53,045	52,437	51,304	51,371
Total capital	64,174	62,523	61,392	59,850	61,546
Risk-weighted Assets⁽¹⁾					
Capital Risk-weighted Assets	430,542	446,173	420,694	421,185	417,058
Capital Ratios (%)					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.3	10.9	11.4	11.1	11.2
Tier 1 (as a percentage of risk-weighted assets)	12.8	11.9	12.5	12.2	12.3
Total capital (as a percentage of risk-weighted assets)	14.9	14.0	14.6	14.2	14.8
Leverage:					
Leverage Exposures ⁽¹⁾	1,193,840	1,199,022	1,300,001	1,230,648	1,211,612
Leverage Ratio (%)	4.6	4.4	4.0	4.2	4.2
OSFI Pillar 1 Target: All-in Basis (%)					
Common Equity Tier 1 minimum ratio	8.0	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	9.5	9.5	9.5	9.5	9.5
Total capital minimum ratio	11.5	11.5	11.5	11.5	11.5
Leverage minimum ratio	3.0	3.0	3.0	3.0	3.0
Capital instruments subject to phase-out arrangements					
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements (%)	20	20	20	30	30
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	117	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	20	20	20	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

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(in \$MM)	Sub-type	Q3 2020								Q2 2020	
		AIRB		Standardized		Total		% AIRB		Total	
Exposure Type		EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾
Non-Retail											
Corporate	Drawn	185,627	92,220	54,131	50,102	239,758	142,322	77%	65%	263,437	153,018
	Undrawn	97,203	32,747	3,562	3,477	100,765	36,224	96%	90%	95,005	33,648
	Other ⁽³⁾	51,050	11,519	2,841	2,820	53,891	14,339	95%	80%	55,568	14,739
	Total	333,880	136,486	60,534	56,399	394,414	192,885	85%	71%	414,010	201,405
Bank	Drawn	21,273	3,809	2,270	1,891	23,543	5,700	90%	67%	23,652	5,915
	Undrawn	2,845	389	86	75	2,931	464	97%	84%	2,744	512
	Other ⁽³⁾	11,545	1,335	90	90	11,635	1,425	99%	94%	11,676	1,338
	Total	35,663	5,533	2,446	2,056	38,109	7,589	94%	73%	38,072	7,765
Sovereign	Drawn	146,603	5,748	7,692	894	154,295	6,642	95%	87%	197,196	6,160
	Undrawn	945	99	4	2	949	101	100%	98%	1,130	120
	Other ⁽³⁾	4,055	65	1	-	4,056	65	100%	100%	4,870	90
	Total	151,603	5,912	7,697	896	159,300	6,808	95%	87%	203,196	6,370
Total Non-Retail	Drawn	353,503	101,777	64,093	52,887	417,596	154,664			484,285	165,093
	Undrawn	100,993	33,235	3,652	3,554	104,645	36,789			98,879	34,280
	Other ⁽³⁾	66,650	12,919	2,932	2,910	69,582	15,829			72,114	16,167
	Total	521,146	147,931	70,677	59,351	591,823	207,282			655,278	215,540
Retail											
Residential Mortgages	Drawn	227,964	20,019	46,645	18,503	274,609	38,522	83%	52%	269,426	39,523
	Undrawn	-	-	-	-	-	-			-	-
	Total	227,964	20,019	46,645	18,503	274,609	38,522	83%	52%	269,426	39,523
Secured Lines Of Credit	Drawn	20,659	3,860	-	-	20,659	3,860	100%	100%	20,776	4,252
	Undrawn	17,905	990	-	-	17,905	990	100%	100%	17,423	1,039
	Total	38,564	4,850	-	-	38,564	4,850	100%	100%	38,199	5,291
Qualifying Revolving Retail Exposures (QRRE)	Drawn	14,537	8,802	-	-	14,537	8,802	100%	100%	15,076	9,257
	Undrawn	31,399	3,818	-	-	31,399	3,818	100%	100%	31,745	4,025
	Total	45,936	12,620	-	-	45,936	12,620	100%	100%	46,821	13,282
Other Retail	Drawn	31,317	16,207	40,748	29,961	72,065	46,168	43%	35%	72,817	47,101
	Undrawn	3,081	984	-	-	3,081	984	100%	100%	2,782	883
	Total	34,398	17,191	40,748	29,961	75,146	47,152	46%	36%	75,599	47,984
Total Retail	Drawn	294,477	48,888	87,393	48,464	381,870	97,352			378,095	100,133
	Undrawn	52,385	5,792	-	-	52,385	5,792			51,950	5,947
	Total	346,862	54,680	87,393	48,464	434,255	103,144			430,045	106,080
Securitizations		20,105	3,630	6,025	2,048	26,130	5,678	77%	64%	25,286	5,094
Trading Derivatives		26,389	6,201	1,346	1,342	27,735	7,543	95%	82%	29,324	10,525
Derivatives - credit valuation adjustment ⁽⁴⁾		-	5,743	-	-	-	5,743			-	7,488
Total Credit Risk (Excluding Equities & Other Assets)		914,502	218,185	165,441	111,205	1,079,943	329,390			1,139,933	344,727
Equities		2,754	2,603	-	-	2,754	2,603	100%	100%	2,615	2,440
Other Assets ⁽⁵⁾		-	-	61,294	29,004	61,294	29,004			68,834	29,011
Total Credit Risk (Before Scaling Factor)		917,256	220,788	226,735	140,209	1,143,991	360,997			1,211,382	376,178
Add-on for 6% Scaling Factor ⁽⁶⁾			12,685				12,685				13,406
Total Credit Risk		917,256	233,473	226,735	140,209	1,143,991	373,682			1,211,382	389,584

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

(5) Other Assets include exposures related to central counterparties (CCPs).

(6) 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 ₂	a ₃	a ₄
		Q3 2020	Q2 2020	Q1 2020	Q4 2019
Resolution group 1					
1	Total loss absorbing capacity (TLAC) available	90,414	86,466	78,835	70,735
1a	Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	90,414	86,466	N/A	N/A
2	Total RWA at the level of the resolution group	430,542	446,173	420,694	421,185
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	21.0%	19.4%	18.7%	16.8%
3a	TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	21.0%	19.4%	N/A	N/A
4	Leverage exposure measure at the level of the resolution group	1,193,840	1,199,022	1,300,001	1,230,648
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	7.6%	7.2%	6.1%	5.7%
5a	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) (%)	7.6%	7.2%	N/A	N/A
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) Commencing Q2 2020, lines 1, 3 and 5 incorporate the ECL transitional adjustment in CET1 capital in accordance with OSFI's COVID-19 relief measures; however, this did not impact the TLAC level of reporting. Lines 1a, 3a, and 5a have been included to reflect the impact of excluding the ECL transitional adjustment to CET1 capital (introduced in Q2 2020 as part of the COVID-19 measures).

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			
	Part 2 - OVA – Bank risk management approach	Annual				
	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	69-106			
(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	69-74			
(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	70-74			
(d)	The scope and main features of risk measurement systems.	Annual	72, 75, 81, 89-92, 106			
(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	69-71, 89			
(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	72-73, 79, 89-91, 92, 94	232-233		
(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	71, 75, 78-83, 85, 87, 91	160, 179-181		
	Part 3 - LIA – Explanations of differences between accounting and regulatory exposures amounts	Annual				
	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			LI1	
(b)	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.	Annual			LI2	
	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	83, 108-109	153, 160, 168-169, 172-173, 233		
(c)	• Description of the independent price verification process.	Annual	108-109	168-169		
	• Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).	Annual	108-109	153		
	Part 4 - CRA – General qualitative information about credit risk	Annual				
	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	70, 74			
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	Annual	74, 81			
(c)	Structure and organization of the credit risk management and control function	Annual	72, 74, 81			
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	Annual	72, 74, 81			
(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	72, 74, 81			
	Part 4 - CRB – Additional disclosure related to the credit quality of assets	Annual				
	Banks must provide the following disclosures:					
	Qualitative disclosures	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		155, 157	Overview	
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Annual		155, 157, 196		
(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		157-158	CR1	
(d)	The bank's own definition of a restructured exposure. (i.e. modified loans)	Annual		155		
	Quantitative disclosures	Annual				
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;	Annual				
	(i) Geography	Annual	116, 121	189		
	(ii) Industry	Annual	118			
	(iii) Residual Maturity	Annual	100, 121	190		

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				
	(ii) Industry	Annual				
(g)	Ageing analysis of accounting past-due exposures;	Annual		196		
(h)	Breakdown of restructured exposures between impaired and not impaired	Annual		195		
	Part 4 - Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques	Annual				
	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	82-83	177-179, 184		
(b)	Core features of policies and processes for collateral evaluation and management.	Annual	82-83			
(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	75, 82-83, 84-85	230		
	Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual				
	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	61	230		
(b)	The asset classes for which each ECAI or ECA is used;	Annual	61	227, 230	EAD RWA	
(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	61	230		
(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	61	230		
	Part 4 - CRE: Qualitative disclosures related to IRB models	Annual				
	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	61-63, 81-83			
(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	69, 71			

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			
(c)	Scope and main content of the reporting related to credit risk models.	Annual	61-63	227-230	Overview	
(d)	Scope of the supervisor's acceptance of approach.	Annual	61			
(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			Overview EAD_RWA	
(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	61-63	227-230		
(g)	Description of the main characteristics of the approved models: (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); and where applicable: (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); (iii) credit conversion factors, including assumptions employed in the derivation of these variables;	Annual	61-63	227-230		
	Part 5 - CCRA: Qualitative disclosure related to counterparty credit risk	Annual				
	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	70-71, 81	177-178		
(c)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	Annual	72, 81	178, 231		
(d)	Policies with respect to wrong-way risk exposures;	Annual	83	241		
(e)	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	Annual	96			

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			
	Part 6 - SECA: Qualitative disclosure requirements related to securitization exposures	Annual				
	Qualitative disclosures	Annual				
	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	64-66, 110	197-200		
	(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	64-66	197-200		
	• 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	64-66	197-200		
	• 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	110	197-200		
	(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			Overview	
	(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:	Annual			Overview	
	• 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			Overview	
	• control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and	Annual			Overview	
	• the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type.	Annual			Overview	
	(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			
	Part 7 - Market risk					
	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. As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements. OSFI's requirements for Pillar 3 Requirements may be found in (http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gld/Pages/plr3.aspx).		n/a			
	Part 8 - Operational risk					
	(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	64			
	(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			
	Part 9 - Interest rate risk in the banking book (IRRBB)					
	(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	90-91	232		

OV1: Overview of RWA


(in \$MM)		a	b	b ₂	b ₃	c
		CET1 RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾
		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2020
1	Credit risk (excluding counterparty credit risk)	334,416	346,920	326,956	325,064	26,753
2	Of which: standardized approach (SA) ⁽³⁾	124,601	127,212	126,023	125,205	9,968
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	209,815	219,708	200,933	199,859	16,785
6	Counterparty credit risk (CCR)	14,115	17,159	14,385	14,075	1,131
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	1,165	1,493	1,257	1,502	93
8	Of which: Internal Model Method (IMM)	7,496	10,350	7,827	7,727	600
9	Of which: other CCR ⁽⁴⁾	5,454	5,316	5,301	4,846	438
10	Credit valuation adjustment (CVA)	5,743	7,488	5,558	6,537	459
11	Equity positions under the simple risk weight approach	-	-	-	-	-
12	Equity investments in funds – look-through approach	436	377	552	506	35
13	Equity investments in funds – mandate-based approach	177	154	150	148	14
14	Equity investments in funds – fall-back approach	1	1	1	1	-
15	Settlement risk	-	-	-	-	-

OV1: Overview of RWA



(in \$MM)		a	b	b ₂	b ₃	c
		CET1 RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾
		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2020
16	Securitization exposures in banking book	5,678	5,094	5,203	4,863	453
16a	Less: Offset for 2019 transitional adjustment ⁽⁵⁾	-	-	-	(2,896)	-
17	Of which: securitization internal ratings-based approach (SEC-IRBA)	175	195	205	-	14
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	5,162	4,847	4,940	4,806	412
19	Of which: securitization standardized approach (SEC-SA)	341	52	58	57	27
20	Market risk	9,348	9,477	9,599	8,674	748
21	Of which: standardized approach (SA)	775	715	828	615	62
22	Of which: internal model approaches (IMA)	8,573	8,762	8,771	8,059	686
23	Capital charge for switch between trading book and banking book	-	-	-	-	-
24	Operational risk	47,513	47,113	46,411	47,079	3,801
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	13,115	12,390	11,879	17,134	1,049
26	Floor adjustment	-	-	-	-	-
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 16a + 20 + 23 + 24 + 25 + 26)	430,542	446,173	420,694	421,185	34,443

(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) Includes SFT and CCP Default Fund.

(5) 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 ⁽¹⁾



Q3 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: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Assets							
Cash and deposits with financial institutions	59,041	58,969	58,969	-	-	-	-
Precious metals	2,743	2,743	2,743	-	-	2,743	-
Trading assets							
Securities	111,855	111,848	22	-	-	111,826	-
Loans	10,864	10,864	4,027	222	-	10,372	-
Other	1,035	1,035	-	-	-	1,035	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	126,460	126,460	-	126,460	-	-	-
Derivative financial instruments	55,632	55,632	-	55,632	-	49,133	-
Investment securities	122,565	121,648	121,648	-	-	-	-
Loans							
Residential mortgages ⁽⁴⁾	277,522	277,423	277,423	-	-	-	-
Personal loans	94,286	94,276	92,297	-	1,979	-	-
Credit cards	15,350	15,350	11,674	-	841	-	2,835
Business and government	233,414	233,408	224,849	-	8,435	-	124
Allowance for credit loss	(7,221)	(7,219)	(7,004)	-	-	-	(215)
Customers' liability under acceptances, net of allowance	15,963	15,963	15,963	-	-	-	-
Property and equipment	6,025	6,024	6,024	-	-	-	-
Investments in associates	2,399	2,803	2,803	-	-	-	-
Goodwill and other intangible assets	17,136	17,462	1,826	-	-	-	15,636
Deferred tax assets	2,164	2,163	1,916	-	-	-	247
Other assets	22,639	20,300	12,205	7,907	-	-	188
Total assets	1,169,872	1,167,152	827,385	190,221	11,255	175,109	18,815

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories ⁽¹⁾



Q3 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: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Liabilities							
Deposits							
Personal	242,876	242,876	-	-	-	-	242,876
Business and government	482,050	482,050	-	-	-	-	482,050
Financial institutions	43,067	43,067	-	-	-	-	43,067
Financial instruments designated at fair value through profit or loss	17,522	17,522	-	-	-	-	17,522
Acceptances	16,071	16,071	-	-	-	-	16,071
Obligations related to securities sold short	33,913	33,913	-	-	-	33,913	-
Derivative financial instruments	54,698	54,698	-	54,698	-	48,452	-
Obligations related to securities sold under repurchase agreements and securities lent	137,351	137,351	-	137,351	-	-	-
Subordinated debentures	7,336	7,336	-	-	-	-	7,336
Other liabilities	64,413	61,693	-	-	-	2,139	59,554
Total liabilities	1,099,297	1,096,577	-	192,049	-	84,504	868,476

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's Q3 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 \$86.1 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



Q3 2020 (in \$MM)		a	b	c	d	e
		Total	Items subject to: ⁽¹⁾			
			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)	1,148,337	827,385	11,255	190,221	175,109
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	276,553	-	-	192,049	84,504
3	Total net amount under regulatory scope of consolidation	871,784	827,385	11,255	(1,828)	90,605
4	Off-balance sheet amounts ⁽²⁾	201,271	185,671	14,875	725	-
5	Differences in valuations ⁽³⁾	(2,449)	(2,449)	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	145,275	834	-	144,441	-
7	Differences due to considerations of provisions ⁽⁴⁾	5,488	5,836	-	(348)	-
8	Collateral offsetting	(115,913)	-	-	(115,913)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	57,437	-	-	57,437	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	-	-	-	-	-
12	Exposure amounts considered for regulatory purposes ⁽⁵⁾	1,162,893	1,017,277	26,130	84,514	90,605

(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 ₂	a ₃	a ₄	b
		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Common Equity Tier 1 capital: instruments and reserves						
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	18,278	18,273	18,292	18,311	u+y
2	Retained earnings	45,689	45,456	45,418	44,439	v
3	Accumulated other comprehensive income (and other reserves)	(1,402)	218	(543)	570	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)	1,819	1,759	1,698	1,734	bb
6	Common Equity Tier 1 capital before regulatory adjustments	64,384	65,706	64,865	65,054	
Common Equity Tier 1 capital: regulatory adjustments						
7	Prudential valuation adjustments	-	-	-	-	
8	Goodwill (net of related tax liability)	(9,735)	(9,737)	(9,723)	(10,146)	g
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	(5,901)	(5,891)	(5,973)	(5,998)	h-q+r
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(247)	(267)	(271)	(286)	k
11	Cash flow hedge reserve	(821)	(925)	(725)	(650)	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	35	(542)	(65)	(188)	p
15	Defined benefit pension fund net assets (net of related tax liability)	(188)	(241)	(293)	(292)	l-s
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(5)	-	(7)	(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)	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	-	-	-	-	
23	of which: significant investments in the common stock of financials	-	-	-	-	f
24	of which: mortgage servicing rights	-	-	-	-	
25	of which: deferred tax assets arising from temporary differences	-	-	-	-	j
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	1,167	440	(4)	(4)	gg-o
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	
28	Total regulatory adjustments to Common Equity Tier 1	(15,695)	(17,163)	(17,061)	(18,476)	
29	Common Equity Tier 1 capital (CET1)	48,689	48,543	47,804	46,578	
29a	Common Equity Tier 1 capital (CET1) with transitional arrangements for ECL provisioning not applied	47,517	48,097	N/A	N/A	

CC1: Composition of regulatory capital


(in \$MM)		a	a ₂	a ₃	a ₄	b
		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	4,899	3,211	3,211	3,211	<i>z</i>
31	of which: classified as equity under applicable accounting standards	4,899	3,211	3,211	3,211	
32	of which: classified as liabilities under applicable accounting standards	-	-	-	-	
33	<i>Directly issued capital instruments subject to phase out from additional Tier 1</i>	1,159	1,158	1,306	1,423	<i>aa + (2)</i>
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)	151	134	118	93	<i>cc</i>
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36	Additional Tier 1 capital before regulatory adjustments	6,209	4,503	4,635	4,727	
Additional Tier 1 capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	-	(1)	(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	-	-	-	-	<i>b</i>
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	Total regulatory adjustments to Additional Tier 1 capital	-	(1)	(2)	(1)	
44	Additional Tier 1 capital (AT1)	6,209	4,502	4,633	4,726	
45	Tier 1 capital (T1 = CET1 + AT1)	54,898	53,045	52,437	51,304	
45a	Tier 1 capital (T1 = CET1 + AT1) with transitional arrangements for ECL provisioning not applied	53,726	52,599	N/A	N/A	

CC1: Composition of regulatory capital


(in \$MM)		a	a ₂	a ₃	a ₄	b
		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Tier 2 capital: instruments and provisions						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	6,979	7,117	6,930	6,887	<i>m</i>
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	307	367	365	365	
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)	123	79	87	96	<i>dd</i>
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50	General allowances	1,867	1,915	1,573	1,200	<i>c+d</i>
51	Tier 2 capital before regulatory adjustments	9,276	9,478	8,955	8,548	
Tier 2 capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	-	-	-	(2)	<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	Total regulatory adjustments to Tier 2 capital	-	-	-	(2)	
58	Tier 2 capital (T2)	9,276	9,478	8,955	8,546	
59	Total capital (TC = T1 + T2)	64,174	62,523	61,392	59,850	
59a	Total Capital with transitional arrangements for ECL provisioning not applied	64,174	62,523	N/A	N/A	
60	Total risk-weighted assets	430,542	446,173	420,694	421,185	
60a	Common Equity Tier 1 (CET1) Capital RWA	430,542	446,173	420,694	421,185	
60b	Tier 1 Capital RWA	430,542	446,173	420,694	421,185	
60c	Total Capital RWA	430,542	446,173	420,694	421,185	

CC1: Composition of regulatory capital


(in \$MM)		a	a ₂	a ₃	a ₄	b
		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.3%	10.9%	11.4%	11.1%	
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied	11.0%	10.8%	N/A	N/A	
62	Tier 1 (as a percentage of risk-weighted assets)	12.8%	11.9%	12.5%	12.2%	
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied	12.5%	11.8%	N/A	N/A	
63	Total capital (as a percentage of risk-weighted assets)	14.9%	14.0%	14.6%	14.2%	
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied	14.9%	14.0%	N/A	N/A	
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)	11.3%	10.9%	11.4%	11.1%	
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))⁽³⁾						
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%	
Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	2,177	2,310	1,854	1,022	
73	Significant investments in the common stock of financial entities	2,682	2,660	2,514	4,749	
74	Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	2,564	2,296	2,238	2,104	
Applicable caps on the inclusion of allowances in Tier 2						
76	Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	1,533	1,363	1,162	1,192	
77	Cap on inclusion of allowances in Tier 2 under standardized approach	1,533	1,555	1,545	1,604	
78	Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,506	997	411	8	
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	1,506	1,591	1,446	1,423	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)						
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	20%	20%	20%	30%	
81	<i>Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-	-	-	-	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	20%	20%	20%	30%	
83	<i>Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	-	-	117	-	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	20%	20%	20%	30%	
85	<i>Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	-	-	-	-	

(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 as at July 31, 2020 (\$750 million as at April 30, 2020, January 31, 2020 and October 31, 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 1.0% (commencing April 2020).

CC2: Reconciliation of regulatory capital to balance sheet


Condensed balance sheet (in \$MM)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q3 2020	Q3 2020	
Assets			
Cash and deposits with financial institutions	59,041	58,969	
Precious metals	2,743	2,743	
Trading assets			
Securities	111,855	111,848	
- <i>Investment in own shares</i>		5	<i>a</i>
- <i>Other trading securities</i>		111,843	
Loans	10,864	10,864	
Other	1,035	1,035	
	123,754	123,747	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	126,460	126,460	
Derivative financial instruments	55,632	55,632	
Investment securities	122,565	121,648	
- <i>Significant investments in Additional Tier 1 capital and other financial institutions reflected in regulatory capital</i>		-	<i>b</i>
- <i>Other securities</i>		121,648	
Loans			
Residential mortgages	277,522	277,423	
Personal loans	94,286	94,276	
Credit cards	15,350	15,350	
Business and government	233,414	233,408	
	620,572	620,457	
Allowance for credit losses	7,221	7,219	
- <i>General Allowance reflected in Tier 2 capital</i>		1,170	<i>c</i>
- <i>Shortfall of allowances to expected loss</i>		-	<i>ee</i>
- <i>Excess of allowances to expected loss</i>		697	<i>d</i>
- <i>ECL transitional adjustment</i>		1,172	<i>gg</i>
- <i>Allowances not reflected in regulatory capital</i>		4,180	

CC2: Reconciliation of regulatory capital to balance sheet


Condensed balance sheet (in \$MM)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q3 2020	Q3 2020	
Other			
Customers' liability under acceptances, net of allowance	15,963	15,963	
Property and equipment	6,025	6,024	
Investments in associates	2,399	2,803	
- 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		2,803	
Goodwill and other intangible assets	17,136	17,462	
- Goodwill		9,409	g
- Imputed goodwill for Significant Investments		326	g
- Intangibles (excl computer software)		5,362	h
- Computer software intangibles		2,365	i
Deferred tax assets	2,164	2,163	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		247	k
- Deferred tax assets not deducted from regulatory capital		1,916	
Other Assets	22,639	20,300	
- Defined pension fund assets		282	l
- Other assets		20,018	
Total other	66,326	64,715	
Total assets	1,169,872	1,167,152	

CC2: Reconciliation of regulatory capital to balance sheet


Condensed balance sheet (in \$MM)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q3 2020	Q3 2020	
Liabilities			
Deposits			
Personal	242,876	242,876	
Business and government	482,050	482,050	
- <i>Investment in own Tier 2 instruments</i>		-	ff
- <i>Other deposits from Business and government</i>		482,050	
Financial institutions	43,067	43,067	
	767,993	767,993	
Financial instruments designated at fair value through profit and loss	17,522	17,522	
Other			
Acceptances	16,071	16,071	
Obligations related to securities sold short	33,913	33,913	
Derivative financial instruments	54,698	54,698	
Obligations related to securities sold under repurchase agreements and securities lent	137,351	137,351	
Subordinated debentures	7,336	7,336	
- <i>Regulatory capital amortization of maturing debentures</i>		50	
- <i>Subordinated debentures used for regulatory capital</i>		7,286	
- <i>of which: are included in Tier 2 capital</i>		6,979	m
- <i>of which: are subject to phase out included in Tier 1 capital (20%)</i>		307	
- <i>of which: are subject to phase out not included in Tier 1 capital</i>		-	
Other liabilities	64,413	61,693	
- <i>Liquidity reserves</i>		5	o
- <i>Gains/losses due to changes in own credit risk including DVA on derivatives</i>		(35)	p
- <i>Deferred tax liabilities</i>		1,084	
- <i>Intangible assets (excl. computer software and mortgage servicing rights)</i>		1,487	q
- <i>Intangible assets - computer software</i>		339	r
- <i>Defined benefit pension fund assets</i>		94	s
- <i>Other deferred tax liabilities</i>		(836)	
- <i>Other liabilities</i>		60,639	
Total other	313,782	311,062	
Total liabilities	1,099,297	1,096,577	

CC2: Reconciliation of regulatory capital to balance sheet



Condensed balance sheet (in \$MM)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q3 2020	Q3 2020	
Equity			
Common equity			
Common shares	18,236	18,236	u
- of which: amount eligible for CET1		18,236	
- of which: amount eligible for AT1		-	
Retained earnings	45,689	45,689	v
Accumulated other comprehensive income	(1,402)	(1,402)	w
- Cash flow hedging reserve		821	x
- Other		(2,223)	
Other reserves	360	360	
- portion allowed for inclusion into CET1		42	y
- portion not allowed for regulatory capital		318	
Total common equity	62,883	62,883	
Preferred shares and other equity instruments	5,308	5,308	
- of which: are qualifying Tier 1 capital		4,899	z
- of which: are subject to phase out and included in Tier 1 capital (20%)		409	aa
- of which: are subject to phase out and not included into Tier 1 capital		-	
Total equity attributable to equity holders of the Bank	68,191	68,191	
Non-controlling interests in subsidiaries	2,384	2,384	
- portion allowed for inclusion into CET1		1,819	bb
- portion allowed for inclusion into Tier 1 capital		151	cc
- portion allowed for inclusion into Tier 2 capital		123	dd
- portion not allowed for regulatory capital		291	
Total equity	70,575	70,575	
Total liabilities and equity	1,169,872	1,167,152	

(1) Consolidated Statement of Financial Position as reported in the Third 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: \$251MM, equity: \$406MM), Scotia Life Insurance Company (assets: \$7MM, equity: \$20MM), Scotia Reinsurance Limited (assets: \$21MM, equity: \$94MM), Scotia Jamaica Life Insurance Co. Ltd (assets: \$508MM, equity: \$86MM), Scotia Life Trinidad and Tobago Ltd (assets: \$411MM, equity: \$74MM), Scotia Insurance Caribbean Ltd. (assets: \$0.3MM, equity: \$15MM), and MD Life Insurance Company (assets: \$2,219MM, equity: \$15MM).

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


(in \$MM)		a	a ₂	a ₃	a ₄
		Q3 2020 Amounts	Q2 2020 Amounts	Q1 2020 Amounts	Q4 2019 Amounts
Regulatory capital elements of TLAC and adjustments					
1	Common Equity Tier 1 capital (CET1)	48,689	48,543	47,804	46,578
2	Additional Tier 1 capital (AT1) before TLAC adjustments	6,209	4,502	4,633	4,725
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	6,209	4,502	4,633	4,725
6	Tier 2 capital (T2) before TLAC adjustments	9,276	9,478	8,955	8,549
7	Amortized portion of T2 instruments where remaining maturity > 1 year	50	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
9	Other adjustments	-	-	-	(2)
10	T2 instruments eligible under the TLAC framework	9,326	9,478	8,955	8,547
11	TLAC arising from regulatory capital	64,224	62,523	61,392	59,850
Non-regulatory capital elements of TLAC					
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.	26,281	24,100	17,578	10,905
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	26,281	24,100	17,578	10,905
Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	90,505	86,623	78,970	70,755
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	(91)	(157)	(135)	(20)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC after deductions	90,414	86,466	78,835	70,735
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	430,542	446,173	420,694	421,185
24	Leverage exposure measure	1,193,840	1,199,022	1,300,001	1,230,648
TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	21.0%	19.4%	18.7%	16.8%
26	TLAC (as a percentage of leverage exposure)	7.6%	7.2%	6.1%	5.7%
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 (most junior)	2	3	4	5	6 (most senior)	
Q3 2020								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 Instruments Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	18,236	2,059	3,249	7,149	27,849	-	58,542
3	Subset of row 2 that are excluded liabilities	5	-	-	-	91	-	96
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	18,231	2,059	3,249	7,149	27,758	-	58,446
5	Subset of row 4 that are <i>potentially</i> eligible as TLAC	18,231	2,059	3,249	7,149	26,381	-	57,069
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	232	-	232
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	245	19,051	-	19,296
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,799	3,106	-	9,905
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	105	3,992	-	4,097
10	Subset of row 5 that is perpetual securities	18,231	2,059	3,249	-	-	-	23,539

Q2 2020								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 Instruments Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	18,231	2,059	1,560	7,294	25,978	-	55,122
3	Subset of row 2 that are excluded liabilities	-	1	-	-	159	-	160
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	18,231	2,058	1,560	7,294	25,819	-	54,962
5	Subset of row 4 that are potentially eligible as TLAC	18,231	2,058	1,560	7,294	24,418	-	53,561
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	224	-	224
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	17,468	-	17,468
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	7,178	3,186	-	10,364
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	116	3,540	-	3,656
10	Subset of row 5 that is perpetual securities	18,231	2,058	1,560	-	-	-	21,849

TLAC3: Resolution entity – creditor ranking at legal entity level


(in \$MM)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
Q1 2020								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 Instruments Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	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 potentially 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

Q4 2019								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 Instruments Stated value	Subordinated Debt Par value	Bail-in Debt (1) Par value	Other Liabilities (2)	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

(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 ₂	a ₃	a ₄
		Q3 2020	Q2 2020	Q1 2020	Q4 2019
1	Total consolidated assets as per published financial statements	1,169,872	1,247,073	1,154,022	1,086,161
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,720)	(2,927)	(3,130)	(3,686)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,959)	(3,217)	(3,478)	(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	(972)	(11,525)	13,604	15,341
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	12,446	12,127	10,589	10,282
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	145,294	140,280	145,393	144,174
8	Other adjustments ⁽¹⁾	(127,121)	(182,789)	(16,999)	(18,288)
9	Leverage ratio exposure measure	1,193,840	1,199,022	1,300,001	1,230,648

(1) Commencing Q2 2020, amount includes temporary leverage ratio exposure exemptions (Q3: \$110.2 billion, Q2: \$165.7 billion) in accordance with OSFI's COVID-19 capital relief measures and asset amounts deducted in determining Basel III Tier 1 capital.

(in \$MM)		a	a ₂	a ₃	a ₄
		Q3 2020	Q2 2020	Q1 2020	Q4 2019
On-balance sheet exposures ⁽¹⁾					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	871,881	879,424	957,900	909,841
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)	(8,151)	(10,514)	(6,842)	(5,013)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(16,901)	(17,068)	(16,999)	(18,288)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	846,829	851,842	934,059	886,540
Derivative exposures					
6	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	33,376	34,576	32,791	27,716
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	26,500	25,878	27,928	28,651
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	4,009	4,471	4,354	3,681
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(1,074)	(1,318)	(1,545)	(1,574)
11	Total derivative exposures (sum of rows 6 to 10)	62,811	63,607	63,528	58,474
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	146,621	146,650	158,864	139,571
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(20,161)	(15,484)	(12,432)	(8,393)
14	CCR exposure for SFT assets	12,446	12,127	10,589	10,282
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	138,906	143,293	157,021	141,460
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	468,438	465,184	474,224	463,282
18	(Adjustments for conversion to credit equivalent amounts)	(323,144)	(324,904)	(328,831)	(319,108)
19	Off-balance sheet items (sum of rows 17 and 18)	145,294	140,280	145,393	144,174
Capital and total exposures					
20	Tier 1 capital	54,898	53,045	52,437	51,304
20a	Tier 1 capital with transitional arrangements for ECL provisioning not applied	53,726	52,599	52,437	51,304
21	Total exposures (sum of rows 5, 11, 16 and 19)	1,193,840	1,199,022	1,300,001	1,230,648
Leverage ratio					
22	Basel III leverage ratio	4.6%	4.4%	4.0%	4.2%
22a	Leverage Ratio with transitional arrangements for ECL provisioning not applied	4.5%	4.4%	4.0%	4.2%

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$126,460MM), derivative financial instruments (\$55,632MM), assets outside the regulatory scope of consolidation (\$2,720MM).

CR1: Credit quality of assets ⁽¹⁾


(in \$MM)		a	b	c	d	e	f	g
		Gross carrying values of ⁽²⁾		Allowances/ impairments ⁽⁴⁾	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 ⁽³⁾	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Q3 2020								
1	Loans ⁽⁵⁾	5,196	678,680	7,094	1,425	3,648	2,021	676,782
2	Debt Securities	222	116,619	-	-	-	-	116,841
3	Off-balance sheet exposures ⁽⁶⁾	293	235,501	90	-	11	79	235,704
4	Total	5,711	1,030,800	7,184	1,425	3,659	2,100	1,029,327
Q2 2020								
1	Loans ⁽⁵⁾	4,887	744,362	5,878	1,257	2,861	1,760	743,371
2	Debt Securities	231	113,999	-	-	-	-	114,230
3	Off-balance sheet exposures ⁽⁶⁾	483	222,903	37	-	12	25	223,349
4	Total	5,601	1,081,264	5,915	1,257	2,873	1,785	1,080,950
Q1 2020								
1	Loans ⁽⁵⁾	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 ⁽⁶⁾	395	233,182	51	5	7	39	233,526
4	Total	5,278	987,543	4,965	1,229	2,407	1,329	987,856
Q4 2019								
1	Loans ⁽⁵⁾	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 ⁽⁶⁾	612	231,712	55	6	18	31	232,269
4	Total	5,732	959,807	4,990	1,297	2,436	1,257	960,549

(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⁽¹⁾



(in \$MM)		a	a ₂	a ₃	a ₄
		Q3 2020	Q2 2020	Q1 2020	Q4 2019
1	Defaulted loans and debt securities - Beginning of Quarter ⁽²⁾	5,601	5,278	5,732	5,946
2	Loans and debt securities that have defaulted since the last reporting period	1,061	1,268	1,166	1,048
3	Returned to non-defaulted status ⁽³⁾	(141)	(48)	(198)	(70)
4	Amounts written off	(855)	(828)	(963)	(886)
5	Other changes ⁽⁴⁾	45	(69)	(459)	(306)
6	Defaulted loans and debt securities - End of Quarter ⁽²⁾	5,711	5,601	5,278	5,732

(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 ⁽¹⁾	Exposures to be secured ⁽¹⁾	Exposures secured by collateral ^{(2) (3)}	Exposures secured by financial guarantees ⁽⁴⁾	Exposures secured by credit derivatives
Q3 2020						
1	Loans ⁽⁵⁾	256,557	420,225	321,676	98,549	-
2	Debt Securities	81,922	34,919	-	34,919	-
3	Total	338,479	455,144	321,676	133,468	-
4	Of which defaulted	1,811	1,822	1,505	317	-

Q2 2020						
1	Loans ⁽⁵⁾	325,517	417,854	323,473	94,381	-
2	Debt Securities	81,891	32,339	-	32,339	-
3	Total	407,408	450,193	323,473	126,720	-
4	Of which defaulted	1,559	1,912	1,570	341	-

Q1 2020						
1	Loans ⁽⁵⁾	267,558	413,624	324,174	89,450	-
2	Debt Securities	51,172	21,976	-	21,976	-
3	Total	318,730	435,600	324,174	111,426	-
4	Of which defaulted	1,570	1,778	1,413	365	-

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

(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
Q3 2020							
1	Bank	2,270	1,967	2,270	114	1,994	84%
2	Corporate	54,131	22,105	54,131	5,775	55,771	93%
3	Sovereign	7,692	80	7,692	5	896	12%
4	Real Estate Secured	46,645	468	46,645	-	18,503	40%
5	Other Retail	40,748	31,406	40,748	-	29,961	74%
6	Equity ⁽¹⁾	2,025	-	2,025	-	2,146	106%
7	Other Assets ⁽²⁾	61,365	-	61,365	-	15,330	25%
8	Total	214,876	56,026	214,876	5,894	124,601	56%

Q2 2020							
1	Bank	2,620	836	2,620	186	2,300	82%
2	Corporate	53,481	22,288	53,481	6,302	56,714	95%
3	Sovereign	6,629	141	6,629	4	983	15%
4	Real Estate Secured	45,073	386	45,073	-	18,083	40%
5	Other Retail	41,762	32,058	41,762	-	31,044	74%
6	Equity ⁽¹⁾	1,938	-	1,938	-	2,055	106%
7	Other Assets ⁽²⁾	70,948	-	70,948	-	16,033	23%
8	Total	222,451	55,709	222,451	6,492	127,212	56%

Q1 2020							
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 ⁽¹⁾	1,942	-	1,942	-	2,058	106%
7	Other Assets ⁽²⁾	68,247	-	68,247	-	14,773	22%
8	Total	219,787	58,134	219,787	6,391	126,023	56%

Q4 2019							
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 ⁽¹⁾	1,517	-	1,517	-	1,608	106%
7	Other Assets ⁽²⁾	60,984	-	60,984	-	11,223	18%
8	Total	216,198	52,223	216,198	6,983	125,205	56%

(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 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) ⁽¹⁾
	Q3 2020										
1	Bank	-	-	468	-	31	-	1,885	-	-	2,384
2	Corporate	3,909	-	412	-	35	-	55,306	244	-	59,906
3	Sovereign	5,905	-	2	-	1,788	-	2	-	-	7,697
4	Real Estate Secured	6,220	-	-	30,333	-	9,111	837	144	-	46,645
5	Other Retail	488	-	622	-	-	39,287	310	41	-	40,748
6	Equity ⁽²⁾	-	-	-	-	-	-	2,025	-	-	2,025
7	Other Assets ⁽³⁾	47,718	-	-	-	-	-	13,501	-	146	61,365
8	Total	64,240	-	1,504	30,333	1,854	48,398	73,866	429	146	220,770

Q2 2020											
1	Bank	-	-	629	-	5	-	2,172	-	-	2,806
2	Corporate	2,891	-	313	-	3	-	56,428	148	-	59,783
3	Sovereign	4,667	-	2	-	1,964	-	-	-	-	6,633
4	Real Estate Secured	6,014	-	-	28,828	-	9,261	817	153	-	45,073
5	Other Retail	196	-	480	-	-	40,658	374	54	-	41,762
6	Equity ⁽²⁾	-	-	-	-	-	-	1,938	-	-	1,938
7	Other Assets ⁽³⁾	56,618	-	-	-	-	-	14,182	-	148	70,948
8	Total	70,386	-	1,424	28,828	1,972	49,919	75,911	355	148	228,943

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 ⁽²⁾	-	-	-	-	-	-	1,942	-	-	1,942
7	Other Assets ⁽³⁾	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

Q4 2019											
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 ⁽²⁾	-	-	-	-	-	-	1,517	-	-	1,517
7	Other Assets ⁽³⁾	50,906	-	454	-	-	-	9,493	-	131	60,984
8	Total	64,258	-	1,811	30,517	1,522	54,029	70,440	473	131	223,181

(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 Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF ⁽¹⁾	e Average PD ⁽²⁾	f Number of obligors ⁽³⁾	g Average LGD ⁽⁴⁾	h Average maturity ⁽⁵⁾	i RWA ⁽¹⁾⁽⁶⁾⁽⁹⁾	j RWA density ⁽⁷⁾	k EL ⁽¹⁾	l Provisions ⁽⁸⁾
Q3 2020													
Retail - insured exposures secured by residential real estate													
	0.00 to <0.15	32,087	-		82,838	0.00%	208,869	22.37%		323	0.4%	1	
	0.15 to <0.25	30,804	-		1,961	0.23%	142,884	21.21%		198	10.1%	1	
	0.25 to <0.50	-	-		-		-			-		-	
	0.50 to <0.75	606	-		-		3,167			-		-	
	0.75 to <2.50	19,944	-		279	0.93%	85,710	14.45%		51	18.3%	-	
	2.50 to <10.00	732	-		-		3,484			-		-	
	10.00 to <100.00	609	-		-		2,942			-		-	
	100.00 (Default)	296	-		-		1,750			-		-	
	Sub-total	85,078	-	-	85,078	0.01%	448,806	22.32%		572	0.7%	2	19
Retail - uninsured exposures secured by residential real estate													
	0.00 to <0.15	47,993	38,036	38%	62,488	0.06%	587,497	19.74%		2,052	3.3%	7	
	0.15 to <0.25	66,644	8,355	33%	69,400	0.22%	382,148	20.66%		6,379	9.2%	31	
	0.25 to <0.50	22	-		22	0.38%	1,117	55.92%		8	36.4%	-	
	0.50 to <0.75	4,664	1,149	48%	5,210	0.64%	62,449	33.25%		1,702	32.7%	11	
	0.75 to <2.50	42,219	160	55%	42,308	1.21%	136,852	20.34%		12,706	30.0%	105	
	2.50 to <10.00	1,012	22	57%	1,025	6.42%	8,783	23.11%		903	88.1%	14	
	10.00 to <100.00	701	6	95%	707	21.07%	4,606	20.57%		800	113.2%	30	
	100.00 (Default)	290	-		290	100.00%	22,629	61.71%		1,509	520.3%	65	
	Sub-total	163,545	47,728	38%	181,450	0.68%	1,206,081	20.71%		26,059	14.4%	263	150

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


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF ⁽¹⁾	e Average PD ⁽²⁾	f Number of obligors ⁽³⁾	g Average LGD ⁽⁴⁾	h Average maturity ⁽⁵⁾	i RWA ⁽¹⁾⁽⁶⁾⁽⁹⁾	j RWA density ⁽⁷⁾	k EL ⁽¹⁾	l Provisions ⁽⁸⁾
Retail - qualifying revolving (QRRE)	0.00 to <0.15	837	21,156	61%	13,726	0.04%	987,964	74.53%		330	2.4%	5	
	0.15 to <0.25	495	14,282	61%	9,188	0.18%	1,779,737	74.87%		727	7.9%	13	
	0.25 to <0.50	3,336	5,451	71%	7,201	0.27%	346,283	81.34%		856	11.9%	16	
	0.50 to <0.75	287	352	106%	659	0.63%	20,607	43.56%		81	12.3%	2	
	0.75 to <2.50	5,235	6,309	71%	9,742	1.29%	1,067,867	83.19%		3,939	40.4%	106	
	2.50 to <10.00	3,454	1,114	89%	4,443	5.38%	635,760	86.52%		5,051	113.7%	207	
	10.00 to <100.00	792	35	239%	876	25.68%	168,313	84.02%		1,907	217.7%	187	
	100.00 (Default)	101	-		101	100.00%	673,860	88.30%		486	481.2%	53	
	Sub-total	14,537	48,699	64%	45,936	1.61%	5,680,391	78.43%		13,377	29.1%	589	836
Other Retail Exposures	0.00 to <0.15	6,167	895	63%	6,728	0.09%	342,833	52.41%		838	12.5%	3	
	0.15 to <0.25	-	4	62%	3	0.18%	25	77.96%		1	33.3%	-	
	0.25 to <0.50	7,274	211	80%	7,443	0.29%	327,027	56.10%		2,282	30.7%	12	
	0.50 to <0.75	1,120	2,186	105%	3,409	0.63%	11,890	43.56%		1,279	37.5%	9	
	0.75 to <2.50	12,754	59	95%	12,810	1.18%	472,615	59.61%		8,622	67.3%	91	
	2.50 to <10.00	3,072	1	104%	3,074	5.00%	123,574	63.08%		3,032	98.6%	95	
	10.00 to <100.00	722	1	107%	723	27.22%	29,224	57.29%		1,033	142.9%	113	
	100.00 (Default)	208	-		208	100.00%	19,781	90.56%		1,135	545.7%	103	
	Sub-total	31,317	3,357	92%	34,398	2.21%	1,326,969	56.30%		18,222	53.0%	426	478
Total		294,477	99,784	52%	346,862	0.79%	8,662,247	32.28%		58,230	16.8%	1,280	1,483

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


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF ⁽¹⁾	e Average PD ⁽²⁾	f Number of obligors ⁽³⁾	g Average LGD ⁽⁴⁾	h Average maturity ⁽⁵⁾	i RWA ⁽¹⁾⁽⁶⁾⁽⁹⁾	j RWA density ⁽⁷⁾	k EL ⁽¹⁾	l Provisions ⁽⁸⁾
Q2 2020													
Retail - insured exposures secured by residential real estate													
	0.00 to <0.15	31,151	-		80,324	0.00%	206,956	22.77%		348	0.4%	1	
	0.15 to <0.25	28,259	-		1,911	0.23%	132,314	21.50%		196	10.3%	1	
	0.25 to <0.50	-	-		-		-			-		-	
	0.50 to <0.75	636	-		-		3,314			-		-	
	0.75 to <2.50	20,361	-		292	0.93%	88,004	14.70%		54	18.5%	-	
	2.50 to <10.00	886	-		-		4,107			-		-	
	10.00 to <100.00	911	-		-		4,231			-		-	
	100.00 (Default)	323	-		-	100.00%	1,870	105.00%		-		-	
	Sub-total	82,527	-	-	82,527	0.01%	440,796	22.71%		598	0.7%	2	16
Retail - uninsured exposures secured by residential real estate													
	0.00 to <0.15	47,999	36,562	38%	61,928	0.06%	583,536	19.75%		2,035	3.3%	7	
	0.15 to <0.25	63,066	8,113	33%	65,763	0.22%	368,786	21.03%		6,137	9.3%	29	
	0.25 to <0.50	22	-		22	0.38%	1,061	56.04%		8	36.4%	-	
	0.50 to <0.75	4,774	1,365	48%	5,426	0.64%	66,350	33.54%		1,790	33.0%	12	
	0.75 to <2.50	43,972	230	50%	44,086	1.29%	147,022	20.61%		13,974	31.7%	119	
	2.50 to <10.00	1,335	38	49%	1,354	6.44%	10,484	23.35%		1,214	89.7%	19	
	10.00 to <100.00	1,130	18	70%	1,142	22.14%	7,069	21.33%		1,342	117.5%	53	
	100.00 (Default)	304	1,134	0%	304	100.00%	22,361	56.44%		1,531	503.6%	56	
	Sub-total	162,602	47,460	37%	180,025	0.79%	1,206,669	20.95%		28,031	15.6%	295	128

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


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF ⁽¹⁾	e Average PD ⁽²⁾	f Number of obligors ⁽³⁾	g Average LGD ⁽⁴⁾	h Average maturity ⁽⁵⁾	i RWA ⁽¹⁾⁽⁶⁾⁽⁹⁾	j RWA density ⁽⁷⁾	k EL ⁽¹⁾	l Provisions ⁽⁸⁾
Retail - qualifying revolving (QRRE)	0.00 to <0.15	940	20,805	61%	13,671	0.04%	975,415	74.09%		326	2.4%	5	
	0.15 to <0.25	372	14,548	62%	9,345	0.18%	1,772,650	74.80%		739	7.9%	13	
	0.25 to <0.50	3,461	5,237	72%	7,250	0.27%	343,223	81.42%		863	11.9%	16	
	0.50 to <0.75	371	344	106%	736	0.63%	23,032	43.56%		90	12.2%	2	
	0.75 to <2.50	5,368	6,402	73%	10,059	1.30%	1,082,835	83.17%		4,086	40.6%	110	
	2.50 to <10.00	3,560	1,195	91%	4,650	5.38%	655,953	86.46%		5,285	113.7%	217	
	10.00 to <100.00	881	52	207%	987	28.01%	190,417	84.09%		2,146	217.4%	230	
	100.00 (Default)	123	6,897	0%	123	100.00%	662,274	86.60%		544	442.3%	66	
	Sub-total	15,076	55,480	57%	46,821	1.77%	5,705,799	78.31%		14,079	30.1%	659	725
Other Retail Exposures	0.00 to <0.15	6,417	862	63%	6,959	0.09%	358,173	52.25%		869	12.5%	3	
	0.15 to <0.25	-	4	60%	3	0.18%	25	78.39%		1	33.3%	-	
	0.25 to <0.50	7,160	159	81%	7,288	0.29%	328,010	56.02%		2,233	30.6%	12	
	0.50 to <0.75	1,150	1,956	105%	3,203	0.63%	11,486	43.56%		1,202	37.5%	9	
	0.75 to <2.50	12,055	58	93%	12,109	1.18%	460,089	59.92%		8,190	67.6%	87	
	2.50 to <10.00	2,957	2	97%	2,959	5.10%	123,033	63.25%		2,931	99.1%	94	
	10.00 to <100.00	1,088	-	297%	1,088	28.11%	43,378	56.67%		1,547	142.2%	174	
	100.00 (Default)	228	142	0%	228	100.00%	20,729	87.93%		983	431.1%	126	
	Sub-total	31,055	3,183	87%	33,837	2.58%	1,344,923	56.33%		17,956	53.1%	505	384
Total		291,260	106,123	49%	343,210	0.91%	8,698,187	32.69%		60,664	17.7%	1,461	1,253

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


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF ⁽¹⁾	e Average PD ⁽²⁾	f Number of obligors ⁽³⁾	g Average LGD ⁽⁴⁾	h Average maturity ⁽⁵⁾	i RWA ⁽¹⁾⁽⁶⁾⁽⁹⁾	j RWA density ⁽⁷⁾	k EL ⁽¹⁾	l Provisions ⁽⁸⁾
Q1 2020													
Retail - insured exposures secured by residential real estate													
	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%		-		-	
	Sub-total	78,873	-	-	78,873	0.01%	425,997	22.87%		578	0.7%	2	15
Retail - uninsured exposures secured by residential real estate													
	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	
	Sub-total	162,465	46,458	37%	179,451	0.77%	1,213,619	20.85%		27,224	15.2%	281	107

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


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF ⁽¹⁾	e Average PD ⁽²⁾	f Number of obligors ⁽³⁾	g Average LGD ⁽⁴⁾	h Average maturity ⁽⁵⁾	i RWA ⁽¹⁾⁽⁶⁾⁽⁹⁾	j RWA density ⁽⁷⁾	k EL ⁽¹⁾	l Provisions ⁽⁸⁾
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	
	Sub-total	15,939	53,990	57%	46,877	1.90%	5,701,680	78.89%		15,080	32.2%	703	624
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	
	Sub-total	31,509	3,058	87%	34,179	2.37%	1,362,189	56.22%		17,901	52.4%	472	306
Total		288,786	103,506	49%	339,380	0.91%	8,703,485	32.90%		60,783	17.9%	1,458	1,052

(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 ⁽¹⁾


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF	e Average PD (2)	f Number of obligors (3)	g Average LGD (4)	h Average maturity (5)	i RWA (6)	j RWA density (7)	k EL	l Provisions (8)
Q3 2020													
Sovereign													
	0.00 to <0.15	137,970	1,793	44%	138,916	0.02%	104	13.02%	1.96	3,538	2.5%	5	
	0.15 to <0.25	2,603	13	11%	2,604	0.20%	3	25.00%	2.97	745	28.6%	1	
	0.25 to <0.50	1,331	405	55%	1,553	0.36%	10	22.27%	1.82	425	27.3%	1	
	0.50 to <0.75	1,764	2	44%	1,765	0.63%	9	22.18%	1.60	618	35.0%	2	
	0.75 to <2.50	1,883	-	-	1,883	1.33%	4	19.57%	1.06	751	39.9%	5	
	2.50 to <10.00	306	1	50%	306	2.56%	5	7.07%	0.56	57	18.7%	1	
	10.00 to <100.00	419	-	-	419	17.86%	1	3.11%	0.33	64	15.3%	2	
	100.00 (Default)	223	-	-	223	100.00%	2	25.00%	4.20	-	0.0%	57	
	Sub-total	146,499	2,214	46%	147,669	0.26%	138	13.50%	1.95	6,198	4.2%	74	1
Bank													
	0.00 to <0.15	15,798	9,147	55%	21,242	0.06%	280	31.00%	1.01	2,441	11.5%	4	
	0.15 to <0.25	1,328	522	36%	1,517	0.20%	29	37.43%	0.53	433	28.5%	1	
	0.25 to <0.50	2,016	551	57%	1,992	0.37%	77	38.39%	0.63	779	39.1%	3	
	0.50 to <0.75	1,513	228	39%	1,601	0.52%	16	38.95%	0.45	866	54.1%	3	
	0.75 to <2.50	285	7	43%	288	1.33%	10	39.47%	0.31	197	68.4%	2	
	2.50 to <10.00	163	52	44%	186	2.58%	9	39.96%	1.03	183	98.6%	2	
	10.00 to <100.00	33	17	11%	-	34.44%	3	3.00%	1.00	-	16.6%	-	
	100.00 (Default)	125	3	50%	126	100.00%	5	31.77%	0.53	-	0.0%	41	
	Sub-total	21,261	10,527	54%	26,952	0.62%	429	32.54%	0.91	4,899	18.2%	56	7

CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail ⁽¹⁾


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF	e Average PD (2)	f Number of obligors (3)	g Average LGD (4)	h Average maturity (5)	i RWA (6)	j RWA density (7)	k EL	l Provisions (8)
Corporate - Other ⁽⁹⁾													
	0.00 to <0.15	56,804	115,787	55%	129,146	0.08%	1,810	39.34%	2.06	28,960	22.4%	39	
	0.15 to <0.25	14,675	25,346	51%	25,777	0.17%	1,185	44.63%	2.15	10,418	40.4%	20	
	0.25 to <0.50	56,115	52,706	44%	75,554	0.37%	4,630	49.27%	2.14	49,387	65.4%	139	
	0.50 to <0.75	25,428	16,458	42%	31,006	0.64%	2,838	46.39%	2.10	23,836	76.9%	91	
	0.75 to <2.50	5,595	6,401	43%	7,369	1.33%	749	38.98%	1.97	6,159	83.6%	38	
	2.50 to <10.00	4,080	2,439	44%	4,887	4.60%	424	37.05%	2.07	5,545	113.5%	79	
	10.00 to <100.00	702	965	63%	851	26.28%	84	33.20%	1.60	1,488	174.9%	78	
	100.00 (Default)	855	217	71%	964	100.00%	96	42.91%	1.80	2,794	289.8%	272	
	Sub-total	164,254	220,319	51%	275,554	0.77%	11,816	43.29%	2.09	128,587	46.7%	756	741
Corporate – Specialized Lending													
	0.00 to <0.15	3,434	5,275	56%	7,145	0.08%	120	40.99%	2.26	1,671	23.4%	2	
	0.15 to <0.25	4,648	3,547	57%	7,124	0.16%	206	40.19%	1.77	2,221	31.2%	5	
	0.25 to <0.50	11,914	7,755	52%	14,917	0.33%	718	37.89%	1.73	6,496	43.6%	19	
	0.50 to <0.75	1,027	664	23%	1,130	0.67%	107	44.86%	1.39	778	68.9%	3	
	0.75 to <2.50	50	24	26%	52	1.33%	14	53.73%	1.15	56	107.8%	-	
	2.50 to <10.00	78	24	11%	112	5.16%	6	47.72%	4.12	208	185.0%	2	
	10.00 to <100.00	337	37	74%	239	34.20%	14	37.80%	1.52	471	196.9%	32	
	100.00 (Default)	1	-	-	1	100.00%	1	44.00%	1.00	-	0.0%	1	
	Sub-total	21,489	17,326	53%	30,720	0.53%	1,186	39.46%	1.86	11,901	38.7%	64	35
Total		353,503	250,386	51%	480,895	0.59%	13,569	36.57%	1.97	151,585	31.5%	950	784

CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail ⁽¹⁾


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF	e Average PD (2)	f Number of obligors (3)	g Average LGD (4)	h Average maturity (5)	i RWA (6)	j RWA density (7)	k EL	l Provisions (8)
Q2 2020													
Sovereign													
	0.00 to <0.15	180,506	2,619	37%	181,610	0.01%	110	10.60%	1.50	2,893	1.6%	5	
	0.15 to <0.25	4,179	13	11%	4,180	0.20%	3	25.00%	2.34	1,052	25.2%	2	
	0.25 to <0.50	1,730	543	61%	2,063	0.39%	13	22.27%	1.93	597	29.0%	2	
	0.50 to <0.75	1,295	1	44%	1,296	0.67%	7	17.66%	1.59	381	29.4%	1	
	0.75 to <2.50	1,861	-	-	1,861	1.33%	4	14.55%	1.33	613	32.9%	4	
	2.50 to <10.00	232	1	50%	232	2.56%	4	6.49%	0.48	36	15.4%	-	
	10.00 to <100.00	444	-	-	444	17.86%	1	3.10%	0.59	69	15.5%	2	
	100.00 (Default)	231	1	100%	232	100.00%	2	25.00%	4.22	2	1.0%	58	
	Sub-total	190,478	3,178	41%	191,918	0.21%	144	11.12%	1.52	5,643	2.9%	74	1
Bank													
	0.00 to <0.15	15,440	9,294	52%	20,635	0.06%	298	31.20%	0.91	2,354	11.4%	5	
	0.15 to <0.25	1,848	232	64%	1,996	0.19%	34	37.20%	1.09	649	32.5%	1	
	0.25 to <0.50	2,215	777	54%	2,297	0.38%	88	38.31%	0.65	909	39.6%	3	
	0.50 to <0.75	1,207	198	44%	1,294	0.53%	17	38.96%	0.54	713	55.1%	3	
	0.75 to <2.50	250	6	43%	253	1.33%	10	39.38%	0.55	180	71.0%	1	
	2.50 to <10.00	12	2	44%	12	2.94%	8	39.45%	1.07	13	101.1%	-	
	10.00 to <100.00	36	15	13%	38	18.02%	4	32.89%	0.04	60	160.0%	2	
	100.00 (Default)	11	3	50%	9	100.00%	5	38.57%	1.97	1	11.7%	5	
	Sub-total	21,019	10,527	52%	26,534	0.20%	464	32.73%	0.88	4,879	18.4%	20	7

CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail ⁽¹⁾


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF	e Average PD (2)	f Number of obligors (3)	g Average LGD (4)	h Average maturity (5)	i RWA (6)	j RWA density (7)	k EL	l Provisions (8)
Corporate - Other ⁽⁹⁾													
	0.00 to <0.15	68,256	115,104	54%	138,392	0.08%	1,873	39.55%	2.11	31,583	22.8%	43	
	0.15 to <0.25	19,743	25,890	50%	30,737	0.17%	1,261	44.85%	2.37	12,798	41.6%	24	
	0.25 to <0.50	63,449	50,498	43%	81,801	0.37%	4,598	49.16%	2.18	53,348	65.2%	149	
	0.50 to <0.75	25,447	13,611	38%	29,846	0.64%	2,731	46.85%	2.15	23,357	78.3%	88	
	0.75 to <2.50	5,857	5,212	44%	7,367	1.33%	711	37.40%	2.05	5,993	81.4%	37	
	2.50 to <10.00	3,331	2,188	46%	4,003	3.67%	394	39.30%	2.26	4,586	114.6%	57	
	10.00 to <100.00	838	951	64%	990	27.21%	94	33.43%	1.62	1,688	170.5%	98	
	100.00 (Default)	926	422	75%	1,079	100.00%	99	42.50%	1.83	3,125	289.7%	305	
	Sub-total	187,847	213,876	50%	294,215	0.76%	11,761	43.45%	2.16	136,478	46.4%	801	662
Corporate – Specialized Lending													
	0.00 to <0.15	4,399	4,468	57%	7,701	0.08%	119	41.15%	2.37	1,867	24.2%	3	
	0.15 to <0.25	4,424	3,291	56%	6,910	0.16%	193	40.02%	1.82	2,192	31.7%	5	
	0.25 to <0.50	11,947	7,828	52%	14,767	0.33%	718	38.21%	1.76	6,522	44.2%	18	
	0.50 to <0.75	884	664	21%	981	0.68%	107	42.72%	1.33	638	65.1%	3	
	0.75 to <2.50	42	14	38%	43	1.33%	12	47.99%	1.19	41	95.5%	-	
	2.50 to <10.00	295	21	99%	238	6.26%	6	40.23%	3.44	385	161.9%	6	
	10.00 to <100.00	219	15	44%	198	22.89%	12	36.55%	1.29	390	197.2%	16	
	100.00 (Default)	1	-	-	1	100.00%	1	59.00%	1.00	9	781.8%	-	
	Sub-total	22,211	16,301	53%	30,839	0.44%	1,168	39.51%	1.92	12,044	39.1%	51	14
Total		421,555	243,882	50%	543,506	0.52%	13,537	34.29%	1.86	159,044	29.3%	946	684

CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail ⁽¹⁾


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF	e Average PD (2)	f Number of obligors (3)	g Average LGD (4)	h Average maturity (5)	i RWA (6)	j RWA density (7)	k EL	l Provisions (8)
Q1 2020													
Sovereign													
	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	
	Sub-total	117,744	2,633	41%	118,952	0.29%	144	11.82%	1.68	3,702	3.1%	69	1
Bank													
	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	
	Sub-total	25,100	11,819	54%	31,472	0.17%	461	28.77%	0.92	4,659	14.8%	18	5

CR6: IRB – Credit risk exposures by portfolio and PD range - Non-Retail ⁽¹⁾


(in \$MM)	PD scale	a Original on- balance sheet gross exposures	b Off- balance sheet exposures pre-CCF	c Average CCF	d EAD post- CRM and post-CCF	e Average PD (2)	f Number of obligors (3)	g Average LGD (4)	h Average maturity (5)	i RWA (6)	j RWA density (7)	k EL	l Provisions (8)
Corporate - Other ⁽⁹⁾													
	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	
	Sub-total	156,576	222,694	49%	266,528	0.61%	11,628	42.76%	2.20	120,037	45.0%	654	357
Corporate – Specialized Lending													
	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	
	Sub-total	20,319	17,160	54%	29,503	0.44%	1,126	39.39%	1.90	11,752	39.8%	40	17
Total		319,739	254,306	50%	446,455	0.48%	13,359	37.15%	1.95	140,150	31.4%	781	380

(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 \$1.3 billion EAD, \$0.2 billion RWA (\$1.5 billion EAD, \$0.2 billion RWA in Q2 2020; and \$0.9 billion EAD, \$0.1 billion RWA in Q1 2020).

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


(in \$MM)		Q3 2020		Q2 2020		Q1 2020		Q4 2019	
		a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
		Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾
1	Sovereign – FIRB	-	-	-	-	-	-	-	-
2	Sovereign – AIRB	6,198	6,198	5,643	5,643	3,702	3,702	4,006	4,006
3	Bank – FIRB	-	-	-	-	-	-	-	-
4	Bank – AIRB	4,899	4,899	4,879	4,879	4,659	4,659	4,898	4,898
5	Corporate – FIRB	-	-	-	-	-	-	-	-
6	Corporate – AIRB	128,384	128,384	136,254	136,254	119,900	119,900	120,806	120,806
7	Specialized lending – FIRB	-	-	-	-	-	-	-	-
8	Specialized lending – AIRB	11,901	11,901	12,044	12,044	11,752	11,752	10,748	10,748
9	Retail – qualifying revolving (QRRE)	13,377	13,377	14,079	14,079	15,080	15,080	13,784	13,784
10	Retail – residential mortgage exposures	26,631	26,631	28,629	28,629	27,802	27,802	27,549	27,549
11	Retail – SME	-	-	-	-	-	-	-	-
12	Other retail exposures	18,222	18,222	17,956	17,956	17,901	17,901	17,921	17,921
13	Equity – FIRB	-	-	-	-	-	-	-	-
14	Equity – AIRB	-	-	-	-	-	-	-	-
15	Purchased receivables – FIRB	-	-	-	-	-	-	-	-
16	Purchased receivables – AIRB	203	203	224	224	137	137	147	147
17	Total	209,815	209,815	219,708	219,708	200,933	200,933	199,859	199,859

(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 ₂	a ₃	a ₄
		Q3 2020	Q2 2020	Q1 2020	Q4 2019
1	RWA as at end of previous reporting period	219,708	200,933	199,859	194,719
2	Asset size ⁽¹⁾	(6,665)	12,796	1,904	4,677
3	Asset quality ⁽²⁾	418	1,729	(4,928)	1,140
4	Model updates ⁽³⁾	-	-	-	-
5	Methodology and policy ⁽⁴⁾	-	-	5,946	-
6	Acquisitions and disposals ⁽⁵⁾	(96)	-	(1,197)	(161)
7	Foreign exchange movements ⁽⁶⁾	(3,550)	4,250	148	(516)
8	Other ⁽⁷⁾	-	-	(799)	-
9	RWA as at end of reporting period	209,815	219,708	200,933	199,859

(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 ⁽¹⁾ - Q3 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 ⁽¹⁾ - Q2 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.

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach ⁽¹⁾


(in \$MM)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
Q3 2020							
1	CEM / SA-CCR (for derivatives)	811	1,257		1.40	2,892	1,068
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			18,860	1.40	26,058	7,484
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					39,725	5,006
5	VaR for SFTs					-	-
6	Total						13,558
Q2 2020							
1	CEM / SA-CCR (for derivatives)	1,058	1,485		1.40	3,556	1,386
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			19,484	1.40	26,880	10,342
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					41,439	4,844
5	VaR for SFTs					-	-
6	Total						16,572
Q1 2020							
1	CEM / SA-CCR (for derivatives)	692	1,344		1.40	2,848	1,139
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			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	Total						13,665
Q4 2019							
1	CEM / SA-CCR (for derivatives)	816	1,374		1.40	3,063	1,360
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			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	Total						13,395

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

(2) Includes OTC derivatives related transactions only.

CCR2: Credit valuation adjustment (CVA) capital charge


(in \$MM)		Q3 2020		Q2 2020		Q1 2020		Q4 2019	
		a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
		EAD post-CRM	RWA ⁽¹⁾	EAD post-CRM	RWA ⁽¹⁾	EAD post-CRM	RWA ⁽¹⁾	EAD post-CRM	RWA ⁽¹⁾
	Total portfolios subject to the Advanced CVA capital charge	28,802	5,743	30,163	7,488	24,890	5,558	24,971	6,537
1	(i) VaR component (including the 3×multiplier)		3,722		5,293		880		1,423
2	(ii) Stressed VaR component (including the multiplier) ⁽²⁾		2,021		2,195		4,678		5,114
3	All portfolios subject to the Standardized CVA capital charge	-	-	-	-	-	-	-	-
4	Total subject to the CVA capital charge	28,802	5,743	30,163	7,488	24,890	5,558	24,971	6,537

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

(2) Commencing Q2 2020, amount includes the impact on CVA RWA from the decrease in the SVaR multiplier.

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 ⁽¹⁾
Regulatory portfolio									
Q3 2020									
Sovereigns	-	-	-	6	-	-	-	-	6
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	-	62	-	-	62
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	1,967	-	-	1,967
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	-	-	-	6	-	2,029	-	-	2,035
Q2 2020									
Sovereigns	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	-	44	-	-	44
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	1,994	-	-	1,994
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	2,038	-	-	2,038
Q1 2020									
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 ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	-	-	-	17	-	1,475	-	-	1,492
Q4 2019									
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 ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	-	-	-	45	-	1,668	-	-	1,713

(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 ⁽¹⁾


(in \$MM)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA ⁽⁵⁾	RWA density ⁽⁶⁾
Q3 2020								
Sovereign								
	0.00 to <0.15	7,988	0.02%	53	15.66%	1.83	129	1.6%
	0.15 to <0.25	86	0.16%	3	24.21%	0.93	13	14.9%
	0.25 to <0.50	159	0.46%	2	25.00%	0.49	41	25.7%
	0.50 to <0.75	30	0.69%	2	25.00%	1.00	11	36.3%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	1	2.56%	1	25.00%	3.84	-	61.3%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	8,264	0.03%	61	15.96%	1.79	194	2.3%
Bank								
	0.00 to <0.15	10,845	0.06%	178	30.69%	1.22	1,073	9.9%
	0.15 to <0.25	3,801	0.16%	27	30.36%	0.20	613	16.1%
	0.25 to <0.50	512	0.32%	59	33.60%	1.57	192	37.5%
	0.50 to <0.75	53	0.56%	5	37.48%	0.37	27	51.3%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	2.56%	1	40.00%	1.00	-	98.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	15,211	0.10%	270	30.73%	0.98	1,905	12.5%
Corporate								
	0.00 to <0.15	32,593	0.07%	3,408	45.75%	0.59	4,266	13.1%
	0.15 to <0.25	3,333	0.17%	425	45.68%	1.31	956	28.7%
	0.25 to <0.50	4,286	0.34%	771	47.25%	2.40	2,036	47.5%
	0.50 to <0.75	1,853	0.67%	345	45.37%	1.75	1,218	65.7%
	0.75 to <2.50	700	1.33%	102	37.58%	2.45	507	72.5%
	2.50 to <10.00	302	4.27%	53	40.85%	1.91	333	110.1%
	10.00 to <100.00	98	18.07%	9	22.10%	2.38	111	113.0%
	100.00 (Default)	-	100.00%	1	44.00%	1.03	-	0.0%
	Sub-total	43,165	0.22%	5,114	45.65%	0.92	9,427	21.8%
Total		66,640	0.17%	5,445	38.56%	1.04	11,526	17.3%

CCR4: IRB – CCR exposures by portfolio and PD scale ⁽¹⁾


(in \$MM)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA ⁽⁵⁾	RWA density ⁽⁶⁾
Q2 2020								
Sovereign								
	0.00 to <0.15	8,811	0.02%	51	15.33%	1.73	221	2.5%
	0.15 to <0.25	159	0.16%	4	20.66%	0.57	20	12.5%
	0.25 to <0.50	143	0.46%	2	25.00%	0.55	38	26.1%
	0.50 to <0.75	4	0.69%	2	25.00%	1.20	1	37.7%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	1	2.56%	1	25.00%	5.00	1	90.9%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	9,118	0.03%	60	15.58%	1.69	281	3.1%
Bank								
	0.00 to <0.15	12,181	0.06%	172	31.00%	1.05	1,595	13.1%
	0.15 to <0.25	2,678	0.17%	30	30.55%	0.25	464	17.4%
	0.25 to <0.50	485	0.32%	62	34.24%	2.51	259	53.4%
	0.50 to <0.75	14	0.69%	3	30.00%	1.45	8	60.1%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	2.56%	2	40.00%	1.62	-	105.4%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	15,358	0.09%	269	31.02%	0.96	2,326	15.2%
Corporate								
	0.00 to <0.15	34,242	0.07%	3,489	45.73%	0.54	5,244	15.3%
	0.15 to <0.25	4,329	0.17%	493	45.70%	1.53	1,587	36.7%
	0.25 to <0.50	4,347	0.34%	739	47.25%	2.32	2,838	65.3%
	0.50 to <0.75	1,555	0.67%	350	48.97%	1.53	1,270	81.7%
	0.75 to <2.50	594	1.33%	109	41.85%	2.46	591	99.4%
	2.50 to <10.00	189	2.62%	38	48.16%	2.51	275	145.4%
	10.00 to <100.00	104	18.12%	12	21.69%	2.06	122	117.0%
	100.00 (Default)	1	100.00%	2	42.29%	1.02	-	0.0%
	Sub-total	45,361	0.20%	5,232	45.88%	0.87	11,927	26.3%
Total		69,837	0.15%	5,561	38.66%	1.00	14,534	20.8%

CCR4: IRB – CCR exposures by portfolio and PD scale ⁽¹⁾


(in \$MM)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA ⁽⁵⁾	RWA density ⁽⁶⁾
Q1 2020								
Sovereign								
	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%
	Sub-total	7,097	0.03%	61	15.56%	1.57	221	3.1%
Bank								
	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%
	Sub-total	13,774	0.09%	290	30.65%	0.98	2,076	15.1%
Corporate								
	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%
	Sub-total	40,169	0.16%	5,187	46.12%	0.74	9,884	24.6%
Total		61,040	0.13%	5,538	39.07%	0.89	12,181	20.0%

(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 ⁽¹⁾


(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 ^{(2) (3)}	Unsegregated ⁽²⁾	Segregated ⁽²⁾	Unsegregated ⁽²⁾		
Q3 2020						
Cash – domestic currency	11	2,213	-	1,732	6,756	3,058
Cash – other currencies	59	9,191	28	13,109	33,372	19,983
Domestic sovereign debt	19	196	-	2,273	663	3,696
Other sovereign debt	276	689	771	10,165	4,773	4,395
Government agency debt	-	703	198	3,606	2,254	7,919
Corporate bonds	125	64	-	728	20,013	28,891
Equity securities	-	-	4	-	25,506	16,627
Other collateral	-	-	-	-	19	-
Total	490	13,056	1,001	31,613	93,356	84,569
Q2 2020						
Cash – domestic currency	-	3,334	-	1,694	6,046	2,879
Cash – other currencies	-	9,606	132	15,261	37,014	24,985
Domestic sovereign debt	-	617	-	2,692	868	3,376
Other sovereign debt	-	967	826	30,412	4,757	4,573
Government agency debt	-	1,488	-	3,714	3,025	10,436
Corporate bonds	-	278	-	1,022	15,118	31,731
Equity securities	-	-	4	-	24,618	21,077
Other collateral	-	-	-	-	8	-
Total	-	16,290	962	54,795	91,454	99,057
Q1 2020						
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	-
Total	-	10,618	560	42,153	92,952	90,413
Q4 2019						
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	-
Total	-	8,955	473	16,429	87,638	75,098

(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.

(3) For Q3 2020 certain fair values of collateral received were identified as segregated. In prior periods, unsegregated collateral included both segregated and unsegregated collateral.

CCR6: Credit derivatives exposures


(in \$MM)	a	b
	Protection bought	Protection sold
Q3 2020		
Notionals		
Single-name credit default swaps	11,590	3,352
Index credit default swaps	-	-
Credit default swaps	11,590	3,352
Total return swaps	18,097	657
Credit options	-	-
Other credit derivatives	-	-
Total notionals	29,687	4,009
Fair values		
Positive fair value (asset)	472	28
Negative fair value (liability)	-	(38)
Q2 2020		
Notionals		
Single-name credit default swaps	11,533	3,949
Index credit default swaps	-	-
Credit default swaps	11,533	3,949
Total return swaps	17,600	522
Credit options	-	-
Other credit derivatives	-	-
Total notionals	29,133	4,471
Fair values		
Positive fair value (asset)	1,223	18
Negative fair value (liability)	-	(26)
Q1 2020		
Notionals		
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	-	-
Total notionals	26,833	4,354
Fair values		
Positive fair value (asset)	237	14
Negative fair value (liability)	-	(37)
Q4 2019		
Notionals		
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	-	-
Total notionals	23,049	3,682
Fair values		
Positive fair value (asset)	394	13
Negative fair value (liability)	-	(38)

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



(in \$MM)		a	a ₂	a ₃	a ₄
		Q3 2020	Q2 2020	Q1 2020	Q4 2019
1	RWA as at end of previous reporting period ⁽¹⁾	10,350	7,827	7,727	7,449
2	Asset size ⁽²⁾	17	2,007	284	250
3	Asset quality ⁽³⁾	212	137	(220)	28
4	Model updates ⁽⁴⁾	-	-	(5)	-
5	Methodology and policy ⁽⁵⁾	(2,731)	-	-	-
6	Acquisitions and disposals ⁽⁶⁾	-	-	-	-
7	Foreign exchange movements ⁽⁷⁾	(352)	379	41	-
8	Other ⁽⁸⁾	-	-	-	-
9	RWA as at end of current reporting period	7,496	10,350	7,827	7,727

(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.

(5) Changes due to methodological changes in calculations driven by changes in regulatory policy and/or regulatory oversight including interpretation. For Q3 2020, the amount includes the impact from the implementation of regulatory guidance for the maturity used within the calculation of counterparty credit default risk under IMM.

(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 ₂	b ₂	a ₃	b ₃	a ₄	b ₄
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
		Q3 2020		Q2 2020		Q1 2020		Q4 2019	
1	Exposures to QCCPs (total)		539		570		703		563
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	7,214	151	9,137	188	8,675	185	9,108	194
3	(i) OTC derivatives	505	10	736	15	517	10	1,084	22
4	(ii) Exchange-traded derivatives	4,623	99	4,779	101	5,247	117	5,811	128
5	(iii) Securities financing transactions	2,086	42	3,622	72	2,911	58	2,213	44
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-
7	Segregated initial margin	7,211		9,202		6,128		5,551	
8	Non-segregated initial margin	-	-	-	-	-	-	-	-
9	Pre-funded default fund contributions	687	388	745	382	622	518	566	369
10	Unfunded default fund contributions ⁽¹⁾	725	-	673	-	640	-	998	-
11	Exposures to non-QCCPs (total)		18		17		17		117
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	18	1	17	1	17	9	117
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 ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator			Sub-total	Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q3 2020											
1	Retail (total)	945	213	-	1,158	11,403	-	11,403	4,252	-	4,252
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	510	-	510	80	-	80
3	Credit Card	67	-	-	67	1,271	-	1,271	2,075	-	2,075
4	Consumer Receivables	-	-	-	-	2,227	-	2,227	980	-	980
5	Auto Loans/Leases	878	213	-	1,091	7,395	-	7,395	1,117	-	1,117
6	Wholesale (total)	-	-	-	-	7,823	-	7,823	1,707	-	1,707
	– of which										
7	Trade Receivables	-	-	-	-	4,624	-	4,624	-	-	-
8	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
9	Auto Wholesale/Rentals	-	-	-	-	1,602	-	1,602	719	-	719
10	Other Wholesale	-	-	-	-	1,597	-	1,597	938	-	938
11	Re-Securitization	-	-	-	-	-	-	-	50	-	50

Q2 2020											
1	Retail (total)	1,081	290	-	1,371	10,874	-	10,874	4,206	-	4,206
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	510	-	510	80	-	80
3	Credit Card	67	-	-	67	1,320	-	1,320	2,075	-	2,075
4	Consumer Receivables	-	-	-	-	1,796	-	1,796	964	-	964
5	Auto Loans/Leases	1,014	290	-	1,304	7,248	-	7,248	1,087	-	1,087
6	Wholesale (total)	-	-	-	-	8,419	-	8,419	706	-	706
	– of which										
7	Trade Receivables	-	-	-	-	5,144	-	5,144	-	-	-
8	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
9	Auto Wholesale/Rentals	-	-	-	-	2,275	-	2,275	461	-	461
10	Other Wholesale	-	-	-	-	1,000	-	1,000	193	-	193
11	Re-Securitization	-	-	-	-	-	-	-	52	-	52

SEC1: Securitization exposures in the banking book


(in \$MM)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q1 2020											
1	Retail (total)	1,212	336	-	1,548	10,732	-	10,732	4,325	-	4,325
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	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	Wholesale (total)	-	-	-	-	8,054	-	8,054	823	-	823
	– 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

Q4 2019											
1	Retail (total)	134	382	-	516	10,047	-	10,047	4,293	-	4,293
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	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	Wholesale (total)	-	-	-	-	8,051	-	8,051	780	-	780
	– 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

(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 ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator			Sub-total	Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q3 2020											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	62	-	62
	– of which										
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	5	-	5
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	56	-	56
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	40	-	40
	– of which										
7	Trade Receivables	-	-	-	-	-	-	-	-	-	-
8	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
9	Auto Wholesale/Rentals	-	-	-	-	-	-	-	32	-	32
10	Other Wholesale	-	-	-	-	-	-	-	8	-	8
11	Re-Securitization	-	-	-	-	-	-	-	-	-	-
Q2 2020											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	203	-	203
	– of which										
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	124	-	124
4	Consumer Receivables	-	-	-	-	-	-	-	-	-	-
5	Auto Loans/Leases	-	-	-	-	-	-	-	79	-	79
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	61	-	61
	– of which										
7	Trade Receivables	-	-	-	-	-	-	-	-	-	-
8	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
9	Auto Wholesale/Rentals	-	-	-	-	-	-	-	53	-	53
10	Other Wholesale	-	-	-	-	-	-	-	8	-	8
11	Re-Securitization	-	-	-	-	-	-	-	-	-	-

SEC2: Securitization exposures in the trading book



(in \$MM)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q1 2020											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	72	-	72
	– of which										
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	67	-	67
4	Consumer Receivables	-	-	-	-	-	-	-	-	-	-
5	Auto Loans/Leases	-	-	-	-	-	-	-	5	-	5
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-
Q4 2019											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	151	-	151
	– of which										
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	6	-	6
3	Credit Card	-	-	-	-	-	-	-	81	-	81
4	Consumer Receivables	-	-	-	-	-	-	-	53	-	53
5	Auto Loans/Leases	-	-	-	-	-	-	-	11	-	11
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-

(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%
Q3 2020																	
1 Total exposures ⁽¹⁾⁽²⁾	16,346	2,626	1,196	-	3	878	19,293	-	-	175	3,515	-	-	14	281	-	-
2 Traditional securitization	16,346	2,626	1,196	-	3	878	19,293	-	-	175	3,515	-	-	14	281	-	-
3 Of which securitization	16,346	2,626	1,196	-	3	878	19,293	-	-	175	3,515	-	-	14	281	-	-
4 Of which retail underlying	11,780	498	67	-	3	878	11,470	-	-	175	1,556	-	-	14	124	-	-
5 Of which wholesale	4,566	2,128	1,129	-	-	-	7,823	-	-	-	1,959	-	-	-	157	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q2 2020																	
1 Total exposures ⁽¹⁾⁽²⁾	16,834	2,779	758	-	3	1,014	19,360	-	-	195	3,341	-	-	16	268	-	-
2 Traditional securitization	16,834	2,779	758	-	3	1,014	19,360	-	-	195	3,341	-	-	16	268	-	-
3 Of which securitization	16,834	2,779	758	-	3	1,014	19,360	-	-	195	3,341	-	-	16	268	-	-
4 Of which retail underlying	11,190	695	67	-	3	1,014	10,941	-	-	195	1,547	-	-	16	124	-	-
5 Of which wholesale	5,644	2,084	691	-	-	-	8,419	-	-	-	1,794	-	-	-	144	-	-
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%
Q1 2020																	
1 Total exposures⁽¹⁾⁽²⁾	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⁽¹⁾⁽²⁾	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
Q3 2020																	
1 Total exposures ⁽¹⁾	3,157	1,295	1,396	88	23	-	5,168	791	-	-	1,647	341	-	-	131	27	-
2 Traditional securitization	3,157	1,295	1,396	88	23	-	5,168	791	-	-	1,647	341	-	-	131	27	-
3 Of which securitization	3,157	1,295	1,346	88	23	-	5,168	741	-	-	1,647	291	-	-	131	23	-
4 Of which retail underlying	2,439	963	822	28	-	-	4,252	-	-	-	1,129	-	-	-	90	-	-
5 Of which wholesale	718	332	524	60	23	-	916	741	-	-	518	291	-	-	41	23	-
6 Of which re-securitization	-	-	50	-	-	-	-	50	-	-	-	50	-	-	-	4	-
7 Of which senior	-	-	50	-	-	-	-	50	-	-	-	50	-	-	-	4	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q2 2020																	
1 Total exposures ⁽¹⁾	2,568	932	1,244	168	-	-	4,860	52	-	-	1,506	52	-	-	120	4	-
2 Traditional securitization	2,568	932	1,244	168	-	-	4,860	52	-	-	1,506	52	-	-	120	4	-
3 Of which securitization	2,568	932	1,192	168	-	-	4,860	-	-	-	1,506	-	-	-	120	-	-
4 Of which retail underlying	2,568	818	710	110	-	-	4,206	-	-	-	1,112	-	-	-	89	-	-
5 Of which wholesale	-	114	482	58	-	-	654	-	-	-	394	-	-	-	31	-	-
6 Of which re-securitization	-	-	52	-	-	-	-	52	-	-	-	52	-	-	-	4	-
7 Of which senior	-	-	52	-	-	-	-	52	-	-	-	52	-	-	-	4	-
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	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
Q1 2020																	
1 Total exposures ⁽¹⁾	2,613	931	1,604	-	-	-	5,090	58	-	-	1,599	58	-	-	128	5	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q4 2019																	
1 Total exposures ⁽¹⁾	2,429	1,042	1,561	41	-	-	5,016	57	-	-	1,606	57	-	-	128	5	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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							
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Common Equity Tier 1 (CET1) capital								
Opening amount	48,543	47,804	46,578	46,565	46,193	45,344	44,443	46,777
Net income attributable to equity holders of the Bank	1,355	1,309	2,287	2,201	1,864	2,189	2,136	2,179
Dividends paid to equity holders of the Bank	(1,113)	(1,156)	(1,117)	(1,158)	(1,087)	(1,127)	(1,070)	(1,108)
Shares issued	5	13	38	51	46	48	110	16
Shared repurchased/redeemed	-	(146)	(268)	(356)	(196)	(289)	(234)	(380)
Removal of own credit spread (net of tax)	577	(477)	123	(6)	(20)	29	(40)	(6)
ECL transitional adjustment	726	446						
Movements in other comprehensive income (OCI), excluding cash flow hedges	(1,516)	561	(1,188)	(734)	(1,044)	247	338	(556)
Currency translation differences	(1,036)	361	(941)	(805)	(778)	380	562	(566)
Debt and equity investments fair valued through OCI	293	(75)	64	(2)	51	50	77	(63)
Employee Benefits	(353)	(30)	(268)	46	(347)	(190)	(339)	81
Other	(420)	305	(43)	27	30	7	38	(8)
Goodwill and other intangible assets (deduction, net of related tax liability)	(8)	68	448	134	482	(150)	(182)	(2,384)
Other, including regulatory adjustments and transitional arrangements	120	121	903	(119)	327	(98)	(157)	(95)
Deferred tax assets that rely on future probability	20	4	15	9	15	12	13	8
IFRS 15 (2019) ⁽¹⁾	-	-	-	-	-	-	(58)	-
Threshold deductions	-	-	907	(84)	277	(112)	(125)	(270)
Other	100	117	(19)	(44)	35	2	13	167
Closing Amount	48,689	48,543	47,804	46,578	46,565	46,193	45,344	44,443
Other Additional Tier 1 capital								
Opening amount	4,502	4,633	4,726	4,806	5,516	5,525	5,744	5,763
Capital issuances	1,688	-	-	-	-	-	-	300
Redeemed capital	-	(265)	-	-	(650)	-	(300)	(350)
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	19	134	(93)	(80)	(60)	(9)	81	31
Closing Amount	6,209	4,502	4,633	4,726	4,806	5,516	5,525	5,744
Total Tier 1 capital	54,898	53,045	52,437	51,304	51,371	51,709	50,869	50,187
Tier 2 capital								
Opening amount	9,478	8,955	8,546	10,175	9,146	8,927	7,177	7,297
Capital issuances	-	-	-	-	1,500	-	1,750	-
Redeemed capital	(8)	-	-	(1,750)	(4)	(17)	-	-
Amortization adjustments	-	-	-	-	-	-	-	-
Other, including regulatory adjustments and transitional adjustments (NVCC)	(194)	523	409	121	(467)	236	-	(120)
Closing Amount	9,276	9,478	8,955	8,546	10,175	9,146	8,927	7,177
Total regulatory capital	64,174	62,523	61,392	59,850	61,546	60,855	59,796	57,364

(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 ⁽¹⁾							
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
RISK-WEIGHTED ASSETS: ⁽²⁾								
On-Balance Sheet Assets								
Cash Resources	3.0	3.1	2.9	2.9	3.5	3.4	3.6	3.9
Securities	12.6	11.3	9.5	7.4	7.7	7.8	7.7	7.9
Residential Mortgages	38.5	39.5	38.8	40.5	39.3	38.2	37.7	35.9
Loans								
- Personal Loans	58.8	60.6	62.8	62.4	62.5	60.5	60.9	59.3
- Non-Personal Loans	145.0	155.9	136.3	136.2	136.5	137.3	131.7	130.0
All Other	33.6	33.5	31.7	33.0	33.7	35.0	33.5	31.9
	291.5	303.9	282.0	282.4	283.2	282.2	275.1	268.9
Off-Balance Sheet Assets								
Indirect Credit Instruments	55.5	53.5	56.3	55.6	53.7	54.5	53.9	54.2
Derivative Instruments	14.0	18.8	14.2	15.3	13.9	13.6	13.9	13.0
	69.5	72.3	70.5	70.9	67.6	68.1	67.8	67.2
Total Credit Risk before AIRB scaling factor	361.0	376.2	352.5	353.3	350.8	350.3	342.9	336.1
AIRB Scaling factor ⁽³⁾	12.7	13.4	12.2	12.1	11.8	11.4	11.0	11.0
Total Credit Risk after AIRB scaling factor	373.7	389.6	364.7	365.4	362.6	361.7	353.9	347.1
Market Risk - Risk Assets Equivalent	9.3	9.5	9.6	8.7	7.8	7.0	9.0	8.4
Operational Risk - Risk Assets Equivalent	47.5	47.1	46.4	47.1	46.7	46.5	45.7	45.0
Regulatory Capital Floor Adjustment to CET1 RWA ⁽⁴⁾	-	-	-	-	-	-	-	-
CET1 Risk-Weighted Assets ⁽⁴⁾⁽⁵⁾	430.5	446.2	420.7	421.2	417.1	415.2	408.6	400.5
Tier 1 Risk-Weighted Assets ⁽⁴⁾⁽⁵⁾	430.5	446.2	420.7	421.2	417.1	415.2	408.6	400.7
Total Risk-Weighted Assets ⁽⁴⁾⁽⁵⁾	430.5	446.2	420.7	421.2	417.1	415.2	408.6	400.9
REGULATORY CAPITAL RATIOS (%):								
Common Equity Tier 1	11.3	10.9	11.4	11.1	11.2	11.1	11.1	11.1
Tier 1	12.8	11.9	12.5	12.2	12.3	12.5	12.5	12.5
Total	14.9	14.0	14.6	14.2	14.8	14.7	14.6	14.3

(1) Effective Q1 2018, the Bank fully adopted IFRS 9 (Financial Instruments).

(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.

(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 ⁽¹⁾ (in \$MM)	Q3 2020		Q2 2020	
	Credit Risk	Of which Counterparty Credit Risk	Credit Risk	Of which Counterparty Credit Risk
Credit risk-weighted assets as at beginning of Quarter	389,584	24,647	364,684	19,943
Book size ⁽²⁾	(8,859)	(1,494)	27,713	11,293
Book quality ⁽³⁾	643	224	(1,069)	(2,251)
Model updates ⁽⁴⁾	-	-	(515)	(515)
Methodology and policy ⁽⁵⁾⁽⁶⁾	(2,731)	(2,731)	(4,691)	(4,691)
Acquisitions and disposals	(312)	-	-	-
Foreign exchange movements	(4,643)	(788)	3,462	868
Other	-	-	-	-
Credit risk-weighted assets as at end of Quarter	373,682	19,858	389,584	24,647

(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), including regulatory interpretation.

(6) For Q3 2020, the amount includes the impact from the implementation of regulatory guidance for the maturity used within the calculation of counterparty credit default risk under IMM. For Q2 2020, the amount includes the impact on CVA RWA from the decrease in the SVaR multiplier.

Market Risk RWA (in \$MM)	Q3 2020	Q2 2020
Market risk-weighted assets as at beginning of Quarter	9,477	9,599
Movement in risk levels ⁽¹⁾	(182)	9,869
Model updates ⁽²⁾	53	(191)
Methodology and policy ⁽³⁾⁽⁴⁾	-	(9,800)
Acquisitions and disposals	-	-
Other	-	-
Market risk-weighted assets as at end of Quarter	9,348	9,477

(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).

(4) For Q2 2020, the amount includes the impact from the decrease in the SVaR multiplier and the removal of Funding Valuation Adjustment (FVA) hedges from market risk capital requirements.

Operational Risk RWA (in \$MM)	Q3 2020	Q2 2020
Operational risk-weighted assets as at beginning of Quarter	47,113	46,411
Acquisitions and disposals	(59)	-
Higher Revenue	459	702
Operational risk-weighted assets as at end of Quarter	47,513	47,113

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



(in \$billions)	Q3 2020					
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$127.4	\$166.9	\$105.6	\$17.1	\$13.5	\$430.5
Proportion of Bank	30%	39%	25%	4%	2%	100%
Comprised of:						
Credit risk	88%	88%	86%	64%	97%	87%
Market risk	- %	2%	5%	- %	8%	2%
Operational risk	12%	10%	9%	36%	-5%	11%

(in \$billions)	Q2 2020 ⁽¹⁾					
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$128.4	\$172.6	\$116.5	\$16.6	\$12.1	\$446.2
Proportion of Bank	29%	39%	26%	4%	2%	100%
Comprised of:						
Credit risk	88%	89%	86%	64%	99%	87%
Market risk	- %	1%	6%	- %	7%	2%
Operational risk	12%	10%	8%	36%	-6%	11%

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

CREDIT RISK EXPOSURES BY GEOGRAPHY⁽¹⁾⁽²⁾



Exposure at Default

(in \$MM)	Q3 2020					Q2 2020				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other ⁽³⁾			Drawn	Undrawn	Other ⁽³⁾		
Canada	166,775	50,249	37,910	367,333	622,267	172,112	45,556	40,605	362,991	621,264
USA	95,022	37,275	45,762	-	178,059	148,472	36,076	45,535	-	230,083
Chile	27,685	1,424	4,385	25,610	59,104	28,472	1,464	4,694	24,184	58,814
Mexico	23,555	1,063	3,104	11,582	39,304	24,435	868	2,927	11,000	39,230
Peru	21,236	849	3,278	9,569	34,932	21,878	722	3,173	10,410	36,183
Colombia	6,744	274	990	6,532	14,540	6,495	492	1,036	6,590	14,613
Other International										
Europe	23,607	6,495	18,852	-	48,954	25,311	6,660	20,082	-	52,053
Caribbean	17,017	1,631	1,506	12,974	33,128	18,091	1,674	1,705	14,169	35,639
Latin America (other)	13,413	519	407	617	14,956	14,478	456	337	661	15,932
All Other	22,542	4,866	7,253	38	34,699	24,541	4,911	6,630	40	36,122
Total	417,596	104,645	123,447	434,255	1,079,943	484,285	98,879	126,724	430,045	1,139,933

(in \$MM)	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Canada	554,841	549,233	537,512	523,215	517,036
USA	198,504	176,036	172,432	182,903	172,791
Chile	53,464	53,521	54,741	56,720	55,919
Mexico	40,643	37,969	37,128	38,005	36,332
Peru	33,345	32,954	32,317	33,737	30,088
Colombia	14,078	13,673	14,256	14,242	14,268
Other International					
Europe	55,036	45,885	42,202	41,874	44,626
Caribbean	32,702	38,636	39,151	40,825	38,772
Latin America (other)	13,517	12,402	12,747	12,601	12,207
All Other	33,371	33,215	32,791	31,894	33,286
Total	1,029,501	993,524	975,277	976,016	955,325

(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 ⁽¹⁾⁽²⁾



Exposure at Default

(in \$MM)	Q3 2020				Q2 2020			
	Drawn	Undrawn	Other ⁽³⁾	Total	Drawn	Undrawn	Other ⁽³⁾	Total
Non-Retail								
Less than 1 year	169,438	35,586	73,117	278,141	218,254	32,675	77,258	328,187
1 to 5 years	158,768	63,835	29,713	252,316	174,730	60,492	29,437	264,659
Over 5 Years	25,297	1,572	10,314	37,183	28,571	2,105	10,128	40,804
Total Non-Retail	353,503	100,993	113,144	567,640	421,555	95,272	116,823	633,650
Retail								
Less than 1 year	33,700	20,985	-	54,685	36,515	20,205	-	56,720
1 to 5 years	208,029	-	-	208,029	201,676	-	-	201,676
Over 5 Years	15,441	-	-	15,441	15,214	-	-	15,214
Revolving Credits ⁽⁴⁾	37,308	31,399	-	68,707	37,855	31,745	-	69,600
Total Retail	294,478	52,384	-	346,862	291,260	51,950	-	343,210
Total	647,981	153,377	113,144	914,502	712,815	147,222	116,823	976,860

(in \$MM)	Q1 2020	Q4 2019	Q3 2019	Q2 2019
Non-Retail				
Less than 1 year	272,021	240,217	230,979	233,111
1 to 5 years	218,770	212,909	212,331	212,906
Over 5 Years	36,538	34,307	28,482	28,868
Total Non-Retail	527,329	487,433	471,792	474,885
Retail				
Less than 1 year	59,747	61,736	60,038	58,231
1 to 5 years	195,007	192,344	188,817	185,000
Over 5 Years	15,100	15,488	15,493	14,975
Revolving Credits ⁽⁴⁾	69,526	68,923	68,223	67,124
Total Retail	339,380	338,491	332,571	325,330
Total	866,709	825,924	804,363	800,215

(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	Q3 2020		Q2 2020		Q1 2020		Q4 2019		Q3 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
	%	%	%	%	%	%	%	%	%	%
Non-Retail ⁽¹⁾⁽³⁾										
Corporate	0.13	0.36	0.09	0.37	0.06	0.38	0.03	0.45	0.04	0.49
Sovereign	-	0.07	-	0.07	-	0.07	-	0.06	-	0.06
Bank	-	0.14	-	0.13	-	0.10	-	0.08	-	0.09
Retail ⁽²⁾⁽³⁾										
Real Estate Secured	0.01	0.16	0.01	0.15	0.01	0.15	0.01	0.15	0.01	0.15
QRRE	3.35	3.76	3.46	3.71	3.32	3.98	3.18	3.83	2.93	3.88
Other Retail	0.63	1.64	0.63	1.57	0.63	1.64	0.62	1.55	0.59	1.61

- (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.
- (3) Expected losses are calculated using "through the business cycle" Basel risk parameters (PD, LGD, and EAD) on AIRB portfolio, which are estimated to include a long term time horizon. Actual losses are a "point in time" representation and reflect the current economic conditions. During an economic downturn PCL on impaired loans may exceed expected losses, and may fall below expected losses during times of economic growth.

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



Exposure Type	Q3 2020						Q2 2020					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %
Non-Retail ⁽¹⁾	0.66	0.24	40.31	28.38	48.85	17.61	0.65	0.22	40.28	27.46	49.09	23.42

(1) Reporting is on a one quarter lag basis. For reporting as of Q3/20, estimated parameters are based on portfolio averages at Q2/19 whereas actual parameters are based on averages of realized parameters during the subsequent four quarters (Q3/19 – Q2/20).

(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) ⁽¹⁾	Four-quarter period ending Q3 2020						Four-quarter period ending Q2 2020					
	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$
Residential real estate secured												
Residential mortgages												
Insured mortgages ⁽⁸⁾	0.71	0.47	-	-	-	-	0.75	0.47	-	-	-	-
Uninsured mortgages	0.56	0.32	19.07	10.82	-	-	0.57	0.31	18.93	10.25	-	-
Secured lines of credit	0.36	0.21	28.32	17.10	87	78	0.37	0.21	28.45	15.92	86	77
Qualifying revolving retail exposures	1.97	1.45	79.21	72.17	734	639	2.00	1.45	79.55	71.77	729	637
Other retail	1.75	1.14	60.96	54.31	6	6	1.83	1.11	60.85	53.52	6	6

(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 ⁽¹⁾


(in \$MM)	Q3 2020				Q2 2020				Q1 2020				Q4 2019			
Contract Types	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Amount ⁽³⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Amount ⁽³⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Amount ⁽³⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Amount ⁽³⁾
Interest Rate Contracts:																
Futures and Forward Rate Agreements	618,501	122	182	59	547,530	158	303	133	627,059	26	273	101	668,387	49	288	127
Swaps	4,160,586	8,575	9,522	2,966	4,350,506	7,485	9,455	3,919	4,060,298	5,603	6,544	2,295	3,852,031	5,345	6,369	2,145
Options Purchased	34,944	101	58	16	38,763	88	59	25	29,999	40	41	17	38,644	42	43	19
Options Written	38,315	-	37	10	40,352	-	29	13	30,562	-	21	9	33,315	-	26	10
Total	4,852,346	8,798	9,799	3,051	4,977,151	7,731	9,846	4,090	4,747,918	5,669	6,879	2,422	4,592,377	5,436	6,726	2,301
Foreign Exchange Contracts:																
Futures and Forwards	436,333	2,158	4,677	1,402	493,811	5,478	6,328	2,252	542,190	5,588	4,267	1,739	503,221	3,594	5,029	1,797
Swaps	531,972	1,388	7,143	1,832	515,196	1,318	6,904	2,622	469,233	3,562	6,703	2,609	455,837	2,188	7,099	2,762
Options Purchased	45,971	1,165	602	286	49,498	1,285	770	391	38,928	660	277	150	45,576	755	284	157
Options Written	45,430	-	29	4	49,755	-	32	6	38,985	-	35	9	45,353	-	35	8
Total	1,059,706	4,711	12,451	3,524	1,108,260	8,081	14,034	5,271	1,089,336	9,810	11,282	4,507	1,049,987	6,537	12,447	4,724
Other Derivatives Contracts:																
Equity	123,310	993	7,185	963	131,133	1,412	6,876	994	144,520	652	8,010	1,145	132,690	698	7,882	1,166
Credit	33,696	199	415	119	33,604	377	657	215	31,187	124	251	66	26,731	167	295	98
Other	89,962	2,137	4,229	622	131,953	2,511	4,538	719	116,730	1,205	4,428	519	131,084	693	4,775	513
Total	246,968	3,329	11,829	1,704	296,690	4,300	12,071	1,928	292,437	1,981	12,689	1,730	290,505	1,558	12,952	1,777
Credit Valuation Adjustment⁽²⁾				5,743				7,488				5,558				6,537
Total Derivatives after Netting and Collateral	6,159,020	16,838	34,079	14,022	6,382,101	20,112	35,951	18,777	6,129,691	17,460	30,850	14,217	5,932,869	13,531	32,125	15,339

(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)	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
All Bank VaR	3,517	4,216	1,665	1,595	1,425
All Bank stressed VaR ⁽¹⁾	1,406	1,683	5,728	5,378	4,396
Incremental risk charge	3,650	2,863	1,378	1,086	1,407
Comprehensive risk measure	-	-	-	-	-
Standardized approach	775	715	828	615	527
Market risk-weighted assets as at end of Quarter	9,348	9,477	9,599	8,674	7,755

(1) Commencing Q2 2020, amount includes the impact on market risk RWA from the decrease in the stressed VaR multiplier.

Credit Risk Parameters	
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.
Exposure Types	
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.
Exposure Sub-types	
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.
Other	
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.