



# Supplementary Regulatory Capital Disclosures

**Q3 2023**

**For the period ended: July 31, 2023**

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## Supplementary Regulatory Capital Disclosures

For the period ended: July 31, 2023

Section/Tab	Description	Frequency	Page #
Overview	Overview	Quarterly	3-4
Highlights	Regulatory Capital - Highlights	Quarterly	5
EAD_RWA	Exposure at Default and Risk-weighted Assets for Credit Risk Portfolios	Quarterly	6
<b>Pillar III report</b>			
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	7
Qualitative	Summary of Qualitative Requirements - Pillar III (Cross Referenced)	Annual	8-14
OV1	Overview of RWA	Quarterly	15-16
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statements	Quarterly	17-18
LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly	19
CC1	Composition of regulatory capital	Quarterly	20-23
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	24-27
TLAC1	TLAC composition for G-SIBs (at resolution group level)	Quarterly	28
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	29-30
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	31
LR2	Leverage ratio common disclosure template	Quarterly	32
CR1	Credit quality of assets	Quarterly	33
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	34
CR3	Credit risk mitigation techniques – overview	Quarterly	35
CR4	Standardized approach – credit risk exposures and credit risk mitigation (CRM) effects	Quarterly	36-38
CR5	Standardized approach – exposures by asset classes and risk weights	Quarterly	39-40
CR6 (Retail)	AIRB – Retail credit risk exposures by portfolio and probability of default (PD) range	Quarterly	41-46
CR6 (Non-Retail-AIRB)	AIRB – Non-Retail credit risk exposures by portfolio and probability of default (PD) range	Quarterly	47-52
CR6 (Non-Retail-FIRB)	FIRB – Non-Retail credit risk exposures by portfolio and probability of default (PD) range	Quarterly	53-56
CR7	IRB – effect on RWA of credit derivatives used as CRM techniques	Quarterly	57
CR8	RWA flow statements of credit risk exposures under IRB	Quarterly	58
CR10	IRB (specialized lending and equities under the simple risk weight method)	Quarterly	59-60

## Supplementary Regulatory Capital Disclosures

For the period ended: July 31, 2023

Section/Tab	Description	Frequency	Page #
CCR1	Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly	61
CCR2	Credit valuation adjustment (CVA) capital charge	Quarterly	62
CCR3	Standardized approach of CCR exposures by regulatory portfolio and risk weights	Quarterly	63-64
CCR4 (AIRB)	AIRB – CCR exposures by portfolio and PD scale	Quarterly	65-67
CCR4 (FIRB)	FIRB – CCR exposures by portfolio and PD scale	Quarterly	68-69
CCR5	Composition of collateral for CCR exposure	Quarterly	70
CCR6	Credit derivatives exposures	Quarterly	71
CCR7	RWA flow statements of CCR exposures under the Internal Model Method (IMM)	Quarterly	72
CCR8	Exposures to central counterparties	Quarterly	73
SEC1	Securitization exposures in the banking book	Quarterly	74-75
SEC2	Securitization exposures in the trading book	Quarterly	76-77
SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Quarterly	78-79
SEC4	Securitization exposures in the banking book and associated capital requirements – bank acting as investor	Quarterly	80-81

For disclosures in accordance with OSFI's Liquidity Adequacy Requirements Guideline, please refer to the Bank's quarterly Management Discussion & Analysis report.

For regulatory capital disclosures specific to annual disclosure requirements, please refer to the fourth quarter Supplemental Regulatory Capital Disclosures report.

Disclosures provided to address Enhanced Disclosure Task Force (EDTF) recommendations			
Capital_Flow	Flow Statement for Regulatory Capital	Quarterly	82
RWA_Summary	Risk-weighted Assets and Capital Ratios	Quarterly	83
RWA_Flow	Movement of Risk-weighted Assets by Risk Type	Quarterly	84
RWA_by_Business	Risk-weighted Assets Arising from the Activities of the Bank's Businesses	Quarterly	85
Geography	Credit Risk Exposures by Geography	Quarterly	86
Maturity	IRB Credit Risk Exposures by Maturity	Quarterly	87
IRB_Losses	IRB Credit Losses	Quarterly	88
BackTest	Estimated and Actual Loss Parameters - Non-Retail and Retail AIRB Portfolios	Quarterly	89
Derivatives	Derivatives - Counterparty Credit Risk	Quarterly	90
Mkt_Risk	Total Market Risk-weighted Assets	Quarterly	91
Glossary	Glossary	Quarterly	92

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## Overview - Revised Basel III Implementation

### Revised Basel III Reforms

Effective February 1, 2023, the Bank has adopted the Revised Basel III reforms in accordance with OSFI's revised Capital Adequacy Requirements Guideline, Leverage Ratio Requirements Guideline, and Pillar 3 Disclosures Guideline for D-SIBs. OSFI's requirements are substantially aligned with the BCBS' Revised Basel III reforms with some differences, primarily in residential real estate and qualifying revolving retail exposures, and with respect to an acceleration of the phase-in period of the aggregate capital output floor to 72.5% by 2026.

The final Basel III reforms implemented in Q2 2023 primarily impact the calculation of risk-weighted assets and include:

- a revised standardized approach for credit risk, with increased granularity of prescribed risk weights for credit cards, mortgages and business loans;
- revisions to the internal ratings-based approach for credit risk with new requirements for internally developed model parameters under the Advanced Internal Ratings-Based Approach (AIRB), including scope restrictions which limit certain asset classes to only the Foundation Internal Ratings-Based (FIRB) approach;
- a revised standardized approach for operational risk, which builds on the existing standardized approach including the recognition of an institution's operational risk loss experience;
- revisions to the measurement of the Leverage ratio and a Leverage ratio buffer, which will take the form of a Tier 1 capital buffer set at 50% of a D-SIB's 1.0% risk-weighted surcharge capital buffer; and
- an aggregate output floor, which will ensure that banks' RWAs generated by internal models are not lower than 72.5% of RWAs as calculated by the Basel III framework's standardized approaches. There is an international phase-in period for the 72.5% aggregate capital output floor from 2023 until 2028, beginning at 65% for Canadian banks in Q2, 2023.

Internationally, adoption of the revised Basel III reforms is varied across jurisdictions. Current expectations are that many jurisdictions will implement no earlier than 2025. In addition, the revised credit valuation adjustment framework (CVA) and Fundamental Review of the Trading Book (FRTB) market risk requirements will be effective for the Bank in Q1 2024.

### OSFI's Pillar 3 Disclosure Requirements

This Appendix disclosure is based on OSFI's Pillar 3 disclosure requirements, including subsequently issued Total Loss Absorbing Capital (September 2018), and OSFI Capital Adequacy Requirements Guidelines (February 2023), and Leverage Ratio Guidelines (February 2023) and Pillar 3 Disclosure Guideline (February 2023), which are primarily sourced from the BCBS' Revised Pillar 3 disclosure requirements and its Technical Amendment to Regulatory Treatment of Accounting Provisions. This document is not audited and should be read in conjunction with our 2022 Annual Report.

**Overview (continued)**

Effective February 1, 2023, 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 revised Basel III, as per OSFI's Capital Adequacy Requirements Guideline (CAR).

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) and the Standardized Approach.
- Operational risk capital – Standardized Measurement Approach to Operational Risk.
- Market risk capital – Internal models and/or Standardized Approaches.

**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 or exposure types (e.g. Large Corporate, Mid-size Corporate, Small and Medium Enterprise, Sovereign, Bank, Retail Mortgages, Other Retail, Equity, etc.) based on their different underlying risk characteristics. Generally, while calculating capital requirements, exposure types 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.

- Under the IRB 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.
- Under revised Basel III there are new IRB requirements for internally developed model parameters under AIRB including scope restrictions which limit certain asset classes to only the Foundation Internal Ratings Based (FIRB) approach.
- For those asset classes (e.g. Large Corporates, Banks, etc.) the FIRB utilizes the Bank's internally modeled PD parameters combined with internationally prescribed EAD and LGD parameters.
- 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 real estate secured, eligible collateral, allowances, etc.)
- Under revised Basel III, the revised standardized approach for credit risk includes increased granularity of prescribed risk weights for credit cards, mortgages and business loans.
- Risk weights for exposures falling under the Securitization Framework are mainly computed under the following approaches: the Internal Ratings Based Approach (IRBA), External Ratings-Based Approach (ERBA), or the OSFI approved Internal Assessments Approach (IAA).

- IRBA risk weights are only applicable to retained exposures to securitizations of Bank originated receivables utilizing the Bank's existing OSFI approved AIRB model parameters.
- ERBA risk weights for other banking book exposures depend on the external ratings provided by the external credit assessment institutions (ECAI): S&P, Moody's and DBRS and are risk-weighted based on prescribed percentages incorporating effective maturity and STC (Simple, Transparent, Comparable) criteria, a mapping process consistent with OSFI's CAR.
- IAA risk weights for exposures to our asset-backed commercial paper conduits are based on a rating methodology similar to the criteria that are published by ECAs and therefore are similar to the methodologies used by these institutions. Our ratings process includes a comparison of the available credit enhancement in a securitization structure to a stressed level of projected losses. The stress level used is determined by the desired risk profile of the transaction. As a result, we stress the cash flows of a given transaction at a higher level in order to achieve a higher rating. Conversely, transactions that only pass lower stress levels achieve lower ratings. We periodically compare our own ratings to ECAs ratings to ensure that the ratings provided by ECAs are reasonable. We have developed asset class specific criteria guidelines which provide the rating methodologies for different asset classes. The guidelines are reviewed periodically and are subject to a model validation process, for compliance with Basel rules. The Bank's Global Risk Management (GRM) is responsible for providing risk assessments for capital purposes. GRM is independent of the business originating the securitization exposures and performs its own analysis, sometimes in conjunction with but always independent of the applicable business.

**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. OSFI required the implementation of the revised standardized approach for operational risk in Q2 2023, which replaced the existing standardized approaches and the advanced measurement approaches. The revised standardized approach builds on the existing gross income approach including a scalar or internal loss multiplier (ILM) that recognizes an institution's operational risk loss experience.

**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 and incremental risk charge. OSFI's implementation of the revised Basel III market risk framework from a Fundamental Review of the Trading Book (FRTB) is expected in Q1 2024.

**Total Loss Absorbing Capacity (TLAC)**

Effective November 1, 2021, D-SIBs are required to maintain a minimum risk-based TLAC ratio and a minimum TLAC leverage ratio. TLAC is defined as the aggregate of Tier 1 capital, Tier 2 capital, and other TLAC instruments that are subject to conversion in whole or in part into common shares under the CDIC Act and meet all of the eligibility criteria under the guidelines. The Bank's minimum TLAC ratio requirements consist of 21.5% of risk-weighted assets (plus a Domestic Stability Buffer requirement) and 7.25% of leverage ratio exposures. OSFI may subsequently vary the minimum TLAC requirements for individual D-SIBs or groups of D-SIBs.

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>

## Regulatory Capital Highlights

(in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
<b>Common Equity Tier 1 capital<sup>(1)</sup></b>	<b>55,832</b>	55,520	54,138	53,081	51,639
<b>Tier 1 capital<sup>(1)</sup></b>	<b>64,016</b>	63,688	62,317	61,262	58,801
<b>Total capital<sup>(1)</sup></b>	<b>74,332</b>	73,197	71,867	70,710	68,086
<b>Total loss absorbing capacity (TLAC)<sup>(2)</sup></b>	<b>134,207</b>	127,815	131,433	126,565	128,800
<b>Risk-weighted Assets<sup>(1)</sup></b>					
Capital Risk-weighted Assets	<b>439,814</b>	451,063	471,528	462,448	452,800
<b>Capital Ratios (%)<sup>(1)</sup></b>					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	<b>12.7</b>	12.3	11.5	11.5	11.4
Tier 1 (as a percentage of risk-weighted assets)	<b>14.6</b>	14.1	13.2	13.2	13.0
Total capital (as a percentage of risk-weighted assets)	<b>16.9</b>	16.2	15.2	15.3	15.0
Total loss absorbing capacity (as a percentage of risk-weighted assets) <sup>(2)</sup>	<b>30.5</b>	28.3	27.9	27.4	28.4
<b>Leverage<sup>(3)</sup>:</b>					
Leverage Exposures	<b>1,551,344</b>	1,530,107	1,468,559	1,445,619	1,388,823
Leverage Ratio (%)	<b>4.1</b>	4.2	4.2	4.2	4.2
TLAC Leverage Ratio (%) <sup>(2)</sup>	<b>8.7</b>	8.4	8.9	8.8	9.3
<b>OSFI Pillar 1 Target (%)</b>					
Common Equity Tier 1 minimum ratio	<b>8.0</b>	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	<b>9.5</b>	9.5	9.5	9.5	9.5
Total capital minimum ratio	<b>11.5</b>	11.5	11.5	11.5	11.5
Leverage minimum ratio	<b>3.5</b>	3.5	3.0	3.0	3.0
Total loss absorbing capacity minimum ratio	<b>21.5</b>	21.5	21.5	21.5	21.5
TLAC Leverage minimum ratio	<b>7.25</b>	7.25	6.75	6.75	6.75
<b>Capital instruments subject to phase-out arrangements</b>					
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements (%)	<b>N/A</b>	N/A	N/A	-	-
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	<b>N/A</b>	N/A	N/A	750	750
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	<b>N/A</b>	N/A	N/A	-	-
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	<b>N/A</b>	N/A	N/A	179	197

(1) Q3 2023 and Q2 2023 regulatory capital ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline – Capital Adequacy Requirements (February 2023).

Prior period regulatory capital ratios were prepared in accordance with OSFI Guideline – Capital Adequacy Requirements (November 2018).

(2) This measure has been disclosed in this document in accordance with OSFI Guideline - Total Loss Absorbing Capacity (September 2018).

(3) Q3 2023 and Q2 2023 leverage ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline – Capital Adequacy Requirements (February 2023).

Prior period leverage ratios were prepared in accordance with OSFI Guideline - Leverage Requirements (November 2018).

N/A - not applicable

## Exposure at Default and Risk-Weighted Assets for Credit Risk Portfolios

(in \$ millions)							Q3 2023 Revised Basel III							Q2 2023 Revised Basel III	
Exposure Type	Exposure At Default (Post CRM) <sup>(1)</sup>						Risk-Weighted Assets <sup>(2)</sup>						EAD	RWA	
	Drawn	Undrawn	CCR	Others <sup>(4)</sup>	Total	% IRB	Drawn	Undrawn	CCR	Others <sup>(4)</sup>	Total	% IRB			
IRB Exposures															
Sovereign, PSEs and MDBs	233,372	2,858	3,834	766	240,830	91%	4,797	294	233	39	5,363	54%	223,784	5,417	
Bank, and Financial Institutions	16,897	11,963	6,791	7,535	43,186	95%	4,228	5,525	1,516	2,084	13,353	93%	41,680	12,878	
Corporate - Large, Mid-Size, SME and others	226,899	77,860	24,923	23,410	353,092	86%	77,726	25,129	3,185	5,912	111,952	67%	374,318	116,991	
<b>Total Non Retail</b>	<b>477,168</b>	<b>92,681</b>	<b>35,548</b>	<b>31,711</b>	<b>637,108</b>		<b>86,751</b>	<b>30,948</b>	<b>4,934</b>	<b>8,035</b>	<b>130,668</b>		<b>639,782</b>	<b>135,286</b>	
Residential Mortgages	217,598	-	-	-	217,598	77%	25,077	-	-	-	25,077	55%	220,146	25,427	
Secured Lines Of Credit	22,172	51,247	-	-	73,419	99%	3,960	2,105	-	-	6,065	97%	72,202	6,152	
Qualifying Revolving Retail Exposures (QRRE)	16,078	41,313	-	-	57,391	74%	9,852	4,224	-	-	14,076	54%	57,478	13,199	
Other Retail	34,586	4,692	-	-	39,278	50%	21,600	2,195	-	-	23,795	44%	38,382	22,913	
<b>Total Retail</b>	<b>290,434</b>	<b>97,252</b>	-	-	<b>387,686</b>		<b>60,489</b>	<b>8,524</b>	-	-	<b>69,013</b>		<b>388,208</b>	<b>67,691</b>	
Securitizations	16,805	-	-	11,223	28,028	91%	3,337	-	-	1,570	4,907	87%	17,121	3,264	
Trading Derivatives	-	-	25,349	-	25,349	96%	-	-	4,732	-	4,732	82%	23,891	4,583	
<b>Total IRB</b>	<b>784,407</b>	<b>189,933</b>	<b>60,897</b>	<b>42,934</b>	<b>1,078,171</b>		<b>150,577</b>	<b>39,472</b>	<b>9,666</b>	<b>9,605</b>	<b>209,320</b>		<b>1,069,002</b>	<b>210,824</b>	
Standardized Exposures															
Sovereign, PSEs and MDBs	24,493	163	43	1	24,700		4,434	135	43	-	4,612		25,540	4,340	
Bank, and Financial Institutions	1,943	20	83	35	2,081		929	10	33	24	996		1,937	976	
Corporate - Large, Mid-Size, SME and others	45,819	7,275	659	1,917	55,670		45,667	7,305	659	1,917	55,548		55,936	56,031	
<b>Total Non Retail</b>	<b>72,255</b>	<b>7,458</b>	<b>785</b>	<b>1,953</b>	<b>82,451</b>		<b>51,030</b>	<b>7,450</b>	<b>735</b>	<b>1,941</b>	<b>61,156</b>		<b>83,413</b>	<b>61,347</b>	
Residential Mortgages	64,126	-	-	-	64,126		20,696	-	-	-	20,696		64,713	21,028	
Secured Lines Of Credit	489	108	-	-	597		171	38	-	-	209		610	213	
Qualifying Revolving Retail Exposures (QRRE)	12,034	7,641	-	-	19,675		7,949	4,017	-	-	11,966		19,214	11,771	
Other Retail	38,110	1,297	-	51	39,458		28,687	978	-	39	29,704		38,626	29,078	
<b>Total Retail</b>	<b>114,759</b>	<b>9,046</b>	-	<b>51</b>	<b>123,856</b>		<b>57,503</b>	<b>5,033</b>	-	<b>39</b>	<b>62,575</b>		<b>123,163</b>	<b>62,090</b>	
Securitizations	1,931	-	-	693	2,624		646	-	-	104	750		2,584	655	
Trading Derivatives	-	-	1,062	-	1,062		-	-	1,012	-	1,012		963	930	
<b>Total Standardized</b>	<b>188,945</b>	<b>16,504</b>	<b>1,847</b>	<b>2,697</b>	<b>209,993</b>		<b>109,179</b>	<b>12,483</b>	<b>1,747</b>	<b>2,084</b>	<b>125,493</b>		<b>210,123</b>	<b>125,022</b>	
Sub Debt and Equities <sup>(3)</sup>	42,316	98	-	-	42,414		16,685	207	-	-	16,892		22,158	18,006	
CCP exposures	-	-	23,854	-	23,854		-	-	683	-	683		27,663	889	
Derivatives - CVA	-	-	27,881	-	27,881		-	-	4,356	-	4,356		24,221	5,658	
Other Assets	-	-	-	62,388	62,388		-	-	-	21,270	21,270		85,233	20,925	
<b>Total Credit Risk <sup>(5)</sup></b>	<b>1,015,668</b>	<b>206,535</b>	<b>114,479</b>	<b>108,019</b>	<b>1,444,701</b>	-	<b>276,441</b>	<b>52,162</b>	<b>16,452</b>	<b>32,959</b>	<b>378,014</b>		<b>1,438,400</b>	<b>381,324</b>	

(1) IRB Exposure at default is post credit risk mitigation. Standardized Exposure at default is after related IFRS 9 (ECL Stage 3) allowances for credit losses, and the collateral impact under Comprehensive Approach. Residential Mortgages include insured

(2) Risk-weighted Assets used for calculation of CET1, Tier 1, and Total Capital ratios.

(3) This includes Equity investments, Equity Investment in Funds and Significant Investments.

(4) Others includes Letter of Credits and Guarantees, Off Balances Sheet Securitization and Other Assets.

(5) EAD amounts reported for certain asset classes (e.g. derivatives, other assets, etc.) may be reported under more than one exposure type on this page for presentation purposes.

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
<b>Resolution group</b>					
1	Total loss absorbing capacity (TLAC) available	134,207	127,815	131,433	126,565
2	Total RWA at the level of the resolution group	439,814	451,063	471,528	462,448
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	30.5%	28.3%	27.9%	27.4%
4	Leverage exposure measure at the level of the resolution group	1,551,344	1,530,107	1,468,559	1,445,619
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	8.7%	8.4%	8.9%	8.8%
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



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

Item #	Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 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	<a href="#">72-109</a>			
(b)	The risk governance structure: responsibilities attributed throughout the bank (eg oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (eg board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).	Annual	<a href="#">72-75</a>			
(c)	Channels to communicate, decline and enforce the risk culture within the bank (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).	Annual	<a href="#">72-75</a>			
(d)	The scope and main features of risk measurement systems.	Annual	<a href="#">72-77, 80-83, 92-94, 108-109</a>			
(e)	Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.	Annual	<a href="#">72-76, 87</a>			
(f)	Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).	Annual	<a href="#">74-76, 92-94, 97</a>	<a href="#">223-224, 228</a>		
(g)	The strategies and processes to manage, hedge and mitigate risks that arise from the bank’s business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	Annual	<a href="#">72-76, 77-82, 80-84, 92-94</a>	<a href="#">151-152, 172-176</a>		
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				<a href="#">LI1</a>
(b)	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.	Annual				<a href="#">LI2</a>

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

Item #	Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
Page Reference						
(c)	In accordance with the implementation of the guidance on prudent valuation (see [CAR 2023, Chapter 9, Section 9.4]), D-SIBs must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include:	Annual				
	• Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used.	Annual	<a href="#">77-83, 111-112</a>	<a href="#">166-171, 223-224</a>		
	• Description of the independent price verification process.	Annual	<a href="#">111-112</a>	<a href="#">172-173</a>		
	• Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).	Annual	<a href="#">111-112</a>	<a href="#">152-153, 172-173</a>		
(d)	D-SIBs with insurance subsidiaries must disclose:					
	• the national regulatory approach used with respect to insurance entities in determining a D-SIB’s reported capital positions (ie deduction of investments in insurance subsidiaries or alternative approaches, as discussed in [Basel Framework SCO30.5]; and					
	• any surplus capital in insurance subsidiaries recognised when calculating the D-SIB’s capital adequacy (see [Basel Framework SCO30.6]).					
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	<a href="#">72, 76-75, 80-85</a>			
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	Annual	<a href="#">74-77, 80, 89-91</a>			
(c)	Structure and organization of the credit risk management and control function	Annual	<a href="#">72-73, 82-85</a>			
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	Annual	<a href="#">72-74</a>			
(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors	Annual	<a href="#">72-75, 82-85</a>			
Part 4 - CRB – Additional disclosure related to the credit quality of assets		Annual				
Banks must provide the following disclosures:						
Qualitative disclosures		Annual				

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

Item #	Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
Page Reference						
(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. When the accounting framework is IFRS 9, “impaired exposures” are those that are considered “credit-impaired” in the meaning of IFRS 9 Appendix A. When the accounting framework is US GAAP, “impaired exposures” are those exposures for which credit losses are measured under ASC Topic 326 and for which the D-SIB has recorded a partial write-off/write-down.	Annual		<a href="#">155-157</a>	<a href="#">Overview</a>	
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Annual		<a href="#">155-157, 194</a>		
(c)	Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorization of ECL accounting provisions in general and specific categories for standardized approach exposures.	Annual		<a href="#">155-157</a>	<a href="#">CR1</a>	
(d)	The bank’s own definition of a restructured exposure.–D-SIBs should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).	Annual		<a href="#">155-157</a>		
Quantitative disclosures		Annual				
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;	Annual				
	(i) Geography	Annual	<a href="#">117, 122</a>	<a href="#">218</a>		
	(ii) Industry	Annual	<a href="#">119</a>	<a href="#">217</a>		
	(iii) Residual Maturity	Annual	<a href="#">104, 122</a>	<a href="#">187</a>		
(f)	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related allowances and write-offs, broken down by geographical areas and industry;	Annual				
	(i) Geography	Annual			<a href="#">Impaired by Region</a>	
	(ii) Industry	Annual			<a href="#">Impaired by Industry</a>	
(g)	Ageing analysis of accounting past-due exposures;	Annual		<a href="#">194</a>		
(h)	Breakdown of restructured exposures between impaired and not impaired	Annual		<a href="#">192</a>		
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	<a href="#">82-84</a>	<a href="#">170, 176</a>		
(b)	Core features of policies and processes for collateral evaluation and management.	Annual	<a href="#">82-84</a>	<a href="#">170</a>		

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

Item #	Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).	Annual	<a href="#">76, 82-84, 88-89</a>	<a href="#">176, 216</a>		
<b>Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk</b>		<b>Annual</b>				
A.	For portfolios that are risk-weighted under the standardized approach for credit risk, banks must disclose the following information:	Annual				
(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period;	Annual	<a href="#">63-64</a>	<a href="#">226</a>		
(b)	The asset classes for which each ECAI or ECA is used;	Annual	<a href="#">63-64</a>	<a href="#">226</a>	<a href="#">EAD RWA</a>	
(c)	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see [CAR 2023, Chapter 4, Section 4.2.3.3, paragraph 180-182]); and	Annual	<a href="#">63-64</a>	<a href="#">226</a>		
(d)	The alignment of the alphanumeric scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank has to comply).	Annual	<a href="#">63-64</a>	<a href="#">226</a>		
<b>Part 4 - CRE: Qualitative disclosures related to IRB models</b>		<b>Annual</b>				
	Banks must provide the following information on their use of IRB models:	Annual				
(a)	Internal model development, controls and changes: role of the functions involved in the development, approval and subsequent changes of the credit risk models.	Annual	<a href="#">63-66, 77, 80-82</a>			
(b)	Relationships between risk management function and internal audit function and procedure to ensure the independence of the function in charge of the review of the models from the functions responsible for the development of the models.	Annual	<a href="#">63-66</a>			
(c)	Scope and main content of the reporting related to credit risk models.	Annual	<a href="#">63-66</a>	<a href="#">223-226</a>	<a href="#">Overview</a>	
(d)	Scope of the supervisor's acceptance of approach.	Annual	<a href="#">63-66</a>			
(e)	For each of the portfolios, the bank must indicate the part of EAD within the group (in percentage of total EAD) covered by standardized, FIRB and AIRB approach and the part of portfolios that are involved in a roll-out plan.	Annual	<a href="#">63-66</a>		<a href="#">Overview</a> <a href="#">EAD RWA</a>	
(f)	The number of key models used with respect to each portfolio, with a brief discussion of the main differences among the models within the same portfolios.	Annual	<a href="#">71-74</a>	<a href="#">223-226</a>		

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

Item #	Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(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	<a href="#">71-74</a>	<a href="#">223-226</a>		
Part 5 - CCRA: Qualitative disclosure related to counterparty credit risk		Annual				
Banks must provide:		Annual				
(a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	Annual	<a href="#">73-74, 81-84</a>	<a href="#">175-176</a>		
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	Annual	<a href="#">74-76, 81-84</a>	<a href="#">175-176</a>		
(c)	Policies with respect to wrong-way risk exposures;	Annual	<a href="#">83-84</a>			
(d)	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	Annual	<a href="#">94</a>			
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	<a href="#">67-69, 112</a>	<a href="#">196-197</a>		
(b)	The bank must provide a list of:	Annual				
•	special purpose entities (SPEs) where the bank acts as sponsor (but not as an originator such as an Asset Backed Commercial Paper (ABCP) conduit), indicating whether the bank consolidates the SPEs into its scope of regulatory consolidation. A bank would generally be considered a “sponsor” if it, in fact or in substance, manages or advises the programme, places securities into the market, or provides liquidity and/or credit enhancements. The programme may include, for example, ABCP conduit programmes and structured investment vehicles.	Annual	<a href="#">67-69</a>	<a href="#">196-197</a>		

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

Item #	Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
•	affiliated entities (i) that the bank manages or advises and (ii) that invest either in the securitization exposures that the bank has securitized or in SPEs that the bank sponsors; and	Annual	<a href="#">67-69</a>	<a href="#">196-197</a>		
•	a list of entities to which the bank provides implicit support and the associated capital impact for each of them (as required in [CAR 2023, Chapter 6, Section 6.2.1.8, paragraph 17] and [CAR 2023, Chapter 6, Section 6.8, paragraph 148]).	Annual	n/a			
	(c) Summary of the bank's accounting policies for securitization activities.	Annual	<a href="#">112</a>	<a href="#">196-197</a>		
	(d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.	Annual			<a href="#">Overview</a>	
	(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:	Annual			<a href="#">Overview</a>	
•	structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table;	Annual			<a href="#">Overview</a>	
•	control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and	Annual			<a href="#">Overview</a>	
•	the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type. For example, credit cards, home equity, auto, and securitisation exposures detailed by underlying exposure type and security type (eg residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, collateralised debt obligations) etc.	Annual			<a href="#">Overview</a>	
	(f) Banks must describe the use of internal assessment other than for IAA capital purposes.	Annual	n/a			
<b>Part 7 - Market risk</b>						
	OSFI revised Pillar 3 Market Risk disclosure requirements allow for a continuation of the existing Basel 2.5 Market Risk disclosures until the implementation of the next phase of Pillar 3 disclosures in Canada. <b>As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements.</b> OSFI's requirements for Pillar 3 Requirements may be found in ( <a href="http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gld/Pages/plr3.aspx">http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gld/Pages/plr3.aspx</a> ).		n/a			

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

Item # Pillar III - Requirements - Qualitative	Frequency	2022 Annual Report: MD&A	2022 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
		Page Reference			
<b>Part 8 - Operational risk</b>	<b>Annual</b>				
(a) In addition to the general qualitative disclosure requirement (paragraph 824), the approach(es) for operational risk capital assessment for which the bank qualifies.	Annual	<a href="#">67, 106</a>			
(b) Description of the advanced measurement approaches for operational risk (AMA), if used by the bank, including a discussion of relevant internal and external factors considered in the bank's measurement approach. In the case of partial use, the scope and coverage of the different approaches used/applied in regulatory capital.		n/a	n/a	n/a	
(c) For banks using the AMA, a description of the use of insurance for the purpose of mitigating operational risk.		n/a			
<b>Part 9 - Interest rate risk in the banking book (IRRBB)</b>	<b>Annual</b>				
(a) The general qualitative disclosure requirement (paragraph 824), including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurement.	Annual	<a href="#">91-94</a>	<a href="#">228</a>		

**OV1: Overview of RWA**

(in \$ millions)	a	b	b <sub>2</sub>	b <sub>3</sub>	c
	RWA <sup>(1)</sup>				Minimum capital requirements <sup>(2)</sup>
	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2023 Revised Basel III
1 Credit risk (excluding counterparty credit risk)	339,160	343,535	369,531	362,285	27,131
2 Of which: standardized approach (SA)	144,413	145,014	137,303	134,108	11,551
3 Of which: foundation internal ratings-based (F-IRB) approach	63,861	67,781	-	-	5,109
4 Of which: supervisory slotting approach	-	-	-	-	-
5 Of which: advanced internal ratings-based (A-IRB) approach	130,886	130,740	232,228	228,177	10,471
6 Counterparty credit risk (CCR)	12,096	11,367	14,414	13,796	967
7 Of which: standardized approach for counterparty credit risk (SA-CCR)	705	918	1,084	823	56
8 Of which: Internal Model Method (IMM)	5,543	5,136	5,670	5,799	443
9 Of which: other CCR <sup>(3)</sup>	5,848	5,313	7,660	7,174	468
10 Credit valuation adjustment (CVA)	4,356	5,658	5,743	6,422	349
11 Equity investments in funds – look-through approach	3,144	3,002	1,466	1,339	252
12 Equity investments in funds – mandate-based approach	308	302	155	161	25
12a Equity investments in funds – fall-back approach	-	-	156	161	-
13 Settlement risk	15	-	-	-	1



**OV1: Overview of RWA**

(in \$ millions)	a	b	b <sub>2</sub>	b <sub>3</sub>	c
	RWA <sup>(1)</sup>				Minimum capital requirements <sup>(2)</sup>
	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2023 Revised Basel III
14 Securitization exposures in banking book	5,657	3,919	5,201	5,409	454
15 Of which: securitization internal ratings-based approach (SEC-IRBA)	1,548	-	66	71	124
16 Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	4,063	3,871	5,067	4,929	326
17 Of which: securitization standardized approach (SEC-SA)	46	48	68	409	4
18 Market risk	12,131	13,443	11,018	10,820	970
19 Of which: standardized approach (SA)	1,115	1,157	912	826	89
20 Of which: internal model approaches (IMA)	11,016	12,286	10,106	9,994	881
21 Capital charge for switch between trading book and banking book	-	-	-	-	-
22 Operational risk	48,310	48,062	50,443	50,194	3,865
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	13,278	13,541	13,401	11,861	1,062
24 Output floor applied	65.0%	65.0%			65.0%
25 Floor adjustment (before application of transitional cap)	1,359	8,234	-	-	109
26 Floor adjustment (after application of transitional cap)	1,359	8,234	-	-	109
27 <b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 18 + 21 + 22 + 23 + 26)</b>	<b>439,814</b>	<b>451,063</b>	<b>471,528</b>	<b>462,448</b>	<b>35,185</b>

(1) RWA: risk-weighted assets according to the Basel framework.

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

(3) Includes SFT and CCP Default Fund.

**LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories <sup>(1)</sup>**

Q3 2023 Revised Basel III (in \$ millions)							
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: <sup>(2)</sup>				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup>
<b>Assets</b>							
Cash and deposits with financial institutions	90,325	90,189	90,189	-	-	-	-
Precious metals	1,009	1,009	1,009	-	-	1,009	-
Trading assets	-	-	-	-	-	-	-
Securities	108,310	108,310	-	-	-	108,310	-
Loans	8,420	8,420	581	-	-	8,265	-
Other	2,571	2,571	-	-	-	2,571	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	198,358	198,358	-	198,358	-	-	-
Derivative financial instruments	44,655	44,655	-	44,655	-	31,669	-
Investment securities	110,195	109,278	109,278	-	-	-	-
Loans	-	-	-	-	-	-	-
Residential mortgages <sup>(4)</sup>	347,707	347,608	347,608	-	-	-	-
Personal loans	103,733	103,733	99,893	-	3,840	-	-
Credit cards	16,607	16,607	13,863	-	329	-	2,415
Business and government	290,051	290,043	274,904	-	14,567	-	572
Allowance for credit loss	(5,893)	(5,892)	(5,811)	-	-	-	(81)
Customers' liability under acceptances, net of allowance	20,425	20,425	20,425	-	-	-	-
Property and equipment	5,685	5,684	5,684	-	-	-	-
Investments in associates	2,607	2,923	2,923	-	-	-	-
Goodwill and other intangible assets	17,262	17,588	1,536	-	-	-	16,052
Deferred tax assets	3,159	3,158	2,954	-	-	-	204
Other assets	30,912	29,278	18,448	10,274	-	-	556
<b>Total assets</b>	<b>1,396,098</b>	<b>1,393,945</b>	<b>983,484</b>	<b>253,287</b>	<b>18,736</b>	<b>151,824</b>	<b>19,718</b>

**LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories <sup>(1)</sup>**

Q3 2023 Revised Basel III (in \$ millions)			Carrying values of items: <sup>(2)</sup>				
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup>
<b>Liabilities</b>							
Deposits							
Personal	284,738	284,738	-	-	-	-	284,738
Business and government	615,431	615,431	-	-	-	-	615,431
Financial institutions	57,056	57,056	-	-	-	-	57,056
Financial instruments designated at fair value through profit or loss	28,893	28,893	-	-	-	-	28,893
Acceptances	20,478	20,478	-	-	-	-	20,478
Obligations related to securities sold short	37,522	37,522	-	-	-	37,522	-
Derivative financial instruments	50,848	50,848	-	50,848	-	29,269	-
Obligations related to securities sold under repurchase agreements and securities lent	147,432	147,432	-	147,432	-	-	-
Subordinated debentures	9,566	9,566	-	-	-	-	9,566
Other liabilities	66,416	64,263	-	-	-	432	63,831
<b>Total liabilities</b>	<b>1,318,380</b>	<b>1,316,227</b>	<b>-</b>	<b>198,280</b>	<b>-</b>	<b>67,223</b>	<b>1,079,993</b>

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's Q3 2023 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 \$60.9 billion in mortgages guaranteed by Canada Mortgage Housing Corporation (CMHC) and federally backed privately insured mortgages.

**LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements**

Q3 2023 Revised Basel III (in \$ millions)		a	b	c	d	e
		Total	Items subject to: <sup>(1)</sup>			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,374,227	983,484	18,736	253,287	151,824
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	265,503	-	-	198,280	67,223
3	Total net amount under regulatory scope of consolidation	1,108,724	983,484	18,736	55,007	84,601
4	Off-balance sheet amounts <sup>(2)</sup>	254,953	241,620	11,916	1,417	-
5	Differences in valuations <sup>(3)</sup>	3,854	3,854	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	155,014	-	-	155,014	-
7	Differences due to considerations of provisions <sup>(4)</sup>	4,327	4,536	-	(209)	-
8	Collateral offsetting <sup>(5)</sup>	(189,797)	(5,500)	-	(184,297)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	59,667	-	-	59,667	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	-	-	-	-	-
12	Exposure amounts considered for regulatory purposes <sup>(6)</sup>	1,396,742	1,227,994	30,652	86,599	84,601

(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 IRB 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) Includes adjustments for credit risk mitigation based on the application of the Comprehensive Approach for collateral under the credit risk framework.

(6) The aggregate amount considered as a starting point of the RWA calculation. Items are only listed once.

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	19,539	19,016	18,587	18,555	u+y
2 Retained earnings	55,783	54,967	54,165	53,761	v
3 Accumulated other comprehensive income (and other reserves)	(7,340)	(4,906)	(6,640)	(7,166)	w
4 <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	-	-	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	729	728	709	694	aa
6 <b>Common Equity Tier 1 capital before regulatory adjustments</b>	68,711	69,805	66,821	65,844	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
7 Prudential valuation adjustments	-	-	-	-	
8 Goodwill (net of related tax liability)	(9,473)	(9,558)	(9,469)	(9,200)	g
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	(6,579)	(6,405)	(6,331)	(6,346)	h-q+i-r
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(204)	(131)	(132)	(88)	k
11 Cash flow hedge reserve	4,762	4,347	4,248	4,786	x
12 Shortfall of provisions to expected losses	(513)	(407)	-	-	dd
13 Securitization gain on sale	-	-	-	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	(181)	(1,523)	(320)	(1,213)	p
15 Defined benefit pension fund net assets (net of related tax liability)	(557)	(469)	(644)	(757)	l-s
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	-	(25)	(12)	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)	-	-	-	-	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	(134)	(139)	(10)	67	o+ff+gg+hh
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	
28 <b>Total regulatory adjustments to Common Equity Tier 1</b>	(12,879)	(14,285)	(12,683)	(12,763)	
29 <b>Common Equity Tier 1 capital (CET1)</b>	55,832	55,520	54,138	53,081	

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Additional Tier 1 capital: instruments</b>					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,075	8,075	8,075	8,075	z
31 of which: classified as equity under applicable accounting standards	8,075	8,075	8,075	8,075	
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>	-	-	-	-	
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)	109	93	104	106	bb
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	8,184	8,168	8,179	8,181	
<b>Additional Tier 1 capital: regulatory adjustments</b>					
37 Investments in own Additional Tier 1 instruments	-	-	-	-	
38 Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	-	-	-	b
41 Other deductions from Tier 1 capital as determined by OSFI	-	-	-	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-	
43 <b>Total regulatory adjustments to Additional Tier 1 capital</b>	-	-	-	-	
44 <b>Additional Tier 1 capital (AT1)</b>	8,184	8,168	8,179	8,181	
45 <b>Tier 1 capital (T1 = CET1 + AT1)</b>	64,016	63,688	62,317	61,262	

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Tier 2 capital: instruments and provisions</b>					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	8,264	7,457	7,414	7,461	m
47 <i>Directly issued capital instruments subject to phase out from Tier 2</i>	-	-	-	-	
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)	106	80	79	118	cc
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50 Collective allowances	1,946	1,972	2,057	1,869	c+d
51 <b>Tier 2 capital before regulatory adjustments</b>	10,316	9,509	9,550	9,448	
<b>Tier 2 capital: regulatory adjustments</b>					
52 Investments in own Tier 2 instruments	-	-	-	-	ee
53 Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments	-	-	-	-	
54 Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	-	
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions.	-	-	-	-	
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation.	-	-	-	-	
56 Other deductions from Tier 2 capital	-	-	-	-	
57 <b>Total regulatory adjustments to Tier 2 capital</b>	-	-	-	-	
58 <b>Tier 2 capital (T2)</b>	10,316	9,509	9,550	9,448	
59 <b>Total capital (TC = T1 + T2)</b>	74,332	73,197	71,867	70,710	
60 <b>Total risk-weighted assets</b>	439,814	451,063	471,528	462,448	

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Capital ratios</b>					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.7%	12.3%	11.5%	11.5%	
62 Tier 1 (as a percentage of risk-weighted assets)	14.6%	14.1%	13.2%	13.2%	
63 Total capital (as a percentage of risk-weighted assets)	16.9%	16.2%	15.2%	15.3%	
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)	12.7%	12.3%	11.5%	11.5%	
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) <sup>(2)</sup>					
69 Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	
70 Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	
71 Total capital target ratio	11.5%	11.5%	11.5%	11.5%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>					
72 Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	3,379	3,479	3,940	3,672	
73 Significant investments in the common stock of financial entities	2,773	2,848	2,819	2,810	
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,416	2,442	2,542	1,934	
<b>Applicable caps on the inclusion of allowances in Tier 2</b>					
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) <sup>(3)</sup>	2,762	2,707	1,279	1,229	
77 Cap on inclusion of allowances in Tier 2 under standardized approach	1,946	1,972	1,659	1,624	
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	778	716	
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	-	-	1,664	1,629	

(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) Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer of 3.0% effective February 1, 2023 (previously 2.5% effective since October 31, 2021).

(3) Presentation has been revised to conform with the current period.



## CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2023 Revised Basel III	Q3 2023 Revised Basel III	
<b>Assets</b>			
Cash and deposits with financial institutions	90,325	90,189	
Precious metals	1,009	1,009	
<b>Trading assets</b>			
Securities	108,310	108,310	
- Investment in own shares		-	a
- Other trading securities		108,310	
Loans	8,420	8,420	
Other	2,571	2,571	
	119,301	119,301	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	198,358	198,358	
Derivative financial instruments	44,655	44,655	
Investment securities	110,195	109,278	
- Significant investments in Additional Tier 1 capital and other financial institutions reflected in regulatory capital		-	b
- Equity investments in funds subject to the fall-back approach		12	ff
- Other securities		109,266	
<b>Loans</b>			
Residential mortgages	347,707	347,608	
Personal loans	103,733	103,733	
Credit cards	16,607	16,607	
Business and government	290,051	290,043	
- Business and Government		290,040	
- Portion of exposure below materiality threshold for credit protection		3	gg
	758,098	757,991	
Allowance for credit losses	(5,893)	(5,892)	
- General Allowance reflected in Tier 2 capital		(1,946)	c
- Shortfall of allowances to expected loss		(513)	dd
- Excess of allowances to expected loss		-	d
- Allowances not reflected in regulatory capital		(3,433)	

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

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2023 Revised Basel III	Q3 2023 Revised Basel III	
<b>Other</b>			
Customers' liability under acceptances, net of allowance	20,425	20,425	
Property and equipment	5,685	5,684	
Investments in associates	2,607	2,923	
- 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		2,923	
Goodwill and other intangible assets	17,262	17,588	
- Goodwill		9,147	g
- Imputed goodwill for Significant Investments		326	g
- Intangibles (excl computer software)		5,040	h
- Computer software intangibles		3,075	i
Deferred tax assets	3,159	3,158	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		204	k
- Deferred tax assets not deducted from regulatory capital		2,954	
Other Assets	30,912	29,278	
- Defined pension fund assets		776	l
- Prepaid portfolio mortgage insurance		111	hh
- Other assets		28,391	
Total other	80,050	79,056	
<b>Total assets</b>	<b>1,396,098</b>	<b>1,393,945</b>	

## CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2023 Revised Basel III	Q3 2023 Revised Basel III	
<b>Liabilities</b>			
Deposits			
Personal	284,738	284,738	
Business and government	615,431	615,431	
- <i>Investment in own Tier 2 instruments</i>		-	ee
- <i>Other deposits from Business and government</i>		615,431	
Financial institutions	57,056	57,056	
	957,225	957,225	
Financial instruments designated at fair value through profit and loss	28,893	28,893	
<b>Other</b>			
Acceptances	20,478	20,478	
Obligations related to securities sold short	37,522	37,522	
Derivative financial instruments	50,848	50,848	
Obligations related to securities sold under repurchase agreements and securities lent	147,432	147,432	
Subordinated debentures	9,566	9,566	
- <i>Regulatory capital amortization of maturing debentures</i>		1,178	
- <i>Subordinated debentures used for regulatory capital</i>		8,388	
- <i>of which: are included in Tier 2 capital</i>		8,264	m
- <i>of which: are subject to phase out not included in Tier 2 capital</i>		124	
Other liabilities	66,416	64,263	
- <i>Liquidity reserves</i>		8	o
- <i>Gains/losses due to changes in own credit risk including DVA on derivatives</i>		181	p
- <i>Deferred tax liabilities</i>		2,413	
- <i>Intangible assets (excl. computer software and mortgage servicing rights)</i>		1,440	q
- <i>Intangible assets - computer software</i>		96	r
- <i>Defined benefit pension fund assets</i>		219	s
- <i>Other deferred tax liabilities</i>		658	
- <i>Other liabilities</i>		61,661	
Total other	332,262	330,109	
<b>Total liabilities</b>	<b>1,318,380</b>	<b>1,316,227</b>	

## CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2023 Revised Basel III	Q3 2023 Revised Basel III	
<b>Equity</b>			
Common equity			
Common shares	19,627	19,627	
- of which: amount eligible for CET1		19,627	u
- of which: amount eligible for AT1		-	
Retained earnings	55,783	55,783	v
Accumulated other comprehensive income	(7,340)	(7,340)	w
- Cash flow hedging reserve		(4,762)	x
- Other		(2,578)	
Other reserves	(88)	(88)	
- portion allowed for inclusion into CET1		(88)	y
- portion not allowed for regulatory capital		-	
Total common equity	67,982	67,982	
Preferred shares and other equity instruments	8,075	8,075	
- of which: are qualifying Tier 1 capital		8,075	z
Total equity attributable to equity holders of the Bank	76,057	76,057	
Non-controlling interests in subsidiaries	1,661	1,661	
- portion allowed for inclusion into CET1		729	aa
- portion allowed for inclusion into Tier 1 capital		109	bb
- portion allowed for inclusion into Tier 2 capital		106	cc
- portion not allowed for regulatory capital		717	
Total equity	77,718	77,718	
<b>Total liabilities and equity</b>	<b>1,396,098</b>	<b>1,393,945</b>	

(1) Consolidated Statement of Financial Position as reported in the Third Quarter 2023 Quarterly 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: \$249MM, equity: \$294MM), Scotia Life Insurance Company (assets: \$3MM, equity: \$19MM), Scotia Reinsurance Limited (assets: \$15MM, equity: \$69MM), Scotia Jamaica Life Insurance Co. Ltd (assets: \$483MM, equity: \$129MM), Scotia Life Trinidad and Tobago Ltd (assets: \$495MM, equity: \$83MM), Scotia Corredora de Seguros SA (assets: \$1MM, equity: \$18MM), Scotia Corredores de Seguros (assets: \$1MM, equity: \$5MM), MD Life Insurance Company (assets: \$1,521MM, equity: \$19MM) and Scotia General Insurance Company (assets: less than \$1MM, equity: \$6MM).

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2023 Revised Basel III Amounts	Q2 2023 Revised Basel III Amounts	Q1 2023 Basel III Amounts	Q4 2022 Basel III Amounts
<b>Regulatory capital elements of TLAC and adjustments</b>					
1	Common Equity Tier 1 capital (CET1)	55,832	55,520	54,138	53,081
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,184	8,168	8,179	8,181
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,184	8,168	8,179	8,181
6	Tier 2 capital (T2) before TLAC adjustments	10,316	9,509	9,550	9,448
7	Amortized portion of T2 instruments where remaining maturity > 1 year	976	999	970	676
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
9	Other adjustments	-	-	-	-
10	T2 instruments eligible under the TLAC framework	11,292	10,508	10,520	10,124
11	TLAC arising from regulatory capital	75,308	74,196	72,837	71,386
<b>Non-regulatory capital elements of TLAC</b>					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements.	59,224	53,977	58,756	55,337
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 recapitalise a G-SIB in resolution	N/A	N/A	N/A	N/A
17	TLAC arising from non-regulatory capital instruments before adjustments	59,224	53,977	58,756	55,337
<b>Non-regulatory capital elements of TLAC: adjustments</b>					
18	TLAC before deductions	134,532	128,173	131,593	126,723
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	(325)	(358)	(160)	(158)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC available after deductions	134,207	127,815	131,433	126,565
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	439,814	451,063	471,528	462,448
24	Leverage exposure measure	1,551,344	1,530,107	1,468,559	1,445,619
<b>TLAC ratios and buffers</b>					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	30.5%	28.3%	27.9%	27.4%
26	TLAC (as a percentage of leverage exposure)	8.7%	8.4%	8.9%	8.8%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.2%	8.0%	7.00%	7.00%
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, and 19 are not applicable to Canadian D-SIBs.

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

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
<b>Q3 2023 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	19,627	300	7,775	9,464	75,894	-	113,060
3	Subset of row 2 that are excluded liabilities	-	-	-	-	326	-	326
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	19,627	300	7,775	9,464	75,568	-	112,734
5	Subset of row 4 that are potentially eligible as TLAC	19,627	300	7,775	9,464	60,617	-	97,783
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	21,492	-	21,492
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,627	24,801	-	26,428
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,189	6,423	-	11,612
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,648	7,901	-	10,549
10	Subset of row 5 that is perpetual securities	19,627	300	7,775	-	-	-	27,702
<b>Q2 2023 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	19,160	300	7,775	8,586	76,513	-	112,334
3	Subset of row 2 that are excluded liabilities	-	-	-	-	372	-	372
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	19,160	300	7,775	8,586	76,141	-	111,962
5	Subset of row 4 that are potentially eligible as TLAC	19,160	300	7,775	8,586	56,613	-	92,434
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	17,568	-	17,568
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,666	24,409	-	26,075
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,234	6,515	-	11,749
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,686	8,121	-	9,807
10	Subset of row 5 that is perpetual securities	19,160	300	7,775	-	-	-	27,235

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

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
Q1 2023 Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	18,732	300	7,775	8,513	73,293	-	108,613
3	Subset of row 2 that are excluded liabilities	25	-	-	-	174	-	199
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	18,707	300	7,775	8,513	73,119	-	108,414
5	Subset of row 4 that are potentially eligible as TLAC	18,707	300	7,775	8,513	60,218	-	95,513
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	18,902	-	18,902
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,617	28,574	-	30,191
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,233	4,763	-	9,996
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,663	7,979	-	9,642
10	Subset of row 5 that is perpetual securities	18,707	300	7,775	-	-	-	26,782
Q4 2022 Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	18,707	300	7,775	8,312	72,512	-	107,606
3	Subset of row 2 that are excluded liabilities	12	-	-	-	373	-	385
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	18,695	300	7,775	8,312	72,139	-	107,221
5	Subset of row 4 that are potentially eligible as TLAC	18,695	300	7,775	8,312	57,820	-	92,902
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	13,674	-	13,674
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,692	29,890	-	31,582
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,931	6,151	-	11,082
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,689	8,105	-	9,794
10	Subset of row 5 that is perpetual securities	18,695	300	7,775	-	-	-	26,770

(1) Under the Bank Recapitalization (Bail-In) Regime. Please refer to Page 56 of the 2022 Annual Report, 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 \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
1	Total consolidated assets as per published financial statements	1,396,098	1,373,198	1,374,438	1,349,418
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,153)	(2,284)	(2,348)	(2,418)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,987)	(2,536)	(1,071)	(1,071)
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	(7,603)	(7,235)	(10,312)	(23,189)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	11,200	10,515	14,258	15,164
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	169,486	171,184	177,438	172,861
8	Other adjustments <sup>(1)</sup>	(12,697)	(12,735)	(83,844)	(65,146)
9	<b>Leverage ratio exposure measure</b>	<b>1,551,344</b>	<b>1,530,107</b>	<b>1,468,559</b>	<b>1,445,619</b>

(1) Commencing Q2 2020, amount included temporary leverage ratio exposure exemptions Q3 2023 and Q2 2023: Nil (Q1 2023: central bank reserves: \$71.5 billion; Q4 2022: central bank reserves: \$53.5 billion) in accordance with OSFI's COVID-19 capital relief measures and asset amounts deducted in determining Basel III Tier 1 capital. As of Q2 2023 OSFI requires central bank deposits to be included in the leverage ratio exposure measure.



**LR2: Leverage ratio common disclosure**

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
<b>On-balance sheet exposures <sup>(1)</sup></b>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,147,945	1,138,995	1,076,029	1,061,398
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(8,909)	(10,835)	(11,695)	(15,716)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(12,697)	(12,761)	(12,364)	(11,626)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)</b>	<b>1,126,339</b>	<b>1,115,399</b>	<b>1,051,970</b>	<b>1,034,056</b>
<b>Derivative exposures</b>					
6	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	23,121	23,786	21,828	26,087
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	20,996	22,964	22,567	21,129
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	4,495	2,669	3,348	1,487
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(2,651)	(1,094)	(1,540)	(478)
11	<b>Total derivative exposures (sum of rows 6 to 10)</b>	<b>45,961</b>	<b>48,325</b>	<b>46,203</b>	<b>48,225</b>
<b>Securities financing transaction exposures</b>					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	256,909	237,987	218,200	230,893
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(58,551)	(53,303)	(39,510)	(55,580)
14	Counterparty credit risk (CCR) exposure for SFT assets	11,200	10,515	14,258	15,164
15	Agent transaction exposures	-	-	-	-
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>209,558</b>	<b>195,199</b>	<b>192,948</b>	<b>190,477</b>
<b>Other off-balance sheet exposures</b>					
17	Off-balance sheet exposure at gross notional amount	512,296	522,852	547,048	541,118
18	(Adjustments for conversion to credit equivalent amounts)	(342,810)	(351,668)	(369,610)	(368,257)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>169,486</b>	<b>171,184</b>	<b>177,438</b>	<b>172,861</b>
<b>Capital and total exposures</b>					
20	<b>Tier 1 capital</b>	<b>64,016</b>	<b>63,688</b>	<b>62,317</b>	<b>61,262</b>
21	<b>Total exposures (sum of rows 5, 11, 16 and 19)</b>	<b>1,551,344</b>	<b>1,530,107</b>	<b>1,468,559</b>	<b>1,445,619</b>
<b>Leverage ratio</b>					
22	<b>Basel III leverage ratio</b>	<b>4.1%</b>	<b>4.2%</b>	<b>4.2%</b>	<b>4.2%</b>

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$198,358MM), derivative financial instruments (\$44,655MM), assets outside the regulatory scope of consolidation (\$2,153MM).

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

(in \$ millions)	a		b	c	d		e	f	g
	Gross carrying values of <sup>(2)</sup>		Allowances/ impairments <sup>(4)</sup>	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)		
	Defaulted exposures <sup>(3)</sup>	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General				
Q3 2023 Revised Basel III									
1 Loans <sup>(5)</sup>	5,397	846,274	5,813	1,432	2,724	1,657	845,858		
2 Debt Securities	207	108,192	1	-	-	1	108,398		
3 Off-balance sheet exposures <sup>(6)</sup>	251	278,534	132	-	38	94	278,653		
4 Total	5,855	1,233,000	5,946	1,432	2,762	1,752	1,232,909		
Q2 2023 Revised Basel III									
1 Loans <sup>(5)</sup>	5,295	838,269	5,705	1,390	2,667	1,648	837,859		
2 Debt Securities	217	113,818	1	-	-	1	114,034		
3 Off-balance sheet exposures <sup>(6)</sup>	269	297,051	129	-	40	89	297,191		
4 Total	5,781	1,249,138	5,835	1,390	2,707	1,738	1,249,084		
Q1 2023 Basel III									
1 Loans <sup>(5)</sup>	5,044	844,817	5,467	1,321	2,556	1,590	844,394		
2 Debt Securities	221	108,832	1	-	-	1	109,052		
3 Off-balance sheet exposures <sup>(6)</sup>	261	293,220	100	-	38	62	293,381		
4 Total	5,526	1,246,869	5,568	1,321	2,594	1,653	1,246,827		
Q4 2022 Basel III									
1 Loans <sup>(5)</sup>	4,615	817,826	5,285	1,344	2,456	1,485	817,156		
2 Debt Securities	226	108,278	1	-	-	1	108,503		
3 Off-balance sheet exposures <sup>(6)</sup>	238	289,993	108	-	41	67	290,123		
4 Total	5,079	1,216,097	5,394	1,344	2,497	1,553	1,215,782		

(1) This table incorporates the BCBS Technical Amendments to Pillar 3 disclosure requirements - regulatory treatment of accounting provisions (August 2018). Consistent with the requirements for regulatory capital reporting and in accordance with OSFI Capital Adequacy Requirements (Chapter 2), General Allowances are defined as Stage 1 and Stage 2 allowances under IFRS 9 and Specific Allowances are defined as Stage 3 allowances under IFRS 9.

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

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

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

(5) Includes bankers acceptances and deposits with banks.

(6) Excludes all revocable loan commitments.

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2023	Q2 2023	Q1 2023	Q4 2022
		Revised Basel III	Revised Basel III	Basel III	Basel III
1	Defaulted loans and debt securities - at the end of the previous reporting period <sup>(2)</sup>	5,781	5,526	5,079	4,511
2	Loans and debt securities that have defaulted since the last reporting period	1,914	1,619	1,581	1,623
3	Returned to non-defaulted status <sup>(3)</sup>	(941)	(854)	(683)	(679)
4	Amounts written off	(800)	(696)	(676)	(578)
5	Other changes <sup>(4)</sup>	(99)	186	225	202
6	<b>Defaulted loans and debt securities - at the end of the reporting period (1 + 2 - 3 - 4 + 5) <sup>(2)</sup></b>	<b>5,855</b>	<b>5,781</b>	<b>5,526</b>	<b>5,079</b>

(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 (180 days in arrears for 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 to off-balance sheet exposures which meet the regulatory definition of default.

**CR3: Credit risk mitigation techniques – overview**

		a	b1	b	d	f
(in \$ millions)		Unsecured exposures: carrying amount <sup>(1)</sup>	Exposures to be secured <sup>(1)</sup>	Exposures secured by collateral <sup>(2) (3)</sup>	Exposures secured by financial guarantees <sup>(4)</sup>	Exposures secured by credit derivatives
<b>Q3 2023 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	346,119	499,739	397,421	102,318	-
2	Debt Securities	72,332	36,066	-	36,066	-
3	<b>Total</b>	<b>418,451</b>	<b>535,805</b>	<b>397,421</b>	<b>138,384</b>	-
4	Of which defaulted	2,325	1,449	1,156	293	-
<b>Q2 2023 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	326,672	511,187	404,050	107,137	-
2	Debt Securities	82,745	31,289	-	31,289	-
3	<b>Total</b>	<b>409,417</b>	<b>542,476</b>	<b>404,050</b>	<b>138,426</b>	-
4	Of which defaulted	2,356	1,380	1,094	286	-
<b>Q1 2023 Basel III</b>						
1	Loans <sup>(5)</sup>	312,733	531,661	445,694	85,967	-
2	Debt Securities	81,304	27,748	-	27,748	-
3	<b>Total</b>	<b>394,037</b>	<b>559,409</b>	<b>445,694</b>	<b>113,715</b>	-
4	Of which defaulted	1,939	1,665	1,365	300	-
<b>Q4 2022 Basel III</b>						
1	Loans <sup>(5)</sup>	293,446	523,710	436,346	87,364	-
2	Debt Securities	80,361	28,142	-	28,142	-
3	<b>Total</b>	<b>373,807</b>	<b>551,852</b>	<b>436,346</b>	<b>115,506</b>	-
4	Of which defaulted	1,738	1,456	1,174	282	-

(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 \$ millions)		a	b	c	d	e	f
Asset classes		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Q3 2023 Revised Basel III</b>							
1	Sovereigns and their central banks	13,515	667	14,687	95	1,118	8%
2	Public sector entities (PSEs)	3,400	233	9,806	69	3,451	35%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1,949	218	1,944	55	963	48%
	Of which: securities firms and other financial institutions treated as banks	845	49	805	2	381	47%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	44,660	31,606	38,727	8,693	46,960	99%
	Of which: securities firms and other financial institutions treated as corporates	224	18	212	7	200	91%
	Of which: specialised lending	139	35	139	14	184	120%
7	Subordinated debt, equity and other capital	2,371	-	2,371	-	6,202	262%
8	Retail	50,660	37,523	49,551	8,969	40,889	70%
9	Real estate	74,562	2,551	69,926	545	26,801	38%
	Of which: general RRE	66,467	1,081	62,300	108	19,385	31%
	Of which: IPRRE	1,604	-	1,520	-	724	48%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	3,328	460	3,105	170	2,745	84%
	Of which: IPCRE	1,726	287	1,670	115	1,798	101%
	Of which: land acquisition, development and construction	1,437	723	1,331	152	2,149	145%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,401	429	2,373	82	2,814	115%
13	Other Assets <sup>(2)</sup>	59,972	-	59,972	-	15,215	25%
14	<b>Total</b>	<b>253,490</b>	<b>73,227</b>	<b>249,357</b>	<b>18,508</b>	<b>144,413</b>	<b>54%</b>

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

(in \$ millions)	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q2 2023 Revised Basel III							
1	Sovereigns and their central banks	14,252	649	15,534	101	1,038	7%
2	Public sector entities (PSEs)	3,181	450	9,766	90	3,253	33%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1,826	184	1,793	30	930	51%
	Of which: securities firms and other financial institutions treated as banks	1,047	41	943	2	489	52%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	45,117	31,154	39,082	8,551	47,183	99%
	Of which: securities firms and other financial institutions treated as corporates	125	12	115	2	97	83%
	Of which: specialised lending	130	50	130	20	179	119%
7	Subordinated debt, equity and other capital	2,799	-	2,799	-	7,265	260%
8	Retail	49,672	36,625	48,508	8,765	40,101	70%
9	Real estate	75,388	2,666	70,831	502	27,557	39%
	Of which: general RRE	67,091	1,097	62,833	109	19,678	31%
	Of which: IPRRE	1,648	-	1,572	-	755	48%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	3,160	289	3,044	106	2,622	83%
	Of which: IPCRE	1,620	230	1,602	90	1,694	100%
	Of which: land acquisition, development and construction	1,869	1,050	1,780	197	2,808	142%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,388	422	2,361	85	2,866	117%
13	Other Assets <sup>(2)</sup>	82,791	-	82,791	-	14,821	18%
14	Total	277,414	72,150	273,465	18,124	145,014	50%

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Q1 2023 Basel III</b>							
1	Bank	4,541	377	4,520	25	4,010	88%
2	Corporate	51,035	23,882	47,294	5,196	49,195	94%
3	Sovereign	10,343	624	10,343	1	510	5%
4	Real Estate Secured	67,124	1,093	67,124	-	27,212	41%
5	Other Retail	49,126	35,336	48,912	863	36,806	74%
6	Equity	2,873	-	2,873	-	3,045	106%
7	Other Assets <sup>(2)</sup>	65,749	-	65,749	-	16,525	25%
<b>8</b>	<b>Total</b>	<b>250,791</b>	<b>61,312</b>	<b>246,815</b>	<b>6,085</b>	<b>137,303</b>	<b>54%</b>
<b>Q4 2022 Basel III</b>							
1	Bank	3,774	301	3,752	26	3,037	80%
2	Corporate	51,215	22,428	48,804	4,967	50,875	95%
3	Sovereign	8,718	791	8,718	34	643	7%
4	Real Estate Secured	63,054	1,073	63,054	-	25,499	40%
5	Other Retail	47,456	34,148	47,242	847	35,456	74%
6	Equity	3,643	-	3,643	-	3,861	106%
7	Other Assets <sup>(2)</sup>	77,086	-	77,086	-	14,736	19%
<b>8</b>	<b>Total</b>	<b>254,946</b>	<b>58,741</b>	<b>252,299</b>	<b>5,874</b>	<b>134,108</b>	<b>53%</b>

(1) Includes adjustments for credit risk mitigation based on the application of the Comprehensive Approach for collateral.

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

(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). Includes CRM adjustments to exposures based on the application of the Comprehensive Approach for collateral.



**CR5: Standardized approach – exposure amounts and CCFs applied to off-balance sheet exposures**

		a	b	c	d
Risk weight (in \$ millions)		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>(1)</sup>	Exposure (post-CCF and post- CRM) <sup>(2)</sup>
<b>Q3 2023 Revised Basel III</b>					
1	Less than 40%	118,641	12,937	23.3%	121,657
2	40–70%	15,766	261	22.4%	15,815
3	75–80%	47,812	26,021	23.7%	53,967
4	85%	3,735	1,865	37.8%	4,321
5	90–100%	58,597	30,974	31.1%	66,996
6	105–130%	292	44	40.0%	310
7	150%	2,143	1,125	25.4%	2,428
8	250%	2,188	-	0.0%	2,188
9	400%	183	-	0.0%	183
10	1250%	-	-	0.0%	-
<b>11</b>	<b>Total exposures</b>	<b>249,357</b>	<b>73,227</b>	<b>27.2%</b>	<b>267,865</b>
<b>Q2 2023 Revised Basel III</b>					
1	Less than 40%	143,102	12,635	23.1%	146,020
2	40–70%	15,850	234	19.3%	15,885
3	75–80%	46,852	25,548	23.6%	52,885
4	85%	3,922	2,327	39.6%	4,627
5	90–100%	58,029	30,032	31.3%	66,126
6	105–130%	309	71	40.0%	337
7	150%	2,602	1,300	23.7%	2,910
8	250%	2,621	-	0.0%	2,621
9	400%	178	-	0.0%	178
10	1250%	-	-	0.0%	-
<b>11</b>	<b>Total exposures</b>	<b>273,465</b>	<b>72,147</b>	<b>27.3%</b>	<b>291,589</b>

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

(2) Exposure post CRM also includes deductions for collateral under Comprehensive Approach.

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q3 2023 Revised Basel III</b>													
Retail - insured exposures secured by residential real estate	0.00 to <0.15	28,364	-	0%	7,373	0.05%	178,302	28.46%		294	4.0%	1	
	0.15 to <0.25	25,152	-	0%	4,217	0.19%	105,489	45.42%		727	17.2%	4	
	0.25 to <0.50	461	-	0%	-	0.00%	2,641	0.00%		-	0.0%	-	
	0.50 to <0.75	12,629	-	0%	46	0.68%	47,697	12.21%		5	10.9%	-	
	0.75 to <2.50	2,112	-	0%	-	1.97%	7,900	11.32%		-	0.0%	-	
	2.50 to <10.00	429	-	0%	-	0.00%	1,884	0.00%		-	0.0%	-	
	10.00 to <100.00	520	-	0%	-	0.00%	2,244	0.00%		-	0.0%	-	
	100.00 (Default)	219	-	0%	-	100.00%	1,155	105.18%		-	0.0%	-	
	<b>Sub-total</b>	<b>69,886</b>	<b>-</b>	<b>0.00%</b>	<b>11,636</b>	<b>0.10%</b>	<b>347,312</b>	<b>34.54%</b>		<b>1,026</b>	<b>8.8%</b>	<b>5</b>	<b>15</b>
Retail - uninsured exposures secured by residential real estate	0.00 to <0.15	71,907	53,181	81%	115,064	0.05%	709,023	18.28%		3,078	2.7%	11	
	0.15 to <0.25	93,113	9,668	78%	100,609	0.18%	420,279	21.08%		7,856	7.8%	38	
	0.25 to <0.50	944	-	0%	944	0.44%	2,836	53.82%		398	42.2%	2	
	0.50 to <0.75	49,653	484	109%	50,183	0.68%	163,083	22.45%		11,073	22.1%	76	
	0.75 to <2.50	9,487	-	0%	9,487	1.96%	24,576	21.92%		4,079	43.0%	41	
	2.50 to <10.00	1,512	42	128%	1,566	4.98%	10,473	25.97%		1,306	83.4%	19	
	10.00 to <100.00	1,177	3	402%	1,187	23.71%	4,979	21.17%		1,306	110.0%	59	
	100.00 (Default)	341	-	0%	341	100.00%	29,639	41.85%		1,020	299.1%	65	
	<b>Sub-total</b>	<b>228,134</b>	<b>63,378</b>	<b>81%</b>	<b>279,381</b>	<b>0.53%</b>	<b>1,364,888</b>	<b>20.37%</b>		<b>30,116</b>	<b>10.8%</b>	<b>311</b>	<b>173</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
Retail - qualifying revolving (QRRE)	0.00 to <0.15	2,133	41,046	78%	34,282	0.09%	3,466,933	88.25%		1,650	4.8%	27	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,369	5,511	77%	7,605	0.34%	385,387	88.06%		1,100	14.5%	23	
	0.50 to <0.75	1,058	3,155	91%	3,924	0.68%	580,128	91.29%		1,018	25.9%	24	
	0.75 to <2.50	5,965	2,084	87%	7,778	1.76%	690,614	93.07%		4,203	54.0%	128	
	2.50 to <10.00	1,907	180	103%	2,093	4.95%	269,086	94.47%		2,386	114.0%	98	
	10.00 to <100.00	1,560	53	120%	1,623	19.43%	174,453	92.90%		3,157	194.5%	292	
	100.00 (Default)	86	-	0%	86	100.00%	801,599	90.54%		562	653.5%	33	
	<b>Sub-total</b>	<b>16,078</b>	<b>52,029</b>	<b>79%</b>	<b>57,391</b>	<b>1.26%</b>	<b>6,368,200</b>	<b>89.45%</b>		<b>14,076</b>	<b>24.5%</b>	<b>625</b>	<b>607</b>
Other Retail Exposures	0.00 to <0.15	5,492	1,288	73%	6,437	0.09%	275,023	65.56%		972	15.1%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,264	326	75%	7,508	0.32%	272,123	65.21%		2,701	36.0%	16	
	0.50 to <0.75	1,241	3,238	106%	4,665	0.62%	14,063	66.45%		2,503	53.7%	19	
	0.75 to <2.50	15,245	82	88%	15,318	1.20%	446,477	66.10%		10,850	70.8%	122	
	2.50 to <10.00	3,955	1	100%	3,956	4.98%	112,519	67.49%		3,949	99.8%	133	
	10.00 to <100.00	1,162	4	123%	1,167	28.97%	33,301	65.18%		1,790	153.4%	220	
	100.00 (Default)	227	-	0%	227	100.00%	19,710	85.58%		1,030	453.7%	146	
	<b>Sub-total</b>	<b>34,586</b>	<b>4,939</b>	<b>95%</b>	<b>39,278</b>	<b>2.56%</b>	<b>1,173,216</b>	<b>66.11%</b>		<b>23,795</b>	<b>60.6%</b>	<b>660</b>	<b>440</b>
<b>Total</b>		<b>348,684</b>	<b>120,346</b>	<b>81%</b>	<b>387,686</b>	<b>0.83%</b>	<b>9,253,616</b>	<b>35.65%</b>		<b>69,013</b>	<b>17.8%</b>	<b>1,601</b>	<b>1,235</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q2 2023 Revised Basel III</b>													
Retail - insured exposures secured by residential real estate	0.00 to <0.15	29,646	-	0%	7,627	0.05%	185,770	28.40%		303	4.0%	1	
	0.15 to <0.25	26,165	-	0%	4,365	0.19%	109,471	45.22%		750	17.2%	4	
	0.25 to <0.50	489	-	0%	-	0.00%	2,742	0.00%		-	0.0%	-	
	0.50 to <0.75	13,246	-	0%	43	0.68%	49,874	12.19%		5	11.6%	-	
	0.75 to <2.50	2,210	-	0%	-	1.97%	8,306	11.06%		-	0.0%	-	
	2.50 to <10.00	430	-	0%	-	0.00%	1,901	0.00%		-	0.0%	-	
	10.00 to <100.00	517	-	0%	-	0.00%	2,293	0.00%		-	0.0%	-	
	100.00 (Default)	209	-	0%	-	100.00%	1,106	98.55%		-	0.0%	-	
	<b>Sub-total</b>	<b>72,912</b>	<b>-</b>	<b>0%</b>	<b>12,035</b>	<b>0.10%</b>	<b>361,463</b>	<b>34.44%</b>		<b>1,058</b>	<b>8.8%</b>	<b>5</b>	<b>17</b>
Retail - uninsured exposures secured by residential real estate	0.00 to <0.15	72,274	52,136	80%	114,073	0.05%	711,103	18.62%		3,113	2.7%	11	
	0.15 to <0.25	94,713	10,103	76%	102,358	0.18%	425,824	21.68%		8,211	8.0%	39	
	0.25 to <0.50	947	-	0%	947	0.44%	2,835	53.82%		399	42.1%	2	
	0.50 to <0.75	49,911	513	107%	50,459	0.68%	163,159	22.82%		11,317	22.4%	79	
	0.75 to <2.50	9,709	-	0%	9,709	1.96%	25,184	22.17%		4,232	43.6%	42	
	2.50 to <10.00	1,419	40	130%	1,470	4.95%	9,969	26.46%		1,242	84.5%	18	
	10.00 to <100.00	1,010	3	352%	1,019	23.77%	4,484	20.82%		1,105	108.4%	50	
	100.00 (Default)	278	-	0%	278	100.00%	28,861	45.64%		902	324.5%	59	
	<b>Sub-total</b>	<b>230,261</b>	<b>62,795</b>	<b>80%</b>	<b>280,313</b>	<b>0.49%</b>	<b>1,371,419</b>	<b>20.81%</b>		<b>30,521</b>	<b>10.9%</b>	<b>300</b>	<b>158</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
Retail - qualifying revolving (QRRE)	0.00 to <0.15	2,090	42,733	78%	35,429	0.08%	3,487,573	88.01%		1,537	4.3%	25	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,426	5,041	76%	7,280	0.34%	357,396	87.71%		1,049	14.4%	22	
	0.50 to <0.75	1,047	3,045	91%	3,823	0.67%	556,299	90.55%		982	25.7%	23	
	0.75 to <2.50	5,736	1,948	87%	7,426	1.75%	657,757	92.82%		3,988	53.7%	121	
	2.50 to <10.00	1,812	166	104%	1,984	4.94%	255,456	94.28%		2,257	113.8%	93	
	10.00 to <100.00	1,395	45	123%	1,450	19.02%	159,457	92.73%		2,794	192.7%	255	
	100.00 (Default)	86	-	0%	86	100.00%	794,241	89.76%		592	688.4%	30	
	<b>Sub-total</b>	<b>15,592</b>	<b>52,978</b>	<b>79%</b>	<b>57,478</b>	<b>1.16%</b>	<b>6,268,179</b>	<b>89.10%</b>		<b>13,199</b>	<b>23.0%</b>	<b>569</b>	<b>643</b>
Other Retail Exposures	0.00 to <0.15	5,405	1,134	73%	6,230	0.09%	279,245	65.13%		921	14.8%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,313	283	75%	7,524	0.32%	280,152	65.08%		2,701	35.9%	16	
	0.50 to <0.75	1,347	3,082	106%	4,614	0.62%	13,973	66.44%		2,475	53.6%	19	
	0.75 to <2.50	15,109	48	84%	15,149	1.20%	450,241	66.11%		10,725	70.8%	121	
	2.50 to <10.00	3,651	1	99%	3,652	4.93%	106,429	67.43%		3,636	99.6%	121	
	10.00 to <100.00	1,007	1	234%	1,008	28.79%	30,624	65.07%		1,548	153.6%	187	
	100.00 (Default)	205	-	0%	205	100.00%	15,970	84.94%		907	442.4%	135	
	<b>Sub-total</b>	<b>34,037</b>	<b>4,549</b>	<b>96%</b>	<b>38,382</b>	<b>2.38%</b>	<b>1,176,634</b>	<b>65.99%</b>		<b>22,913</b>	<b>59.7%</b>	<b>603</b>	<b>425</b>
<b>Total</b>		<b>352,802</b>	<b>120,322</b>	<b>80%</b>	<b>388,208</b>	<b>0.76%</b>	<b>9,177,695</b>	<b>35.81%</b>		<b>67,691</b>	<b>17.4%</b>	<b>1,477</b>	<b>1,243</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q1 2023 Basel III</b>													
Retail - insured exposures secured by residential real estate	0.00 to <0.15	29,818	-	0%	72,839	0.00%	187,151	21.62%		285	0.4%	-	
	0.15 to <0.25	27,028	-	0%	1,756	0.18%	113,275	22.73%		160	9.1%	1	
	0.25 to <0.50	524	-	0%	-	0.00%	3,049	0.00%		-	0.0%	-	
	0.50 to <0.75	14,168	-	0%	314	0.67%	52,868	17.43%		56	17.8%	-	
	0.75 to <2.50	2,289	-	0%	8	1.95%	8,579	11.41%		2	25.0%	-	
	2.50 to <10.00	397	-	0%	-	0.00%	1,792	0.00%		-	0.0%	-	
	10.00 to <100.00	480	-	0%	-	0.00%	2,206	0.00%		-	0.0%	-	
	100.00 (Default)	213	-	0%	-	100.00%	1,172	105.00%		-	0.0%	-	
	<b>Sub-total</b>	<b>74,917</b>	<b>-</b>	<b>0%</b>	<b>74,917</b>	<b>0.01%</b>	<b>370,092</b>	<b>21.63%</b>		<b>503</b>	<b>0.7%</b>	<b>1</b>	<b>18</b>
Retail - uninsured exposures secured by residential real estate	0.00 to <0.15	82,001	61,550	37%	104,708	0.06%	891,418	18.70%		3,435	3.3%	13	
	0.15 to <0.25	82,947	-	0%	82,947	0.18%	239,114	19.42%		6,454	7.8%	30	
	0.25 to <0.50	1,110	-	0%	1,110	0.44%	3,387	40.94%		345	31.1%	2	
	0.50 to <0.75	52,606	477	59%	52,886	0.68%	167,872	21.92%		11,827	22.4%	79	
	0.75 to <2.50	9,268	-	0%	9,268	1.95%	24,418	21.24%		4,001	43.2%	38	
	2.50 to <10.00	1,236	37	84%	1,267	4.94%	9,387	24.44%		1,041	82.2%	15	
	10.00 to <100.00	854	2	202%	858	23.75%	4,118	19.74%		926	107.9%	39	
	100.00 (Default)	244	-	0%	244	100.00%	28,214	48.71%		986	404.1%	48	
	<b>Sub-total</b>	<b>230,266</b>	<b>62,066</b>	<b>37%</b>	<b>253,288</b>	<b>0.50%</b>	<b>1,367,928</b>	<b>19.86%</b>		<b>29,015</b>	<b>11.5%</b>	<b>264</b>	<b>153</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
Retail - qualifying revolving (QRRE)	0.00 to <0.15	854	21,523	57%	13,161	0.05%	928,888	80.65%		348	2.6%	5	
	0.15 to <0.25	1,339	17,216	58%	11,407	0.17%	2,059,374	69.36%		797	7.0%	14	
	0.25 to <0.50	3,287	5,614	67%	7,062	0.33%	378,897	88.16%		1,051	14.9%	20	
	0.50 to <0.75	195	208	104%	411	0.61%	12,753	66.41%		76	18.5%	2	
	0.75 to <2.50	5,951	5,948	68%	9,979	1.28%	1,158,085	83.90%		4,104	41.1%	110	
	2.50 to <10.00	3,847	626	92%	4,421	5.43%	610,211	87.08%		5,101	115.4%	212	
	10.00 to <100.00	658	19	265%	708	29.14%	123,712	82.64%		1,565	221.0%	171	
	100.00 (Default)	118	-	0%	118	100.00%	797,900	87.33%		697	590.7%	51	
	Sub-total	16,249	51,154	61%	47,267	1.57%	6,069,820	80.26%		13,739	29.1%	585	670
	Other Retail Exposures	0.00 to <0.15	5,367	1,182	60%	6,079	0.09%	279,648	59.93%		840	13.8%	3
0.15 to <0.25		1	6	54%	4	0.17%	36	76.50%		1	25.0%	-	
0.25 to <0.50		7,003	316	76%	7,243	0.32%	277,211	61.98%		2,601	35.9%	14	
0.50 to <0.75		1,466	3,192	103%	4,753	0.61%	15,915	66.41%		2,689	56.6%	20	
0.75 to <2.50		15,104	53	86%	15,149	1.19%	457,067	64.86%		11,138	73.5%	118	
2.50 to <10.00		3,777	2	102%	3,778	4.85%	110,652	66.74%		3,939	104.3%	122	
10.00 to <100.00		1,011	1	154%	1,013	29.21%	31,900	62.47%		1,581	156.1%	186	
100.00 (Default)		183	-	0%	183	100.00%	14,413	84.46%		874	477.6%	125	
Sub-total		33,912	4,752	90%	38,202	2.36%	1,186,842	63.94%		23,663	61.9%	588	400
Total		355,344	117,972	49%	413,674	0.71%	8,994,682	31.15%		66,920	16.2%	1,438	1,241

(1) Excludes the retail residential mortgage exposures insured by CMHC, Sagen and Canada Guaranty Insurance, which are included in Non-Retail.

(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.

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

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

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q3 2023 Revised Basel III</b>													
<b>Sovereign <sup>(1)</sup></b>													
	0.00 to <0.15	169,577	5,668	47%	229,417	0.01%	369	12.58%	2.00	3,055	1.3%	5	
	0.15 to <0.25	899	105	40%	941	0.18%	16	36.49%	1.03	233	24.8%	1	
	0.25 to <0.50	484	32	39%	477	0.35%	8	25.22%	1.23	119	24.9%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	3,930	28	42%	3,961	1.34%	22	17.49%	1.27	1,370	34.6%	9	
	2.50 to <10.00	20	-	0%	20	2.56%	1	25.00%	5.00	17	85.0%	-	
	10.00 to <100.00	648	-	25%	648	17.02%	4	3.24%	0.67	98	15.1%	4	
	100.00 (Default)	208	-	0%	208	100.00%	2	25.01%	3.72	1	0.5%	52	
	<b>Sub-total</b>	<b>175,766</b>	<b>5,833</b>	<b>47%</b>	<b>235,672</b>	<b>0.17%</b>	<b>422</b>	<b>12.77%</b>	<b>1.98</b>	<b>4,893</b>	<b>2.1%</b>	<b>71</b>	<b>3</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>



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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	20,832	17,318	45%	29,687	0.11%	1,309	39.47%	1.98	6,687	22.5%	12	
	0.15 to <0.25	25,349	16,304	44%	32,920	0.18%	1,842	35.98%	1.70	8,809	26.8%	22	
	0.25 to <0.50	38,633	25,385	47%	50,216	0.29%	5,356	38.04%	1.75	18,540	36.9%	56	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	16,474	8,707	48%	20,194	1.01%	2,866	39.90%	1.66	13,350	66.1%	82	
	2.50 to <10.00	1,761	658	46%	1,976	3.88%	338	41.37%	1.65	1,983	100.4%	31	
	10.00 to <100.00	462	51	43%	469	28.18%	58	38.72%	1.39	812	173.1%	51	
	100.00 (Default)	790	153	60%	814	100.00%	73	37.26%	1.35	1,895	232.8%	224	
	<b>Sub-total</b>	<b>104,301</b>	<b>68,576</b>	<b>46%</b>	<b>136,276</b>	<b>1.08%</b>	<b>11,842</b>	<b>38.17%</b>	<b>1.77</b>	<b>52,076</b>	<b>38.2%</b>	<b>478</b>	<b>450</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	1,662	2,537	39%	2,498	0.10%	66	31.79%	2.50	576	23.1%	1	
	0.15 to <0.25	3,891	2,759	44%	4,850	0.18%	159	28.41%	1.84	1,349	27.8%	3	
	0.25 to <0.50	4,921	4,106	42%	6,236	0.27%	283	33.79%	2.08	2,598	41.7%	6	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	429	244	49%	485	0.92%	38	35.56%	2.80	362	74.6%	2	
	2.50 to <10.00	36	-	0%	21	4.77%	4	30.81%	2.23	19	90.5%	-	
	10.00 to <100.00	-	-	47%	-	17.02%	3	3.00%	1.00	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>10,939</b>	<b>9,646</b>	<b>42%</b>	<b>14,090</b>	<b>0.24%</b>	<b>553</b>	<b>31.64%</b>	<b>2.10</b>	<b>4,904</b>	<b>34.8%</b>	<b>12</b>	<b>10</b>
<b>Total</b>		<b>291,006</b>	<b>84,055</b>	<b>45%</b>	<b>386,038</b>	<b>0.49%</b>	<b>12,817</b>	<b>22.43%</b>	<b>1.91</b>	<b>61,873</b>	<b>16.0%</b>	<b>561</b>	<b>463</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q2 2023 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	149,564	5,859	44%	211,930	0.01%	446	13.33%	2.26	2,976	1.4%	4	
	0.15 to <0.25	891	60	32%	910	0.18%	15	35.99%	1.04	226	24.8%	1	
	0.25 to <0.50	474	25	50%	486	0.34%	8	26.30%	1.22	118	24.3%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,102	35	39%	4,135	1.34%	21	17.62%	1.33	1,448	35.0%	10	
	2.50 to <10.00	20	-	0%	20	2.56%	1	25.00%	5.00	17	85.0%	-	
	10.00 to <100.00	664	-	25%	664	17.02%	3	3.09%	0.92	97	14.6%	3	
	100.00 (Default)	217	-	100%	217	100.00%	2	25.00%	3.74	-	0.0%	54	
	<b>Sub-total</b>	<b>155,932</b>	<b>5,979</b>	<b>44%</b>	<b>218,362</b>	<b>0.19%</b>	<b>496</b>	<b>13.51%</b>	<b>2.24</b>	<b>4,882</b>	<b>2.2%</b>	<b>72</b>	<b>7</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on- balance sheet gross exposures	Off- balance sheet exposures pre-CCF	Average CCF	EAD post- CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	21,812	19,300	43%	30,049	0.10%	1,362	38.96%	2.11	7,151	23.8%	13	
	0.15 to <0.25	24,802	17,466	44%	32,708	0.18%	1,766	36.40%	1.79	9,292	28.4%	22	
	0.25 to <0.50	39,602	25,360	47%	51,648	0.29%	5,317	37.91%	1.75	18,636	36.1%	56	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	17,541	9,543	47%	22,005	1.01%	2,829	38.96%	1.75	14,051	63.9%	84	
	2.50 to <10.00	1,625	543	46%	1,874	3.50%	326	41.07%	1.75	1,783	95.1%	25	
	10.00 to <100.00	384	8	87%	390	31.65%	41	35.87%	1.68	609	156.2%	43	
	100.00 (Default)	799	134	47%	862	100.00%	70	37.81%	1.53	1,592	184.7%	242	
	<b>Sub-total</b>	<b>106,565</b>	<b>72,354</b>	<b>45%</b>	<b>139,536</b>	<b>1.09%</b>	<b>11,711</b>	<b>37.99%</b>	<b>1.83</b>	<b>53,114</b>	<b>38.1%</b>	<b>485</b>	<b>448</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	1,685	2,565	42%	2,305	0.10%	72	28.71%	2.42	572	24.8%	1	
	0.15 to <0.25	3,505	3,011	44%	4,603	0.18%	167	27.53%	1.87	1,314	28.5%	2	
	0.25 to <0.50	5,385	3,580	41%	6,620	0.27%	332	32.91%	1.91	2,499	37.7%	6	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	413	276	48%	546	0.92%	53	35.69%	2.89	417	76.4%	2	
	2.50 to <10.00	45	-	0%	45	3.75%	6	36.05%	1.99	42	93.3%	1	
	10.00 to <100.00	-	-	47%	-	17.02%	3	3.00%	1.00	-	0.0%	-	
	100.00 (Default)	89	23	100%	112	100.00%	1	42.29%	1.29	209	186.6%	30	
	<b>Sub-total</b>	<b>11,122</b>	<b>9,455</b>	<b>42%</b>	<b>14,231</b>	<b>1.03%</b>	<b>634</b>	<b>30.68%</b>	<b>2.01</b>	<b>5,053</b>	<b>35.5%</b>	<b>42</b>	<b>42</b>
<b>Total</b>		<b>273,619</b>	<b>87,788</b>	<b>45%</b>	<b>372,129</b>	<b>0.56%</b>	<b>12,841</b>	<b>23.35%</b>	<b>2.08</b>	<b>63,049</b>	<b>16.9%</b>	<b>599</b>	<b>497</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q1 2023 Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	160,959	2,413	43%	162,222	0.01%	118	11.48%	2.03	2,905	1.8%	4	
	0.15 to <0.25	266	-	0%	266	0.18%	2	24.46%	0.04	30	11.3%	-	
	0.25 to <0.50	367	1	46%	367	0.34%	5	25.06%	1.22	96	26.1%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,026	2	46%	4,027	1.32%	13	17.82%	1.08	1,464	36.4%	10	
	2.50 to <10.00	63	-	0%	63	2.56%	2	25.00%	2.28	44	70.8%	-	
	10.00 to <100.00	592	-	0%	592	17.02%	1	3.10%	0.16	88	14.9%	3	
	100.00 (Default)	221	-	0%	221	100.00%	1	25.00%	3.70	-	0.0%	56	
	<b>Sub-total</b>	<b>166,494</b>	<b>2,416</b>	<b>43%</b>	<b>167,758</b>	<b>0.24%</b>	<b>142</b>	<b>11.68%</b>	<b>2.00</b>	<b>4,627</b>	<b>2.8%</b>	<b>73</b>	<b>4</b>
<b>Bank</b>													
	0.00 to <0.15	11,749	10,663	62%	18,382	0.07%	351	32.03%	1.48	3,062	16.7%	4	
	0.15 to <0.25	266	579	59%	615	0.18%	33	35.53%	1.88	198	32.2%	-	
	0.25 to <0.50	1,877	228	39%	1,956	0.33%	47	39.23%	0.73	826	42.2%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	199	23	48%	210	1.41%	17	38.25%	0.76	154	73.3%	1	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	38	-	100%	38	17.03%	3	39.98%	1.00	77	201.0%	3	
	100.00 (Default)	103	3	51%	104	100.00%	6	39.97%	1.95	7	7.1%	42	
	<b>Sub-total</b>	<b>14,232</b>	<b>11,496</b>	<b>61%</b>	<b>21,305</b>	<b>0.63%</b>	<b>457</b>	<b>32.90%</b>	<b>1.42</b>	<b>4,324</b>	<b>20.3%</b>	<b>52</b>	<b>2</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	88,097	157,469	58%	180,958	0.09%	2,270	41.83%	2.09	46,993	26.0%	69	
	0.15 to <0.25	34,296	42,822	46%	54,566	0.18%	1,751	47.00%	2.28	24,068	44.1%	47	
	0.25 to <0.50	51,666	43,464	43%	69,061	0.29%	5,366	43.93%	2.09	34,697	50.2%	89	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	20,961	16,046	35%	25,912	1.00%	3,059	41.64%	2.01	20,592	79.5%	108	
	2.50 to <10.00	2,789	2,806	23%	3,136	3.27%	408	42.36%	1.90	3,635	115.9%	44	
	10.00 to <100.00	756	602	27%	886	28.65%	53	52.61%	1.84	2,500	282.2%	135	
	100.00 (Default)	669	125	64%	669	100.00%	78	46.32%	1.69	2,174	324.8%	208	
	<b>Sub-total</b>	<b>199,234</b>	<b>263,334</b>	<b>52%</b>	<b>335,188</b>	<b>0.52%</b>	<b>12,985</b>	<b>43.13%</b>	<b>2.11</b>	<b>134,659</b>	<b>40.2%</b>	<b>700</b>	<b>545</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	9,758	10,662	63%	17,312	0.10%	229	41.32%	2.27	4,713	27.2%	7	
	0.15 to <0.25	14,033	9,877	55%	19,638	0.18%	465	38.20%	1.83	6,373	32.5%	14	
	0.25 to <0.50	14,652	10,369	52%	19,138	0.28%	853	39.90%	1.73	8,051	42.1%	21	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	1,416	362	29%	1,416	1.07%	118	44.25%	1.59	1,208	85.3%	7	
	2.50 to <10.00	149	41	41%	166	3.84%	8	44.53%	1.44	208	125.6%	3	
	10.00 to <100.00	57	6	15%	58	53.21%	7	44.68%	1.05	123	211.9%	14	
	100.00 (Default)	210	34	99%	244	100.00%	6	47.11%	1.22	1,022	419.5%	38	
	<b>Sub-total</b>	<b>40,275</b>	<b>31,351</b>	<b>56%</b>	<b>57,972</b>	<b>0.69%</b>	<b>1,686</b>	<b>39.90%</b>	<b>1.92</b>	<b>21,698</b>	<b>37.4%</b>	<b>104</b>	<b>73</b>
<b>Total</b>		<b>420,235</b>	<b>308,597</b>	<b>52%</b>	<b>582,223</b>	<b>0.46%</b>	<b>15,270</b>	<b>33.37%</b>	<b>2.03</b>	<b>165,308</b>	<b>28.4%</b>	<b>929</b>	<b>624</b>

(1) Includes retail residential mortgages insured by CMHC, and the backstop portion of mortgages insured by Sagen 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.

(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.

**CR6: FIRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(9)</sup>**

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q3 2023 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	636	1,288	27%	1,075	0.05%	28	40.93%	1.51	135	12.6%	-	
	0.15 to <0.25	34	-	40%	34	0.18%	1	44.88%	3.67	18	52.9%	-	
	0.25 to <0.50	20	37	40%	34	0.35%	1	40.61%	2.15	17	50.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	80	8	37%	83	1.23%	3	44.85%	1.11	67	80.7%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	98	-	0%	98	100.00%	1	45.00%	1.73	-	0.0%	44	
	<b>Sub-total</b>	<b>868</b>	<b>1,333</b>	<b>28%</b>	<b>1,324</b>	<b>7.51%</b>	<b>34</b>	<b>41.57%</b>	<b>1.57</b>	<b>237</b>	<b>17.9%</b>	<b>44</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	0.00 to <0.15	13,466	39,299	46%	33,474	0.07%	286	46.37%	2.36	10,382	31.0%	11	
	0.15 to <0.25	317	1,870	54%	1,346	0.18%	47	44.44%	2.41	597	44.4%	1	
	0.25 to <0.50	1,066	597	39%	1,299	0.32%	60	44.74%	0.96	618	47.6%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	243	37	28%	252	1.42%	19	43.43%	0.46	192	76.2%	2	
	2.50 to <10.00	-	14	21%	3	2.56%	3	0.00%	0.13	-	0.0%	-	
	10.00 to <100.00	20	-	0%	20	17.02%	1	45.00%	0.50	41	205.0%	2	
	100.00 (Default)	-	3	50%	1	100.00%	2	44.71%	0.05	7	700.0%	1	
	<b>Sub-total</b>	<b>15,112</b>	<b>41,820</b>	<b>46%</b>	<b>36,395</b>	<b>0.11%</b>	<b>418</b>	<b>46.22%</b>	<b>2.29</b>	<b>11,837</b>	<b>32.5%</b>	<b>19</b>	<b>2</b>

**CR6: FIRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(9)</sup>**

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>	0.00 to <0.15	60,563	114,203	40%	106,960	0.09%	1,112	34.95%	1.85	21,416	20.0%	35	
	0.15 to <0.25	21,607	28,552	36%	32,089	0.18%	377	38.58%	2.34	11,205	34.9%	23	
	0.25 to <0.50	23,056	18,071	39%	29,401	0.29%	454	35.30%	2.23	11,641	39.6%	30	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	5,333	6,249	41%	7,282	1.03%	208	32.84%	2.47	4,867	66.8%	25	
	2.50 to <10.00	1,201	1,399	48%	1,760	4.03%	51	32.60%	2.49	1,784	101.4%	24	
	10.00 to <100.00	158	272	43%	275	32.89%	6	58.79%	2.17	870	316.4%	54	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>111,918</b>	<b>168,746</b>	<b>39%</b>	<b>177,767</b>	<b>0.27%</b>	<b>2,208</b>	<b>35.59%</b>	<b>2.03</b>	<b>51,783</b>	<b>29.1%</b>	<b>191</b>	<b>208</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	19	143	40%	36	0.07%	2	20.63%	1.29	4	11.1%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>19</b>	<b>143</b>	<b>40%</b>	<b>36</b>	<b>0.07%</b>	<b>2</b>	<b>20.63%</b>	<b>1.29</b>	<b>4</b>	<b>11.1%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>127,917</b>	<b>212,042</b>	<b>41%</b>	<b>215,522</b>	<b>0.29%</b>	<b>2,662</b>	<b>37.42%</b>	<b>2.07</b>	<b>63,861</b>	<b>29.6%</b>	<b>254</b>	<b>210</b>

**CR6: FIRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(9)</sup>**

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q2 2023 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	628	1,333	27%	1,121	0.06%	32	41.17%	1.61	161	14.4%	-	
	0.15 to <0.25	35	-	40%	35	0.18%	1	44.89%	3.83	19	54.3%	-	
	0.25 to <0.50	38	36	40%	53	0.32%	2	42.11%	1.90	24	45.3%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	81	6	37%	83	1.49%	3	44.84%	1.19	74	89.2%	1	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	105	-	0%	105	100.00%	1	45.00%	1.84	-	0.0%	47	
	<b>Sub-total</b>	<b>887</b>	<b>1,375</b>	<b>27%</b>	<b>1,397</b>	<b>7.65%</b>	<b>39</b>	<b>41.81%</b>	<b>1.67</b>	<b>278</b>	<b>19.9%</b>	<b>48</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	0.00 to <0.15	12,385	39,206	47%	32,646	0.07%	302	46.47%	2.39	10,253	31.4%	11	
	0.15 to <0.25	421	1,604	49%	1,218	0.18%	48	43.17%	2.30	524	43.0%	1	
	0.25 to <0.50	1,345	815	46%	1,745	0.31%	64	44.08%	1.11	805	46.1%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	153	36	32%	164	1.38%	18	44.79%	0.44	125	76.2%	1	
	2.50 to <10.00	19	57	35%	39	2.56%	4	37.71%	2.57	41	105.1%	-	
	10.00 to <100.00	36	-	0%	36	17.02%	1	45.00%	0.76	76	211.1%	3	
	100.00 (Default)	-	3	50%	1	100.00%	2	44.71%	0.09	7	700.0%	1	
	<b>Sub-total</b>	<b>14,359</b>	<b>41,721</b>	<b>47%</b>	<b>35,849</b>	<b>0.12%</b>	<b>439</b>	<b>46.23%</b>	<b>2.32</b>	<b>11,831</b>	<b>33.0%</b>	<b>19</b>	<b>2</b>



**CR6: FIRB – Credit risk exposures by portfolio and PD range - Non-Retail <sup>(9)</sup>**

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>													
	0.00 to <0.15	69,332	126,592	41%	120,112	0.09%	1,116	34.40%	1.90	24,373	20.3%	39	
	0.15 to <0.25	25,365	31,447	37%	37,048	0.18%	381	38.28%	2.39	12,992	35.1%	26	
	0.25 to <0.50	22,816	18,428	39%	30,030	0.29%	435	36.01%	2.28	11,907	39.7%	31	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,249	5,739	42%	6,645	1.04%	193	33.37%	2.40	4,092	61.6%	21	
	2.50 to <10.00	903	1,082	48%	1,424	4.26%	50	33.71%	2.11	1,347	94.6%	20	
	10.00 to <100.00	200	322	41%	331	33.33%	3	54.18%	1.54	957	289.1%	60	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>122,865</b>	<b>183,610</b>	<b>40%</b>	<b>195,590</b>	<b>0.26%</b>	<b>2,178</b>	<b>35.37%</b>	<b>2.07</b>	<b>55,668</b>	<b>28.5%</b>	<b>197</b>	<b>198</b>
<b>Corporate – Specialized Lending</b>													
	0.00 to <0.15	14	48	40%	33	0.07%	2	20.69%	1.84	4	12.1%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>14</b>	<b>48</b>	<b>40%</b>	<b>33</b>	<b>0.07%</b>	<b>2</b>	<b>20.69%</b>	<b>1.84</b>	<b>4</b>	<b>12.1%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>138,125</b>	<b>226,754</b>	<b>41%</b>	<b>232,869</b>	<b>0.28%</b>	<b>2,658</b>	<b>37.08%</b>	<b>2.10</b>	<b>67,781</b>	<b>29.1%</b>	<b>264</b>	<b>200</b>

(1) Includes the retail residential mortgages insured by Sagen and Canada Guaranty Insurance, excluding the backstop portion.

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

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

(8) Includes purchased receivables portfolio totaling \$2.2 billion EAD, \$0.4 billion RWA (\$2.7 billion EAD, \$0.5 billion RWA in Q2 2023).

(9) The bank adopted FIRB in Q2, 2023 and no comparative numbers are available for earlier periods.

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

(in \$ millions)	Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III		Q4 2022 Basel III	
	a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>
1 Sovereign – FIRB	237	237	278	278	-	-	-	-
2 Sovereign – AIRB	4,893	4,893	4,882	4,882	4,627	4,627	4,528	4,528
3 Bank – FIRB	8,261	8,261	8,087	8,087	-	-	-	-
4 Bank – AIRB	-	-	-	-	4,324	4,324	4,856	4,856
5 Other securities firms treated as Bank - F-IRB	3,576	3,576	3,744	3,744				
6 Other securities firms treated as Bank - A-IRB	-	-	-	-				
7 Corporate – FIRB	46,265	46,265	50,167	50,167	-	-	-	-
8 Corporate – AIRB	51,954	51,954	52,835	52,835	134,151	134,151	133,027	133,027
9 Other securities firms treated as Corporate - F-IRB	5,168	5,168	5,041	5,041				
10 Other securities firms treated as Corporate - A-IRB	121	121	279	279				
11 Specialized lending – FIRB	4	4	4	4	-	-	-	-
12 Specialized lending – AIRB	4,904	4,904	5,053	5,053	21,698	21,698	20,265	20,265
13 Retail – qualifying revolving (QRRE)	14,076	14,076	13,199	13,199	13,739	13,739	13,158	13,158
14 Retail – residential mortgage exposures	31,142	31,142	31,579	31,579	29,518	29,518	28,786	28,786
15 Retail – SME	-	-	-	-	-	-	-	-
16 Other retail exposures	23,795	23,795	22,913	22,913	23,663	23,663	22,985	22,985
17 Equity – FIRB	-	-	-	-	-	-	-	-
18 Equity – AIRB	-	-	-	-	-	-	-	-
19 Purchased receivables – FIRB	350	350	459	459	-	-	-	-
20 Purchased receivables – AIRB	1	1	1	1	508	508	572	572
<b>21 Total</b>	<b>194,747</b>	<b>194,747</b>	<b>198,521</b>	<b>198,521</b>	<b>232,228</b>	<b>232,228</b>	<b>228,177</b>	<b>228,177</b>

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

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
1	RWA as at end of previous reporting period	198,521	232,228	228,177	222,747
2	Asset size <sup>(1)</sup>	(3,531)	(4,510)	3,827	6,495
3	Asset quality <sup>(2)</sup>	1,828	440	764	(5,920)
4	Model updates <sup>(3)</sup>	-	-	-	(813)
5	Methodology and policy <sup>(4)</sup>	-	(31,478)	-	-
6	Acquisitions and disposals <sup>(5)</sup>	-	-	-	(225)
7	Foreign exchange movements <sup>(6)</sup>	(2,071)	1,841	(540)	6,158
8	Other <sup>(7)</sup>	-	-	-	(265)
9	<b>RWA as at end of reporting period</b>	<b>194,747</b>	<b>198,521</b>	<b>232,228</b>	<b>228,177</b>

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

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

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

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

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

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

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

**CR10: IRB (Specialized lending and equities under the simple risk-weight method)**

Specialized Lending <sup>(1)</sup> - Q3 2023 Revised Basel III												
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		On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					RWA	Expected Losses	
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.

**CR10: IRB (Specialized lending and equities under the simple risk-weight method)**

Specialized Lending <sup>(1)</sup> - Q2 2023 Revised Basel III										
Other than HVCRE										
Regulatory Categories	Remaining Maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					RWA
					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
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		On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					RWA
Exchange-traded equity exposures		-	-	190%					-	-
Private equity exposures		-	-	290%					-	-
Other equity exposures		-	-	370%					-	-
Total		-	-	-					-	-

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

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

(in \$ millions)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
<b>Q3 2023 Revised Basel III</b>							
1	CEM / SA-CCR (for derivatives)	290	744		1.4	1,447	606
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			19,030	1.4	26,434	5,471
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					14,821	3,355
5	VaR for SFTs					20,042	1,981
6	Total						11,413
<b>Q2 2023 Revised Basel III</b>							
1	CEM / SA-CCR (for derivatives)	314	708		1.4	1,424	714
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			17,680	1.4	24,473	5,063
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					15,074	2,838
5	VaR for SFTs					19,245	1,863
6	Total						10,478
<b>Q1 2023 Basel III</b>							
1	CEM / SA-CCR (for derivatives)	445	931		1.4	1,924	929
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			18,386	1.4	25,479	5,599
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					20,545	4,626
5	VaR for SFTs					21,160	2,414
6	Total						13,568
<b>Q4 2022 Basel III</b>							
1	CEM / SA-CCR (for derivatives)	435	790		1.4	1,713	648
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			19,547	1.4	27,032	5,715
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					21,065	4,307
5	VaR for SFTs					20,954	2,411
6	Total						13,081

(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 \$ millions)	Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III		Q4 2022 Basel III	
	a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	27,881	4,356	24,222	5,658	27,361	5,743	28,595	6,422
1 (i) VaR component (including the 3 × multiplier)		917		1,277		1,285		1,621
2 (ii) Stressed VaR component (including the 3 × multiplier)		3,439		4,381		4,458		4,801
3 All portfolios subject to the Standardized CVA capital charge	-	-	-	-	-	-	-	-
4 <b>Total subject to the CVA capital charge</b>	<b>27,881</b>	<b>4,356</b>	<b>24,222</b>	<b>5,658</b>	<b>27,361</b>	<b>5,743</b>	<b>28,595</b>	<b>6,422</b>

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure <sup>(1)</sup>
<b>Regulatory portfolio</b>														
<b>Q3 2023 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	-	-	-	-	57	-	-	-	57
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	47	-	-	-	47
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	3	1	-	-	-	-	-	-	-	4
Securities firms and other financial institutions treated as Banks	-	-	-	-	162	-	1	-	-	-	-	-	-	163
Corporates	-	-	-	-	-	-	-	-	1	1,572	-	-	-	1,573
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	3	-	-	-	3
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	165	1	1	-	1	1,679	-	-	-	1,847
<b>Q2 2023 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	3	-	-	-	47	-	-	-	50
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	51	-	-	-	51
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	29	4	-	-	-	-	-	-	-	33
Securities firms and other financial institutions treated as Banks	-	-	-	-	133	-	2	-	-	-	-	-	-	135
Corporates	-	-	-	-	-	-	-	-	2	1,253	-	-	-	1,255
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	16	-	-	-	16
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets (2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	162	7	2	-	2	1,367	-	-	-	1,540



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

(in \$ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure <sup>(1)</sup>
<b>Regulatory portfolio</b>															
<b>Q1 2023 Basel III</b>															
Sovereigns		-	-	-			4	-			148		-	-	152
Non-central government public sector entities (PSEs)		-	-	-			-	-			-		-	-	-
Multilateral development banks (MDBs)		-	-	-			-	-			-		-	-	-
Banks		-	-	2			-	-			70		-	-	72
Securities firms		-	-	-			-	-			-		-	-	-
Corporates		-	-	-			-	-			2,017		-	-	2,017
Regulatory retail portfolios		-	-	-			-	-			-		-	-	-
Other assets <sup>(2)</sup>		-	-	-			-	-			-		-	-	-
<b>Total</b>		-	-	2			4	-			2,235		-	-	2,241
<b>Q4 2022 Basel III</b>															
Sovereigns		-	-	-			18	-			213		-	-	231
Non-central government public sector entities (PSEs)		-	-	-			-	-			-		-	-	-
Multilateral development banks (MDBs)		-	-	-			-	-			-		-	-	-
Banks		-	-	1			-	-			8		-	-	9
Securities firms		-	-	-			-	-			-		-	-	-
Corporates		-	-	-			-	-			1,863		-	-	1,863
Regulatory retail portfolios		-	-	-			-	-			-		-	-	-
Other assets <sup>(2)</sup>		-	-	-			-	-			-		-	-	-
<b>Total</b>		-	-	1			18	-			2,084		-	-	2,103

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

		a	b	c	d	e	f	g
(in \$ millions)	PD scale	EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q3 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	8,164	0.03%	97	15.96%	2.41	176	2.2%
	0.15 to <0.25	103	0.18%	2	14.44%	0.10	9	8.4%
	0.25 to <0.50	182	0.25%	1	25.00%	0.11	26	14.5%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	12	0.90%	2	25.00%	1.00	5	38.8%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	8,461	0.04%	102	16.15%	2.33	216	2.6%
Bank								
	0.00 to <0.15	-	0.00%	-	0.00%	-	-	0.0%
	0.15 to <0.25	-	0.00%	-	0.00%	-	-	0.0%
	0.25 to <0.50	-	0.00%	-	0.00%	-	-	0.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	-	0.00%	-	0.00%	-	-	0.0%
Corporate								
	0.00 to <0.15	18,728	0.07%	3,132	41.33%	0.09	1,932	10.3%
	0.15 to <0.25	1,282	0.18%	265	48.54%	1.52	409	31.9%
	0.25 to <0.50	999	0.29%	400	52.84%	2.12	441	44.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	740	0.92%	166	41.47%	0.88	500	67.6%
	2.50 to <10.00	3	3.52%	10	42.05%	3.97	4	107.7%
	10.00 to <100.00	1	33.33%	2	35.00%	1.90	2	183.3%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	21,753	0.12%	3,975	42.28%	0.30	3,288	15.1%
Total		30,214	0.10%	4,077	34.96%	0.87	3,504	11.6%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q2 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	7,047	0.04%	93	16.77%	2.33	193	2.7%
	0.15 to <0.25	125	0.18%	1	14.00%	0.01	10	8.1%
	0.25 to <0.50	208	0.35%	1	25.00%	0.12	38	18.4%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	21	0.90%	2	25.00%	1.00	8	38.9%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	7,401	0.05%	97	16.98%	2.23	249	3.4%
Bank								
	0.00 to <0.15	-	0.00%	-	0.00%	-	-	0.0%
	0.15 to <0.25	-	0.00%	-	0.00%	-	-	0.0%
	0.25 to <0.50	-	0.00%	-	0.00%	-	-	0.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	-	0.00%	-	0.00%	-	-	0.0%
Corporate								
	0.00 to <0.15	20,777	0.07%	3,369	41.43%	0.11	2,166	10.4%
	0.15 to <0.25	1,970	0.18%	295	44.62%	1.41	591	30.0%
	0.25 to <0.50	887	0.29%	564	50.66%	2.45	376	42.4%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	895	0.93%	254	45.89%	0.85	684	76.4%
	2.50 to <10.00	3	3.27%	13	48.50%	2.99	4	120.3%
	10.00 to <100.00	2	33.33%	2	35.00%	1.91	3	183.3%
	100.00 (Default)	0	100.00%	1	57.00%	5.00	0	0.0%
	Sub-total	24,534	0.12%	4,498	42.18%	0.33	3,824	15.6%
Total		31,935	0.10%	4,595	36.34%	0.77	4,073	12.8%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q1 2023 Basel III								
Sovereign								
	0.00 to <0.15	7,349	0.03%	93	17.40%	2.39	212	2.9%
	0.15 to <0.25	92	0.18%	1	15.00%	0.01	8	9.2%
	0.25 to <0.50	208	0.25%	1	25.00%	0.13	32	15.5%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	48	0.90%	1	25.00%	1.00	20	41.1%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	7,697	0.05%	96	17.63%	2.30	272	3.5%
Bank								
	0.00 to <0.15	11,873	0.07%	223	31.09%	1.40	1,452	12.2%
	0.15 to <0.25	579	0.18%	22	30.80%	0.87	127	21.9%
	0.25 to <0.50	214	0.26%	24	33.09%	3.28	71	33.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	8	0.90%	1	30.00%	2.34	5	63.3%
	2.50 to <10.00	0	2.56%	1	40.00%	1.32	0	98.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	12,674	0.08%	271	31.11%	1.41	1,655	13.1%
Corporate								
	0.00 to <0.15	36,998	0.08%	3,949	44.88%	0.54	5,115	13.8%
	0.15 to <0.25	4,174	0.18%	463	47.42%	1.40	1,328	31.8%
	0.25 to <0.50	3,082	0.28%	698	45.78%	1.19	1,171	38.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	2,194	0.93%	290	45.13%	0.73	1,689	77.0%
	2.50 to <10.00	19	4.82%	21	39.18%	1.57	23	118.6%
	10.00 to <100.00	28	18.15%	3	56.38%	3.16	79	283.7%
	100.00 (Default)	0	100.00%	1	57.00%	5.00	0	0.0%
	Sub-total	46,495	0.15%	5,425	45.19%	0.67	9,405	20.2%
Total		66,866	0.13%	5,792	39.35%	1.00	11,332	16.9%

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

**CCR4:FIRB – CCR exposures by portfolio and PD scale <sup>(1)(6)</sup>**

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q3 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	1,162	0.06%	31	45.00%	0.26	131	11.3%
	0.15 to <0.25	45	0.18%	1	45.00%	0.01	12	26.0%
	0.25 to <0.50	-	0.35%	1	45.00%	1.00	-	42.7%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	1,207	0.07%	33	45.00%	0.25	143	11.8%
Bank								
	0.00 to <0.15	14,183	0.08%	300	44.87%	1.62	2,338	16.5%
	0.15 to <0.25	861	0.18%	36	45.00%	1.54	246	28.5%
	0.25 to <0.50	356	0.28%	33	45.00%	0.40	114	32.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	842	0.90%	30	45.00%	0.29	648	76.9%
	2.50 to <10.00	-	2.56%	1	45.00%	1.16	-	104.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	16,242	0.13%	400	44.89%	1.52	3,346	20.6%
Corporate								
	0.00 to <0.15	9,366	0.09%	411	42.49%	0.99	1,383	14.8%
	0.15 to <0.25	2,075	0.18%	184	40.64%	2.01	548	26.4%
	0.25 to <0.50	1,502	0.30%	155	39.19%	1.55	523	34.8%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	278	1.01%	56	45.95%	1.15	208	74.8%
	2.50 to <10.00	13	5.82%	8	28.95%	1.61	11	90.6%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	13,234	0.15%	814	41.88%	1.21	2,673	20.2%
Total		30,683	0.14%	1,247	43.60%	1.34	6,162	20.1%

**CCR4:FIRB – CCR exposures by portfolio and PD scale <sup>(1)(6)</sup>**

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q2 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	-	0.00%	-	0.00%	-	-	0.0%
	0.15 to <0.25	-	0.00%	-	0.00%	-	-	0.0%
	0.25 to <0.50	-	0.00%	-	0.00%	-	-	0.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	-	0.00%	-	0.00%	-	-	0.0%
Bank								
	0.00 to <0.15	12,650	0.08%	281	44.90%	1.39	2,069	16.4%
	0.15 to <0.25	489	0.18%	32	45.00%	2.96	155	31.8%
	0.25 to <0.50	368	0.27%	34	45.00%	0.61	118	32.2%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	55	0.90%	12	45.00%	0.54	37	68.2%
	2.50 to <10.00	0	2.56%	1	45.00%	1.26	0	104.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	13,562	0.09%	360	44.91%	1.42	2,379	17.6%
Corporate								
	0.00 to <0.15	9,564	0.09%	414	42.74%	1.04	1,374	14.4%
	0.15 to <0.25	2,034	0.18%	183	40.49%	1.69	523	25.7%
	0.25 to <0.50	1,081	0.29%	150	38.91%	1.51	373	34.4%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	485	0.99%	50	38.85%	1.26	305	63.0%
	2.50 to <10.00	14	4.06%	8	32.22%	1.76	12	84.6%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	0	0.00%	-	0.00%	-	0	0.0%
	Sub-total	13,178	0.16%	805	41.92%	1.19	2,587	19.6%
Total		26,740	0.12%	1,165	43.44%	1.30	4,966	18.6%

(1) Represents FIRB 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) RWA density is calculated as Risk-weighted Assets (column f) divided by EAD post-CRM (column a).

(6) The bank adopted FIRB in Q2, 2023 and no comparative numbers are available for earlier periods.

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

(in \$ millions)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated <sup>(2)</sup>	Unsegregated <sup>(2)</sup>	Segregated <sup>(2)</sup>	Unsegregated <sup>(2)</sup>		
<b>Q3 2023 Revised Basel III</b>						
Cash – domestic currency	13	1,657	59	2,928	6,541	787
Cash – other currencies	-	8,204	40	13,371	46,546	35,082
Domestic sovereign debt	99	544	-	949	1,284	1,228
Other sovereign debt	1,847	279	1,920	2,425	1,439	6,054
Government agency debt	1,531	770	1,183	1,124	3,928	7,819
Corporate bonds	1,020	81	1,027	310	30,980	50,838
Equity securities	848	-	2,869	153	40,453	36,088
Other collateral	-	-	-	-	7	-
<b>Total</b>	<b>5,358</b>	<b>11,535</b>	<b>7,098</b>	<b>21,260</b>	<b>131,178</b>	<b>137,896</b>
<b>Q2 2023 Revised Basel III</b>						
Cash – domestic currency	13	2,926	11	2,230	6,503	638
Cash – other currencies	-	7,406	26	14,582	43,330	34,340
Domestic sovereign debt	103	274	85	821	968	1,133
Other sovereign debt	2,169	256	366	2,955	2,229	7,427
Government agency debt	1,833	431	1,182	1,227	2,025	8,974
Corporate bonds	943	1,395	1,666	627	24,597	44,594
Equity securities	684	-	3,265	158	39,325	34,156
Other collateral	-	-	-	-	8	-
<b>Total</b>	<b>5,745</b>	<b>12,688</b>	<b>6,601</b>	<b>22,600</b>	<b>118,985</b>	<b>131,262</b>
<b>Q1 2023 Basel III</b>						
Cash – domestic currency	13	2,252	266	1,846	7,532	522
Cash – other currencies	-	9,209	8	16,895	41,436	34,093
Domestic sovereign debt	705	487	263	1,016	941	3,227
Other sovereign debt	1,595	249	1,556	852	1,750	5,837
Government agency debt	1,373	320	725	2,558	829	9,874
Corporate bonds	894	86	634	481	25,383	32,983
Equity securities	720	-	4,082	102	39,971	29,229
Other collateral	-	-	-	-	14	-
<b>Total</b>	<b>5,300</b>	<b>12,603</b>	<b>7,534</b>	<b>23,750</b>	<b>117,856</b>	<b>115,765</b>
<b>Q4 2022 Basel III</b>						
Cash – domestic currency	13	1,949	-	1,770	6,797	477
Cash – other currencies	-	9,664	5	20,699	41,069	31,470
Domestic sovereign debt	503	688	139	1,488	1,182	2,478
Other sovereign debt	1,973	522	1,645	539	2,939	3,398
Government agency debt	1,583	722	581	2,348	1,026	14,798
Corporate bonds	1,310	178	510	254	25,485	24,776
Equity securities	609	-	4,483	109	40,616	25,202
Other collateral	-	-	-	-	17	-
<b>Total</b>	<b>5,991</b>	<b>13,723</b>	<b>7,363</b>	<b>27,207</b>	<b>119,131</b>	<b>102,599</b>

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

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

**CCR6: Credit derivatives exposures**

(in \$ millions)	a	b
	Protection bought	Protection sold
<b>Q3 2023 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	8,963	4,063
Index credit default swaps	-	-
Credit default swaps	8,963	4,063
Total return swaps	16,932	432
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,895</b>	<b>4,495</b>
<b>Fair values</b>		
Positive fair value (asset)	391	7
Negative fair value (liability)	-	(28)

<b>Q2 2023 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	8,181	2,461
Index credit default swaps	-	-
Credit default swaps	8,181	2,461
Total return swaps	16,835	208
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,016</b>	<b>2,669</b>
<b>Fair values</b>		
Positive fair value (asset)	473	11
Negative fair value (liability)	-	(25)

<b>Q1 2023 Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	7,580	2,914
Index credit default swaps	-	-
Credit default swaps	7,580	2,914
Total return swaps	17,940	434
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,520</b>	<b>3,348</b>
<b>Fair values</b>		
Positive fair value (asset)	509	12
Negative fair value (liability)	-	(22)

<b>Q4 2022 Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	6,760	1,289
Index credit default swaps	-	-
Credit default swaps	6,760	1,289
Total return swaps	18,788	198
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,548</b>	<b>1,487</b>
<b>Fair values</b>		
Positive fair value (asset)	763	17
Negative fair value (liability)	-	(25)



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

(in \$ millions) <sup>(1)</sup>	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
	Q3 2023	Q2 2023	Q1 2023	Q4 2022
	Revised Basel III	Revised Basel III	Basel III	Basel III
1 RWA as at end of previous reporting period	5,136	5,670	5,799	6,495
2 Asset size <sup>(2)</sup>	590	(511)	8	(1,589)
3 Asset quality <sup>(3)</sup>	(46)	(17)	(12)	(223)
4 Model updates <sup>(4)</sup>	-	-	-	729
5 Methodology and policy <sup>(5)</sup>	-	(103)	-	-
6 Acquisitions and disposals <sup>(6)</sup>	-	-	-	-
7 Foreign exchange movements <sup>(7)</sup>	(137)	97	(125)	387
8 Other <sup>(8)</sup>	-	-	-	-
<b>9 RWA as at end of current reporting period</b>	<b>5,543</b>	<b>5,136</b>	<b>5,670</b>	<b>5,799</b>

(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.

(6) Changes in book size 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 \$ millions)		a		b		a <sub>2</sub>		b <sub>2</sub>		a <sub>3</sub>		b <sub>3</sub>		a <sub>4</sub>		b <sub>4</sub>	
		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA	
		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III		Q4 2022 Basel III									
1	<b>Exposures to QCCPs (total)</b>			<b>683</b>				<b>889</b>				<b>846</b>				<b>715</b>	
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	12,331		253		14,797		313		13,591		285		15,372		320	
3	(i) OTC derivatives	3,634		73		3,645		73		3,544		71		4,175		83	
4	(ii) Exchange-traded derivatives	4,614		98		9,359		204		7,097		155		8,110		175	
5	(iii) Securities financing transactions	4,083		82		1,793		36		2,950		59		3,087		62	
6	(iv) Netting sets where cross-product netting has been approved	-		-		-		-		-		-		-		-	
7	Segregated initial margin	8,986				10,195				11,675				15,651			
8	Non-segregated initial margin	-		-		-		-		-		-		-		-	
9	Pre-funded default fund contributions	1,120		430		1,255		576		937		561		772		395	
10	Unfunded default fund contributions <sup>(1)</sup>	1,417		-		1,416		-		2,074		-		2,085		-	
11	<b>Default Fund Contributions to non-QCCPs (total)</b>			-				-				-				-	
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-		-		-		-		-		-		-		-	
13	(i) OTC derivatives	-		-		-		-		-		-		-		-	
14	(ii) Exchange-traded derivatives	-		-		-		-		-		-		-		-	
15	(iii) Securities financing transactions	-		-		-		-		-		-		-		-	
16	(iv) Netting sets where cross-product netting has been approved	-		-		-		-		-		-		-		-	
17	Segregated initial margin	-				-				-				-			
18	Non-segregated initial margin	-		-		-		-		-		-		-		-	
19	Pre-funded default fund contributions	-				-				-		-		-		-	
20	Unfunded default fund contributions	-				-				-		-		-		-	

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

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

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q3 2023 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	10,261	-	10,261	1,809	-	1,809
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	227	-	227	880	-	880
4	Consumer Receivables	-	-	-	-	2,734	-	2,734	110	-	110
5	Auto Loans/Leases	-	-	-	-	6,280	-	6,280	819	-	819
6	<b>Wholesale (total)</b>	454	-	10,262	10,716	7,505	-	7,505	361	-	361
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	10,262	10,262	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,305	-	4,305	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,087	-	1,087	315	-	315
11	Other Wholesale	454	-	-	454	2,113	-	2,113	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	46	-	46

<b>Q2 2023 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	9,494	-	9,494	1,666	-	1,666
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	224	-	224	730	-	730
4	Consumer Receivables	-	-	-	-	2,844	-	2,844	122	-	122
5	Auto Loans/Leases	-	-	-	-	5,406	-	5,406	814	-	814
6	<b>Wholesale (total)</b>	590	-	-	590	7,627	-	7,627	328	-	328
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,007	-	4,007	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,543	-	1,543	280	-	280
11	Other Wholesale	590	-	-	590	2,077	-	2,077	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	48	-	48

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

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q1 2023 Basel III</b>											
1	<b>Retail (total)</b>	<b>154</b>	<b>2</b>	-	<b>156</b>	<b>14,394</b>	-	<b>14,394</b>	<b>3,176</b>	-	<b>3,176</b>
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	2,550	-	<b>2,550</b>	-	-	-
3	Credit Card	-	-	-	-	452	-	<b>452</b>	1,825	-	<b>1,825</b>
4	Consumer Receivables	-	-	-	-	2,684	-	<b>2,684</b>	142	-	<b>142</b>
5	Auto Loans/Leases	154	2	-	<b>156</b>	8,708	-	<b>8,708</b>	1,209	-	<b>1,209</b>
6	<b>Wholesale (total)</b>	<b>732</b>	-	-	<b>732</b>	<b>9,063</b>	-	<b>9,063</b>	<b>330</b>	-	<b>330</b>
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,940	-	<b>4,940</b>	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,596	-	<b>1,596</b>	283	-	<b>283</b>
11	Other Wholesale	732	-	-	<b>732</b>	2,527	-	<b>2,527</b>	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	47	-	<b>47</b>
<b>Q4 2022 Basel III</b>											
1	<b>Retail (total)</b>	<b>191</b>	<b>8</b>	-	<b>199</b>	<b>14,731</b>	-	<b>14,731</b>	<b>2,988</b>	-	<b>2,988</b>
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	2,550	-	<b>2,550</b>	-	-	-
3	Credit Card	-	-	-	-	463	-	<b>463</b>	1,825	-	<b>1,825</b>
4	Consumer Receivables	-	-	-	-	2,520	-	<b>2,520</b>	193	-	<b>193</b>
5	Auto Loans/Leases	191	8	-	<b>199</b>	9,198	-	<b>9,198</b>	970	-	<b>970</b>
6	<b>Wholesale (total)</b>	-	-	-	-	<b>8,380</b>	-	<b>8,380</b>	<b>1,245</b>	-	<b>1,245</b>
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,859	-	<b>4,859</b>	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,387	-	<b>1,387</b>	481	-	<b>481</b>
11	Other Wholesale	-	-	-	-	2,134	-	<b>2,134</b>	715	-	<b>715</b>
12	Re-Securitization	-	-	-	-	-	-	-	49	-	<b>49</b>

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

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

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

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

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

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

(in \$ millions)	a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
	Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q3 2023 Revised Basel III</b>										
1 <b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	6	-	6
– of which	-	-	-	-	-	-	-	-	-	-
2 Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	1	-	1
3 Credit Card	-	-	-	-	-	-	-	4	-	4
4 Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5 Auto Loans/Leases	-	-	-	-	-	-	-	-	-	-
6 <b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	63	-	63
– of which	-	-	-	-	-	-	-	-	-	-
7 Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8 Trade Receivables	-	-	-	-	-	-	-	-	-	-
9 Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10 Auto Wholesale/Rentals	-	-	-	-	-	-	-	58	-	58
11 Other Wholesale	-	-	-	-	-	-	-	5	-	5
12 Re-Securitization	-	-	-	-	-	-	-	-	-	-
<b>Q2 2023 Revised Basel III</b>										
1 <b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	11	-	11
– of which	-	-	-	-	-	-	-	-	-	-
2 Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	1	-	1
3 Credit Card	-	-	-	-	-	-	-	9	-	9
4 Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5 Auto Loans/Leases	-	-	-	-	-	-	-	-	-	-
6 <b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	25	-	25
– of which	-	-	-	-	-	-	-	-	-	-
7 Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8 Trade Receivables	-	-	-	-	-	-	-	-	-	-
9 Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10 Auto Wholesale/Rentals	-	-	-	-	-	-	-	19	-	19
11 Other Wholesale	-	-	-	-	-	-	-	6	-	6
12 Re-Securitization	-	-	-	-	-	-	-	-	-	-

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

(in \$ millions)	a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
	Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q1 2023 Basel III</b>										
1 <b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	37	-	37
– of which	-	-	-	-	-	-	-	-	-	-
2 Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	(15)	-	(15)
3 Credit Card	-	-	-	-	-	-	-	32	-	32
4 Consumer Receivables	-	-	-	-	-	-	-	2	-	2
5 Auto Loans/Leases	-	-	-	-	-	-	-	18	-	18
6 <b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	54	-	54
– of which	-	-	-	-	-	-	-	-	-	-
7 Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8 Trade Receivables	-	-	-	-	-	-	-	-	-	-
9 Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10 Auto Wholesale/Rentals	-	-	-	-	-	-	-	48	-	48
11 Other Wholesale	-	-	-	-	-	-	-	6	-	6
12 Re-Securitization	-	-	-	-	-	-	-	-	-	-
<b>Q4 2022 Basel III</b>										
1 <b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	65	-	65
– of which	-	-	-	-	-	-	-	-	-	-
2 Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	-	-	-
3 Credit Card	-	-	-	-	-	-	-	39	-	39
4 Consumer Receivables	-	-	-	-	-	-	-	2	-	2
5 Auto Loans/Leases	-	-	-	-	-	-	-	24	-	24
6 <b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	37	-	37
– of which	-	-	-	-	-	-	-	-	-	-
7 Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8 Trade Receivables	-	-	-	-	-	-	-	-	-	-
9 Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10 Auto Wholesale/Rentals	-	-	-	-	-	-	-	37	-	37
11 Other Wholesale	-	-	-	-	-	-	-	-	-	-
12 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 6, paragraph 3.

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

	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			
(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q3 2023 Revised Basel III</b>																	
<b>1 Total exposures <sup>(1)(2)</sup></b>	<b>23,992</b>	<b>2,962</b>	<b>1,528</b>	-	-	<b>10,262</b>	<b>17,766</b>	<b>454</b>	-	<b>1,548</b>	<b>3,359</b>	-	-	<b>124</b>	<b>269</b>	-	-
2 Traditional securitization	13,849	2,843	1,528	-	-	-	17,766	454	-	-	3,359	-	-	-	269	-	-
3 Of which securitization	13,849	2,843	1,528	-	-	-	17,766	454	-	-	3,359	-	-	-	269	-	-
4 Of which retail underlying	9,009	1,215	37	-	-	-	10,261	-	-	-	1,485	-	-	-	119	-	-
5 Of which wholesale	4,840	1,628	1,491	-	-	-	7,505	454	-	-	1,874	-	-	-	150	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,143	119	-	-	-	10,262	-	-	-	1,548	-	-	-	124	-	-	-
10 Of which securitization	10,143	119	-	-	-	10,262	-	-	-	1,548	-	-	-	124	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,143	119	-	-	-	10,262	-	-	-	1,548	-	-	-	124	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q2 2023 Revised Basel III</b>																	
<b>1 Total exposures <sup>(1)(2)</sup></b>	<b>13,476</b>	<b>2,676</b>	<b>1,559</b>	-	-	-	<b>17,121</b>	<b>590</b>	-	-	<b>3,264</b>	-	-	-	<b>262</b>	-	-
2 Traditional securitization	13,476	2,676	1,559	-	-	-	17,121	590	-	-	3,264	-	-	-	262	-	-
3 Of which securitization	13,476	2,676	1,559	-	-	-	17,121	590	-	-	3,264	-	-	-	262	-	-
4 Of which retail underlying	8,223	1,230	41	-	-	-	9,494	-	-	-	1,409	-	-	-	113	-	-
5 Of which wholesale	5,253	1,446	1,518	-	-	-	7,627	590	-	-	1,855	-	-	-	149	-	-
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**

	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			
(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q1 2023 Basel III</b>																	
<b>1 Total exposures <sup>(1)(2)</sup></b>	<b>19,739</b>	<b>2,967</b>	<b>1,581</b>	<b>51</b>	<b>5</b>	<b>154</b>	<b>23,457</b>	<b>732</b>	<b>-</b>	<b>66</b>	<b>4,171</b>	<b>22</b>	<b>-</b>	<b>5</b>	<b>333</b>	<b>2</b>	<b>-</b>
2 Traditional securitization	19,739	2,967	1,581	51	5	154	23,457	732	-	66	4,171	22	-	5	333	2	-
3 Of which securitization	19,739	2,967	1,581	51	5	154	23,457	732	-	66	4,171	22	-	5	333	2	-
4 Of which retail underlying	13,255	1,236	54	-	3	154	14,394	-	-	66	1,994	-	-	5	159	-	-
5 Of which wholesale	6,484	1,731	1,527	51	2	-	9,063	732	-	-	2,177	22	-	-	174	2	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q4 2022 Basel III</b>																	
<b>1 Total exposures <sup>(1)(2)</sup></b>	<b>19,109</b>	<b>3,005</b>	<b>1,133</b>	<b>52</b>	<b>3</b>	<b>191</b>	<b>23,111</b>	<b>-</b>	<b>-</b>	<b>71</b>	<b>3,971</b>	<b>-</b>	<b>-</b>	<b>6</b>	<b>317</b>	<b>-</b>	<b>-</b>
2 Traditional securitization	19,109	3,005	1,133	52	3	191	23,111	-	-	71	3,971	-	-	6	317	-	-
3 Of which securitization	19,109	3,005	1,133	52	3	191	23,111	-	-	71	3,971	-	-	6	317	-	-
4 Of which retail underlying	13,617	1,302	-	-	3	191	14,731	-	-	71	2,053	-	-	6	164	-	-
5 Of which wholesale	5,492	1,703	1,133	52	-	-	8,380	-	-	-	1,918	-	-	-	153	-	-
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) Includes retained positions in securitizations where the Bank acts as an originator and has achieved significant and effective risk transfer.



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

	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			
(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q3 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>1,001</b>	<b>74</b>	<b>1,095</b>	-	-	-	<b>2,124</b>	<b>46</b>	-	-	<b>704</b>	<b>46</b>	-	-	<b>57</b>	<b>4</b>	-
2 Traditional securitization	1,001	74	1,095	-	-	-	2,124	46	-	-	704	46	-	-	57	4	-
3 Of which securitization	1,001	74	1,049	-	-	-	2,124	-	-	-	704	-	-	-	57	-	-
4 Of which retail underlying	1,001	74	734	-	-	-	1,809	-	-	-	534	-	-	-	43	-	-
5 Of which wholesale	-	-	315	-	-	-	315	-	-	-	170	-	-	-	14	-	-
6 Of which re-securitization	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
7 Of which senior	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q2 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>938</b>	<b>376</b>	<b>680</b>	-	-	-	<b>1,946</b>	<b>48</b>	-	-	<b>607</b>	<b>48</b>	-	-	<b>48</b>	<b>4</b>	-
2 Traditional securitization	938	376	680	-	-	-	1,946	48	-	-	607	48	-	-	48	4	-
3 Of which securitization	938	376	632	-	-	-	1,946	-	-	-	607	-	-	-	48	-	-
4 Of which retail underlying	938	376	352	-	-	-	1,666	-	-	-	454	-	-	-	36	-	-
5 Of which wholesale	-	-	280	-	-	-	280	-	-	-	153	-	-	-	12	-	-
6 Of which re-securitization	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
7 Of which senior	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	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**

	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			
(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q1 2023 Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>2,301</b>	<b>339</b>	<b>797</b>	<b>69</b>	<b>-</b>	<b>-</b>	<b>3,460</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>896</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>71</b>	<b>4</b>	<b>-</b>
2 Traditional securitization	2,301	339	797	69	-	-	3,460	46	-	-	896	46	-	-	71	4	-
3 Of which securitization	2,301	339	751	69	-	-	3,460	-	-	-	896	-	-	-	71	-	-
4 Of which retail underlying	2,301	339	467	69	-	-	3,176	-	-	-	754	-	-	-	60	-	-
5 Of which wholesale	-	-	284	-	-	-	284	-	-	-	142	-	-	-	11	-	-
6 Of which re-securitization	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
7 Of which senior	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q4 2022 Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>2,972</b>	<b>21</b>	<b>1,142</b>	<b>69</b>	<b>29</b>	<b>-</b>	<b>3,469</b>	<b>764</b>	<b>-</b>	<b>-</b>	<b>958</b>	<b>409</b>	<b>-</b>	<b>-</b>	<b>76</b>	<b>33</b>	<b>-</b>
2 Traditional securitization	2,972	21	1,142	69	29	-	3,469	764	-	-	958	409	-	-	76	33	-
3 Of which securitization	2,972	21	1,093	69	29	-	3,469	715	-	-	958	360	-	-	76	29	-
4 Of which retail underlying	2,080	21	818	69	-	-	2,988	-	-	-	777	-	-	-	62	-	-
5 Of which wholesale	892	-	275	-	29	-	481	715	-	-	181	360	-	-	14	29	-
6 Of which re-securitization	-	-	49	-	-	-	-	49	-	-	-	49	-	-	-	4	-
7 Of which senior	-	-	49	-	-	-	-	49	-	-	-	49	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

## Flow Statement for Regulatory Capital

(in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
<b>Common Equity Tier 1 (CET1) capital</b>					
<b>Opening amount</b>	55,520	54,138	53,081	51,639	51,547
Net income attributable to equity holders of the Bank	2,191	2,133	1,732	2,055	2,540
Dividends paid to equity holders of the Bank	(1,375)	(1,331)	(1,329)	(1,333)	(1,265)
Shares issued	467	428	25	5	7
Shares repurchased/redeemed	-	-	-	(128)	(409)
Removal of own credit spread (net of tax)	1,342	(1,203)	893	(307)	(448)
ECL transitional adjustment	-	-	(75)	27	(6)
Movements in other comprehensive income (OCI), excluding cash flow hedges	(2,019)	1,833	(12)	1,451	(601)
Currency translation differences	(812)	633	523	2,218	(753)
Debt and equity investments fair valued through OCI	(57)	162	415	(636)	(148)
Employee Benefits	178	(163)	(133)	(24)	(135)
Other	(1,328)	1,201	(817)	(107)	435
Goodwill and other intangible assets (deduction, net of related tax liability)	(89)	(163)	(254)	(384)	178
Other, including regulatory adjustments and transitional arrangements	(205)	(315)	77	56	96
Deferred tax assets that rely on future probability	(73)	1	(44)	(18)	7
Threshold deductions	-	-	-	-	-
Other	(132)	(316)	121	74	89
<b>Closing Amount</b>	<b>55,832</b>	<b>55,520</b>	<b>54,138</b>	<b>53,081</b>	<b>51,639</b>
<b>Other Additional Tier 1 capital</b>					
<b>Opening amount</b>	8,168	8,179	8,181	7,162	5,654
Capital issuances	-	-	-	1,023	1,500
Redeemed capital (Qualifying and Non-Qualifying)	-	-	-	-	-
Phase out of non-qualifying capital	-	-	-	-	-
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	16	(11)	(2)	(4)	8
<b>Closing Amount</b>	<b>8,184</b>	<b>8,168</b>	<b>8,179</b>	<b>8,181</b>	<b>7,162</b>
<b>Total Tier 1 capital</b>	<b>64,016</b>	<b>63,688</b>	<b>62,317</b>	<b>61,262</b>	<b>58,801</b>
<b>Tier 2 capital</b>					
<b>Opening amount</b>	9,509	9,550	9,448	9,285	9,427
Capital issuances	1,000	-	337	-	-
Redeemed capital (Qualifying and Non-Qualifying)	-	(1)	-	(24)	(2)
Phase out of non-qualifying capital	-	-	-	-	-
Amortization adjustments	24	(30)	(293)	(37)	1
Other, including regulatory adjustments and transitional adjustments (NVCC)	(217)	(10)	58	224	(141)
<b>Closing Amount</b>	<b>10,316</b>	<b>9,509</b>	<b>9,550</b>	<b>9,448</b>	<b>9,285</b>
<b>Total regulatory capital</b>	<b>74,332</b>	<b>73,197</b>	<b>71,867</b>	<b>70,710</b>	<b>68,086</b>

Risk-Weighted Assets and Capital Ratios					
(in \$ billions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
<b>RISK-WEIGHTED ASSETS: <sup>(1)</sup></b>					
<b>On-Balance Sheet Assets</b>					
Cash Resources	3.2	2.7	2.2	2.7	2.6
Securities	18.4	18.3	12.4	13.0	12.6
Residential Mortgages	45.8	46.5	50.4	48.3	47.5
Loans					
- Retail Loans	72.2	70.2	69.7	67.0	65.2
- Non-Personal Loans	129.6	133.4	144.9	144.0	137.6
All Other	34.4	33.7	37.2	33.4	34.9
	<b>303.6</b>	<b>304.8</b>	<b>316.8</b>	<b>308.4</b>	<b>300.4</b>
<b>Off-Balance Sheet Assets</b>					
Indirect Credit Instruments	63.8	64.8	67.0	66.4	66.4
Derivative Instruments	10.6	11.7	12.2	12.8	13.0
	<b>74.4</b>	<b>76.5</b>	<b>79.2</b>	<b>79.2</b>	<b>79.4</b>
<b>Total Credit Risk before AIRB scaling factor</b>	<b>378.0</b>	<b>381.3</b>	<b>396.0</b>	<b>387.6</b>	<b>379.8</b>
AIRB Scaling factor <sup>(2)</sup>	-	-	14.1	13.8	13.6
<b>Total Credit Risk after AIRB scaling factor</b>	<b>378.0</b>	<b>381.3</b>	<b>410.1</b>	<b>401.4</b>	<b>393.4</b>
Market Risk - Risk Assets Equivalent	12.1	13.5	11.0	10.8	9.1
Operational Risk - Risk Assets Equivalent	48.3	48.1	50.4	50.2	50.3
Regulatory Capital Floor Adjustment to RWA <sup>(3)</sup>	1.4	8.2	-	-	-
<b>Risk-Weighted Assets <sup>(3)</sup></b>	<b>439.8</b>	<b>451.1</b>	<b>471.5</b>	<b>462.4</b>	<b>452.8</b>
<b>REGULATORY CAPITAL RATIOS (%):</b>					
Common Equity Tier 1	12.7	12.3	11.5	11.5	11.4
Tier 1	14.6	14.1	13.2	13.2	13.0
Total	16.9	16.2	15.2	15.3	15.0

(1) 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 5), "Exposure at Default and Risk-Weighted Assets for Credit Risk Portfolios".

(2) Effective Q2, 2023, under Revised Basel III the additional 6% scaling factor to AIRB credit risk portfolios is no longer required.

(3) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. Total RWA is increased by a floor adjustment amount, which is calculated based on the Standardized methodologies.

## Movement of Risk-Weighted Assets by Risk Type

Credit Risk RWA (in \$ millions)	Q3 2023 Revised Basel III		Q2 2023 Revised Basel III	
	Credit Risk	Of which Counterparty Credit Risk	Credit Risk	Of which Counterparty Credit Risk
Credit risk-weighted assets as at beginning of Quarter	381,324	17,025	410,067	20,157
Book size <sup>(1)</sup>	(1,740)	(131)	(4,576)	(2,745)
Book quality <sup>(2)</sup>	1,774	(54)	393	(47)
Model updates <sup>(3)</sup>	-	-	-	-
Methodology and policy <sup>(4)</sup>	-	-	(29,372)	(677)
Acquisitions and disposals	-	-	-	-
Foreign exchange movements	(3,344)	(388)	4,812	337
Other	-	-	-	-
<b>Credit risk-weighted assets as at end of Quarter</b>	<b>378,014</b>	<b>16,452</b>	<b>381,324</b>	<b>17,025</b>

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

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

(4) Methodology and policy is defined as methodology changes to the calculations driven by regulatory policy changes, such as new regulation (Revised Basel III), including regulatory interpretation.

Market Risk RWA (in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
Market risk-weighted assets as at beginning of Quarter	13,443	11,018
Movement in risk levels <sup>(1)</sup>	(1,311)	2,425
Model updates <sup>(2)</sup>	(1)	-
Methodology and policy <sup>(3)</sup>	-	-
Acquisitions and disposals	-	-
Other	-	-
<b>Market risk-weighted assets as at end of Quarter</b>	<b>12,131</b>	<b>13,443</b>

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

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

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

Operational Risk RWA (in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
Operational risk-weighted assets as at beginning of Quarter	48,062	50,443
Acquisitions and disposals	-	-
Higher Revenue	248	(18)
Methodology and policy <sup>(1)</sup>	-	(2,363)
<b>Operational risk-weighted assets as at end of Quarter</b>	<b>48,310</b>	<b>48,062</b>

(1) Methodology and policy is defined as methodology changes to the calculations driven by regulatory policy changes, such as new regulation (Revised Basel III), including regulatory interpretation.

## Risk-weighted Assets Arising from the Activities of the Bank's Businesses

Q3 2023 Revised Basel III						
(in \$ billions)						
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$141.8	\$150.0	\$102.7	\$21.6	\$23.7	\$439.8
Proportion of Bank	32%	34%	23%	5%	6%	100%
Comprised of:						
Credit risk	92%	88%	78%	70%	83%	86%
Market risk	- %	3%	7%	- %	5%	3%
Operational risk	11%	9%	10%	30%	13%	11%
Other <sup>(1)</sup>	-3%	0%	5%	0%	-1%	0%

Q2 2023 Revised Basel III						
(in \$ billions)						
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$143.5	\$154.9	\$108.1	\$21.2	\$23.4	\$451.1
Proportion of Bank	32%	34%	24%	5%	5%	100%
Comprised of:						
Credit risk	89%	88%	73%	71%	84%	84%
Market risk	- %	2%	9%	- %	5%	3%
Operational risk	11%	9%	10%	29%	12%	11%
Other <sup>(1)</sup>	0%	1%	8%	0%	-1%	2%

(1) Includes Basel III capital floor adjustments

## Credit Risk Exposures by Geography <sup>(1)(2)</sup>

Exposure at Default										
(in \$ millions)	Q3 2023 Revised Basel III					Q2 2023 Revised Basel III				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other <sup>(3)</sup>			Drawn	Undrawn	Other <sup>(3)</sup>		
Canada	249,835	48,390	37,653	425,965	761,843	236,676	50,175	34,619	427,385	748,855
USA	134,854	33,755	48,799	-	217,408	139,370	37,369	41,413	-	218,152
Chile	29,745	1,821	4,444	32,241	68,251	31,667	2,196	5,100	33,652	72,615
Mexico	35,364	2,248	3,387	19,753	60,752	33,977	2,595	2,931	18,302	57,805
Peru	17,287	1,207	3,293	11,553	33,340	17,228	1,283	3,364	11,114	32,989
Colombia	7,857	379	1,345	7,466	17,047	7,479	449	957	6,407	15,292
Other International										
Europe	19,498	5,917	19,428	-	44,843	22,083	6,120	18,215	-	46,418
Caribbean	16,057	1,609	1,140	13,466	32,272	16,610	1,595	1,154	13,396	32,755
Latin America (other)	17,146	1,314	3,026	1,098	22,584	17,202	1,463	2,148	1,066	21,879
All Other	21,780	3,499	4,545	-	29,824	23,932	3,432	5,001	-	32,365
<b>Total</b>	<b>549,423</b>	<b>100,139</b>	<b>127,060</b>	<b>511,542</b>	<b>1,288,164</b>	<b>546,224</b>	<b>106,677</b>	<b>114,902</b>	<b>511,322</b>	<b>1,279,125</b>

(in \$ millions)	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III	Q2 2022 Basel III	Q1 2022 Basel III
Canada	715,376	710,049	698,524	675,522	659,312
USA	260,258	247,672	225,869	226,266	219,938
Chile	68,833	60,528	57,674	57,094	58,183
Mexico	55,336	50,793	46,176	42,808	40,294
Peru	32,542	32,176	31,559	30,575	29,278
Colombia	14,108	13,291	13,840	14,722	13,908
Other International					
Europe	44,314	46,156	44,735	48,482	47,448
Caribbean	31,603	32,057	30,016	28,868	28,194
Latin America (other)	21,167	20,890	18,317	17,761	15,710
All Other	33,595	34,088	35,595	35,201	35,367
<b>Total</b>	<b>1,277,132</b>	<b>1,247,700</b>	<b>1,202,305</b>	<b>1,177,299</b>	<b>1,147,632</b>

(1) IRB Exposure at default is after credit risk mitigation. Standardized Exposure at default is after related IFRS 9 (Stage 3) allowances for credit losses, and also includes the collateral impact under the Comprehensive Approach. This excludes 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.

**IRB Credit Risk Exposures by Maturity <sup>(1)(2)</sup>**

Exposure at Default								
(in \$ millions)	Q3 2023 Revised Basel III				Q2 2023 Revised Basel III			
	Drawn	Undrawn	Other <sup>(3)</sup>	Total	Drawn	Undrawn	Other <sup>(3)</sup>	Total
<b>Non-Retail</b>								
Less than 1 year	209,696	33,745	73,178	316,619	193,195	33,188	75,124	301,507
1 to 5 years	173,205	55,931	40,484	269,620	181,000	63,472	27,957	272,429
Over 5 Years	36,017	3,005	6,974	45,996	37,547	2,797	5,637	45,981
<b>Total Non-Retail</b>	<b>418,918</b>	<b>92,681</b>	<b>120,636</b>	<b>632,235</b>	<b>411,742</b>	<b>99,457</b>	<b>108,718</b>	<b>619,917</b>
<b>Retail</b>								
Less than 1 year	31,207	55,939	-	87,146	32,518	54,397	-	86,915
1 to 5 years	259,636	-	-	259,636	263,277	-	-	263,277
Over 5 Years	16,877	-	-	16,877	16,700	-	-	16,700
Revolving Credits <sup>(4)</sup>	40,964	41,313	-	82,277	40,307	41,886	-	82,193
<b>Total Retail</b>	<b>348,684</b>	<b>97,252</b>	<b>-</b>	<b>445,936</b>	<b>352,802</b>	<b>96,283</b>	<b>-</b>	<b>449,085</b>
<b>Total</b>	<b>767,602</b>	<b>189,933</b>	<b>120,636</b>	<b>1,078,171</b>	<b>764,544</b>	<b>195,740</b>	<b>108,718</b>	<b>1,069,002</b>

(in \$ millions)	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III	Q2 2022 Basel III
<b>Non-Retail</b>				
Less than 1 year	334,670	315,321	295,682	296,301
1 to 5 years	295,791	291,225	282,025	269,793
Over 5 Years	42,241	45,636	40,836	36,474
<b>Total Non-Retail</b>	<b>672,702</b>	<b>652,182</b>	<b>618,543</b>	<b>602,568</b>
<b>Retail</b>				
Less than 1 year	57,892	56,047	53,310	48,374
1 to 5 years	267,355	267,711	267,101	264,220
Over 5 Years	16,629	16,917	16,720	16,529
Revolving Credits <sup>(4)</sup>	71,798	71,063	69,449	67,863
<b>Total Retail</b>	<b>413,674</b>	<b>411,738</b>	<b>406,580</b>	<b>396,986</b>
<b>Total</b>	<b>1,086,376</b>	<b>1,063,920</b>	<b>1,025,123</b>	<b>999,554</b>

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

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

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

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



## IRB Credit Losses

Exposure Type	Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III		Q4 2022 Basel III		Q3 2022 Basel III	
	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate
	%	%	%	%	%	%	%	%	%	%
<b>Non-Retail</b> <sup>(1)(3)</sup>										
Corporate <sup>(4)</sup>	0.03	0.29	0.02	0.33	0.03	0.37	0.02	0.41	0.01	0.44
Sovereign	-	0.05	-	0.04	-	0.04	-	0.05	-	0.05
Bank	-	0.36	-	0.36	-	0.34	-	0.37	-	0.46
<b>Retail</b> <sup>(2)(3)</sup>										
Real Estate Secured	-	0.09	-	0.09	-	0.08	0.01	0.08	-	0.08
QRRE	1.25	2.90	1.57	2.82	2.14	2.98	2.03	2.86	1.92	2.89
Other Retail	0.36	1.53	0.33	1.41	0.33	1.44	0.33	1.36	0.34	1.38

- (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 IRB 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.
- (4) Actual Loss Rate for Corporate class in Q3, 2022, represents high recoveries made during the quarter.

## Estimated and Actual Loss Parameters - Non-Retail and Retail AIRB Portfolios

Exposure Type	Q3 2023 Revised Basel III						Q2 2023 Revised Basel III					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF <sup>(2)</sup> %	Actual CCF <sup>(2)</sup> %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF <sup>(2)</sup> %	Actual CCF <sup>(2)</sup> %
Non-Retail <sup>(1)</sup>	0.51	0.23	39.52	16.71	49.79	15.85	0.52	0.19	39.46	22.08	49.52	19.94

(1) Reporting is on a one quarter lag basis. For reporting as of Q3/23, estimated parameters are based on portfolio count-weighted averages at Q2/22 whereas actual parameters are based on count-weighted averages of realized parameters during the subsequent four quarters (Q3/22 – Q2/23).

(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 \$ millions) <sup>(1)</sup>	Four-quarter period ending Q3 2023 Revised Basel III						Four-quarter period ending Q2 2023 Revised Basel III					
	Average estimated PD <sup>(2)(7)</sup> %	Actual default rate <sup>(2)(5)</sup> %	Average estimated LGD <sup>(3)(7)</sup> %	Actual LGD <sup>(3)(6)</sup> %	Estimated EAD <sup>(4)(7)</sup> \$	Actual EAD <sup>(4)(5)</sup> \$	Average estimated PD <sup>(2)(7)</sup> %	Actual default rate <sup>(2)(5)</sup> %	Average estimated LGD <sup>(3)(7)</sup> %	Actual LGD <sup>(3)(6)</sup> %	Estimated EAD <sup>(4)(7)</sup> \$	Actual EAD <sup>(4)(5)</sup> \$
Residential real estate secured												
Residential mortgages												
Insured mortgages <sup>(8)</sup>	0.43	0.35	-	-	-	-	0.46	0.33	-	-	-	-
Uninsured mortgages	0.35	0.18	17.41	11.94	-	-	0.36	0.17	17.30	12.02	-	-
Secured lines of credit	0.20	0.13	27.64	18.04	68	65	0.20	0.12	27.46	19.18	52	48
Qualifying revolving retail exposures	1.42	0.93	84.60	75.99	494	427	1.49	0.89	84.80	74.49	444	386
Other retail	1.54	0.93	64.55	53.39	8	7	1.58	0.88	64.19	54.13	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<sup>(1)</sup>**

(in \$ millions)

Contract Types	Q3 2023 Revised Basel III				Q2 2023 Revised Basel III				Q1 2023 Basel III				Q4 2022 Basel III			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>
<b>Interest Rate Contracts:</b>																
Futures and Forward Rate Agreements	593,102	135	82	49	628,797	164	114	47	489,491	215	140	72	338,279	311	103	55
Swaps	6,102,063	4,559	7,499	657	5,883,321	4,846	9,071	967	5,864,829	4,868	7,345	773	5,714,698	4,331	7,655	589
Options Purchased	47,577	34	182	52	41,260	214	103	35	37,165	159	95	31	39,321	183	179	50
Options Written	56,383	-	15	4	49,866	-	8	2	44,533	-	12	2	44,567	-	7	1
<b>Total</b>	<b>6,799,125</b>	<b>4,728</b>	<b>7,778</b>	<b>762</b>	<b>6,603,244</b>	<b>5,224</b>	<b>9,296</b>	<b>1,051</b>	<b>6,436,018</b>	<b>5,242</b>	<b>7,592</b>	<b>878</b>	<b>6,136,865</b>	<b>4,825</b>	<b>7,944</b>	<b>695</b>
<b>Foreign Exchange Contracts:</b>																
Futures and Forwards	480,516	1,182	4,573	1,179	547,110	1,098	5,161	1,051	530,097	1,266	5,253	1,369	502,593	1,784	6,087	1,430
Swaps	800,074	2,209	11,529	2,473	762,723	1,351	8,611	2,059	731,669	1,636	10,557	2,413	696,549	2,147	10,338	2,281
Options Purchased	31,299	136	334	149	28,755	419	399	95	29,289	409	430	158	25,783	472	638	172
Options Written	32,628	-	31	10	32,840	-	14	5	33,215	-	29	8	26,716	-	16	3
<b>Total</b>	<b>1,344,517</b>	<b>3,527</b>	<b>16,467</b>	<b>3,811</b>	<b>1,371,428</b>	<b>2,868</b>	<b>14,185</b>	<b>3,210</b>	<b>1,324,270</b>	<b>3,311</b>	<b>16,269</b>	<b>3,948</b>	<b>1,251,641</b>	<b>4,403</b>	<b>17,079</b>	<b>3,886</b>
<b>Other Derivatives Contracts:</b>																
Equity	125,266	1,258	8,490	1,224	122,493	1,050	7,662	1,260	112,962	842	7,535	1,123	119,962	636	6,534	968
Credit	30,390	237	309	91	27,685	203	207	61	28,868	196	236	83	27,034	271	415	136
Other	52,084	1,319	3,085	360	57,207	1,428	7,551	472	58,957	2,788	6,412	424	62,788	2,636	9,057	649
<b>Total</b>	<b>207,740</b>	<b>2,814</b>	<b>11,884</b>	<b>1,675</b>	<b>207,385</b>	<b>2,681</b>	<b>15,420</b>	<b>1,793</b>	<b>200,787</b>	<b>3,826</b>	<b>14,183</b>	<b>1,630</b>	<b>209,784</b>	<b>3,543</b>	<b>16,006</b>	<b>1,753</b>
<b>Credit Valuation Adjustment</b>				<b>4,356</b>				<b>5,658</b>				<b>5,743</b>				<b>6,422</b>
<b>Total Derivatives after Netting and Collateral</b>	<b>8,351,382</b>	<b>11,069</b>	<b>36,129</b>	<b>10,604</b>	<b>8,182,057</b>	<b>10,773</b>	<b>38,901</b>	<b>11,712</b>	<b>7,961,075</b>	<b>12,379</b>	<b>38,044</b>	<b>12,199</b>	<b>7,598,290</b>	<b>12,771</b>	<b>41,029</b>	<b>12,756</b>

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

(2) Includes derivative exposures cleared through CCPs. Excludes risk-weighted assets for default fund contributions to a CCP.

Total Market Risk-Weighted Assets					
(in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
All Bank VaR	1,798	2,082	1,796	1,634	1,854
All Bank stressed VaR	4,648	6,527	5,562	4,055	3,309
Incremental risk charge	4,570	3,677	2,748	4,305	3,191
Standardized approach	1,115	1,157	912	826	754
Market risk-weighted assets as at end of Quarter	12,131	13,443	11,018	10,820	9,108

## Glossary

<b>Credit Risk Parameters</b>	
Exposure at Default (EAD)	Generally represents the expected gross exposures at default and includes outstanding amounts for on-balance sheet exposures and loan equivalent amounts for off-balance sheet exposures.
Probability of Default (PD)	Measures the likelihood that a borrower will default within a 1-year time horizon, expressed as a percentage.
Loss Given Default (LGD)	Measures the severity of loss on a facility in the event of a borrower's default, expressed as a percentage of exposure at default.
<b>Exposure Types</b>	
<b>Non-retail</b>	
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.
<b>Retail</b>	
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, including Small Business Enterprise treated as Other Retail under regulatory disclosure requirements.
<b>Exposure Sub-types</b>	
Drawn	Outstanding amounts for loans, leases, acceptances, deposits with banks and available-for-sale debt securities.
Undrawn	Unutilized portion of an authorized credit line.
Repo-Style Transactions	Reverse repurchase agreements (reverse repos) and repurchase agreements (repos), securities lending and borrowing.
Over-the-counter (OTC) Derivatives	Over-the-counter derivatives contracts.
Exchange-traded derivatives (ETD)	Derivative contracts (e.g. futures contracts and options) that are transacted on an organized futures exchange. These include Futures contracts (both Long and Short positions), Purchased Options and Written Options.
Other Off-Balance Sheet	Direct credit substitutes such as standby letters of credits and guarantees, trade letters of credits, and performance letters of credits and guarantees.
Qualifying central counterparty (QCCP)	A qualifying central counterparty (QCCP) is licensed as a central counterparty and is also considered as "qualifying" when it is compliant with CPSS-IOSCO standards and is able to assist clearing member banks in properly capitalizing for CCP exposures by either undertaking the calculations and/or making available sufficient information to its clearing members, or others, to enable the completion of capital calculations.
Non-qualifying central counterparties (NQCCP)	Defined as those central counterparties which are not compliant with CPSS-IOSCO standards as outlined under qualifying CCP's. The exposures to NQCCP will follow standardized treatment under the Basel accord.
<b>Other</b>	
Asset Value Correlation Multiplier (AVC)	Basel III has increased the risk-weights on exposures to certain Financial Institutions (FIs) relative to the non-financial corporate sector by introducing an Asset Value Correlation multiplier (AVC). The correlation factor in the risk-weight formula is multiplied by this AVC factor of 1.25 for all exposures to regulated FIs whose total assets are greater than or equal to US \$100 billion and all exposures to unregulated FIs.
Regulatory Capital Floor	Since the introduction of Basel II in 2008, OSFI has prescribed a minimum regulatory capital floor for institutions that use the advanced internal ratings-based approach for credit risk. Effective Q2 2023, the capital floor add-on is determined under the Revised Basel III Framework by comparing RWA generated for IRB and standardized portfolios to RWA calculated under a standardized approach at the required capital floor calibration. A shortfall to the capital floor RWA requirement is added to the Bank's RWA.
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.