



Supplementary Regulatory Capital Disclosures

Q4 2023

For the period ended: October 31, 2023

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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 2023 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 ECAIs and therefore are similar to the methodologies used by these institutions. Our ratings process includes a comparison of the available credit enhancement in a securitization structure to a stressed level of projected losses. The stress level used is determined by the desired risk profile of the transaction. As a result, we stress the cash flows of a given transaction at a higher level in order to achieve a higher rating. Conversely, transactions that only pass lower stress levels achieve lower ratings. We periodically compare our own ratings to ECAIs ratings to ensure that the ratings provided by ECAIs are reasonable. We have developed asset class specific criteria guidelines which provide the rating methodologies for different asset classes. The guidelines are reviewed periodically and are subject to a model validation process, for compliance with Basel rules. The Bank's Global Risk Management (GRM) is responsible for providing risk assessments for capital purposes. GRM is independent of the business originating the securitization exposures and performs its own analysis, sometimes in conjunction with but always independent of the applicable business.

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)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
Common Equity Tier 1 capital⁽¹⁾	57,041	55,832	55,520	54,138	53,081
Tier 1 capital⁽¹⁾	65,223	64,016	63,688	62,317	61,262
Total capital⁽¹⁾	75,651	74,332	73,197	71,867	70,710
Total loss absorbing capacity (TLAC)⁽²⁾	134,504	134,207	127,815	131,433	126,565
Risk-weighted Assets⁽¹⁾					
Capital Risk-weighted Assets	440,017	439,814	451,063	471,528	462,448
Capital Ratios (%)⁽¹⁾					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.0	12.7	12.3	11.5	11.5
Tier 1 (as a percentage of risk-weighted assets)	14.8	14.6	14.1	13.2	13.2
Total capital (as a percentage of risk-weighted assets)	17.2	16.9	16.2	15.2	15.3
Total loss absorbing capacity (as a percentage of risk-weighted assets) ⁽²⁾	30.6	30.5	28.3	27.9	27.4
Leverage⁽³⁾:					
Leverage Exposures	1,562,963	1,551,344	1,530,107	1,468,559	1,445,619
Leverage Ratio (%)	4.2	4.1	4.2	4.2	4.2
TLAC Leverage Ratio (%) ⁽²⁾	8.6	8.7	8.4	8.9	8.8
OSFI Pillar 1 Target (%)					
Common Equity Tier 1 minimum ratio	8.0	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	9.5	9.5	9.5	9.5	9.5
Total capital minimum ratio	11.5	11.5	11.5	11.5	11.5
Leverage minimum ratio	3.5	3.5	3.5	3.0	3.0
Total loss absorbing capacity minimum ratio	21.5	21.5	21.5	21.5	21.5
TLAC Leverage minimum ratio	7.25	7.25	7.25	6.75	6.75
Capital instruments subject to phase-out arrangements					
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements (%)	N/A	N/A	N/A	N/A	-
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	750
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements (%)	N/A	N/A	N/A	N/A	-
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	179

(1) Effective 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) Effective 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)							Q4 2023 Revised Basel III							Q3 2023 Revised Basel III	
Exposure Type	Exposure At Default (Post CRM) ⁽¹⁾						Risk-Weighted Assets ⁽²⁾						EAD	RWA	
	Drawn	Undrawn	CCR	Others ⁽⁴⁾	Total	% IRB	Drawn	Undrawn	CCR	Others ⁽⁴⁾	Total	% IRB			
IRB Exposures															
Sovereign, PSEs and MDBs	239,626	2,886	4,048	708	247,268	91%	4,927	323	366	35	5,651	59%	240,830	5,363	
Bank, and Financial Institutions	17,928	12,865	6,563	8,003	45,359	94%	4,339	5,763	1,324	2,276	13,702	92%	43,186	13,353	
Corporate - Large, Mid-Size, SME and others	227,187	80,691	19,030	24,432	351,340	86%	78,417	26,170	2,929	6,383	113,899	68%	353,092	111,952	
Total Non Retail	484,741	96,442	29,641	33,143	643,967		87,683	32,256	4,619	8,694	133,252		637,108	130,668	
Residential Mortgages	214,619	-	-	-	214,619	77%	23,952	-	-	-	23,952	54%	217,598	25,077	
Secured Lines Of Credit	22,166	51,874	-	-	74,040	99%	3,972	2,024	-	-	5,996	97%	73,419	6,065	
Qualifying Revolving Retail Exposures (QRRE)	16,187	42,492	-	-	58,679	75%	10,026	4,373	-	-	14,399	55%	57,391	14,076	
Other Retail	34,449	4,824	-	-	39,273	49%	21,490	2,245	-	-	23,735	44%	39,278	23,795	
Total Retail	287,421	99,190	-	-	386,611		59,440	8,642	-	-	68,082		387,686	69,013	
Securitizations	18,210	-	-	12,267	30,477	92%	3,547	-	-	1,721	5,268	85%	28,028	4,907	
Trading Derivatives	-	-	25,520	-	25,520	97%	-	-	4,657	-	4,657	87%	25,349	4,732	
Total IRB	790,372	195,632	55,161	45,410	1,086,575		150,670	40,898	9,276	10,415	211,259		1,078,171	209,320	
Standardized Exposures															
Sovereign, PSEs and MDBs	25,244	174	50	10	25,478		3,667	148	50	10	3,875		24,700	4,612	
Bank, and Financial Institutions	2,096	23	713	5	2,837		917	11	286	2	1,216		2,081	996	
Corporate - Large, Mid-Size, SME and others	45,471	7,082	518	2,012	55,083		45,030	7,093	517	2,015	54,655		55,670	55,548	
Total Non Retail	72,811	7,279	1,281	2,027	83,398		49,614	7,252	853	2,027	59,746		82,451	61,156	
Residential Mortgages	64,402	-	-	-	64,402		20,744	-	-	-	20,744		64,126	20,696	
Secured Lines Of Credit	486	108	-	-	594		170	38	-	-	208		597	209	
Qualifying Revolving Retail Exposures (QRRE)	12,089	7,760	-	-	19,849		7,929	4,072	-	-	12,001		19,675	11,966	
Other Retail	39,237	1,296	-	58	40,591		29,550	980	-	44	30,574		39,458	29,704	
Total Retail	116,214	9,164	-	58	125,436		58,393	5,090	-	44	63,527		123,856	62,575	
Securitizations	1,676	-	-	894	2,570		641	-	-	273	914		2,624	750	
Trading Derivatives	-	-	708	-	708		-	-	674	-	674		1,062	1,012	
Total Standardized	190,701	16,443	1,989	2,979	212,112		108,648	12,342	1,527	2,344	124,861		209,993	125,493	
Sub Debt and Equities ⁽³⁾⁽⁵⁾	6,652	97	-	-	6,749		15,794	206	-	-	16,000		42,414	16,892	
CCP exposures ⁽⁵⁾	-	-	25,489	-	25,489		-	-	770	-	770		23,854	683	
Derivatives - CVA ⁽⁵⁾	-	-	-	-	-		-	-	4,703	-	4,703		27,881	4,356	
Other Assets	-	-	-	23,423	23,423		-	-	-	21,077	21,077		62,388	21,270	
Total Credit Risk ⁽⁵⁾	987,725	212,172	82,639	71,812	1,354,348		275,112	53,446	16,276	33,836	378,670		1,444,701	378,014	

(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

(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) The Q4 2023 presentation of EAD excludes amounts not subject to RWA. These include exposures for credit valuation adjustments, counterparty credit risk and regulatory capital deductions.

KM1: Key metrics (at consolidated group level)

(in \$ millions)		a
		Q4 2023
		Revised Basel III
Resolution group		
Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	57,041
2	Tier 1	65,223
3	Total capital	75,651
Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	440,017
4a	Total risk-weighted assets (pre-floor)	440,017
Risk-based capital ratios as a percentage of RWA		
5	CET1 ratio (%)	13.0
5a	CET1 ratio (%) (pre-floor ratio)	13.0
6	Tier 1 ratio (%)	14.8
6a	Tier 1 ratio (%) (pre-floor ratio)	14.8
7	Total capital ratio (%)	17.2
7a	Total capital ratio (%) (pre-floor ratio)	17.2
Additional CET1 buffer requirements as a percentage of RWA		
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5
9	Countercyclical buffer requirement (%)	0.0
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5
12	CET1 available after meeting the bank's minimum capital requirements (%) [*]	5.0
Basel III Leverage ratio		
13	Total Basel III leverage ratio exposure measure	1,562,963
14	Basel III leverage ratio (row 2 / row 13)	4.17

^{*}Minimum capital requirement of 8% excludes the OSFI Domestic Stability Buffer of 3.0% at Q4 2023.

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

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised	Q1 2023 Basel III
Resolution group					
1	Total loss absorbing capacity (TLAC) available	134,504	134,207	127,815	131,433
2	Total RWA at the level of the resolution group	440,017	439,814	451,063	471,528
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	30.6%	30.5%	28.3%	27.9%
4	Leverage exposure measure at the level of the resolution group	1,562,963	1,551,344	1,530,107	1,468,559
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	8.6%	8.7%	8.4%	8.9%
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	2023 Annual Report: MD&A	2023 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	73-112			
(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	73-77			
(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	73-77			
(d)	The scope and main features of risk measurement systems.	Annual	73-86, 93-96, 108-112			
(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	73-78, 94			
(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	76-77, 94, 99	227-228, 232		
(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	73-86, 94-96	153-155, 175-179		
Part 3 - LIA – Explanations of differences between accounting and regulatory exposures amounts		Annual				
Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory exposure amounts, as displayed in templates LI1 and LI2.		Annual				
(a)	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in LI1.	Annual				LI1
(b)	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.	Annual				LI2
(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				

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
	<ul style="list-style-type: none"> Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used. 	Annual	84-86, 114-115	169-174, 227-228		
	<ul style="list-style-type: none"> Description of the independent price verification process. 	Annual	114-115	175-176		
	<ul style="list-style-type: none"> Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument). 	Annual	114-115	155-156, 175-176		
(d)	D-SIBs with insurance subsidiaries must disclose:					
	<ul style="list-style-type: none"> 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	74-75, 80, 83-86			
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	Annual	75-78, 83-86, 94-96			
(c)	Structure and organization of the credit risk management and control function	Annual	73-75, 83-84			
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	Annual	73-75			
(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	73-75, 83-84			
	Part 4 - CRB – Additional disclosure related to the credit quality of assets	Annual				
	Banks must provide the following disclosures:					
	Qualitative disclosures	Annual				
(a)	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. 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		158-160	Overview	
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Annual		158-160, 197		

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(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		158-160		CR1
(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		158-160		
Quantitative disclosures		Annual				
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;	Annual				
	(i) Geography	Annual	21-122, 126	222		
	(ii) Industry	Annual	123	221		
	(iii) Residual Maturity	Annual	126	190		
(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			Impaired by Region	
	(ii) Industry	Annual			Impaired by Industry	
(g)	Ageing analysis of accounting past-due exposures;	Annual		197		
(h)	Breakdown of restructured exposures between impaired and not impaired	Annual		195		
Part 4 - Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques		Annual				
Banks must disclose:		Annual				
(a)	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.	Annual	85	173-179		
(b)	Core features of policies and processes for collateral evaluation and management.	Annual	83-86	173		
(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	83-86	179, 220		
Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk		Annual				
A. For portfolios that are risk-weighted under the standardized approach for credit risk, banks must disclose the following information:		Annual				
(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period;	Annual	64	230		
(b)	The asset classes for which each ECAI or ECA is used;	Annual	64	230	EAD_RWA	

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(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	64-65	230		
(d)	The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank has to comply).	Annual	64-65	230		
Part 4 - CRE: Qualitative disclosures related to IRB models		Annual				
Banks must provide the following information on their use of IRB models:		Annual				
(a)	Internal model development, controls and changes: role of the functions involved in the development, approval and subsequent changes of the credit risk models.	Annual	64-68, 83-85			
(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	60-63			
(c)	Scope and main content of the reporting related to credit risk models.	Annual	64-67	227-230	Overview	
(d)	Scope of the supervisor’s acceptance of approach.	Annual	64-67			
(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	64-67		Overview	
					EAD	RWA
(f)	The number of key models used with respect to each portfolio, with a brief discussion of the main differences among the models within the same portfolios.	Annual	64-67	227-230		
(g)	Description of the main characteristics of the approved models: (i) definitions, methods and data for estimation and validation of PD (eg how PDs are estimated for low default portfolios; if there are regulatory floors; the drivers for differences observed between PD and actual default rates at least for the last three periods); and where applicable: (ii) LGD (eg methods to calculate downturn LGD; how LGDs are estimated for low default portfolio; the time lapse between the default event and the closure of the exposure); (iii) credit conversion factors, including assumptions employed in the derivation of these variables;	Annual	64-67	227-230		
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	76, 85	178-179		
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	Annual	76, 85	178-179		

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(c)	Policies with respect to wrong-way risk exposures;	Annual	93-95			
(d)	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	Annual	101			
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	69-70, 115	199-200		
(b)	The bank must provide a list of:	Annual				
	<ul style="list-style-type: none"> 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	69-70	199-200		

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 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	69-70	199-200		
	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	69-70, 115	199-200		
	(d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.	Annual			Overview	
	(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:	Annual			Overview	
•	structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table;	Annual			Overview	
•	control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and	Annual			Overview	
•	the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type. 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			Overview	
	(f) Banks must describe the use of internal assessment other than for IAA capital purposes.	Annual	n/a			
Part 7 - Market risk						
	OSFI revised Pillar 3 Market Risk disclosure requirements allow for a continuation of the existing Basel 2.5 Market Risk disclosures until the implementation of the next phase of Pillar 3 disclosures in Canada. As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements. OSFI's requirements for Pillar 3 Requirements may be found in (http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-Id/Pages/plr3.aspx).		n/a			

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
	Part 8 - Operational risk	Annual				
	The bank must describe:	Annual	68 108			
(a)	the policies, frameworks and guidelines for the management of operational risk.		68 108			
(b)	the structure and organisation of their operational risk management and control function.		68 108			
(c)	the operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).		68 108			
(d)	the scope and main context of their reporting framework on operational risk to executive management and to the board of directors.		68 108			
(e)	the risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.		68 108			
	Part 9 - Interest rate risk in the banking book (IRRBB)	Annual				
(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	95	232		

OV1: Overview of RWA

(in \$ millions)	a	b	b ₂	b ₃	c
	RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾
	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2023 Revised Basel III
1 Credit risk (excluding counterparty credit risk)	339,497	339,160	343,535	369,531	27,160
2 Of which: standardized approach (SA)	142,782	144,413	145,014	137,303	11,423
3 Of which: foundation internal ratings-based (F-IRB) approach	66,816	63,861	67,781	-	5,344
4 Of which: supervisory slotting approach	-	-	-	-	-
5 Of which: advanced internal ratings-based (A-IRB) approach	129,899	130,886	130,740	232,228	10,392
6 Counterparty credit risk (CCR)	11,573	12,096	11,367	14,414	926
7 Of which: standardized approach for counterparty credit risk (SA-CCR)	514	705	918	1,084	41
8 Of which: Internal Model Method (IMM)	5,308	5,543	5,136	5,670	425
9 Of which: other CCR ⁽³⁾	5,751	5,848	5,313	7,660	460
10 Credit valuation adjustment (CVA)	4,703	4,356	5,658	5,743	376
11 Equity investments in funds – look-through approach	3,322	3,144	3,002	1,466	266
12 Equity investments in funds – mandate-based approach	270	308	302	155	22
12a Equity investments in funds – fall-back approach	-	-	-	156	-
13 Settlement risk	2	15	-	-	-

OV1: Overview of RWA

(in \$ millions)	a	b	b ₂	b ₃	c
	RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾
	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2023 Revised Basel III
14 Securitization exposures in banking book	6,182	5,657	3,919	5,201	495
15 Of which: securitization internal ratings-based approach (SEC-IRBA)	1,658	1,548	-	66	133
16 Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	4,476	4,063	3,871	5,067	358
17 Of which: securitization standardized approach (SEC-SA)	48	46	48	68	4
18 Market risk	12,040	12,131	13,443	11,018	962
19 Of which: standardized approach (SA)	1,458	1,115	1,157	912	116
20 Of which: internal model approaches (IMA)	10,582	11,016	12,286	10,106	846
21 Capital charge for switch between trading book and banking book	-	-	-	-	-
22 Operational risk	49,307	48,310	48,062	50,443	3,945
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	13,121	13,278	13,541	13,401	1,050
24 Output floor applied	65.0%	65.0%	65.0%		
25 Floor adjustment	-	1,359	8,234	-	
26 N/A					
27 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 18 + 21 + 22 + 23 + 25)	440,017	439,814	451,063	471,528	35,202

(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 ⁽¹⁾

Q4 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: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Assets							
Cash and deposits with financial institutions	90,312	90,166	90,166	-	-	-	-
Precious metals	937	937	937	-	-	937	-
Trading assets	-	-	-	-	-	-	-
Securities	107,612	107,612	-	-	-	107,612	-
Loans	7,544	7,544	580	-	-	7,395	-
Other	2,712	2,712	-	-	-	2,712	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	199,325	199,325	-	199,325	-	-	-
Derivative financial instruments	51,340	51,340	-	51,340	-	36,512	-
Investment securities	118,237	117,281	117,267	-	-	-	14
Loans	-	-	-	-	-	-	-
Residential mortgages ⁽⁴⁾	344,182	344,069	344,069	-	-	-	-
Personal loans	104,170	104,170	100,014	-	4,156	-	-
Credit cards	17,109	17,109	14,101	-	251	-	2,757
Business and government	291,822	291,815	275,754	-	15,479	-	582
Allowance for credit loss	(6,372)	(6,371)	(6,260)	-	-	-	(111)
Customers' liability under acceptances, net of allowance	18,628	18,628	18,628	-	-	-	-
Property and equipment	5,642	5,641	5,641	-	-	-	-
Investments in associates	1,925	2,612	2,612	-	-	-	-
Goodwill and other intangible assets	17,193	17,193	-	-	-	-	17,193
Deferred tax assets	3,530	3,530	2,249	-	-	-	1,281
Other assets	34,941	33,363	18,951	13,340	-	-	1,072
Total assets	1,410,789	1,408,676	984,709	264,005	19,886	155,168	22,788

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

Q4 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: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Liabilities							
Deposits							
Personal	288,617	288,617	-	-	-	-	288,617
Business and government	612,267	612,267	-	-	-	-	612,267
Financial institutions	51,449	51,449	-	-	-	-	51,449
Financial instruments designated at fair value through profit or loss	26,779	26,779	-	-	-	-	26,779
Acceptances	18,718	18,718	-	-	-	-	18,718
Obligations related to securities sold short	36,403	36,403	-	-	-	36,403	-
Derivative financial instruments	58,660	58,660	-	58,660	-	36,018	-
Obligations related to securities sold under repurchase agreements and securities lent	160,007	160,007	-	160,007	-	-	-
Subordinated debentures	9,693	9,693	-	-	-	-	9,693
Other liabilities	69,529	67,416	-	-	-	439	66,977
Total liabilities	1,332,122	1,330,009	-	218,667	-	72,860	1,074,500

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's 2023 Annual 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 \$60.2 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

Q4 2023 Revised Basel III (in \$ millions)		a	b	c	d	e
		Total	Items subject to: ⁽¹⁾			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,385,888	984,709	19,886	264,005	155,168
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	291,527	-	-	218,667	72,860
3	Total net amount under regulatory scope of consolidation	1,094,361	984,709	19,886	45,338	82,308
4	Off-balance sheet amounts ⁽²⁾	263,649	248,879	13,161	1,609	-
5	Differences in valuations ⁽³⁾	4,701	4,701	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	167,961	549	-	167,412	-
7	Differences due to considerations of provisions ⁽⁴⁾	4,777	5,010	-	(233)	-
8	Collateral offsetting ⁽⁵⁾	(191,142)	(5,197)	-	(185,945)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	54,458	-	-	54,458	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	11	11	-	-	-
12	Exposure amounts considered for regulatory purposes ⁽⁶⁾	1,398,776	1,238,662	33,047	82,639	82,308

(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.

PV1: Prudent valuation adjustments (PVAs)

(in \$ millions)

Prudential Valuation Adjustment (PVA)	Q4 2023 Revised Basel III							
	a	b	c	d	e	f	g	h
	Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1 Closeout uncertainty, of which:	-	-	-	-	-	-	-	-
2 Mid-market value	-	-	-	-	-	-	-	-
3 Closeout cost	-	-	-	-	-	-	-	-
4 Concentration	-	-	-	-	-	-	-	-
5 Early termination	-	-	-	-	-	-	-	-
6 Model risk	-	-	-	-	-	-	-	-
7 Operational risk	-	-	-	-	-	-	-	-
8 Investing and funding costs						-	-	-
9 Unearned credit spreads						-	-	-
10 Future administrative costs	-	-	-	-	-	-	-	-
11 Other	-	(3)	-	(5)	-	(8)	(8)	-
12 Total adjustment	-	(3)	-	(5)	-	(8)	(8)	-

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Common Equity Tier 1 capital: instruments and reserves					
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,025	19,539	19,016	18,587	u+y
2 Retained earnings	55,746	55,783	54,967	54,165	v
3 Accumulated other comprehensive income (and other reserves)	(6,918)	(7,340)	(4,906)	(6,640)	w
4 Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	-	-	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	763	729	728	709	aa
6 Common Equity Tier 1 capital before regulatory adjustments	69,616	68,711	69,805	66,821	
Common Equity Tier 1 capital: regulatory adjustments					
7 Prudential valuation adjustments	(8)	-	-	-	o
8 Goodwill (net of related tax liability)	(9,181)	(9,473)	(9,558)	(9,469)	g
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	(6,558)	(6,579)	(6,405)	(6,331)	h-q+i-r
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(231)	(204)	(131)	(132)	k
11 Cash flow hedge reserve	4,545	4,762	4,347	4,248	x
12 Shortfall of provisions to expected losses	(104)	(513)	(407)	-	dd
13 Securitization gain on sale	-	-	-	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	(211)	(181)	(1,523)	(320)	p
15 Defined benefit pension fund net assets (net of related tax liability)	(683)	(557)	(469)	(644)	l-s
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(11)	-	-	(25)	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	(133)	(134)	(139)	(10)	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 Total regulatory adjustments to Common Equity Tier 1	(12,575)	(12,879)	(14,285)	(12,683)	
29 Common Equity Tier 1 capital (CET1)	57,041	55,832	55,520	54,138	

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Additional Tier 1 capital: instruments					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	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)	107	109	93	104	bb
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	8,182	8,184	8,168	8,179	
Additional Tier 1 capital: regulatory adjustments					
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 Total regulatory adjustments to Additional Tier 1 capital	-	-	-	-	
44 Additional Tier 1 capital (AT1)	8,182	8,184	8,168	8,179	
45 Tier 1 capital (T1 = CET1 + AT1)	65,223	64,016	63,688	62,317	
Tier 2 capital: instruments and provisions					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	8,412	8,264	7,457	7,414	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)	85	106	80	79	cc
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50 Collective allowances	1,931	1,946	1,972	2,057	c+d
51 Tier 2 capital before regulatory adjustments	10,428	10,316	9,509	9,550	

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Tier 2 capital: regulatory adjustments					
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 Total regulatory adjustments to Tier 2 capital	-	-	-	-	
58 Tier 2 capital (T2)	10,428	10,316	9,509	9,550	
59 Total capital (TC = T1 + T2)	75,651	74,332	73,197	71,867	
60 Total risk-weighted assets	440,017	439,814	451,063	471,528	
Capital ratios					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.0%	12.7%	12.3%	11.5%	
62 Tier 1 (as a percentage of risk-weighted assets)	14.8%	14.6%	14.1%	13.2%	
63 Total capital (as a percentage of risk-weighted assets)	17.2%	16.9%	16.2%	15.2%	
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)⁽²⁾	5.0%	4.7%	4.3%	3.5%	
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))⁽³⁾					
69 Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	
70 Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	
71 Total capital target ratio	11.5%	11.5%	11.5%	11.5%	
Amounts below the thresholds for deduction (before risk weighting)					
72 Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	4,489	3,379	3,479	3,940	
73 Significant investments in the common stock of financial entities	2,462	2,773	2,848	2,819	
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,664	2,416	2,442	2,542	
Applicable caps on the inclusion of allowances in Tier 2					
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	2,823	2,762	2,707	1,279	
77 Cap on inclusion of allowances in Tier 2 under standardized approach	1,931	1,946	1,972	1,659	
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	-	778	
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	-	-	-	1,664	

(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) Prior period percentages have been revised to reflect OSFI's current disclosure requirements.

(3) Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer of 3.0% effective February 1, 2023.

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2023 Revised Basel III	Q4 2023 Revised Basel III	
Assets			
Cash and deposits with financial institutions	90,312	90,166	
Precious metals	937	937	
Trading assets			
Securities	107,612	107,612	
- Investment in own shares		11	a
- Other trading securities		107,601	
Loans	7,544	7,544	
Other	2,712	2,712	
	117,868	117,868	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	199,325	199,325	
Derivative financial instruments	51,340	51,340	
Investment securities	118,237	117,281	
- 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		14	ff
- Other securities		117,267	
Loans			
Residential mortgages	344,182	344,069	
Personal loans	104,170	104,170	
Credit cards	17,109	17,109	
Business and government	291,822	291,815	
- Business and Government		291,811	
- Portion of exposure below materiality threshold for credit protection		4	gg
	757,283	757,163	
Allowance for credit losses	(6,372)	(6,371)	
- General Allowance reflected in Tier 2 capital		(1,931)	c
- Shortfall of allowances to expected loss		(104)	dd
- Excess of allowances to expected loss		-	d
- Allowances not reflected in regulatory capital		(4,336)	

CC2: Reconciliation of regulatory capital to balance sheet

	a	b	c
Condensed balance sheet (in \$ millions)	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2023 Revised Basel III	Q4 2023 Revised Basel III	
Other			
Customers' liability under acceptances, net of allowance	18,628	18,628	
Property and equipment	5,642	5,641	
Investments in associates	1,925	2,612	
- 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		2,612	
Goodwill and other intangible assets	17,193	17,193	
- Goodwill		9,181	g
- Imputed goodwill for Significant Investments		-	g
- Intangibles (excl computer software)		4,939	h
- Computer software intangibles		3,073	i
Deferred tax assets	3,530	3,530	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		231	k
- Deferred tax assets not deducted from regulatory capital		3,299	
Other Assets	34,941	33,363	
- Defined pension fund assets		956	l
- Prepaid portfolio mortgage insurance		115	hh
- Other assets		32,292	
Total other	81,859	80,967	
Total assets	1,410,789	1,408,676	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2023 Revised Basel III	Q4 2023 Revised Basel III	
Liabilities			
Deposits			
Personal	288,617	288,617	
Business and government	612,267	612,267	
- Investment in own Tier 2 instruments		-	ee
- Other deposits from Business and government		612,267	
Financial institutions	51,449	51,449	
	952,333	952,333	
Financial instruments designated at fair value through profit and loss	26,779	26,779	
Other			
Acceptances	18,718	18,718	
Obligations related to securities sold short	36,403	36,403	
Derivative financial instruments	58,660	58,660	
Obligations related to securities sold under repurchase agreements and securities lent	160,007	160,007	
Subordinated debentures	9,693	9,693	
- Regulatory capital amortization of maturing debentures		1,232	
- Subordinated debentures used for regulatory capital		8,461	
- of which: are included in Tier 2 capital		8,412	m
- of which: are subject to phase out not included in Tier 2 capital		49	
Other liabilities	69,529	67,416	
- Liquidity reserves		8	o
- Gains/losses due to changes in own credit risk including DVA on derivatives		211	p
- Deferred tax liabilities		2,496	
- Intangible assets (excl. computer software and mortgage servicing rights)		1,414	q
- Intangible assets - computer software		40	r
- Defined benefit pension fund assets		273	s
- Other deferred tax liabilities		769	
- Other liabilities		64,701	
Total other	353,010	350,897	
Total liabilities	1,332,122	1,330,009	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2023 Revised Basel III	Q4 2023 Revised Basel III	
Equity			
Common equity			
Common shares	20,109	20,109	
- of which: amount eligible for CET1		20,109	u
- of which: amount eligible for AT1		-	
Retained earnings	55,746	55,746	v
Accumulated other comprehensive income	(6,918)	(6,918)	w
- Cash flow hedging reserve		(4,545)	x
- Other		(2,373)	
Other reserves	(84)	(84)	
- portion allowed for inclusion into CET1		(84)	y
- portion not allowed for regulatory capital		-	
Total common equity	68,853	68,853	
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	76,928	76,928	
Non-controlling interests in subsidiaries	1,739	1,739	
- portion allowed for inclusion into CET1		763	aa
- portion allowed for inclusion into Tier 1 capital		107	bb
- portion allowed for inclusion into Tier 2 capital		85	cc
- portion not allowed for regulatory capital		784	
Total equity	78,667	78,667	
Total liabilities and equity	1,410,789	1,408,676	

(1) Consolidated Statement of Financial Position as reported in the 2023 Annual 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: \$257 million, equity: \$313 million), Scotia Life Insurance Company (assets: \$3 million, equity: \$19 million), Scotia Reinsurance Limited (assets: \$20 million equity: \$75 million), Scotia Jamaica Life Insurance Co. Ltd (assets: \$507 million, equity: \$144 million), Scotia Life Trinidad and Tobago Ltd (assets: \$530 million, equity: \$86 million), Scotia Corredora de Seguros SA (assets: \$1 million, equity: \$20 million), Scotia Corredores de Seguros (assets: \$1 million, equity: \$5 million), MD Life Insurance Company (assets: \$1,455 million, equity: \$20 millions) and Scotia General Insurance Company (assets: \$35 million, equity: \$6 million).

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

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2023 Revised Basel III Amounts	Q3 2023 Revised Basel III Amounts	Q2 2023 Revised Basel III Amounts	Q1 2023 Basel III Amounts
Regulatory capital elements of TLAC and adjustments					
1	Common Equity Tier 1 capital (CET1)	57,041	55,832	55,520	54,138
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,182	8,184	8,168	8,179
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,182	8,184	8,168	8,179
6	Tier 2 capital (T2) before TLAC adjustments	10,428	10,316	9,509	9,550
7	Amortized portion of T2 instruments where remaining maturity > 1 year	1,029	976	999	970
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	11,457	11,292	10,508	10,520
11	TLAC arising from regulatory capital	76,680	75,308	74,196	72,837
Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements.	58,001	59,224	53,977	58,756
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	58,001	59,224	53,977	58,756
Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	134,681	134,532	128,173	131,593
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	(177)	(325)	(358)	(160)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC available after deductions	134,504	134,207	127,815	131,433
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	440,017	439,814	451,063	471,528
24	Leverage exposure measure	1,562,963	1,551,344	1,530,107	1,468,559
TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	30.6%	30.5%	28.3%	27.9%
26	TLAC (as a percentage of leverage exposure)	8.6%	8.7%	8.4%	8.9%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.5%	8.2%	8.00%	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)	
Q4 2023 Revised 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 ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	20,109	300	7,775	9,683	75,305	-	113,172
3	Subset of row 2 that are excluded liabilities	11	-	-	-	195	-	206
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	20,098	300	7,775	9,683	75,110	-	112,966
5	Subset of row 4 that are potentially eligible as TLAC	20,098	300	7,775	9,683	61,066	-	98,922
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	20,460	-	20,460
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,716	26,043	-	27,759
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,124	6,322	-	12,446
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,843	8,241	-	10,084
10	Subset of row 5 that is perpetual securities	20,098	300	7,775	-	-	-	28,173
Q3 2023 Revised 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 ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	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

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)	
Q2 2023 Revised 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 ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	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
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 ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	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

(1) Under the Bank Recapitalization (Bail-In) Regime. Please refer to Page 58 of the 2023 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 ₂	a ₃	a ₄
		Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
1	Total consolidated assets as per published financial statements	1,410,789	1,396,098	1,373,198	1,374,438
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,113)	(2,153)	(2,284)	(2,348)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(3,335)	(2,987)	(2,536)	(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	(16,223)	(7,603)	(7,235)	(10,312)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	9,923	11,200	10,515	14,258
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	176,287	169,486	171,184	177,438
8	Other adjustments ⁽¹⁾	(12,365)	(12,697)	(12,735)	(83,844)
9	Leverage ratio exposure measure	1,562,963	1,551,344	1,530,107	1,468,559

(1) Commencing Q2 2020, amount included temporary leverage ratio exposure exemptions (Q4 2023: Nil, Q3 2023: Nil, Q2 2023: Nil, Q1 2023: central bank reserves: \$71.5 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 ₂	a ₃	a ₄
		Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
On-balance sheet exposures⁽¹⁾					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,154,676	1,147,945	1,138,995	1,076,029
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)	(11,596)	(8,909)	(10,835)	(11,695)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(12,365)	(12,697)	(12,761)	(12,364)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	1,130,715	1,126,339	1,115,399	1,051,970
Derivative exposures					
6	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	22,991	23,121	23,786	21,828
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	22,114	20,996	22,964	22,567
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	4,431	4,495	2,669	3,348
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(2,823)	(2,651)	(1,094)	(1,540)
11	Total derivative exposures (sum of rows 6 to 10)	46,713	45,961	48,325	46,203
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	272,667	256,909	237,987	218,200
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(73,342)	(58,551)	(53,303)	(39,510)
14	Counterparty credit risk (CCR) exposure for SFT assets	9,923	11,200	10,515	14,258
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	209,248	209,558	195,199	192,948
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	530,476	512,296	522,852	547,048
18	(Adjustments for conversion to credit equivalent amounts)	(354,189)	(342,810)	(351,668)	(369,610)
19	Off-balance sheet items (sum of rows 17 and 18)	176,287	169,486	171,184	177,438
Capital and total exposures					
20	Tier 1 capital	65,223	64,016	63,688	62,317
21	Total exposures (sum of rows 5, 11, 16 and 19)	1,562,963	1,551,344	1,530,107	1,468,559
Leverage ratio					
22	Basel III leverage ratio	4.2%	4.1%	4.2%	4.2%

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$199,325 million), derivative financial instruments (\$51,340 million), assets outside the regulatory scope of consolidation (\$2,113 million).

CR1: Credit quality of assets ⁽¹⁾

(in \$ millions)	a	b	c	d	e	f	g
	Gross carrying values of ⁽²⁾		Allowances/ impairments ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures ⁽³⁾	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Q4 2023 Revised Basel III							
1 Loans ⁽⁵⁾	5,659	843,437	6,299	1,453	2,771	2,075	842,797
2 Debt Securities	217	116,930	1	-	-	1	117,146
3 Off-balance sheet exposures ⁽⁶⁾	204	288,172	149	-	52	97	288,227
4 Total	6,080	1,248,539	6,449	1,453	2,823	2,173	1,248,170
Q3 2023 Revised Basel III							
1 Loans ⁽⁵⁾	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 ⁽⁶⁾	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 ⁽⁵⁾	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 ⁽⁶⁾	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 ⁽⁵⁾	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 ⁽⁶⁾	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

(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⁽¹⁾

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2023	Q3 2023	Q2 2023	Q1 2023
		Revised Basel III	Revised Basel III	Revised Basel	Basel III
1	Defaulted loans and debt securities - at the end of the previous reporting period ⁽²⁾	5,855	5,781	5,526	5,079
2	Loans and debt securities that have defaulted since the last reporting period	1,953	1,914	1,619	1,581
3	Returned to non-defaulted status ⁽³⁾	(917)	(941)	(854)	(683)
4	Amounts written off	(810)	(800)	(696)	(676)
5	Other changes ⁽⁴⁾	(1)	(99)	186	225
6	Defaulted loans and debt securities - at the end of the reporting period (1 + 2 - 3 - 4 + 5) ⁽²⁾	6,080	5,855	5,781	5,526

(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 ⁽¹⁾	Exposures to be secured ⁽¹⁾	Exposures secured by collateral ^{(2) (3)}	Exposures secured by financial guarantees ⁽⁴⁾	Exposures secured by credit derivatives
Q4 2023 Revised Basel III						
1	Loans ⁽⁵⁾	344,286	498,511	394,945	103,566	-
2	Debt Securities	74,650	42,496	-	42,496	-
3	Total	418,936	541,007	394,945	146,062	-
4	Of which defaulted	2,435	1,552	1,257	295	-
Q3 2023 Revised Basel III						
1	Loans ⁽⁵⁾	346,119	499,739	397,421	102,318	-
2	Debt Securities	72,332	36,066	-	36,066	-
3	Total	418,451	535,805	397,421	138,384	-
4	Of which defaulted	2,325	1,449	1,156	293	-
Q2 2023 Revised Basel III						
1	Loans ⁽⁵⁾	326,672	511,187	404,050	107,137	-
2	Debt Securities	82,745	31,289	-	31,289	-
3	Total	409,417	542,476	404,050	138,426	-
4	Of which defaulted	2,356	1,380	1,094	286	-
Q1 2023 Basel III						
1	Loans ⁽⁵⁾	312,733	531,661	445,694	85,967	-
2	Debt Securities	81,304	27,748	-	27,748	-
3	Total	394,037	559,409	445,694	113,715	-
4	Of which defaulted	1,939	1,665	1,365	300	-

(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 ⁽¹⁾		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q4 2023 Revised Basel III							
1	Sovereigns and their central banks	15,373	507	16,447	75	1,055	6%
2	Public sector entities (PSEs)	2,682	585	8,798	108	2,770	31%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	2,207	246	2,095	28	930	44%
	Of which: securities firms and other financial institutions treated as banks	1,213	43	1,079	2	393	36%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	43,414	32,377	38,057	8,700	46,039	98%
	Of which: securities firms and other financial institutions treated as corporates	63	171	63	76	131	94%
	Of which: specialised lending	166	37	164	11	210	120%
7	Subordinated debt, equity and other capital	2,266	-	2,266	-	5,947	262%
8	Retail	51,674	37,998	50,636	9,090	41,687	70%
9	Real estate	74,844	2,362	70,475	446	26,964	38%
	Of which: general RRE	66,446	1,078	62,545	108	19,407	31%
	Of which: IPRRE	1,600	-	1,518	-	719	47%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	3,501	401	3,296	122	2,841	83%
	Of which: IPCRE	1,735	239	1,644	93	1,705	98%
	Of which: land acquisition, development and construction	1,562	644	1,472	123	2,292	144%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,550	453	2,518	79	2,975	115%
13	Other Assets ⁽²⁾	20,759	-	20,759	-	14,415	69%
14	Total	215,769	74,528	212,051	18,526	142,782	62%

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 ⁽¹⁾		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q3 2023 Revised Basel III							
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 ⁽²⁾	59,972	-	59,972	-	15,215	25%
14	Total	253,490	73,227	249,357	18,508	144,413	54%

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 ⁽¹⁾		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
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 ⁽²⁾	82,791	-	82,791	-	14,821	18%
14	Total	277,414	72,150	273,465	18,124	145,014	50%
Q1 2023 Basel III							
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 ⁽²⁾	65,749	-	65,749	-	16,525	25%
8	Total	250,791	61,312	246,815	6,085	137,303	54%

(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.

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

	Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	v	x	y	z	aa	ab	ac	ad
(In \$ millions)		0%	15%	20%	25%	30%	35%	40%	44%	45%	50%	55%	60%	65%	66%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	220%	250%	330%	400%	1250%	Others	Total credit exposures amount (post-CCF and post-CRM) ⁽¹⁾
Asset classes																																
Q4 2023 Revised Basel III																																
1	Sovereigns and their central banks	14,273	-	437	-	-	-	-	-	-	1,688	-	-	-	-	-	-	-	-	-	124	-	-	-	-	-	-	-	-	-	-	16,522
2	Public sector entities (PSEs)	6,135	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,770	-	-	-	-	-	-	-	-	-	-	8,906
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	723	-	12	-	539	-	-	203	-	-	-	228	-	415	-	-	-	3	-	-	-	-	-	-	-	-	-	-	2,123
	Of which: securities firms and other financial institutions	-	-	720	-	-	-	4	-	-	-	-	-	228	-	129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,081
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	73	-	-	-	-	-	-	-	-	-	-	-	-	30	-	4,582	-	41,956	-	-	116	-	-	-	-	-	-	-	46,757
	Of which: securities firms and other financial institutions	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	130	-	-	-	-	-	-	-	-	-	-	139
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	-	-	116	-	-	-	-	-	-	-	175
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,079	-	187	-	2,266
8	Retail	-	5,190	-	-	-	-	-	-	-	-	-	-	-	-	-	54,513	-	-	-	23	-	-	-	-	-	-	-	-	-	-	59,726
9	Real estate	-	-	13,261	8,693	12,813	17,754	8,629	-	333	2,067	-	1,067	-	-	690	11	-	1,645	717	1,146	4	306	-	1,674	-	-	-	-	-	111	70,921
	Of which: general RRE	-	-	13,261	8,693	12,656	17,600	8,629	-	-	1,449	-	-	-	-	254	-	-	-	-	-	-	-	-	-	-	-	-	-	-	111	62,653
	Of which: IPRRE	-	-	-	-	157	154	-	-	333	618	-	241	-	-	-	11	-	-	-	-	4	-	-	-	-	-	-	-	-	-	1,518
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	826	-	-	-	-	-	1,645	-	947	-	-	-	-	-	-	-	-	-	-	3,418
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	436	-	-	-	717	-	-	306	-	278	-	-	-	-	-	-	1,737
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	199	-	-	-	1,396	-	-	-	-	-	-	1,595
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,840	-	-	-	757	-	-	-	-	-	-	2,597
13	Other Assets ⁽²⁾	6,343	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,759
14	Total	26,751	5,190	14,495	8,693	12,825	17,754	9,168	-	333	3,958	-	1,067	-	228	690	54,969	-	6,227	717	62,278	4	306	116	2,431	-	2,079	-	187	-	111	230,577
Q3 2023 Revised Basel III																																
1	Sovereigns and their central banks	12,439	-	493	-	-	-	-	-	-	1,663	-	-	-	-	-	-	-	-	-	187	-	-	-	-	-	-	-	-	-	-	14,782
2	Public sector entities (PSEs)	6,424	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,450	-	-	-	-	-	-	-	-	-	-	9,875
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	335	-	23	-	802	-	-	160	-	-	-	243	-	435	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1,999
	Of which: securities firms and other financial institutions	-	-	331	-	-	-	59	-	-	-	-	-	243	-	174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	807
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	89	-	-	-	-	-	-	-	-	-	-	-	-	28	-	2,758	-	44,442	-	-	103	-	-	-	-	-	-	-	47,420
	Of which: securities firms and other financial institutions	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195	-	-	-	-	-	-	-	-	-	-	219
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	-	-	103	-	-	-	-	-	-	-	153
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,188	-	183	-	2,371
8	Retail	-	5,010	-	-	-	-	-	-	-	-	-	-	-	-	-	53,491	-	-	-	19	-	-	-	-	-	-	-	-	-	-	58,520
9	Real estate	-	-	13,067	8,569	12,661	17,789	8,728	-	329	2,108	-	992	-	-	676	13	-	1,563	817	1,127	4	203	-	1,711	-	-	-	-	-	114	70,471
	Of which: general RRE	-	-	13,067	8,569	12,512	17,640	8,728	-	-	1,486	-	-	-	292	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	114	62,408
	Of which: IPRRE	-	-	-	-	149	149	-	-	329	622	-	254	-	-	13	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	1,520
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	738	-	-	-	-	-	1,563	-	974	-	-	-	-	-	-	-	-	-	-	3,275
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	384	-	-	-	817	-	-	203	-	381	-	-	-	-	-	-	1,785
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	153	-	-	-	1,330	-	-	-	-	-	-	1,483
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-														

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

(in \$ millions)		Risk weight																				Total credit exposures amount (post-CCF and post-CRM) ⁽¹⁾														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	v	x	y	z	aa	ab	ac	ad				
Asset classes		0%	15%	20%	25%	30%	35%	40%	44%	45%	50%	55%	60%	65%	66%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	220%	250%	330%	400%	1250%	Others					
Q2 2023 Revised Basel III																																				
1	Sovereigns and their central banks	13,337	-	508	-	-	-	-	-	-	1,707	-	-	-	-	-	-	-	-	-	83	-	-	-	-	-	-	-	-	-	-	-	15,635			
2	Public sector entities (PSEs)	6,603	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,253	-	-	-	-	-	-	-	-	-	-	-	9,856			
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4	Banks	-	-	368	-	66	-	487	-	-	304	-	-	-	167	-	346	-	-	-	-	-	23	-	62	-	-	-	-	-	-	1,823				
	Of which: securities firms and other financial institutions	-	-	366	-	-	-	61	-	-	150	-	-	-	167	-	116	-	-	-	-	-	23	-	62	-	-	-	-	-	-	945				
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
6	Corporates	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	28	-	3,016	-	44,468	-	-	97	-	-	-	-	-	-	-	-	47,633			
	Of which: securities firms and other financial institutions	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	-	-	-	-	-	-	-	-	-	-	117				
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53	-	-	97	-	-	-	-	-	-	-	150				
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,621	178	-	-	2,799				
8	Retail	-	4,763	-	-	-	-	-	-	-	-	-	-	-	-	-	52,496	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	57,273			
9	Real estate	-	-	12,730	8,403	12,645	18,602	8,929	-	331	2,107	-	999	-	-	686	15	-	1,611	747	1,135	5	212	-	2,008	-	-	-	-	-	168	71,333				
	Of which: general RRE	-	-	12,730	8,403	12,500	18,451	8,929	-	-	1,464	-	-	-	297	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	168	62,942				
	Of which: IPRRE	-	-	-	-	145	151	-	-	331	643	-	282	-	-	-	15	-	-	-	-	5	-	-	-	-	-	-	-	-	-	1,572				
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	717	-	-	-	-	-	1,611	-	822	-	-	-	-	-	-	-	-	-	-	3,150				
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	389	-	-	-	747	-	-	212	-	344	-	-	-	-	-	-	1,692				
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	313	-	-	-	1,664	-	-	-	-	-	-	1,977				
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,606	-	-	-	840	-	-	-	-	-	-	2,446				
13	Other Assets ⁽²⁾	67,971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,820	-	-	-	-	-	-	-	-	-	-	82,791				
14	Total	87,911	4,763	13,630	8,403	12,711	18,602	9,416	-	331	4,118	-	999	-	167	686	52,885	-	4,627	747	65,379	5	235	97	2,910	-	2,621	-	178	-	168	291,589				
Q1 2023 Basel III																																				
1	Bank	-	-	668	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	2,844	-	-	4	-	-	-	-	-	-	-	3,778				
2	Corporate	3,520	-	89	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	50,023	-	-	556	-	-	-	-	-	-	-	53,771				
3	Sovereign	9,331	-	-	-	-	-	-	-	-	1,006	-	-	-	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	-	-	8,752				
4	Real Estate Secured	3,873	-	79	-	50,903	-	-	-	76	-	-	-	-	-	-	10,903	-	-	-	696	-	-	4	-	-	-	-	-	-	-	63,054				
5	Other Retail	484	-	513	-	-	-	-	-	-	-	-	-	-	-	-	46,696	-	-	-	296	-	-	27	-	-	-	-	-	-	-	48,089				
6	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,643	-	-	-	-	-	-	-	-	-	-	3,643				
7	Other Assets ⁽²⁾	48,580	-	2,572	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,529	-	-	-	-	-	-	-	-	-	94	77,086				
8	Total	65,788	-	3,921	-	50,903	-	3,921	-	1,115	-	-	-	-	-	-	57,599	-	-	-	71,085	-	-	591	-	-	-	-	-	94	258,173					

(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 ⁽¹⁾	Exposure (post-CCF and post- CRM) ⁽²⁾
Q4 2023 Revised Basel III					
1	Less than 40%	82,644	13,131	23.4%	85,708
2	40–70%	15,514	272	14.9%	15,555
3	75–80%	48,776	26,241	23.6%	54,969
4	85%	5,672	1,504	36.9%	6,227
5	90–100%	54,576	28,514	29.5%	62,995
6	105–130%	415	34	32.5%	426
7	150%	2,188	1,086	22.4%	2,431
8	250%	2,079	-	0.0%	2,079
9	400%	187	-	0.0%	187
10	1250%	-	-	0.0%	-
11	Total exposures	212,051	70,782	26.2%	230,577
Q3 2023 Revised Basel III					
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%	-
11	Total exposures	249,357	73,227	27.2%	267,865
Q2 2023 Revised Basel III					
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%	-
11	Total exposures	273,465	72,147	27.3%	291,589

(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 ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Q4 2023 Revised Basel III													
Retail - insured exposures secured by residential real estate	0.00 to <0.15	28,496	-	0%	7,197	0.05%	177,833	29.06%		293	4.1%	1	
	0.15 to <0.25	24,698	-	0%	3,983	0.19%	103,252	46.41%		702	17.6%	3	
	0.25 to <0.50	426	-	0%	-	0.00%	2,480	0.00%		-	0.0%	-	
	0.50 to <0.75	12,079	-	0%	43	0.68%	45,700	12.50%		5	11.6%	-	
	0.75 to <2.50	1,997	-	0%	-	1.97%	7,564	11.21%		-	0.0%	-	
	2.50 to <10.00	439	-	0%	-	0.00%	1,947	0.00%		-	0.0%	-	
	10.00 to <100.00	550	-	0%	-	0.00%	2,359	0.00%		-	0.0%	-	
	100.00 (Default)	225	-	0%	-	100.00%	1,161	89.73%		-	0.0%	-	
	Sub-total	68,910	-	0.00%	11,223	0.10%	342,296	35.15%		1,000	8.9%	4	21
Retail - uninsured exposures secured by residential real estate	0.00 to <0.15	72,928	53,974	81%	116,747	0.05%	711,494	17.91%		3,054	2.6%	11	
	0.15 to <0.25	92,372	9,485	78%	99,757	0.18%	410,975	20.35%		7,531	7.5%	36	
	0.25 to <0.50	934	-	0%	934	0.44%	2,791	53.82%		394	42.2%	2	
	0.50 to <0.75	46,743	575	105%	47,347	0.68%	157,076	21.86%		10,178	21.5%	72	
	0.75 to <2.50	9,284	-	0%	9,284	1.96%	23,904	21.47%		3,909	42.1%	39	
	2.50 to <10.00	1,554	41	130%	1,607	4.98%	10,652	25.29%		1,312	81.6%	19	
	10.00 to <100.00	1,342	4	306%	1,356	24.75%	5,600	20.74%		1,456	107.4%	70	
	100.00 (Default)	404	-	0%	404	100.00%	30,392	39.87%		1,114	275.7%	73	
	Sub-total	225,561	64,079	81%	277,436	0.56%	1,352,884	19.79%		28,948	10.4%	322	242

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 ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Retail - qualifying revolving (QRRE)	0.00 to <0.15	2,060	42,251	78%	35,140	0.09%	3,558,166	88.31%		1,689	4.8%	28	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,430	5,619	76%	7,725	0.34%	392,522	88.28%		1,121	14.5%	23	
	0.50 to <0.75	1,055	3,237	91%	3,999	0.68%	596,235	91.35%		1,038	26.0%	25	
	0.75 to <2.50	6,055	2,194	87%	7,963	1.76%	717,578	93.22%		4,299	54.0%	131	
	2.50 to <10.00	1,909	190	104%	2,106	4.95%	281,401	94.53%		2,405	114.2%	99	
	10.00 to <100.00	1,587	57	120%	1,655	19.82%	184,624	92.89%		3,229	195.1%	302	
	100.00 (Default)	91	-	0%	91	100.00%	810,952	89.37%		618	679.1%	32	
	Sub-total	16,187	53,548	79%	58,679	1.28%	6,541,478	89.53%		14,399	24.5%	640	693
Other Retail Exposures	0.00 to <0.15	5,596	1,349	73%	6,585	0.09%	274,024	65.62%		995	15.1%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,361	325	75%	7,606	0.32%	270,649	65.23%		2,737	36.0%	16	
	0.50 to <0.75	1,335	3,345	106%	4,875	0.62%	14,661	66.46%		2,616	53.7%	20	
	0.75 to <2.50	14,880	52	85%	14,924	1.20%	433,271	66.14%		10,567	70.8%	119	
	2.50 to <10.00	3,791	1	89%	3,792	5.02%	107,336	67.41%		3,785	99.8%	128	
	10.00 to <100.00	1,230	4	128%	1,235	28.76%	34,311	65.13%		1,888	152.9%	230	
	100.00 (Default)	256	-	0%	256	100.00%	19,980	84.60%		1,147	448.0%	166	
	Sub-total	34,449	5,076	95%	39,273	2.65%	1,154,232	66.13%		23,735	60.4%	683	525
Total		345,107	122,703	81%	386,611	0.87%	9,390,890	35.53%		68,082	17.6%	1,649	1,481

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 ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Q3 2023 Revised Basel III													
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%	-	
	Sub-total	69,886	-	0%	11,636	0.10%	347,312	34.54%		1,026	8.8%	5	15
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	
	Sub-total	228,134	63,378	81%	279,381	0.53%	1,364,888	20.37%		30,116	10.8%	311	173

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 ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
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	
	Sub-total	16,078	52,029	79%	57,391	1.26%	6,368,200	89.45%		14,076	24.5%	625	607
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	
	Sub-total	34,586	4,939	95%	39,278	2.56%	1,173,216	66.11%		23,795	60.6%	660	440
Total		348,684	120,346	81%	387,686	0.83%	9,253,616	35.65%		69,013	17.8%	1,601	1,235

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 ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Q2 2023 Revised Basel III													
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%	-	
	Sub-total	72,912	-	0%	12,035	0.10%	361,463	34.44%		1,058	8.8%	5	17
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	
	Sub-total	230,261	62,795	80%	280,313	0.49%	1,371,419	20.81%		30,521	10.9%	300	158

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 ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
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	
	Sub-total	15,592	52,978	79%	57,478	1.16%	6,268,179	89.10%		13,199	23.0%	569	643
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	
	Sub-total	34,037	4,549	96%	38,382	2.38%	1,176,634	65.99%		22,913	59.7%	603	425
Total	352,802	120,322	80%	388,208	0.76%	9,177,695	35.81%		67,691	17.4%	1,477	1,243	

(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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Q4 2023 Revised Basel III													
Sovereign ⁽¹⁾													
	0.00 to <0.15	175,832	5,785	46%	235,149	0.01%	375	12.51%	2.19	3,020	1.3%	5	
	0.15 to <0.25	964	124	36%	1,009	0.18%	27	36.66%	1.02	247	24.5%	1	
	0.25 to <0.50	482	23	66%	497	0.35%	7	25.21%	1.14	121	24.3%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,226	30	44%	4,260	1.34%	19	17.79%	1.17	1,475	34.6%	10	
	2.50 to <10.00	21	-	0%	21	2.56%	1	25.00%	5.00	18	85.7%	-	
	10.00 to <100.00	680	-	25%	680	17.02%	4	3.24%	0.42	102	15.0%	4	
	100.00 (Default)	218	-	0%	218	100.00%	2	25.01%	3.67	1	0.5%	54	
	Sub-total	182,423	5,962	46%	241,834	0.17%	435	12.71%	2.16	4,984	2.1%	74	8
Bank													
	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%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Corporate - Other	0.00 to <0.15	19,398	19,736	43%	28,909	0.11%	1,321	39.63%	1.89	6,383	22.1%	12	
	0.15 to <0.25	24,138	16,048	45%	31,438	0.18%	1,898	33.94%	1.66	7,779	24.7%	19	
	0.25 to <0.50	37,462	23,491	47%	48,683	0.30%	5,340	38.15%	1.72	17,911	36.8%	55	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	16,992	10,090	48%	21,414	1.01%	2,953	40.53%	1.71	14,627	68.3%	88	
	2.50 to <10.00	2,144	692	45%	2,370	3.94%	393	41.46%	1.49	2,405	101.5%	38	
	10.00 to <100.00	492	137	34%	528	27.56%	55	34.97%	1.67	833	157.8%	52	
	100.00 (Default)	793	124	47%	792	100.00%	76	38.31%	1.33	1,653	208.7%	243	
	Sub-total	101,419	70,318	46%	134,134	1.10%	12,036	37.91%	1.73	51,591	38.5%	507	582
Corporate – Specialized Lending	0.00 to <0.15	1,929	2,595	39%	2,796	0.11%	84	32.97%	2.40	698	25.0%	1	
	0.15 to <0.25	4,256	2,999	45%	5,428	0.18%	188	28.14%	1.75	1,475	27.2%	3	
	0.25 to <0.50	5,020	4,112	42%	6,179	0.27%	394	30.83%	2.09	2,439	39.5%	5	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	755	177	45%	743	0.99%	132	37.82%	2.15	582	78.3%	3	
	2.50 to <10.00	64	1	40%	40	4.32%	15	34.57%	2.22	43	107.5%	1	
	10.00 to <100.00	3	-	46%	3	32.45%	4	31.38%	1.05	5	166.7%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	12,027	9,884	43%	15,189	0.26%	817	30.61%	2.03	5,242	34.5%	13	23
Total		295,869	86,164	45%	391,157	0.50%	13,288	22.05%	2.01	61,817	15.8%	594	613

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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Q3 2023 Revised Basel III													
Sovereign ⁽¹⁾													
	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	
	Sub-total	175,766	5,833	47%	235,672	0.17%	422	12.77%	1.98	4,893	2.1%	71	3
Bank													
	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%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Corporate - Other	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	
	Sub-total	104,301	68,576	46%	136,276	1.08%	11,842	38.17%	1.77	52,076	38.2%	478	450
Corporate – Specialized Lending	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%	-	
	Sub-total	10,939	9,646	42%	14,090	0.24%	553	31.64%	2.10	4,904	34.8%	12	10
Total		291,006	84,055	45%	386,038	0.49%	12,817	22.43%	1.91	61,873	16.0%	561	463

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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Q2 2023 Revised Basel III													
Sovereign ⁽¹⁾													
	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	
	Sub-total	155,932	5,979	44%	218,362	0.19%	496	13.51%	2.24	4,882	2.2%	72	7
Bank													
	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%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Corporate - Other	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	
	Sub-total	106,565	72,354	45%	139,536	1.09%	11,711	37.99%	1.83	53,114	38.1%	485	448
Corporate – Specialized Lending	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	
	Sub-total	11,122	9,455	42%	14,231	1.03%	634	30.68%	2.01	5,053	35.5%	42	42
Total		273,619	87,788	45%	372,129	0.56%	12,841	23.35%	2.08	63,049	16.9%	599	497

(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

		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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density	EL	Provisions ⁽⁷⁾
Q4 2023 Revised Basel III													
Sovereign													
	0.00 to <0.15	903	615	45%	1,242	0.05%	28	43.71%	1.86	207	16.7%	-	
	0.15 to <0.25	31	-	40%	32	0.18%	1	44.87%	3.41	16	50.0%	-	
	0.25 to <0.50	17	59	40%	37	0.34%	2	41.11%	1.82	17	45.9%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	67	22	37%	75	1.26%	4	44.82%	1.09	61	81.3%	-	
	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%	-	
	Sub-total	1,018	696	44%	1,386	0.12%	35	43.73%	1.85	301	21.7%	-	-
Bank ⁽¹⁾													
	0.00 to <0.15	14,303	42,875	46%	36,074	0.07%	299	46.09%	2.37	11,097	30.8%	12	
	0.15 to <0.25	489	1,421	47%	1,165	0.18%	49	44.66%	1.84	445	38.2%	1	
	0.25 to <0.50	1,156	525	40%	1,368	0.32%	60	46.03%	1.04	679	49.6%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	166	39	29%	177	1.41%	18	42.51%	0.82	138	78.0%	1	
	2.50 to <10.00	-	14	20%	3	2.56%	2	1.04%	0.84	-	0.0%	-	
	10.00 to <100.00	9	-	0%	9	17.02%	1	45.00%	0.25	19	211.1%	1	
	100.00 (Default)	-	-	25%	-	100.00%	1	0.00%	0.83	-	0.0%	-	
	Sub-total	16,123	44,874	46%	38,796	0.09%	430	46.03%	2.30	12,378	31.9%	17	3

CR6: FIRB – 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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density	EL	Provisions ⁽⁷⁾
Corporate - Other ⁽⁸⁾	0.00 to <0.15	58,619	116,550	40%	106,240	0.09%	1,093	34.97%	1.85	21,237	20.0%	35	
	0.15 to <0.25	24,274	31,427	36%	35,525	0.18%	404	38.65%	2.30	12,399	34.9%	25	
	0.25 to <0.50	24,279	19,984	38%	31,237	0.29%	494	35.31%	2.21	12,500	40.0%	32	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	5,516	6,954	42%	7,794	1.08%	201	32.91%	2.32	5,391	69.2%	29	
	2.50 to <10.00	1,108	1,646	52%	1,844	4.77%	48	34.53%	2.26	2,064	111.9%	32	
	10.00 to <100.00	228	190	44%	313	21.84%	8	32.60%	3.15	543	173.5%	22	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	114,024	176,751	39%	182,953	0.27%	2,248	35.65%	2.02	54,134	29.6%	175	242
Corporate – Specialized Lending	0.00 to <0.15	23	128	40%	34	0.06%	1	20.00%	1.12	3	8.8%	-	
	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%	-	
	Sub-total	23	128	40%	34	0.06%	1	20.00%	1.12	3	8.8%	-	-
Total		131,188	222,449	41%	223,169	0.24%	2,714	37.50%	2.07	66,816	29.9%	192	245

CR6: FIRB – 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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density	EL	Provisions ⁽⁷⁾
Q3 2023 Revised Basel III													
Sovereign													
	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	
	Sub-total	868	1,333	28%	1,324	7.51%	34	41.57%	1.57	237	17.9%	44	-
Bank ⁽¹⁾													
	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	
	Sub-total	15,112	41,820	46%	36,395	0.11%	418	46.22%	2.29	11,837	32.5%	19	2

CR6: FIRB – 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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density	EL	Provisions ⁽⁷⁾
Corporate - Other ⁽⁸⁾	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%	-	
	Sub-total	111,918	168,746	39%	177,767	0.27%	2,208	35.59%	2.03	51,783	29.1%	191	208
Corporate – Specialized Lending	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%	-	
	Sub-total	19	143	40%	36	0.07%	2	20.63%	1.29	4	11.1%	-	-
Total		127,917	212,042	41%	215,522	0.29%	2,662	37.42%	2.07	63,861	29.6%	254	210

CR6: FIRB – 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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density	EL	Provisions ⁽⁷⁾
Q2 2023 Revised Basel III													
Sovereign													
	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	
	Sub-total	887	1,375	27%	1,397	7.65%	39	41.81%	1.67	278	19.9%	48	-
Bank ⁽¹⁾													
	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	
	Sub-total	14,359	41,721	47%	35,849	0.12%	439	46.23%	2.32	11,831	33.0%	19	2

CR6: FIRB – 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 ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density	EL	Provisions ⁽⁷⁾
Corporate - Other ⁽⁸⁾													
	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%	-	
	Sub-total	122,865	183,610	40%	195,590	0.26%	2,178	35.37%	2.07	55,668	28.5%	197	198
Corporate – Specialized Lending													
	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%	-	
	Sub-total	14	48	40%	33	0.07%	2	20.69%	1.84	4	12.1%	-	-
Total		138,125	226,754	41%	232,869	0.28%	2,658	37.08%	2.10	67,781	29.1%	264	200

(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 \$1.6 billion EAD, \$0.2 billion RWA (\$2.2 billion EAD, \$0.4 billion RWA in Q3 2023; \$2.7 billion EAD, \$0.5 billion RWA in Q2 2023).

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

(in \$ millions)	Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III	
	a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾
1 Sovereign – FIRB	301	301	237	237	278	278	-	-
2 Sovereign – AIRB	4,984	4,984	4,893	4,893	4,882	4,882	4,627	4,627
3 Bank – FIRB	8,743	8,743	8,261	8,261	8,087	8,087	-	-
4 Bank – AIRB	-	-	-	-	-	-	4,324	4,324
5 Other securities firms treated as Bank - F-IRB	3,635	3,635	3,576	3,576	3,744	3,744		
6 Other securities firms treated as Bank - A-IRB	-	-	-	-	-	-		
7 Corporate – FIRB	48,559	48,559	46,265	46,265	50,167	50,167	-	-
8 Corporate – AIRB	51,456	51,456	51,954	51,954	52,835	52,835	134,151	134,151
9 Other securities firms treated as Corporate - F-IRB	5,326	5,326	5,168	5,168	5,041	5,041		
10 Other securities firms treated as Corporate - A-IRB	134	134	121	121	279	279		
11 Specialized lending – FIRB	3	3	4	4	4	4	-	-
12 Specialized lending – AIRB	5,242	5,242	4,904	4,904	5,053	5,053	21,698	21,698
13 Retail – qualifying revolving (QRRE)	14,399	14,399	14,076	14,076	13,199	13,199	13,739	13,739
14 Retail – residential mortgage exposures	29,948	29,948	31,142	31,142	31,579	31,579	29,518	29,518
15 Retail – SME	-	-	-	-	-	-	-	-
16 Other retail exposures	23,735	23,735	23,795	23,795	22,913	22,913	23,663	23,663
17 Equity – FIRB	-	-	-	-	-	-	-	-
18 Equity – AIRB	-	-	-	-	-	-	-	-
19 Purchased receivables – FIRB	249	249	350	350	459	459	-	-
20 Purchased receivables – AIRB	1	1	1	1	1	1	508	508
21 Total	196,715	196,715	194,747	194,747	198,521	198,521	232,228	232,228

(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 ₂	a ₃	a ₄
		Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
1	RWA as at end of previous reporting period	194,747	198,521	232,228	228,177
2	Asset size ⁽¹⁾	(1,213)	(3,531)	(4,510)	3,827
3	Asset quality ⁽²⁾	(98)	1,828	440	764
4	Model updates ⁽³⁾	-	-	-	-
5	Methodology and policy ⁽⁴⁾	-	-	(31,478)	-
6	Acquisitions and disposals ⁽⁵⁾	-	-	-	-
7	Foreign exchange movements ⁽⁶⁾	3,279	(2,071)	1,841	(540)
8	Other ⁽⁷⁾	-	-	-	-
9	RWA as at end of reporting period	196,715	194,747	198,521	232,228

(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.

CR9: IRB – Backtesting of probability of default (PD) per portfolio - Retail⁽¹⁾

a	b	c	d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent ⁽²⁾	Weighted average PD ⁽³⁾	Arithmetic average PD by obligors ⁽⁴⁾	Number of obligors ⁽⁵⁾		Defaulted obligors in the year ⁽⁸⁾	of which: new defaulted obligors in the year	Average historical annual default rate ⁽⁹⁾
					End of previous year ^{(6) (10)}	End of the year ^{(7) (10)}			
Q4 2023 Revised Basel III									
Retail - insured exposures secured by residential real estate									
	0.00 to <0.15		0.00	0.05%	191,360	177,833	85	-	0.04%
	0.15 to <0.25		0.00	0.19%	116,040	103,252	149	-	0.12%
	0.25 to <0.50		0.00	0.44%	3,056	2,480	14	-	0.31%
	0.50 to <0.75		0.01	0.68%	53,612	45,700	283	-	0.35%
	0.75 to <2.50		0.02	1.95%	8,743	7,564	164	-	0.95%
	2.50 to <10.00		0.06	5.77%	1,855	1,947	164	-	5.26%
	10.00 to <100.00		0.25	24.59%	2,134	2,359	645	1	21.96%
Retail - uninsured exposures secured by residential real estate									
	0.00 to <0.15		0.00	0.05%	891,737	711,494	148	-	0.02%
	0.15 to <0.25		0.00	0.17%	237,894	410,975	352	13	0.08%
	0.25 to <0.50		0.00	0.44%	3,492	2,791	14	-	0.32%
	0.50 to <0.75		0.01	0.69%	163,135	157,076	766	28	0.27%
	0.75 to <2.50		0.02	1.85%	24,952	23,904	303	13	0.54%
	2.50 to <10.00		0.05	4.34%	8,928	10,652	414	3	2.63%
	10.00 to <100.00		0.25	23.18%	3,707	5,600	1,019	2	20.10%

CR9: IRB – Backtesting of probability of default (PD) per portfolio - Retail⁽¹⁾

a	b	c	d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent ⁽²⁾	Weighted average PD ⁽³⁾	Arithmetic average PD by obligors ⁽⁴⁾	Number of obligors ⁽⁵⁾		Defaulted obligors in the year ⁽⁸⁾	of which: new defaulted obligors in the year	Average historical annual default rate ⁽⁹⁾
					End of previous year ^{(6) (10)}	End of the year ^{(7) (10)}			
Retail - qualifying revolving (QRRE)									
	0.00 to <0.15		0.00	0.09%	904,902	3,558,592	702	98	0.03%
	0.15 to <0.25		-	0.00%	1,997,322	-	-	-	0.08%
	0.25 to <0.50		0.00	0.34%	378,988	392,560	1,114	115	0.21%
	0.50 to <0.75		0.01	0.69%	12,637	596,356	799	141	1.25%
	0.75 to <2.50		0.02	1.94%	1,160,260	717,678	4,626	345	0.46%
	2.50 to <10.00		0.05	5.41%	585,979	281,422	3,401	87	1.79%
	10.00 to <100.00		0.20	22.72%	119,365	184,626	7,795	61	13.59%
Other Retail Exposures									
	0.00 to <0.15		0.00	0.09%	286,015	273,598	128	6	0.06%
	0.15 to <0.25		-	0.00%	36	-	-	-	0.00%
	0.25 to <0.50		0.00	0.32%	285,279	270,611	421	82	0.14%
	0.50 to <0.75		0.62%	0.62%	15,412	14,540	103	6	0.32%
	0.75 to <2.50		1.20%	1.17%	458,622	433,171	2,968	626	0.53%
	2.50 to <10.00		5.02%	5.08%	100,353	107,315	2,567	101	2.38%
	10.00 to <100.00		28.76%	28.83%	29,471	34,309	6,506	116	19.50%

1. The following percentage of RWAs covered by back testing results: (a) "Retail - insured exposures secured by residential real estate" portfolio – 100% , (b) "Retail - uninsured exposures secured by residential real estate" portfolio – 98.0%, (c) "Retail - qualifying revolving (QRRE)" portfolio – 87.9%, (d) "Other Retail Exposures" portfolio – 99.3%.

2. External rating equivalent is not available for retail portfolio.

3. Obligor PD by pre-CRM EAD.

4. Arithmetic average PD by obligors: PD within range by number of obligor within the range.

5. Number of obligors is based on the number of accounts.

6. Includes non-defaulted accounts at Q4 2022; PD Estimates as of Q4 2022.

7. Includes all the non-defaulted accounts at Q4 2022 and all new accounts acquired during Q1 -Q4 2023 which did not go into default during Q1-Q4 2023; PD Estimates as of Q4 2023.

8. Includes accounts not in default at Q4 2022 which went into default during Q1-Q4 2023; PD Estimates as of Q4 2022.

9. The 5-year average of the defaulted rate.

CR9: IRB – Backtesting of probability of default (PD) per portfolio - Non-Retail

a	b	c	d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent	Weighted average PD ⁽¹⁾	Arithmetic average PD by obligors ⁽²⁾	Number of obligors		Defaulted obligors in the year ⁽⁵⁾	of which: new defaulted obligors in the year ⁽⁶⁾	Average historical annual default rate ⁽⁷⁾
					End of previous year ⁽³⁾	End of the year ⁽⁴⁾			
Q4 2023 Revised Basel III									
Sovereign									
	0.00 to <0.15	AAA to BBB	0.02%	0.05%	204	210	-	-	0.00%
	0.15 to <0.25	BBB+ to BBB-	0.20%	0.20%	8	6	-	-	0.00%
	0.25 to <0.50	BBB to BB	0.27%	0.31%	6	7	-	-	0.00%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.21%	1.49%	17	17	-	-	0.27%
	2.50 to <10.00	B to CCC+	0.00%	0.00%	-	-	-	-	6.25%
	10.00 to <100.00	CCC and lower	18.06%	18.06%	1	1	-	-	14.29%
Bank									
	0.00 to <0.15	AAA to BBB	0.08%	0.09%	563	302	-	-	0.04%
	0.15 to <0.25	BBB+ to BBB-	0.20%	0.20%	72	41	-	-	0.08%
	0.25 to <0.50	BBB to BB	0.30%	0.30%	85	62	-	-	0.00%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.38%	1.28%	29	20	-	-	0.05%
	2.50 to <10.00	B to CCC+	9.26%	9.26%	1	1	-	-	5.37%
	10.00 to <100.00	CCC and lower	34.78%	34.78%	3	4	-	-	2.56%

CR9: IRB – Backtesting of probability of default (PD) per portfolio - Non-Retail

a	b	c	d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent	Weighted average PD ⁽¹⁾	Arithmetic average PD by obligors ⁽²⁾	Number of obligors		Defaulted obligors in the year ⁽⁵⁾	of which: new defaulted obligors in the year ⁽⁶⁾	Average historical annual default rate ⁽⁷⁾
					End of previous year ⁽³⁾	End of the year ⁽⁴⁾			
Corporate - Other⁽⁸⁾	0.00 to <0.15	AAA to BBB	0.10%	0.10%	5,111	1,821	-	-	0.05%
	0.15 to <0.25	BBB+ to BBB-	0.20%	0.20%	2,697	2,178	-	-	0.02%
	0.25 to <0.50	BBB to BB	0.32%	0.32%	6,638	5,764	10	-	0.08%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.18%	1.16%	3,937	3,379	19	1	0.50%
	2.50 to <10.00	B to CCC+	9.26%	9.26%	116	68	2	-	3.80%
	10.00 to <100.00	CCC and lower	27.33%	29.05%	72	71	11	-	17.55%
Corporate-Specialized Lending	0.00 to <0.15	AAA to BBB	0.11%	0.12%	276	403	-	-	0.00%
	0.15 to <0.25	BBB+ to BBB-	0.20%	0.20%	542	758	-	-	0.00%
	0.25 to <0.50	BBB to BB	0.30%	0.31%	941	1,260	2	-	0.10%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.07%	1.02%	137	405	3	-	0.54%
	2.50 to <10.00	B to CCC+	9.26%	9.26%	5	10	-	-	2.24%
	10.00 to <100.00	CCC and lower	26.48%	34.96%	10	11	-	-	7.11%

(1) Obligor PD as of Q3 2022 weighted by pre-CRM EAD as of Q3 2022.

(2) Obligor PD as of Q3 2022 weighted by number of obligors within the PD range as of Q3 2022.

(3) Number of non-defaulted obligors as of Q3 2022.

(4) Number of non-defaulted obligors as of Q3 2023.

(5) Number of defaulted obligors during the year ended Q3 2023.

(6) Number of defaulted obligors out of the new obligors during the year ended Q3 2023.

(7) 13-year average of the annual default rate (number of defaulted obligors during the year out of those non-defaulted obligors existed at the beginning of the year / number of non-defaulted obligors at the beginning of the year). The denominator of annual default rate calculation excludes obligors that were no longer on the book by the end of the year.

(8) Includes purchased receivables, excludes specialized lending.

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

Specialized Lending ⁽¹⁾ - Q4 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 ⁽¹⁾ - Q3 2023 Revised Basel III										
Other than HVCRE										
Regulatory Categories	Remaining Maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					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					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					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.

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

(in \$ millions)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
Q4 2023 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	170	351		1.4	728	420
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			19,445	1.4	26,991	5,224
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					15,114	3,692
5	VaR for SFTs					14,317	1,467
6	Total						10,803
Q3 2023 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	290	744		1.4	1,447	606
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			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
Q2 2023 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	314	708		1.4	1,424	714
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			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
Q1 2023 Basel III							
1	CEM / SA-CCR (for derivatives)	445	931		1.4	1,924	929
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			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

(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)	Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III	
	a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	27,589	4,703	27,881	4,356	24,222	5,658	27,361	5,743
1 (i) VaR component (including the 3 × multiplier)		906		917		1,277		1,285
2 (ii) Stressed VaR component (including the 3 × multiplier)		3,797		3,439		4,381		4,458
3 All portfolios subject to the Standardized CVA capital charge	-	-	-	-	-	-	-	-
4 Total subject to the CVA capital charge	27,589	4,703	27,881	4,356	24,222	5,658	27,361	5,743

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 ⁽¹⁾
Regulatory portfolio														
Q4 2023 Revised Basel III														
Sovereigns	-	-	-	-	-	-	-	-	-	66	-	-	-	66
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	28	-	-	-	28
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	574	4	-	-	-	-	-	-	-	578
Securities firms and other financial institutions treated as Banks	-	-	-	-	193	-	-	-	-	-	-	-	-	193
Corporates	-	-	-	-	-	-	-	-	-	1,117	-	-	-	1,117
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	4	3	-	-	-	7
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	767	4	-	-	4	1,214	-	-	-	1,989
Q3 2023 Revised Basel III														
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 ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	165	1	1	-	1	1,679	-	-	-	1,847

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 ⁽¹⁾
Regulatory portfolio														
Q2 2023 Revised Basel III														
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⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	162	7	2	-	2	1,367	-	-	-	1,540
Q1 2023 Basel III														
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 ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	2	-	-	4	-	-	-	2,235	-	-	-	2,241

(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 ⁽¹⁾

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q4 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	7,274	0.02%	94	15.61%	2.74	138	1.9%
	0.15 to <0.25	1	0.18%	1	40.70%	5.00	-	25.6%
	0.25 to <0.50	148	0.25%	1	25.00%	0.13	22	14.6%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	11	0.92%	2	25.00%	1.00	4	39.1%
	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	7,434	0.03%	98	15.81%	2.69	164	2.2%
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	14,112	0.07%	3,149	41.25%	0.12	1,481	10.5%
	0.15 to <0.25	799	0.18%	279	46.29%	1.30	254	31.7%
	0.25 to <0.50	403	0.31%	411	49.07%	1.99	173	43.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	584	0.94%	185	43.55%	1.36	410	70.2%
	2.50 to <10.00	2	4.07%	13	48.17%	3.25	3	131.1%
	10.00 to <100.00	1	53.33%	3	35.00%	1.48	2	156.4%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	15,901	0.12%	4,040	41.78%	0.27	2,323	14.6%
Total		23,335	0.09%	4,138	33.51%	1.04	2,487	10.7%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
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 ⁽¹⁾

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
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%

(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 ⁽¹⁾

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q4 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	2,445	0.07%	44	45.00%	0.16	271	11.1%
	0.15 to <0.25	195	0.18%	2	45.00%	0.01	51	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	2,640	0.08%	47	45.00%	0.15	322	12.2%
Bank								
	0.00 to <0.15	14,817	0.08%	290	45.04%	1.55	2,460	16.6%
	0.15 to <0.25	488	0.18%	33	45.00%	1.81	136	27.9%
	0.25 to <0.50	431	0.27%	41	45.02%	0.56	134	31.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	564	0.90%	31	49.14%	0.41	487	86.4%
	2.50 to <10.00	-	2.56%	1	45.00%	1.00	-	104.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	16,300	0.11%	396	45.18%	1.49	3,217	19.7%
Corporate								
	0.00 to <0.15	7,336	0.08%	352	41.55%	1.35	998	13.6%
	0.15 to <0.25	1,564	0.18%	175	39.22%	2.39	391	25.0%
	0.25 to <0.50	3,148	0.31%	192	42.26%	0.90	1,209	38.4%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	684	0.96%	117	46.31%	0.70	513	75.1%
	2.50 to <10.00	154	2.63%	15	43.53%	0.11	139	90.3%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	12,886	0.23%	851	41.71%	1.32	3,250	25.2%
Total		31,826	0.16%	1,294	43.76%	1.31	6,789	21.3%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
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 ⁽¹⁾

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
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).

CCR5: Composition of collateral for CCR exposure ⁽¹⁾

(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 ⁽²⁾	Unsegregated ⁽²⁾	Segregated ⁽²⁾	Unsegregated ⁽²⁾		
Q4 2023 Revised Basel III						
Cash – domestic currency	-	2,922	-	3,333	6,709	714
Cash – other currencies	-	8,337	74	15,943	51,059	33,084
Domestic sovereign debt	225	242	484	1,341	1,451	1,646
Other sovereign debt	1,545	440	1,789	1,579	1,961	5,900
Government agency debt	1,621	1,143	2,059	800	2,823	7,150
Corporate bonds	1,681	190	1,235	136	36,103	53,467
Equity securities	616	-	1,532	113	39,173	43,184
Other collateral	-	-	-	-	4	-
Total	5,688	13,274	7,173	23,245	139,283	145,145
Q3 2023 Revised Basel III						
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	-
Total	5,358	11,535	7,098	21,260	131,178	137,896
Q2 2023 Revised Basel III						
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	-
Total	5,745	12,688	6,601	22,600	118,985	131,262
Q1 2023 Basel III						
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	-
Total	5,300	12,603	7,534	23,750	117,856	115,765

(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
Q4 2023 Revised Basel III		
Notionals		
Single-name credit default swaps	8,261	4,155
Index credit default swaps	-	-
Credit default swaps	8,261	4,155
Total return swaps	15,269	276
Credit options	-	-
Other credit derivatives	-	-
Total notionals	23,530	4,431
Fair values		
Positive fair value (asset)	336	8
Negative fair value (liability)	-	(28)

Q3 2023 Revised Basel III		
Notionals		
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	-	-
Total notionals	25,895	4,495
Fair values		
Positive fair value (asset)	391	7
Negative fair value (liability)	-	(28)

Q2 2023 Revised Basel III		
Notionals		
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	-	-
Total notionals	25,016	2,669
Fair values		
Positive fair value (asset)	473	11
Negative fair value (liability)	-	(25)

Q1 2023 Basel III		
Notionals		
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	-	-
Total notionals	25,520	3,348
Fair values		
Positive fair value (asset)	509	12
Negative fair value (liability)	-	(22)

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

(in \$ millions) ⁽¹⁾	a	a ₂	a ₃	a ₄
	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
1 RWA as at end of previous reporting period	5,543	5,136	5,670	5,799
2 Asset size ⁽²⁾	(543)	590	(511)	8
3 Asset quality ⁽³⁾	43	(46)	(17)	(12)
4 Model updates ⁽⁴⁾	-	-	-	-
5 Methodology and policy ⁽⁵⁾	-	-	(103)	-
6 Acquisitions and disposals ⁽⁶⁾	-	-	-	-
7 Foreign exchange movements ⁽⁷⁾	265	(137)	97	(125)
8 Other ⁽⁸⁾	-	-	-	-
9 RWA as at end of current reporting period	5,308	5,543	5,136	5,670

(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 ₂		b ₂		a ₃		b ₃		a ₄		b ₄	
	EAD (post-CRM)		RWA		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA	
	Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III									
1 Exposures to QCCPs (total)			770		683				889						846	
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	10,776		227		12,331		253		14,797		313		13,591			285
3 (i) OTC derivatives	4,256		85		3,634		73		3,645		73		3,544			71
4 (ii) Exchange-traded derivatives	4,078		93		4,614		98		9,359		204		7,097			155
5 (iii) Securities financing transactions	2,442		49		4,083		82		1,793		36		2,950			59
6 (iv) Netting sets where cross-product netting has been approved	-		-		-		-		-		-		-			-
7 Segregated initial margin	12,208				8,986				10,195				11,675			
8 Non-segregated initial margin	-		-		-		-		-		-		-		-	
9 Pre-funded default fund contributions	1,060		543		1,120		430		1,255		576		937			561
10 Exposures to non-QCCPs (total)			-				-				-				-	
11 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-		-		-		-		-		-		-		-	
12 (i) OTC derivatives	-		-		-		-		-		-		-		-	
13 (ii) Exchange-traded derivatives	-		-		-		-		-		-		-		-	
14 (iii) Securities financing transactions	-		-		-		-		-		-		-		-	
15 (iv) Netting sets where cross-product netting has been approved	-		-		-		-		-		-		-		-	
16 Segregated initial margin	-				-				-				-			
17 Non-segregated initial margin	-		-		-		-		-		-		-		-	

SEC1: Securitization exposures in the banking book

(in \$ millions)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q4 2023 Revised Basel III											
1	Retail (total)	-	-	-	-	10,843	-	10,843	1,115	-	1,115
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	396	-	396	310	-	310
4	Consumer Receivables	-	-	-	-	3,165	-	3,165	97	-	97
5	Auto Loans/Leases	-	-	-	-	6,262	-	6,262	708	-	708
6	Wholesale (total)	363	-	11,001	11,364	8,633	-	8,633	1,092	-	1,092
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	11,001	11,001	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,429	-	4,429	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,972	-	1,972	308	-	308
11	Other Wholesale	363	-	-	363	2,232	-	2,232	736	-	736
12	Re-Securitization	-	-	-	-	-	-	-	48	-	48

Q3 2023 Revised Basel III											
1	Retail (total)	-	-	-	-	10,261	-	10,261	1,809	-	1,809
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	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	Wholesale (total)	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

SEC1: Securitization exposures in the banking book

(in \$ millions)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q2 2023 Revised Basel III											
1	Retail (total)	-	-	-	-	9,494	-	9,494	1,666	-	1,666
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	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	Wholesale (total)	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
Q1 2023 Basel III											
1	Retail (total)	154	2	-	156	14,394	-	14,394	3,176	-	3,176
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	2,550	-	2,550	-	-	-
3	Credit Card	-	-	-	-	452	-	452	1,825	-	1,825
4	Consumer Receivables	-	-	-	-	2,684	-	2,684	142	-	142
5	Auto Loans/Leases	154	2	-	156	8,708	-	8,708	1,209	-	1,209
6	Wholesale (total)	732	-	-	732	9,063	-	9,063	330	-	330
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,940	-	4,940	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,596	-	1,596	283	-	283
11	Other Wholesale	732	-	-	732	2,527	-	2,527	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	47	-	47

(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 ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q4 2023 Revised Basel III											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	27	-	27
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	8	-	8
3	Credit Card	-	-	-	-	-	-	-	17	-	17
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	1	-	1
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	63	-	63
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	-	59	-	59
11	Other Wholesale	-	-	-	-	-	-	-	4	-	4
12	Re-Securitization	-	-	-	-	-	-	-	-	-	-
Q3 2023 Revised Basel III											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	6	-	6
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	1	-	1
3	Credit Card	-	-	-	-	-	-	-	4	-	4
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-

SEC2: Securitization exposures in the trading book

(in \$ millions)	a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
	Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q2 2023 Revised Basel III										
1 Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	11	-	11
– of which	-	-	-	-	-	-	-	-	-	-
2 Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	1	-	1
3 Credit Card	-	-	-	-	-	-	-	9	-	9
4 Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5 Auto Loans/Leases	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-
Q1 2023 Basel III										
1 Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	37	-	37
– of which	-	-	-	-	-	-	-	-	-	-
2 Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	(15)	-	(15)
3 Credit Card	-	-	-	-	-	-	-	32	-	32
4 Consumer Receivables	-	-	-	-	-	-	-	2	-	2
5 Auto Loans/Leases	-	-	-	-	-	-	-	18	-	18
6 Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-

(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%
Q4 2023 Revised Basel III																	
1 Total exposures ⁽¹⁾⁽²⁾	26,109	3,144	1,587	-	-	11,001	19,476	363	-	1,658	3,610	-	-	133	289	-	-
2 Traditional securitization	15,233	3,019	1,587	-	-	-	19,476	363	-	-	3,610	-	-	-	289	-	-
3 Of which securitization	15,233	3,019	1,587	-	-	-	19,476	363	-	-	3,610	-	-	-	289	-	-
4 Of which retail underlying	9,453	1,358	32	-	-	-	10,843	-	-	-	1,584	-	-	-	127	-	-
5 Of which wholesale	5,780	1,661	1,555	-	-	-	8,633	363	-	-	2,026	-	-	-	162	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
10 Of which securitization	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3 2023 Revised Basel III																	
1 Total exposures ⁽¹⁾⁽²⁾	23,992	2,962	1,528	-	-	10,262	17,766	454	-	1,548	3,359	-	-	124	269	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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%
Q2 2023 Revised Basel III																	
1 Total exposures ⁽¹⁾⁽²⁾	13,476	2,676	1,559	-	-	-	17,121	590	-	-	3,264	-	-	-	262	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q1 2023 Basel III																	
1 Total exposures ⁽¹⁾⁽²⁾	19,739	2,967	1,581	51	5	154	23,457	732	-	66	4,171	22	-	5	333	2	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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%
Q4 2023 Revised Basel III																	
1 Total exposures ⁽¹⁾	389	1,040	778	-	-	-	2,159	48	-	-	866	48	-	-	70	4	-
2 Traditional securitization	389	1,040	778	-	-	-	2,159	48	-	-	866	48	-	-	70	4	-
3 Of which securitization	389	1,040	730	-	-	-	2,159	-	-	-	866	-	-	-	70	-	-
4 Of which retail underlying	389	304	422	-	-	-	1,115	-	-	-	408	-	-	-	33	-	-
5 Of which wholesale	-	736	308	-	-	-	1,044	-	-	-	458	-	-	-	37	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3 2023 Revised Basel III																	
1 Total exposures ⁽¹⁾	1,001	74	1,095	-	-	-	2,124	46	-	-	704	46	-	-	57	4	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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%
Q2 2023 Revised Basel III																	
1 Total exposures⁽¹⁾	938	376	680	-	-	-	1,946	48	-	-	607	48	-	-	48	4	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q1 2023 Basel III																	
1 Total exposures⁽¹⁾	2,301	339	797	69	-	-	3,460	46	-	-	896	46	-	-	71	4	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OR1: Historical losses

	a	b	c	d	e	f	g	h	i	j	l
(in \$ millions)	Current Year	Year 2	Year 3	Year 4 ⁽¹⁾	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Ten Year Average
Q4 2023 Revised Basel III											
Using \$30,000 CAD threshold											
1 Total amount of operational losses net of recoveries (no exclusions) ⁽¹⁾	251	175	88	355	108	109	80	172	132	77	
2 Total number of operational risk losses	891	694	498	638	558	480	424	366	337	288	
3 Total amount of excluded operational risk losses	-	0	0	0	0	0	0	0	0	0	
4 Total number of exclusions	-	0	0	0	0	0	0	0	0	0	
5 Total amount of operational losses net of recoveries and net of excluded losses	251	175	88	355	108	109	80	172	132	77	155
Details of Operational risk Capital Calculations											
6 Are losses used to calculate the ILM (yes/no)?											Yes
7 If “no” in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?											N/A

- (1) Year 4 includes approximately \$127.5 million (USD) of payments to the U.S. Department of Justice (“DOJ”) and the Commodity Futures Trading Commission (“CFTC”) that pertain to the resolution of the DOJ’s and CFTC’s investigations into the Bank’s activities and trading practices in the metals market and related conduct as well as pre-trade mid-market marks and related swap dealer compliance issues.

OR2: Business Indicator and subcomponents

(in \$ millions)		a	b	I
		Current Year	Year 2	Year 3
Q4 2023 Revised Basel III				
BI and Its subcomponents				
1	Interest, lease and dividend component ⁽¹⁾	17,713		
1a	Interest and lease income	56,593	33,327	24,840
1b	Interest and lease expense	38,572	15,451	8,026
1c	Interest earning assets	1,112,232	1,056,553	921,154
1d	Dividend income	148	176	107
2	Services component ⁽²⁾	12,274		
2a	Fee and commission income	12,635	11,478	11,948
2b	Fee and commission expense	1,468	1,265	1,027
2c	Other operating income	153	268	340
2d	Other operating expense	236	204	174
3	Financial component ⁽³⁾	2,008		
3a	Net P&L on the trading book	1,580	1,791	2,031
3b	Net P&L on the banking book	129	74	419
4	BI ⁽⁴⁾	31,983		
5	Business indicator component (BIC)	4,753		
Disclosure on the BI:				
6a	BI gross of excluded divested activities	31,995		
6b	Reduction in BI due to excluded divested activities	12		

- (1) Represents Averages of three years for 1a less average of 1b, and plus average of 1d
- (2) Represents Averages of three years for higher of 2a and 2b, and plus average of higher of 2c and 2d
- (3) Represents Averages of three years for 3a, and plus average of 3b
- (4) BI excluding divested activities

OR3: Minimum required operational risk capital	
(in \$ millions)	a
	Current Year
Q4 2023 Revised Basel III	
Using \$30,000 CAD threshold	
1 Business indicator component (BIC)	4,753
2 Internal loss multiplier (ILM)	0.83
3 Minimum required operational risk capital (ORC)	3,945
4 Operational risk RWA	49,307

CMS1 – Comparison of modelled and standardised RWA at risk level

(in \$ millions)

	Q4 2023 Revised Basel III			
	a	b	c = (a+b)	d
	RWA IRB approaches	RWA for standardised approaches	Total RWA	RWA calculated using full standardised approach. (ie used in the base of the output floor)
Risk Weighted Assets				
1 Credit risk (excluding counterparty credit risk)	196,715	142,782	339,497	574,163
2 Counterparty credit risk	9,277	2,296	11,573	42,854
3 Credit valuation adjustment		4,703	4,703	4,703
4 Securitisation exposures in the banking book	5,268	914	6,182	6,609
5 Market risk	10,582	1,458	12,040	3,224
6 Operational risk		49,307	49,307	49,307
7 Residual RWA	-	16,715	16,715	16,714
8 Total	221,842	218,175	440,017	697,574

CMS2 – Comparison of modelled and standardised RWA for credit risk at asset class level

(in \$ millions)

	Q4 2023 Revised Basel III			
	a	b	c = (a+b)	d
Risk-weighted Assets (RWA)	RWA IRB approaches	RWA for standardised approaches	Total RWA	RWA calculated using full standardised approach. (ie used in the base of the output floor)
Risk Weighted Assets				
1 <i>Sovereign</i>	5,285	3,825	9,110	10,368
<i>Of which: categorised as MDB/PSE in SA</i>	1,145	2,770	3,915	4,120
2 <i>Banks and other financial institutions</i>	11,884	930	12,814	15,691
3 <i>Covered Bonds</i>	494	-	494	435
4 <i>Equity</i>	-	5,947	5,947	5,947
5 <i>Purchased receivables</i>	249	-	249	249
6 <i>Corporates</i>	95,954	46,692	142,646	273,578
<i>Of which: F-IRB is applied</i>	53,243	-	53,243	150,693
<i>Of which: A-IRB is applied</i>	42,711	-	42,711	76,193
7 <i>Retail</i>	68,082	63,527	131,609	178,971
<i>Of which: qualifying revolving retail</i>	14,399	12,001	26,400	27,946
<i>Of which: other retail</i>	23,735	30,574	54,309	56,761
<i>Of which: retail residential mortgages</i>	29,948	20,952	50,900	94,264
8 <i>Specialised lending</i>	14,767	7,446	22,213	74,509
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	9,524	4,221	13,745	57,239
9 <i>Others</i>	-	14,415	14,415	14,415
10 Total	196,715	142,782	339,497	574,163

CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

(in \$ millions)

Geographical breakdown ⁽¹⁾	Q4 2023 Revised Basel III				
	a	b	c	d	e
	Countercyclical capital buffer rate ⁽²⁾	EAD and/or (RWA) used in the computation of the CCyB		Bank-specific countercyclical capital buffer rate ⁽⁴⁾	Countercyclical capital buffer amount ⁽⁵⁾
		Exposure Values	RWA ⁽³⁾		
1 Australia (AU)	1.0000	-	1,693		
2 France (FR)	0.5000	-	311		
3 Germany (DE)	0.7500	-	520		
4 Hong Kong SAR (HK)	1.0000	-	774		
5 Luxembourg (LU)	0.5000	-	535		
6 Netherlands (NL)	1.0000	-	254		
7 Sweden (SE)	2.0000	-	59		
8 United Kingdom (GB)	2.0000	-	2,797		
9 Norway (NO)	2.5000	-	2		
10 Other (if needed)	-	-	-		
Sum		-	6,945		
Total		-	316,188	0.0292	10

(1) Based on the exposure location of ultimate risk. The list includes jurisdictions, which have set a countercyclical capital buffer greater than zero.

(2) The current buffer in place in the jurisdiction.

(3) Risk-Weighted Assets amount attributed to the private sector credit exposures. The risk-weighted equivalent capital charge in the trading book is immaterial at the reporting period.

(4) Based on the geographic weight of the RWA amount in the jurisdictions divided by the total RWA amount.

(5) Amount of Common Equity Tier 1 capital held to meet the countercyclical capital buffer requirement, calculated as the consolidated countercyclical capital buffer rate times the consolidated total RWA amount (as used in the calculation of all risk-based capital ratios).

Flow Statement for Regulatory Capital

(in \$ millions)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
Common Equity Tier 1 (CET1) capital					
Opening amount	55,832	55,520	54,138	53,081	51,639
Net income attributable to equity holders of the Bank	1,354	2,191	2,133	1,732	2,055
Dividends paid to equity holders of the Bank	(1,387)	(1,375)	(1,331)	(1,329)	(1,333)
Shares issued	482	467	428	25	5
Shares repurchased/redeemed	-	-	-	-	(128)
Removal of own credit spread (net of tax)	(30)	1,342	(1,203)	893	(307)
ECL transitional adjustment	-	-	-	(75)	27
Movements in other comprehensive income (OCI), excluding cash flow hedges	205	(2,019)	1,833	(12)	1,451
Currency translation differences	379	(812)	633	523	2,218
Debt and equity investments fair valued through OCI	(344)	(57)	162	415	(636)
Employee Benefits	225	178	(163)	(133)	(24)
Other	(55)	(1,328)	1,201	(817)	(107)
Goodwill and other intangible assets (deduction, net of related tax liability)	313	(89)	(163)	(254)	(384)
Other, including regulatory adjustments and transitional arrangements	272	(205)	(315)	77	56
Deferred tax assets that rely on future probability	(27)	(73)	1	(44)	(18)
Threshold deductions	-	-	-	-	-
Other	299	(132)	(316)	121	74
Closing Amount	57,041	55,832	55,520	54,138	53,081
Other Additional Tier 1 capital					
Opening amount	8,184	8,168	8,179	8,181	7,162
Capital issuances	-	-	-	-	1,023
Redeemed capital (Qualifying and Non-Qualifying)	-	-	-	-	-
Phase out of non-qualifying capital	-	-	-	-	-
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	(2)	16	(11)	(2)	(4)
Closing Amount	8,182	8,184	8,168	8,179	8,181
Total Tier 1 capital	65,223	64,016	63,688	62,317	61,262
Tier 2 capital					
Opening amount	10,316	9,509	9,550	9,448	9,285
Capital issuances	110	1,000	-	337	-
Redeemed capital (Qualifying and Non-Qualifying)	(76)	-	(1)	-	(24)
Phase out of non-qualifying capital	-	-	-	-	-
Amortization adjustments	(54)	24	(30)	(293)	(37)
Other, including regulatory adjustments and transitional adjustments (NVCC)	132	(217)	(10)	58	224
Closing Amount	10,428	10,316	9,509	9,550	9,448
Total regulatory capital	75,651	74,332	73,197	71,867	70,710

Risk-Weighted Assets and Capital Ratios					
(in \$ billions)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
RISK-WEIGHTED ASSETS: ⁽¹⁾					
On-Balance Sheet Assets					
Cash Resources	3.0	3.2	2.7	2.2	2.7
Securities	18.9	18.4	18.3	12.4	13.0
Residential Mortgages	44.7	45.8	46.5	50.4	48.3
Loans					
- Retail Loans	73.1	72.2	70.2	69.7	67.0
- Non-Personal Loans	129.0	129.6	133.4	144.9	144.0
All Other	33.3	34.4	33.7	37.2	33.4
	302.0	303.6	304.8	316.8	308.4
Off-Balance Sheet Assets					
Indirect Credit Instruments	66.2	63.8	64.8	67.0	66.4
Derivative Instruments	10.5	10.6	11.7	12.2	12.8
	76.7	74.4	76.5	79.2	79.2
Total Credit Risk before AIRB scaling factor	378.7	378.0	381.3	396.0	387.6
AIRB Scaling factor ⁽²⁾	-	-	-	14.1	13.8
Total Credit Risk after AIRB scaling factor	378.7	378.0	381.3	410.1	401.4
Market Risk - Risk Assets Equivalent	12.0	12.1	13.5	11.0	10.8
Operational Risk - Risk Assets Equivalent	49.3	48.3	48.1	50.4	50.2
Regulatory Capital Floor Adjustment to RWA ⁽³⁾	-	1.4	8.2	-	-
Risk-Weighted Assets ⁽³⁾	440.0	439.8	451.1	471.5	462.4
REGULATORY CAPITAL RATIOS (%):					
Common Equity Tier 1	13.0	12.7	12.3	11.5	11.5
Tier 1	14.8	14.6	14.1	13.2	13.2
Total	17.2	16.9	16.2	15.2	15.3

(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 7), "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)	Q4 2023 Revised Basel III		Q3 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	378,014	16,452	381,324	17,025
Book size ⁽¹⁾	(4,491)	(1,446)	(1,740)	(131)
Book quality ⁽²⁾	545	644	1,774	(54)
Model updates ⁽³⁾	-	-	-	-
Methodology and policy ⁽⁴⁾	-	-	-	-
Acquisitions and disposals	(560)	-	-	-
Foreign exchange movements	5,162	626	(3,344)	(388)
Other	-	-	-	-
Credit risk-weighted assets as at end of Quarter	378,670	16,276	378,014	16,452

(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)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
Market risk-weighted assets as at beginning of Quarter	12,131	13,443
Movement in risk levels ⁽¹⁾	(104)	(1,311)
Model updates ⁽²⁾	13	(1)
Methodology and policy ⁽³⁾	-	-
Acquisitions and disposals	-	-
Other	-	-
Market risk-weighted assets as at end of Quarter	12,040	12,131

(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)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
Operational risk-weighted assets as at beginning of Quarter	48,310	48,062
Acquisitions and disposals	-	-
Higher Revenue	403	248
Methodology and policy ⁽¹⁾	-	-
ILM changes	594	-
Operational risk-weighted assets as at end of Quarter	49,307	48,310

(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

Q4 2023 Revised Basel III						
(in \$ billions)						
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$145.2	\$150.1	\$99.2	\$22.2	\$23.3	\$440.0
Proportion of Bank	33%	34%	23%	5%	5%	100%
Comprised of:						
Credit risk	89%	89%	82%	70%	79%	86%
Market risk	- %	2%	7%	- %	7%	3%
Operational risk	11%	9%	11%	30%	14%	11%
Other	0%	0%	0%	0%	0%	0%

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 ⁽¹⁾	-3%	0%	5%	0%	-1%	0%

(1) Includes Basel III capital floor adjustments

Credit Risk Exposures by Geography ⁽¹⁾⁽²⁾

Exposure at Default										
(in \$ millions)	Q4 2023 Revised Basel III					Q3 2023 Revised Basel III				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other ⁽³⁾			Drawn	Undrawn	Other ⁽³⁾		
Canada	253,003	49,641	37,785	425,576	766,005	249,835	48,390	37,653	425,965	761,843
USA	137,284	35,009	51,281	-	223,574	134,854	33,755	48,799	-	217,408
Chile	28,645	1,825	4,336	31,927	66,733	29,745	1,821	4,444	32,241	68,251
Mexico	36,863	2,372	3,061	20,000	62,296	35,364	2,248	3,387	19,753	60,752
Peru	15,902	1,474	3,444	11,647	32,467	17,287	1,207	3,293	11,553	33,340
Colombia	7,886	400	1,116	7,431	16,833	7,857	379	1,345	7,466	17,047
Other International										
Europe	19,474	6,347	17,460	-	43,281	19,498	5,917	19,428	-	44,843
Caribbean	16,836	1,545	1,234	14,359	33,974	16,057	1,609	1,140	13,466	32,272
Latin America (other)	17,118	1,377	2,070	1,107	21,672	17,146	1,314	3,026	1,098	22,584
All Other	24,541	3,731	3,580	-	31,852	21,780	3,499	4,545	-	29,824
Total	557,552	103,721	125,367	512,047	1,298,687	549,423	100,139	127,060	511,542	1,288,164

(in \$ millions)	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III	Q2 2022 Basel III
Canada	748,855	715,376	710,049	698,524	675,522
USA	218,152	260,258	247,672	225,869	226,266
Chile	72,615	68,833	60,528	57,674	57,094
Mexico	57,805	55,336	50,793	46,176	42,808
Peru	32,989	32,542	32,176	31,559	30,575
Colombia	15,292	14,108	13,291	13,840	14,722
Other International					
Europe	46,418	44,314	46,156	44,735	48,482
Caribbean	32,755	31,603	32,057	30,016	28,868
Latin America (other)	21,879	21,167	20,890	18,317	17,761
All Other	32,365	33,595	34,088	35,595	35,201
Total	1,279,125	1,277,132	1,247,700	1,202,305	1,177,299

(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 ⁽¹⁾⁽²⁾

Exposure at Default								
(in \$ millions)	Q4 2023 Revised Basel III				Q3 2023 Revised Basel III			
	Drawn	Undrawn	Other ⁽³⁾	Total	Drawn	Undrawn	Other ⁽³⁾	Total
Non-Retail								
Less than 1 year	201,930	30,922	70,999	303,851	209,696	33,745	73,178	316,619
1 to 5 years	183,665	61,548	39,786	284,999	173,205	55,931	40,484	269,620
Over 5 Years	41,460	3,972	7,996	53,428	36,017	3,005	6,974	45,996
Total Non-Retail	427,055	96,442	118,781	642,278	418,918	92,681	120,636	632,235
Retail								
Less than 1 year	34,440	56,698	-	91,138	31,207	55,939	-	87,146
1 to 5 years	253,126	-	-	253,126	259,636	-	-	259,636
Over 5 Years	16,457	-	-	16,457	16,877	-	-	16,877
Revolving Credits ⁽⁴⁾	41,084	42,492	-	83,576	40,964	41,313	-	82,277
Total Retail	345,107	99,190	-	444,297	348,684	97,252	-	445,936
Total	772,162	195,632	118,781	1,086,575	767,602	189,933	120,636	1,078,171

(in \$ millions)	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
Non-Retail				
Less than 1 year	301,507	334,670	315,321	295,682
1 to 5 years	272,429	295,791	291,225	282,025
Over 5 Years	45,981	42,241	45,636	40,836
Total Non-Retail	619,917	672,702	652,182	618,543
Retail				
Less than 1 year	86,915	57,892	56,047	53,310
1 to 5 years	263,277	267,355	267,711	267,101
Over 5 Years	16,700	16,629	16,917	16,720
Revolving Credits ⁽⁴⁾	82,193	71,798	71,063	69,449
Total Retail	449,085	413,674	411,738	406,580
Total	1,069,002	1,086,376	1,063,920	1,025,123

(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	Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III		Q4 2022 Basel III	
	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate ⁽⁴⁾	Expected Loss Rate	Actual Loss Rate ⁽⁴⁾	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate
	%	%	%	%	%	%	%	%	%	%
Non-Retail ⁽¹⁾⁽³⁾										
Corporate	0.04	0.28	0.04	0.29	0.02	0.33	0.03	0.37	0.02	0.41
Sovereign	-	0.05	-	0.05	-	0.04	-	0.04	-	0.05
Bank	-	0.34	-	0.36	-	0.36	-	0.34	-	0.37
Retail ⁽²⁾⁽³⁾										
Real Estate Secured	-	0.08	-	0.09	-	0.09	-	0.08	0.01	0.08
QRRE	2.74	2.94	2.56	2.90	2.41	2.82	2.14	2.98	2.03	2.86
Other Retail	0.45	1.54	0.38	1.53	0.34	1.41	0.33	1.44	0.33	1.36

- (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) Prior Period have been restated to conform with current presentation.

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

Exposure Type	Q4 2023 Revised Basel III						Q3 2023 Revised Basel III					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %
Non-Retail ⁽¹⁾	0.53	0.28	39.57	18.30	49.99	9.31	0.51	0.23	39.52	16.71	49.79	15.85

(1) Reporting is on a one quarter lag basis. For reporting as of Q4/23, estimated parameters are based on portfolio count-weighted averages at Q3/22 whereas actual parameters are based on count-weighted averages of realized parameters during the subsequent four quarters (Q4/22 – Q3/23).

(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) ⁽¹⁾	Four-quarter period ending Q4 2023 Revised Basel III						Four-quarter period ending Q3 2023 Revised Basel III					
	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$
Residential real estate secured												
Residential mortgages												
Insured mortgages ⁽⁸⁾	0.43	0.38	-	-	-	-	0.43	0.35	-	-	-	-
Uninsured mortgages	0.34	0.22	18.07	12.57	-	-	0.35	0.18	17.41	11.94	-	-
Secured lines of credit	0.20	0.15	26.94	17.31	80	76	0.20	0.13	27.64	18.04	68	65
Qualifying revolving retail exposures	1.42	1.00	83.24	76.54	538	467	1.42	0.93	84.60	75.99	494	427
Other retail	1.69	1.01	65.12	56.11	16	16	1.54	0.93	64.55	53.39	8	7

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

(2) Account weighted aggregation.

(3) Default weighted aggregation.

(4) EAD is estimated for revolving products only.

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

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

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

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

Derivatives - Counterparty Credit Risk⁽¹⁾
(in \$ millions)

Contract Types	Q4 2023 Revised Basel III				Q3 2023 Revised Basel III				Q2 2023 Revised Basel III				Q1 2023 Basel III			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾
Interest Rate Contracts:																
Futures and Forward Rate Agreements	538,604	128	76	40	593,102	135	82	49	628,797	164	114	47	489,491	215	140	72
Swaps	5,701,549	4,678	8,322	611	6,102,063	4,559	7,499	657	5,883,321	4,846	9,071	967	5,864,829	4,868	7,345	773
Options Purchased	55,149	41	164	49	47,577	34	182	52	41,260	214	103	35	37,165	159	95	31
Options Written	62,504	-	16	4	56,383	-	15	4	49,866	-	8	2	44,533	-	12	2
Total	6,357,806	4,847	8,578	704	6,799,125	4,728	7,778	762	6,603,244	5,224	9,296	1,051	6,436,018	5,242	7,592	878
Foreign Exchange Contracts:																
Futures and Forwards	509,160	1,544	4,846	1,176	480,516	1,182	4,573	1,179	547,110	1,098	5,161	1,051	530,097	1,266	5,253	1,369
Swaps	864,170	1,289	10,702	2,030	800,074	2,209	11,529	2,473	762,723	1,351	8,611	2,059	731,669	1,636	10,557	2,413
Options Purchased	33,155	410	693	218	31,299	136	334	149	28,755	419	399	95	29,289	409	430	158
Options Written	37,292	-	26	7	32,628	-	31	10	32,840	-	14	5	33,215	-	29	8
Total	1,443,777	3,243	16,267	3,431	1,344,517	3,527	16,467	3,811	1,371,428	2,868	14,185	3,210	1,324,270	3,311	16,269	3,948
Other Derivatives Contracts:																
Equity	127,703	1,102	7,747	1,325	125,266	1,258	8,490	1,224	122,493	1,050	7,662	1,260	112,962	842	7,535	1,123
Credit	27,961	130	60	14	30,390	237	309	91	27,685	203	207	61	28,868	196	236	83
Other	60,383	1,502	3,402	348	52,084	1,319	3,085	360	57,207	1,428	7,551	472	58,957	2,788	6,412	424
Total	216,047	2,734	11,209	1,687	207,740	2,814	11,884	1,675	207,385	2,681	15,420	1,793	200,787	3,826	14,183	1,630
Credit Valuation Adjustment				4,703				4,356				5,658				5,743
Total Derivatives after Netting and Collateral	8,017,630	10,824	36,054	10,525	8,351,382	11,069	36,129	10,604	8,182,057	10,773	38,901	11,712	7,961,075	12,379	38,044	12,199

(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)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
All Bank VaR	1,766	1,798	2,082	1,796	1,634
All Bank stressed VaR	4,881	4,648	6,527	5,562	4,055
Incremental risk charge	3,935	4,570	3,677	2,748	4,305
Standardized approach	1,458	1,115	1,157	912	826
Market risk-weighted assets as at end of Quarter	12,040	12,131	13,443	11,018	10,820

IMPAIRED LOANS BY REGION⁽¹⁾

(in \$ millions)	Gross impaired loans	Allowance for credit losses	Net impaired loans	Net write-offs ⁽²⁾
Q4 2023 Revised Basel III				
Residential mortgages ⁽³⁾	1,864	498	1,366	(66)
Personal loans ⁽³⁾	1,176	664	512	(1,180)
Credit cards ⁽³⁾	-	-	-	(916)
Business and government ⁽⁴⁾	2,686	719	1,967	(290)
Total	5,726	1,881	3,845	(2,452)
By geography:	-	-	-	-
Canada	1,564	514	1,050	(857)
United States	-	-	-	-
Mexico	1,183	372	811	(221)
Peru	691	372	319	(381)
Chile	1,098	264	834	(424)
Colombia	356	97	259	(328)
Other International	834	262	572	(241)
Total	5,726	1,881	3,845	(2,452)
Q4 2022 Basel III				
Residential mortgages ⁽³⁾	1,386	406	980	(45)
Personal loans ⁽³⁾	848	551	297	(863)
Credit cards ⁽³⁾	-	-	-	(612)
Business and government ⁽⁴⁾	2,552	678	1,874	(206)
Total	4,786	1,635	3,151	(1,726)
By geography:	-	-	-	-
Canada	1,054	440	614	(546)
United States	-	-	-	(4)
Mexico	1,020	294	726	(171)
Peru	761	352	409	(256)
Chile	740	202	538	(241)
Colombia	301	67	234	(247)
Other International	910	280	630	(261)
Total	4,786	1,635	3,151	(1,726)

(1) Amounts have been prepared in accordance with IFRS 9.

(2) Whole year fiscal net write-offs are net of recoveries.

(3) Allowance for credit losses for residential mortgages, personal loans and credit card loans is assessed on a collective basis.

(4) Allowance for credit losses for business and government loans is individually assessed.

IMPAIRED LOANS BY INDUSTRY⁽¹⁾

(in \$ millions)	Gross impaired loans	Allowance for credit losses	Net impaired loans	Net write-offs ⁽²⁾
Q4 2023 Revised Basel III				
Residential mortgages ⁽³⁾	1,864	498	1,366	(66)
Personal loans ⁽³⁾	1,176	664	512	(1,180)
Credit cards ⁽³⁾	-	-	-	(916)
Personal loans	3,040	1,162	1,878	(2,162)
Financial services	-	-	-	-
Non-bank	118	48	70	(37)
Bank	-	-	-	-
Wholesale and retail	456	202	254	(81)
Real estate and construction	773	150	623	(39)
Energy	33	7	26	(3)
Transportation	82	29	53	(12)
Automotive	27	9	18	(4)
Agriculture	272	73	199	(33)
Hospitality and leisure	95	14	81	(1)
Mining	6	3	3	1
Metals	57	21	36	(17)
Utilities	4	2	2	-
Health care	68	18	50	(11)
Technology and media	27	12	15	(9)
Chemicals	82	16	66	(7)
Food and beverage	133	42	91	(12)
Forest products	80	11	69	(3)
Other	135	59	76	(21)
Sovereign	238	3	235	(1)
Business and government loans⁽⁴⁾	2,686	719	1,967	(290)
Total	5,726	1,881	3,845	(2,452)

IMPAIRED LOANS BY INDUSTRY⁽¹⁾

(in \$ millions)	Gross impaired loans	Allowance for credit losses	Net impaired loans	Net write-offs ⁽²⁾
Q4 2022 Basel III				
Residential mortgages ⁽³⁾	1,386	406	980	(45)
Personal loans ⁽³⁾	848	551	297	(863)
Credit cards ⁽³⁾	-	-	-	(612)
Personal loans	2,234	957	1,277	(1,520)
Financial services	-	-	-	-
Non-bank	142	22	120	2
Bank	1	-	1	2
Wholesale and retail	484	215	269	33
Real estate and construction	491	98	393	27
Energy	59	12	47	(23)
Transportation	89	38	51	11
Automotive	18	9	9	9
Agriculture	196	72	124	(4)
Hospitality and leisure	87	15	72	(5)
Mining	39	9	30	5
Metals	70	17	53	10
Utilities	93	9	84	28
Health care	53	26	27	(6)
Technology and media	37	13	24	30
Chemicals	88	12	76	-
Food and beverage	97	30	67	2
Forest products	79	13	66	23
Other	182	63	119	60
Sovereign	247	5	242	2
Business and government loans⁽⁴⁾	2,552	678	1,874	(206)
Total	4,786	1,635	3,151	(1,726)

(1) Amounts have been prepared in accordance with IFRS 9.

(2) Whole year fiscal net write-offs are net of recoveries.

(3) Allowance for credit losses for residential mortgages, personal loans and credit card loans is assessed on a collective basis.

(4) Allowance for credit losses for business and government loans is individually assessed.

Glossary

Credit Risk Parameters	
Exposure at Default (EAD)	Generally represents the expected gross exposures at default and includes outstanding amounts for on-balance sheet exposures and loan equivalent amounts for off-balance sheet exposures.
Probability of Default (PD)	Measures the likelihood that a borrower will default within a 1-year time horizon, expressed as a percentage.
Loss Given Default (LGD)	Measures the severity of loss on a facility in the event of a borrower's default, expressed as a percentage of exposure at default.
Exposure Types	
Non-retail	
Corporate	Debt obligation of a corporation, partnership, or proprietorship.
Bank	Debt obligation of a bank or bank equivalent (including certain public sector entities (PSEs) treated as Bank equivalent exposures).
Sovereign	Debt obligation of a sovereign, central bank, certain Multilateral Development Banks (MDBs) and certain PSEs treated as Sovereign.
Securitization	On-balance sheet investments in asset backed securities (ABS), mortgage backed securities (MBS), collateralized loan obligations (CLOs) and collateralized debt obligations (CDOs). Off-balance sheet liquidity lines include credit enhancements to Bank's sponsored ABCP conduits and liquidity lines to non-bank sponsored ABCP conduits.
Retail	
Real Estate Secured	
Residential Mortgages	Loans to individuals against residential property (four units or less).
Secured Lines Of Credit	Revolving personal lines of credit secured by first charge on residential real estate.
Qualifying Revolving Retail Exposures (QRRE)	Credit cards and unsecured line of credit for individuals.
Other Retail	All other personal loans, including Small Business Enterprise treated as Other Retail under regulatory disclosure requirements.
Exposure Sub-types	
Drawn	Outstanding amounts for loans, leases, acceptances, deposits with banks and available-for-sale debt securities.
Undrawn	Unutilized portion of an authorized credit line.
Repo-Style Transactions	Reverse repurchase agreements (reverse repos) and repurchase agreements (repos), securities lending and borrowing.
Over-the-counter (OTC) Derivatives	Over-the-counter derivatives contracts.
Exchange-traded derivatives (ETD)	Derivative contracts (e.g. futures contracts and options) that are transacted on an organized futures exchange. These include Futures contracts (both Long and Short positions), Purchased Options and Written Options.
Other Off-Balance Sheet	Direct credit substitutes such as standby letters of credits and guarantees, trade letters of credits, and performance letters of credits and guarantees.
Qualifying central counterparty (QCCP)	A qualifying central counterparty (QCCP) is licensed as a central counterparty and is also considered as "qualifying" when it is compliant with CPSS-IOSCO standards and is able to assist clearing member banks in properly capitalizing for CCP exposures by either undertaking the calculations and/or making available sufficient information to its clearing members, or others, to enable the completion of capital calculations.
Non-qualifying central counterparties (NQCCP)	Defined as those central counterparties which are not compliant with CPSS-IOSCO standards as outlined under qualifying CCP's. The exposures to NQCCP will follow standardized treatment under the Basel accord.
Other	
Asset Value Correlation Multiplier (AVC)	Basel III has increased the risk-weights on exposures to certain Financial Institutions (FIs) relative to the non-financial corporate sector by introducing an Asset Value Correlation multiplier (AVC). The correlation factor in the risk-weight formula is multiplied by this AVC factor of 1.25 for all exposures to regulated FIs whose total assets are greater than or equal to CAD \$150 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.