



# Supplementary Regulatory Capital Disclosures

**Q3 2024**

**For the period ended: July 31, 2024**

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## Supplementary Regulatory Capital Disclosures

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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;
- 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; and
- revised credit valuation adjustment framework (CVA) and Fundamental Review of the Trading Book (FRTB) market risk requirements effective November 1, 2023.

Internationally, adoption of the revised Basel III reforms is varied across jurisdictions. Current expectations are that many jurisdictions will implement no earlier than 202

### OSFI delays Increase of Basel III Output Floor

In July 2024, OSFI announced a one-year delay to the increase of the capital output floor. OSFI has noted that the one-year delay will give OSFI time to consider the implementation timeline of the Basel III 2017 reforms in other jurisdictions.

As noted above, Canada concluded its implementation of the revised Basel III 2017 reforms in early 2024 and established an accelerated phase-in of the capital output floor, calibrated at 65% in 2023, increasing in the first quarter by 2.5% per year through to 72.5% in 2026. OSFI's announcement of a one-year delay maintains the capital floor calibration at 67.5% through fiscal 2024 and fiscal 2025, increasing to 70% in 2026 and 72.5% in 2027. OSFI plans to continue to measure implementation progress of the Basel III 2017 reforms across jurisdictions with a focus on both the competitive balance in banking and the soundness of Canada's capital regime.

### 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),

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

**Operational Risk**

In January 2020, OSFI revised its capital requirements for operational risk in consideration of the final Basel III revisions published by the BCBS in December 2017. OSFI required the implementation of the revised standardized approach for operational risk in Q2 2023, which replaced the existing standardized approaches and the advanced measurement approaches. The revised standardized approach builds on the existing gross income approach including a scalar or internal loss multiplier (ILM) that recognizes an institution's operational risk loss experience.

**Market Risk**

Starting Q1 2024, the Bank implemented the revised Basel III market risk framework from a Fundamental Review of the Trading Book (FRTB). The Bank uses standardized approaches to calculate market risk capital.

**Total Loss Absorbing Capacity (TLAC)**

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

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

## Regulatory Capital Highlights

(in \$ millions)	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
<b>Common Equity Tier 1 capital<sup>(1)</sup></b>	<b>60,432</b>	59,403	58,060	57,041	55,832
<b>Tier 1 capital<sup>(1)</sup></b>	<b>69,299</b>	68,282	66,952	65,223	64,016
<b>Total capital<sup>(1)</sup></b>	<b>77,411</b>	76,789	75,401	75,651	74,332
<b>Total loss absorbing capacity (TLAC)<sup>(2)</sup></b>	<b>131,832</b>	129,939	130,445	134,504	134,207
<b>Risk-weighted Assets<sup>(1)</sup></b>					
Capital Risk-weighted Assets	<b>453,658</b>	450,191	451,018	440,017	439,814
<b>Capital Ratios (%)<sup>(1)</sup></b>					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	<b>13.3</b>	13.2	12.9	13.0	12.7
Tier 1 (as a percentage of risk-weighted assets)	<b>15.3</b>	15.2	14.8	14.8	14.6
Total capital (as a percentage of risk-weighted assets)	<b>17.1</b>	17.1	16.7	17.2	16.9
Total loss absorbing capacity (as a percentage of risk-weighted assets) <sup>(2)</sup>	<b>29.1</b>	28.9	28.9	30.6	30.5
<b>Leverage<sup>(3)</sup>:</b>					
Leverage Exposures	<b>1,556,455</b>	1,555,486	1,547,503	1,562,963	1,551,344
Leverage Ratio (%)	<b>4.5</b>	4.4	4.3	4.2	4.1
TLAC Leverage Ratio (%) <sup>(2)</sup>	<b>8.5</b>	8.4	8.4	8.6	8.7
<b>OSFI Pillar 1 Target (%)</b>					
Common Equity Tier 1 minimum ratio	<b>8.0</b>	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	<b>9.5</b>	9.5	9.5	9.5	9.5
Total capital minimum ratio	<b>11.5</b>	11.5	11.5	11.5	11.5
Leverage minimum ratio	<b>3.5</b>	3.5	3.5	3.5	3.5
Total loss absorbing capacity minimum ratio	<b>21.5</b>	21.5	21.5	21.5	21.5
TLAC Leverage minimum ratio	<b>7.25</b>	7.25	7.25	7.25	7.25

(1) Effective Q1 2024, regulatory capital ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline - Capital Adequacy Requirements (November 2023).

Effective Q2 2023, regulatory capital ratios were based on Revised Basel III requirements as determined in accordance with OSFI Guideline – Capital Adequacy Requirements (February 2023).

(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).



Exposure at Default and Risk-Weighted Assets for Credit Risk Portfolios														
(in \$ millions)														
Q3 2024 Revised Basel III														
Exposure Type	Exposure At Default (Post CRM) <sup>(1)</sup>						Risk-Weighted Assets <sup>(2)</sup>						Q2 2024 Revised Basel III	
	Drawn	Undrawn	CCR	Others <sup>(4)</sup>	Total	% IRB	Drawn	Undrawn	CCR	Others <sup>(4)</sup>	Total	% IRB	EAD	RWA
<b>IRB Exposures</b>														
Sovereign, PSEs and MDBs	240,404	3,283	4,007	792	248,486	91%	7,256	435	353	48	8,092	63%	243,555	7,278
Bank, and Financial Institutions	16,715	13,409	7,425	7,074	44,623	95%	4,611	6,210	1,583	2,062	14,466	93%	44,562	13,958
Corporate - Large, Mid-Size, SME and others	206,449	76,923	19,899	23,362	326,633	86%	82,526	27,240	4,078	6,571	120,415	71%	335,419	116,817
<b>Total Non Retail</b>	<b>463,568</b>	<b>93,615</b>	<b>31,331</b>	<b>31,228</b>	<b>619,742</b>		<b>94,393</b>	<b>33,885</b>	<b>6,014</b>	<b>8,681</b>	<b>142,973</b>		<b>623,536</b>	<b>138,053</b>
Residential Mortgages	222,269	-	-	-	222,269	78%	24,760	-	-	-	24,760	55%	217,040	24,807
Secured Lines Of Credit	22,925	56,049	-	-	78,974	99%	3,987	2,062	-	-	6,049	97%	77,735	6,472
Qualifying Revolving Retail Exposures (QRRE)	17,045	49,618	-	-	66,663	77%	11,440	5,363	-	-	16,803	59%	65,223	16,238
Other Retail	33,722	4,906	-	-	38,628	47%	20,618	2,054	-	-	22,672	41%	38,556	22,506
<b>Total Retail</b>	<b>295,961</b>	<b>110,573</b>	<b>-</b>	<b>-</b>	<b>406,534</b>		<b>60,805</b>	<b>9,479</b>	<b>-</b>	<b>-</b>	<b>70,284</b>		<b>398,554</b>	<b>70,023</b>
Securitizations	12,368	-	-	10,847	23,215	63%	1,992	-	-	1,559	3,551	49%	31,190	5,735
Trading Derivatives	-	-	24,593	-	24,593	98%	-	-	4,896	-	4,896	89%	25,305	4,612
<b>Total IRB</b>	<b>771,897</b>	<b>204,188</b>	<b>55,924</b>	<b>42,075</b>	<b>1,074,084</b>		<b>157,190</b>	<b>43,364</b>	<b>10,910</b>	<b>10,240</b>	<b>221,704</b>		<b>1,078,585</b>	<b>218,423</b>
<b>Standardized Exposures</b>														
Sovereign, PSEs and MDBs	25,212	85	107	133	25,537		4,484	44	64	132	4,724		25,769	4,924
Bank, and Financial Institutions	2,232	249	34	52	2,567		919	95	20	22	1,056		2,809	1,204
Corporate - Large, Mid-Size, SME and others	42,890	6,287	766	1,627	51,570		41,389	6,165	766	1,584	49,904		52,790	51,294
<b>Total Non Retail</b>	<b>70,334</b>	<b>6,621</b>	<b>907</b>	<b>1,812</b>	<b>79,674</b>		<b>46,792</b>	<b>6,304</b>	<b>850</b>	<b>1,738</b>	<b>55,684</b>		<b>81,368</b>	<b>57,422</b>
Residential Mortgages	64,224	-	-	-	64,224		20,572	-	-	-	20,572		65,025	20,870
Secured Lines Of Credit	487	105	-	-	592		171	37	-	-	208		595	208
Qualifying Revolving Retail Exposures (QRRE)	11,951	7,790	-	-	19,741		7,870	4,022	-	-	11,892		19,916	12,125
Other Retail	41,841	1,392	-	62	43,295		31,492	1,053	-	47	32,592		41,863	31,521
<b>Total Retail</b>	<b>118,503</b>	<b>9,287</b>	<b>-</b>	<b>62</b>	<b>127,852</b>		<b>60,105</b>	<b>5,112</b>	<b>-</b>	<b>47</b>	<b>65,264</b>		<b>127,399</b>	<b>64,724</b>
Securitizations	9,693	-	-	3,892	13,585		2,460	-	-	1,299	3,759		5,011	1,344
Trading Derivatives	-	-	620	-	620		-	-	599	-	599		676	638
<b>Total Standardized</b>	<b>198,530</b>	<b>15,908</b>	<b>1,527</b>	<b>5,766</b>	<b>221,731</b>		<b>109,357</b>	<b>11,416</b>	<b>1,449</b>	<b>3,084</b>	<b>125,306</b>		<b>214,454</b>	<b>124,128</b>
Sub Debt and Equities <sup>(3)</sup>	6,629	91	-	-	6,720		15,582	215	-	-	15,797		6,496	15,020
CCP exposures	-	-	14,273	-	14,273		-	-	806	-	806		13,514	759
Derivatives - CVA	-	-	-	-	-		-	-	4,550	-	4,550		-	4,620
Other Assets	-	-	-	34,400	34,400		-	-	-	21,122	21,122		34,744	21,006
<b>Total Credit Risk</b>	<b>977,056</b>	<b>220,187</b>	<b>71,724</b>	<b>82,241</b>	<b>1,351,208</b>		<b>282,129</b>	<b>54,995</b>	<b>17,715</b>	<b>34,446</b>	<b>389,285</b>		<b>1,347,793</b>	<b>383,956</b>

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

(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 Balance Sheet Securitization and Other Assets.



KM1: Key metrics (at consolidated group level)				
(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
<b>Resolution group</b>				
Available capital (amounts)				
1 Common Equity Tier 1 (CET1)	60,432	59,403	58,060	57,041
2 Tier 1	69,299	68,282	66,952	65,223
3 Total capital	77,411	76,789	75,401	75,651
Risk-weighted assets (amounts)				
4 Total risk-weighted assets (RWA)	453,658	450,191	451,018	440,017
4a Total risk-weighted assets (pre-floor)	453,658	450,191	443,217	440,017
Risk-based capital ratios as a percentage of RWA				
5 CET1 ratio (%)	13.3	13.2	12.9	13.0
5a CET1 ratio (%) (pre-floor ratio)	13.3	13.2	13.1	13.0
6 Tier 1 ratio (%)	15.3	15.2	14.8	14.8
6a Tier 1 ratio (%) (pre-floor ratio)	15.3	15.2	15.1	14.8
7 Total capital ratio (%)	17.1	17.1	16.7	17.2
7a Total capital ratio (%) (pre-floor ratio)	17.1	17.1	17.0	17.2
Additional CET1 buffer requirements as a percentage of RWA				
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5	2.5
9 Countercyclical buffer requirement (%)	0.0	0.0	0.0	0.0
10 Bank G-SIB and/or D-SIB additional requirements (%)	1.0	1.0	1.0	1.0
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5	3.5	3.5	3.5
12 CET1 available after meeting the bank's minimum capital requirements (%) <sup>*</sup>	5.3	5.2	4.9	5.0
Basel III Leverage ratio				
13 Total Basel III leverage ratio exposure measure	1,556,455	1,555,486	1,547,503	1,562,963
14 Basel III leverage ratio (row 2 / row 13)	4.5	4.4	4.3	4.2

<sup>\*</sup>Minimum capital requirement of 8% excludes the OSFI Domestic Stability Buffer of 3.5% effective Q1 2024 (3.0% as at Q4 2023).

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
<b>Resolution group</b>					
1	Total loss absorbing capacity (TLAC) available	131,832	129,939	130,445	134,504
2	Total RWA at the level of the resolution group	453,658	450,191	451,018	440,017
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	29.1%	28.9%	28.9%	30.6%
4	Leverage exposure measure at the level of the resolution group	1,556,455	1,555,486	1,547,503	1,562,963
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	8.5%	8.4%	8.4%	8.6%
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	<a href="#">73-112</a>			
(b)	The risk governance structure: responsibilities attributed throughout the bank (eg oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (eg board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).	Annual	<a href="#">73-77</a>			
(c)	Channels to communicate, decline and enforce the risk culture within the bank (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).	Annual	<a href="#">73-77</a>			
(d)	The scope and main features of risk measurement systems.	Annual	<a href="#">73-86, 93-96, 108-112</a>			
(e)	Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.	Annual	<a href="#">73-78, 94</a>			
(f)	Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).	Annual	<a href="#">76-77, 94, 99</a>	<a href="#">227-228, 232</a>		
(g)	The strategies and processes to manage, hedge and mitigate risks that arise from the bank’s business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	Annual	<a href="#">73-86, 94-96</a>	<a href="#">153-155, 175-179</a>		
Part 3 - LIA – Explanations of differences between accounting and regulatory exposures amounts		Annual				
Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory exposure amounts, as displayed in templates LI1 and LI2.		Annual				
(a)	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in LI1.	Annual				<a href="#">LI1</a>
(b)	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.	Annual				<a href="#">LI2</a>
(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"> <li>Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used.</li> </ul>	Annual	<a href="#">84-86, 114-115</a>	<a href="#">169-174, 227-228</a>		
	<ul style="list-style-type: none"> <li>Description of the independent price verification process.</li> </ul>	Annual	<a href="#">114-115</a>	<a href="#">175-176</a>		
	<ul style="list-style-type: none"> <li>Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).</li> </ul>	Annual	<a href="#">114-115</a>	<a href="#">155-156, 175-176</a>		
(d)	D-SIBs with insurance subsidiaries must disclose: <ul style="list-style-type: none"> <li>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</li> <li>any surplus capital in insurance subsidiaries recognised when calculating the D-SIB's capital adequacy (see [Basel Framework SCO30.6]).</li> </ul>					
	<b>Part 4 - CRA – General qualitative information about credit risk</b>	Annual				
	Banks must describe their risk management objectives and policies for credit risk, focusing in particular on:	Annual				
(a)	How the business model translates into the components of the bank's credit risk profile	Annual	<a href="#">74-75, 80, 83-86</a>			
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	Annual	<a href="#">75-78, 83-86, 94-96</a>			
(c)	Structure and organization of the credit risk management and control function	Annual	<a href="#">73-75, 83-84</a>			
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	Annual	<a href="#">73-75</a>			
(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors	Annual	<a href="#">73-75, 83-84</a>			
	<b>Part 4 - CRB – Additional disclosure related to the credit quality of assets</b>	Annual				
	Banks must provide the following disclosures:					
	<b>Qualitative disclosures</b>	Annual				
(a)	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. When the accounting framework is IFRS 9, "impaired exposures" are those that are considered "credit-impaired" in the meaning of IFRS 9 Appendix A. When the accounting framework is US GAAP, "impaired exposures" are those exposures for which credit losses are measured under ASC Topic 326 and for which the D-SIB has recorded a partial write-off/write-down.	Annual		<a href="#">158-160</a>	<a href="#">Overview</a>	
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Annual		<a href="#">158-160, 197</a>		

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

Item #	Pillar III - Requirements - Qualitative	Frequency	Page Reference			
			2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
(c)	Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorization of ECL accounting provisions in general and specific categories for standardized approach exposures.	Annual		<a href="#">158-160</a>	<a href="#">CR1</a>	
(d)	The bank's own definition of a restructured exposure.—D-SIBs should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).	Annual		<a href="#">158-160</a>		
<b>Quantitative disclosures</b>		Annual				
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;	Annual				
	(i) Geography	Annual	<a href="#">1-122, 126</a>	<a href="#">222</a>		
	(ii) Industry	Annual	<a href="#">123</a>	<a href="#">221</a>		
	(iii) Residual Maturity	Annual	<a href="#">126</a>	<a href="#">190</a>		
(f)	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related allowances and write-offs, broken down by geographical areas and industry;	Annual				
	(i) Geography	Annual			<a href="#">Impaired by Region</a>	
	(ii) Industry	Annual			<a href="#">Impaired by Industry</a>	
(g)	Ageing analysis of accounting past-due exposures;	Annual		<a href="#">197</a>		
(h)	Breakdown of restructured exposures between impaired and not impaired	Annual		<a href="#">195</a>		
<b>Part 4 - Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques</b>		Annual				
Banks must disclose:		Annual				
(a)	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.	Annual	<a href="#">85</a>	<a href="#">173-179</a>		
(b)	Core features of policies and processes for collateral evaluation and management.	Annual	<a href="#">83-86</a>	<a href="#">173</a>		
(c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).	Annual	<a href="#">83-86</a>	<a href="#">179, 220</a>		
<b>Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk</b>		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	<a href="#">64</a>	<a href="#">230</a>		
(b)	The asset classes for which each ECAI or ECA is used;	Annual	<a href="#">64</a>	<a href="#">230</a>	<a href="#">EAD RWA</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						
(c)	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see [CAR 2023, Chapter 4, Section 4.2.3.3, paragraph 180-182]); and	Annual	<a href="#">64-65</a>	<a href="#">230</a>		
(d)	The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank has to comply).	Annual	<a href="#">64-65</a>	<a href="#">230</a>		
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	<a href="#">64-68, 83-85</a>			
(b)	Relationships between risk management function and internal audit function and procedure to ensure the independence of the function in charge of the review of the models from the functions responsible for the development of the models.	Annual	<a href="#">60-63</a>			
(c)	Scope and main content of the reporting related to credit risk models.	Annual	<a href="#">64-67</a>	<a href="#">227-230</a>	<a href="#">Overview</a>	
(d)	Scope of the supervisor’s acceptance of approach.	Annual	<a href="#">64-67</a>			
(e)	For each of the portfolios, the bank must indicate the part of EAD within the group (in percentage of total EAD) covered by standardized, FIRB and AIRB approach and the part of portfolios that are involved in a roll-out plan.	Annual	<a href="#">64-67</a>		<a href="#">Overview</a>	<a href="#">EAD</a> <a href="#">RWA</a>
(f)	The number of key models used with respect to each portfolio, with a brief discussion of the main differences among the models within the same portfolios.	Annual	<a href="#">64-67</a>	<a href="#">227-230</a>		
(g)	Description of the main characteristics of the approved models: (i) definitions, methods and data for estimation and validation of PD (eg how PDs are estimated for low default portfolios; if there are regulatory floors; the drivers for differences observed between PD and actual default rates at least for the last three periods); and where applicable: (ii) LGD (eg methods to calculate downturn LGD; how LGDs are estimated for low default portfolio; the time lapse between the default event and the closure of the exposure); (iii) credit conversion factors, including assumptions employed in the derivation of these variables;	Annual	<a href="#">64-67</a>	<a href="#">227-230</a>		
Part 5 - CCRA: Qualitative disclosure related to counterparty credit risk		Annual				
Banks must provide:		Annual				
(a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	Annual	<a href="#">76, 85</a>	<a href="#">178-179</a>		
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	Annual	<a href="#">76, 85</a>	<a href="#">178-179</a>		
(c)	Policies with respect to wrong-way risk exposures;	Annual	<a href="#">93-95</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			
(d)	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	Annual	<a href="#">101</a>			
<b>Part 6 - SECA: Qualitative disclosure requirements related to securitization exposures</b>		<b>Annual</b>				
<b>Qualitative disclosures</b>		Annual				
Banks must describe their risk management objectives and policies for securitization activities and main features of these activities according to the framework below. If a bank holds securitization positions reflected both in the regulatory banking book and in the regulatory trading book, the bank must describe each of the following points by distinguishing activities in each of the regulatory books.		Annual				
(a)	The bank's objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities, the type of risks assumed and the types of risks retained.	Annual	<a href="#">69-70, 115</a>	<a href="#">199-200</a>		
(b)	The bank must provide a list of:	Annual				
	<ul style="list-style-type: none"> <li>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.</li> </ul>	Annual	<a href="#">69-70</a>	<a href="#">199-200</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			
•	affiliated entities (i) that the bank manages or advises and (ii) that invest either in the securitization exposures that the bank has securitized or in SPEs that the bank sponsors; and	Annual	<a href="#">69-70</a>	<a href="#">199-200</a>		
	a list of entities to which the bank provides implicit support and the associated capital impact for each of them (as required in [CAR 2023, Chapter 6, Section 6.2.1.8, paragraph 17] and [CAR 2023, Chapter 6, Section 6.8, paragraph 148]).	Annual	n/a			
	(c) Summary of the bank's accounting policies for securitization activities.	Annual	<a href="#">69-70, 115</a>	<a href="#">199-200</a>		
	(d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.	Annual			<a href="#">Overview</a>	
	(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:	Annual			<a href="#">Overview</a>	
•	structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table;	Annual			<a href="#">Overview</a>	
•	control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and	Annual			<a href="#">Overview</a>	
•	the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type. For example, credit cards, home equity, auto, and securitisation exposures detailed by underlying exposure type and security type (eg residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, collateralised debt obligations) etc.	Annual			<a href="#">Overview</a>	
	(f) Banks must describe the use of internal assessment other than for IAA capital purposes.	Annual	n/a			
<b>Part 7 - Market risk</b>						
	OSFI revised Pillar 3 Market Risk disclosure requirements allow for a continuation of the existing Basel 2.5 Market Risk disclosures until the implementation of the next phase of Pillar 3 disclosures in Canada. <b>As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements.</b>		n/a			
	OSFI's requirements for Pillar 3 Requirements may be found in ( <a href="http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-lid/Pages/plr3.aspx">http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-lid/Pages/plr3.aspx</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	<a href="#">68 108</a>			
(a)	the policies, frameworks and guidelines for the management of operational risk.		<a href="#">68 108</a>			
(b)	the structure and organisation of their operational risk management and control function.		<a href="#">68 108</a>			
(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).		<a href="#">68 108</a>			
(d)	the scope and main context of their reporting framework on operational risk to executive management and to the board of directors.		<a href="#">68 108</a>			
(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.		<a href="#">68 108</a>			
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	<a href="#">95</a>	<a href="#">232</a>		

**OV1: Overview of RWA**

(in \$ millions)	a	b	b <sub>2</sub>	b <sub>3</sub>	c
	RWA <sup>(1)</sup>				Minimum capital requirements <sup>(2)</sup>
	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2024 Revised Basel III
1 Credit risk (excluding counterparty credit risk)	346,496	342,885	337,188	339,497	27,719
2 Of which: standardized approach (SA)	139,253	140,639	143,787	142,782	11,140
3 Of which: foundation internal ratings-based (F-IRB) approach	70,766	69,924	65,859	66,816	5,661
4 Of which: supervisory slotting approach	-	-	-	-	-
5 Of which: advanced internal ratings-based (A-IRB) approach	136,477	132,322	127,542	129,899	10,918
6 Counterparty credit risk (CCR)	13,165	12,649	11,733	11,573	1,053
7 Of which: standardized approach for counterparty credit risk (SA-CCR)	706	612	600	514	57
8 Of which: Internal Model Method (IMM)	5,217	5,028	5,274	5,308	417
9 Of which: other CCR <sup>(3)</sup>	7,242	7,009	5,859	5,751	579
10 Credit valuation adjustment (CVA)	4,550	4,620	5,376	4,703	364
11 Equity investments in funds – look-through approach	3,596	3,349	3,276	3,322	288
12 Equity investments in funds – mandate-based approach	321	307	268	270	26
12a Equity investments in funds – fall-back approach	-	-	-	-	-
13 Settlement risk	2	2	9	2	-

**OV1: Overview of RWA**

(in \$ millions)		a	b	b <sub>2</sub>	b <sub>3</sub>	c
		RWA <sup>(1)</sup>				Minimum capital requirements <sup>(2)</sup>
		Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2024 Revised Basel III
14	Securitization exposures in banking book	7,310	7,079	6,781	6,182	585
15	Of which: securitization internal ratings-based approach (SEC-IRBA)	1,537	1,657	1,558	1,658	123
16	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	3,154	4,946	5,058	4,476	252
17	Of which: securitization standardized approach (SEC-SA)	2,619	476	165	48	210
18	Market risk	13,677	16,104	15,893	12,040	1,094
19	Of which: standardized approach (SA)	13,677	16,104	15,893	1,458	1,094
20	Of which: internal model approaches (IMA)	-	-	-	10,582	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-
22	Operational risk	50,696	50,131	49,584	49,307	4,056
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	13,845	13,065	13,109	13,121	1,108
24	Output floor applied	67.5%	67.5%	67.5%	65.0%	
25	Floor adjustment	-	-	7,801	-	
26	N/A					
27	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 18 + 21 + 22 + 23 + 25)</b>	<b>453,658</b>	<b>450,191</b>	<b>451,018</b>	<b>440,017</b>	<b>36,293</b>

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

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

(3) Includes SFT and CCP Default Fund.

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

Q3 2024 Revised Basel III (in \$ millions)	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: <sup>(2)</sup>				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup>
Assets							
Cash and deposits with financial institutions	58,329	58,168	58,168	-	-	-	-
Precious metals	2,419	2,419	2,419	-	-	2,419	-
Trading assets	-	-	-	-	-	-	-
Securities	124,117	124,117	425	-	-	123,692	-
Loans	7,642	7,642	802	-	-	7,332	-
Other	2,240	2,240	-	-	-	2,240	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	193,796	193,796	-	193,796	-	-	-
Derivative financial instruments	39,987	39,987	-	39,987	-	29,594	-
Investment securities	151,776	150,789	150,772	-	-	-	17
Loans	-	-	-	-	-	-	-
Residential mortgages <sup>(4)</sup>	348,631	348,510	348,510	-	-	-	-
Personal loans	106,543	106,543	102,183	-	4,360	-	-
Credit cards	17,646	17,646	14,130	-	196	-	3,320
Business and government	292,973	292,967	274,919	-	17,505	-	543
Allowance for credit loss	(6,582)	(6,581)	(6,463)	-	-	-	(118)
Customers' liability under acceptances, net of allowance	3,282	3,282	3,282	-	-	-	-
Property and equipment	5,384	5,383	5,383	-	-	-	-
Investments in associates	2,107	2,721	2,721	-	-	-	-
Goodwill and other intangible assets	16,969	16,969	-	-	-	-	16,969
Deferred tax assets	3,177	3,168	2,319	-	-	-	849
Other assets	31,930	30,326	27,438	1,522	-	433	933
Total assets	1,402,366	1,400,092	987,008	235,305	22,061	165,710	22,513

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

Q3 2024 Revised Basel III (in \$ millions)	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: <sup>(2)</sup>				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup>
<b>Liabilities</b>							
Deposits							
Personal	296,750	296,750	-	-	-	-	296,750
Business and government	606,964	606,964	-	-	-	-	606,964
Financial institutions	45,487	45,487	-	-	-	-	45,487
Financial instruments designated at fair value through profit or loss	37,754	37,754	-	-	-	37,754	-
Acceptances	3,330	3,330	-	-	-	-	3,330
Obligations related to securities sold short	32,672	32,672	-	-	-	32,672	-
Derivative financial instruments	47,364	47,364	-	47,364	-	32,441	-
Obligations related to securities sold under repurchase agreements and securities lent	178,595	178,595	-	178,595	-	-	-
Subordinated debentures	7,716	7,716	-	-	-	-	7,716
Other liabilities	62,515	60,241	-	-	-	750	59,491
<b>Total liabilities</b>	<b>1,319,147</b>	<b>1,316,873</b>	<b>-</b>	<b>225,959</b>	<b>-</b>	<b>103,617</b>	<b>1,019,738</b>

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's Q3 2024 Quarterly Report.

(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 \$57.3 billion in mortgages guaranteed by Canada Mortgage Housing Corporation (CMHC) and federally backed privately insured mortgages.

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

Q3 2024 Revised Basel III (in \$ millions)		a	b	c	d	e
		Total	Items subject to: <sup>(1)</sup>			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,377,579	987,008	22,061	235,305	165,710
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	329,576	-	-	225,959	103,617
3	Total net amount under regulatory scope of consolidation	1,048,003	987,008	22,061	9,346	62,093
4	Off-balance sheet amounts <sup>(2)</sup>	274,494	254,474	14,739	5,281	-
5	Differences in valuations <sup>(3)</sup>	1,434	1,434	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	182,729	561	-	182,168	-
7	Differences due to considerations of provisions <sup>(4)</sup>	4,849	5,023	-	(174)	-
8	Collateral offsetting <sup>(5)</sup>	(184,889)	(5,816)	-	(179,073)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	54,176	-	-	54,176	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	-	-	-	-	-
12	Exposure amounts considered for regulatory purposes <sup>(6)</sup>	1,380,796	1,242,684	36,800	71,724	62,093

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

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

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

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

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

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



**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	21,482	20,998	20,532	20,025	<i>u+y</i>
2 Retained earnings	57,541	57,081	56,443	55,746	<i>v</i>
3 Accumulated other comprehensive income (and other reserves)	(6,298)	(7,502)	(6,998)	(6,918)	<i>w</i>
4 <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	-	-	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	733	768	762	763	<i>aa</i>
6 <b>Common Equity Tier 1 capital before regulatory adjustments</b>	73,458	71,345	70,739	69,616	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
7 Prudential valuation adjustments	(8)	(9)	(10)	(8)	<i>o</i>
8 Goodwill (net of related tax liability)	(9,007)	(9,096)	(9,034)	(9,181)	<i>g</i>
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	(6,233)	(6,336)	(6,419)	(6,558)	<i>h-q+i-r</i>
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(238)	(291)	(256)	(231)	<i>k</i>
11 Cash flow hedge reserve	2,853	4,054	3,462	4,545	<i>x</i>
12 Shortfall of provisions to expected losses	(306)	(288)	(282)	(104)	<i>dd</i>
13 Securitization gain on sale	-	-	-	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	488	533	197	(211)	<i>p</i>
15 Defined benefit pension fund net assets (net of related tax liability)	(593)	(513)	(320)	(683)	<i>l-s</i>
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(4)	(9)	(12)	(11)	<i>a</i>
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)	-	-	-	-	<i>e</i>
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	-	-	-	-	<i>f</i>
24 of which: mortgage servicing rights	-	-	-	-	
25 of which: deferred tax assets arising from temporary differences	-	-	-	-	<i>j</i>
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI	22	13	(5)	(133)	<i>ff+gg+hh+ii</i>
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	
28 <b>Total regulatory adjustments to Common Equity Tier 1</b>	(13,026)	(11,942)	(12,679)	(12,575)	
29 <b>Common Equity Tier 1 capital (CET1)</b>	60,432	59,403	58,060	57,041	

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Additional Tier 1 capital: instruments</b>					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,779	8,779	8,779	8,075	z
31 of which: classified as equity under applicable accounting standards	8,779	8,779	8,779	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)	95	111	114	107	bb
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	8,874	8,890	8,893	8,182	
<b>Additional Tier 1 capital: regulatory adjustments</b>					
37 Investments in own Additional Tier 1 instruments	(7)	(11)	(1)	-	ee
38 Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	-	-	-	b
41 Other deductions from Tier 1 capital as determined by OSFI	-	-	-	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-	
43 <b>Total regulatory adjustments to Additional Tier 1 capital</b>	(7)	(11)	(1)	-	
44 <b>Additional Tier 1 capital (AT1)</b>	8,867	8,879	8,892	8,182	
45 <b>Tier 1 capital (T1 = CET1 + AT1)</b>	69,299	68,282	66,952	65,223	
<b>Tier 2 capital: instruments and provisions</b>					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	6,104	6,518	6,403	8,412	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)	72	78	85	85	cc
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50 Collective allowances	1,936	1,911	1,961	1,931	c+d
51 <b>Tier 2 capital before regulatory adjustments</b>	8,112	8,507	8,449	10,428	
<b>Tier 2 capital: regulatory adjustments</b>					
52 Investments in own Tier 2 instruments	-	-	-	-	
53 Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments	-	-	-	-	
54 Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	-	
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions.	-	-	-	-	
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation.	-	-	-	-	
56 Other deductions from Tier 2 capital	-	-	-	-	
57 <b>Total regulatory adjustments to Tier 2 capital</b>	-	-	-	-	
58 <b>Tier 2 capital (T2)</b>	8,112	8,507	8,449	10,428	
59 <b>Total capital (TC = T1 + T2)</b>	77,411	76,789	75,401	75,651	
60 <b>Total risk-weighted assets</b>	453,658	450,191	451,018	440,017	

CC1: Composition of regulatory capital

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
Capital ratios					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.3%	13.2%	12.9%	13.0%	
62 Tier 1 (as a percentage of risk-weighted assets)	15.3%	15.2%	14.8%	14.8%	
63 Total capital (as a percentage of risk-weighted assets)	17.1%	17.1%	16.7%	17.2%	
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)	5.3%	5.2%	4.9%	5.0%	
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) <sup>(2)</sup>					
69 Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	
70 Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	
71 Total capital target ratio	11.5%	11.5%	11.5%	11.5%	
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	1,869	3,275	3,999	4,489	
73 Significant investments in the common stock of financial entities	2,770	2,679	2,423	2,462	
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,734	2,502	2,704	2,664	
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)	2,684	2,749	2,742	2,823	
77 Cap on inclusion of allowances in Tier 2 under standardized approach	1,936	1,911	1,961	1,931	
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	-	-	
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	-	-	-	-	

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

(2) Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer of 3.5% effective November 1, 2023 (previously 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 <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2024 Revised Basel III	Q3 2024 Revised Basel III	
<b>Assets</b>			
Cash and deposits with financial institutions	58,329	58,168	
Precious metals	2,419	2,419	
<b>Trading assets</b>			
Securities	124,117	124,117	
- Investment in own shares		4	a
- Other trading securities		124,113	
Loans	7,642	7,642	
Other	2,240	2,240	
	133,999	133,999	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	193,796	193,796	
Derivative financial instruments	39,987	39,987	
Investment securities	151,776	150,789	
- 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		17	ff
- Other securities		150,772	
<b>Loans</b>			
Residential mortgages	348,631	348,510	
Personal loans	106,543	106,543	
Credit cards	17,646	17,646	
Business and government	292,973	292,967	
- Business and Government		292,967	
- Portion of exposure below materiality threshold for credit protection		-	gg
	765,793	765,666	
Allowance for credit losses	(6,582)	(6,581)	
- General Allowance reflected in Tier 2 capital		(1,936)	c
- Shortfall of allowances to expected loss		(306)	dd
- Excess of allowances to expected loss		-	d
- Allowances not reflected in regulatory capital		(4,339)	

## CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2024 Revised Basel III	Q3 2024 Revised Basel III	
<b>Other</b>			
Customers' liability under acceptances, net of allowance	3,282	3,282	
Property and equipment	5,384	5,383	
Investments in associates	2,107	2,721	
- 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		2,721	
Goodwill and other intangible assets	16,969	16,969	
- Goodwill		9,007	g
- Imputed goodwill for Significant Investments		-	g
- Intangibles (excl computer software)		4,878	h
- Computer software intangibles		3,084	i
Deferred tax assets	3,177	3,168	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		238	k
- Deferred tax assets not deducted from regulatory capital		2,930	
Other Assets	31,930	30,326	
- Defined pension fund assets		826	l
- Prepaid portfolio mortgage insurance		106	hh
- Other assets		29,394	
Total other	62,849	61,849	
<b>Total assets</b>	<b>1,402,366</b>	<b>1,400,092</b>	

## CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2024 Revised Basel III	Q3 2024 Revised Basel III	
<b>Liabilities</b>			
Deposits			
Personal	296,750	296,750	
Business and government	606,964	606,964	
- Investment in own Additional Tier 1 instruments		7	ee
- Other deposits from Business and government		606,957	
Financial institutions	45,487	45,487	
	949,201	949,201	
Financial instruments designated at fair value through profit and loss	37,754	37,754	
<b>Other</b>			
Acceptances	3,330	3,330	
Obligations related to securities sold short	32,672	32,672	
Derivative financial instruments	47,364	47,364	
Obligations related to securities sold under repurchase agreements and securities lent	178,595	178,595	
Subordinated debentures	7,716	7,716	
- Regulatory capital amortization of maturing debentures		1,612	
- Subordinated debentures used for regulatory capital		6,104	
- of which: are included in Tier 2 capital		6,104	m
- of which: are subject to phase out not included in Tier 2 capital		-	
Other liabilities	62,515	60,241	
- Liquidity reserves		8	o
- Gains/losses due to changes in own credit risk including DVA on derivatives		(488)	p
- Contractual service margins		(145)	ii
- Deferred tax liabilities		2,027	
- Intangible assets (excl. computer software and mortgage servicing rights)		1,262	q
- Intangible assets - computer software		467	r
- Defined benefit pension fund assets		233	s
- Other deferred tax liabilities		65	
- Other liabilities		58,839	
Total other	332,192	329,918	
<b>Total liabilities</b>	<b>1,319,147</b>	<b>1,316,873</b>	

## CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q3 2024 Revised Basel III	Q3 2024 Revised Basel III	
<b>Equity</b>			
Common equity			
Common shares	21,549	21,549	
- of which: amount eligible for CET1		21,549	u
- of which: amount eligible for AT1		-	
Retained earnings	57,541	57,541	v
Accumulated other comprehensive income	(6,298)	(6,298)	w
- Cash flow hedging reserve		(2,853)	x
- Other		(3,445)	
Other reserves	(67)	(67)	
- portion allowed for inclusion into CET1		(67)	y
- portion not allowed for regulatory capital		-	
Total common equity	72,725	72,725	
Preferred shares and other equity instruments	8,779	8,779	
- of which: are qualifying Tier 1 capital		8,779	z
Total equity attributable to equity holders of the Bank	81,504	81,504	
Non-controlling interests in subsidiaries	1,715	1,715	
- portion allowed for inclusion into CET1		733	aa
- portion allowed for inclusion into Tier 1 capital		95	bb
- portion allowed for inclusion into Tier 2 capital		72	cc
- portion not allowed for regulatory capital		815	
Total equity	83,219	83,219	
<b>Total liabilities and equity</b>	<b>1,402,366</b>	<b>1,400,092</b>	

(1) Consolidated Statement of Financial Position as reported in the Third Quarter 2024 Quarterly Report.

(2) Legal Entities that are within the accounting scope of consolidation but excluded from the regulatory scope of consolidation represent the Bank's insurance subsidiaries whose principle activities include insurance, reinsurance, property and casualty insurance. Key subsidiaries are Scotia Insurance Barbados Ltd (assets: \$400 million, equity: \$281 million), Scotia Life Insurance Company (assets: \$2 million, equity: \$3 million), Scotia Reinsurance Limited (assets: \$118 million, equity: \$79 million), Scotia Jamaica Life Insurance Co. Ltd (assets: \$544 million, equity: \$135 million), Scotia Life Trinidad and Tobago Ltd (assets: \$566 million, equity: \$90 million), MD Life Insurance Company (assets: \$1,257 million, equity: \$21 million) and Scotia General Insurance Company (assets: less than \$1 million, equity: \$5 million).



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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2024 Revised Basel III Amounts	Q2 2024 Revised Basel III Amounts	Q1 2024 Revised Basel III Amounts	Q4 2023 Revised Basel III Amounts
<b>Regulatory capital elements of TLAC and adjustments</b>					
1	Common Equity Tier 1 capital (CET1)	60,432	59,403	58,060	57,041
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,867	8,879	8,892	8,182
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,867	8,879	8,892	8,182
6	Tier 2 capital (T2) before TLAC adjustments	8,112	8,507	8,449	10,428
7	Amortized portion of T2 instruments where remaining maturity > 1 year	1,360	1,360	1,329	1,029
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	9,472	9,867	9,778	11,457
11	TLAC arising from regulatory capital	78,771	78,149	76,730	76,680
<b>Non-regulatory capital elements of TLAC</b>					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements.	53,358	52,120	54,075	58,001
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	53,358	52,120	54,075	58,001
<b>Non-regulatory capital elements of TLAC: adjustments</b>					
18	TLAC before deductions	132,129	130,269	130,805	134,681
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	(297)	(330)	(360)	(177)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC available after deductions	131,832	129,939	130,445	134,504
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	453,658	450,191	451,018	440,017
24	Leverage exposure measure	1,556,455	1,555,486	1,547,503	1,562,963
<b>TLAC ratios and buffers</b>					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.1%	28.9%	28.9%	30.6%
26	TLAC (as a percentage of leverage exposure)	8.5%	8.4%	8.4%	8.6%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.8%	8.7%	8.6%	8.5%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer requirement	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%

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

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

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
<b>Q3 2024 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	21,549	-	8,779	7,528	79,625	-	117,481
3	Subset of row 2 that are excluded liabilities	4	-	7	-	299	-	310
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	21,545	-	8,772	7,528	79,326	-	117,171
5	Subset of row 4 that are potentially eligible as TLAC	21,545	-	8,772	7,528	58,539	-	96,384
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,700	13,510	-	15,210
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	28,013	-	28,013
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	3,158	8,184	-	11,342
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,670	8,832	-	11,502
10	Subset of row 5 that is perpetual securities	21,545	-	8,772	-	-	-	30,317
<b>Q2 2024 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	21,066	-	8,779	8,059	75,154	-	113,058
3	Subset of row 2 that are excluded liabilities	9	-	11	-	411	-	431
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	21,057	-	8,768	8,059	74,743	-	112,627
5	Subset of row 4 that are potentially eligible as TLAC	21,057	-	8,768	8,059	58,359	-	96,243
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,700	16,248	-	17,948
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	26,899	-	26,899
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,638	6,475	-	11,113
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,721	8,737	-	10,458
10	Subset of row 5 that is perpetual securities	21,057	-	8,768	-	-	-	29,825

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

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
<b>Q1 2024 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	20,599	-	8,779	7,868	78,615	-	115,861
3	Subset of row 2 that are excluded liabilities	12	-	1	-	451	-	464
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	20,587	-	8,778	7,868	78,164	-	115,397
5	Subset of row 4 that are potentially eligible as TLAC	20,587	-	8,778	7,868	59,088	-	96,321
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,662	17,946	-	19,608
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	26,140	-	26,140
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,526	5,575	-	10,101
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,680	9,427	-	11,107
10	Subset of row 5 that is perpetual securities	20,587	-	8,778	-	-	-	29,365
<b>Q4 2023 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	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

(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 <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2024	Q2 2024	Q1 2024	Q4 2023
		Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III
1	Total consolidated assets as per published financial statements	1,402,366	1,399,430	1,392,886	1,410,789
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,274)	(2,291)	(2,248)	(2,113)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(3,864)	(3,863)	(3,890)	(3,335)
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
5	Adjustments for derivative financial instruments	(7,895)	(9,988)	(6,760)	(16,223)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	10,278	11,298	8,774	9,923
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	171,510	173,532	171,749	176,287
8	Other adjustments	(13,666)	(12,632)	(13,008)	(12,365)
9	<b>Leverage ratio exposure measure</b>	<b>1,556,455</b>	<b>1,555,486</b>	<b>1,547,503</b>	<b>1,562,963</b>

LR2: Leverage ratio common disclosure					
(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
On-balance sheet exposures <sup>(1)</sup>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,162,446	1,155,561	1,148,076	1,154,676
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)	(10,098)	(10,961)	(9,848)	(11,596)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(13,666)	(12,632)	(13,008)	(12,365)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)</b>	<b>1,138,682</b>	<b>1,131,968</b>	<b>1,125,220</b>	<b>1,130,715</b>
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)	18,835	21,224	20,026	22,991
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	21,769	21,682	20,904	22,114
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	5,735	4,640	2,640	4,431
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(4,149)	(1,716)	(871)	(2,823)
11	<b>Total derivative exposures (sum of rows 6 to 10)</b>	<b>42,190</b>	<b>45,830</b>	<b>42,699</b>	<b>46,713</b>
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	287,236	293,308	286,406	272,667
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(93,440)	(100,450)	(87,345)	(73,342)
14	Counterparty credit risk (CCR) exposure for SFT assets	10,277	11,298	8,774	9,923
15	Agent transaction exposures	-	-	-	-
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>204,073</b>	<b>204,156</b>	<b>207,835</b>	<b>209,248</b>
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	537,357	536,907	523,003	530,476
18	(Adjustments for conversion to credit equivalent amounts)	(365,847)	(363,375)	(351,254)	(354,189)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>171,510</b>	<b>173,532</b>	<b>171,749</b>	<b>176,287</b>
Capital and total exposures					
20	<b>Tier 1 capital</b>	<b>69,299</b>	<b>68,282</b>	<b>66,952</b>	<b>65,223</b>
21	<b>Total exposures (sum of rows 5, 11, 16 and 19)</b>	<b>1,556,455</b>	<b>1,555,486</b>	<b>1,547,503</b>	<b>1,562,963</b>
Leverage ratio					
22	<b>Basel III leverage ratio</b>	<b>4.5%</b>	<b>4.4%</b>	<b>4.3%</b>	<b>4.2%</b>

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$193,796 million), derivative financial instruments (\$39,987 million), assets outside the regulatory scope of consolidation (\$2,274 million).

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

(in \$ millions)		a	b	c	d	e	f	g
		Gross carrying values of <sup>(2)</sup>		Allowances/ impairments <sup>(4)</sup>	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures <sup>(3)</sup>	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Q3 2024 Revised Basel III								
1	Loans <sup>(5)</sup>	6,568	798,645	6,454	1,600	2,620	2,234	798,759
2	Debt Securities	-	149,272	1	-	-	1	149,271
3	Off-balance sheet exposures <sup>(6)</sup>	166	272,067	216	-	65	151	272,017
4	Total	6,734	1,219,984	6,671	1,600	2,685	2,386	1,220,047
Q2 2024 Revised Basel III								
1	Loans <sup>(5)</sup>	6,234	800,971	6,409	1,592	2,694	2,123	800,796
2	Debt Securities	-	144,613	1	-	-	1	144,612
3	Off-balance sheet exposures <sup>(6)</sup>	130	276,141	158	-	55	103	276,113
4	Total	6,364	1,221,725	6,568	1,592	2,749	2,227	1,221,521
Q1 2024 Revised Basel III								
1	Loans <sup>(5)</sup>	6,027	807,752	6,266	1,520	2,686	2,060	807,513
2	Debt Securities	207	137,312	1	-	-	1	137,518
3	Off-balance sheet exposures <sup>(6)</sup>	288	277,772	156	-	57	99	277,904
4	Total	6,522	1,222,836	6,423	1,520	2,743	2,160	1,222,935
Q4 2023 Revised Basel III								
1	Loans <sup>(5)</sup>	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 <sup>(6)</sup>	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

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

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

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

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

(5) Includes bankers acceptances and deposits with banks.

(6) Excludes all revocable loan commitments.

CR2: Changes in stock of defaulted loans and debt securities <sup>(1)</sup>				
(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
	Q3 2024	Q2 2024	Q1 2024	Q4 2023
	Revised Basel III	Revised Basel III	Revised Basel	Revised Basel
1 Defaulted loans and debt securities - at the end of the previous reporting period <sup>(2)</sup>	6,364	6,522	6,080	5,855
2 Loans and debt securities that have defaulted since the last reporting period	2,334	2,168	2,464	1,953
3 Returned to non-defaulted status <sup>(3)</sup>	(1,132)	(992)	(1,038)	(917)
4 Amounts written off	(1,026)	(1,018)	(939)	(810)
5 Other changes <sup>(4)</sup>	194	(316)	(45)	(1)
<b>6 Defaulted loans and debt securities - at the end of the reporting period (1 + 2 - 3 - 4 + 5) <sup>(2)</sup></b>	<b>6,734</b>	<b>6,364</b>	<b>6,522</b>	<b>6,080</b>

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

(2) Regulatory Definition of Default: when there is objective evidence that the Bank no longer has reasonable assurance as to the timely collection of interest and principal, or where a contractual payment is 90 days in arrears (180 days in arrears for credit cards), or the customer is declared to be bankrupt.

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

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



## CR3: Credit risk mitigation techniques – overview

		a	b1	b	d	f
(in \$ millions)		Unsecured exposures: carrying amount <sup>(1)</sup>	Exposures to be secured <sup>(1)</sup>	Exposures secured by collateral <sup>(2) (3)</sup>	Exposures secured by financial guarantees <sup>(4)</sup>	Exposures secured by credit derivatives
<b>Q3 2024 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	295,344	503,415	400,601	102,814	-
2	Debt Securities	103,006	46,265	-	46,265	-
3	<b>Total</b>	<b>398,350</b>	<b>549,680</b>	<b>400,601</b>	<b>149,079</b>	-
4	Of which defaulted	2,656	1,858	1,597	261	-
<b>Q2 2024 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	303,912	496,884	395,480	101,404	-
2	Debt Securities	99,650	44,962	-	44,962	-
3	<b>Total</b>	<b>403,562</b>	<b>541,846</b>	<b>395,480</b>	<b>146,366</b>	-
4	Of which defaulted	2,470	1,768	1,523	245	-
<b>Q1 2024 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	316,345	491,168	390,636	100,532	-
2	Debt Securities	80,674	56,844	-	56,844	-
3	<b>Total</b>	<b>397,019</b>	<b>548,012</b>	<b>390,636</b>	<b>157,376</b>	-
4	Of which defaulted	2,549	1,774	1,473	301	-
<b>Q4 2023 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	344,286	498,511	394,945	103,566	-
2	Debt Securities	74,650	42,496	-	42,496	-
3	<b>Total</b>	<b>418,936</b>	<b>541,007</b>	<b>394,945</b>	<b>146,062</b>	-
4	Of which defaulted	2,435	1,552	1,257	295	-

(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
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q3 2024 Revised Basel III							
1	Sovereigns and their central banks	14,634	508	15,742	67	1,106	7%
2	Public sector entities (PSEs)	3,417	210	9,471	151	3,554	37%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1,918	1,388	2,157	300	1,005	41%
	Of which: securities firms and other financial institutions treated as banks	865	311	975	48	339	33%
5	Covered bonds	69	-	69	-	21	30%
6	Corporates	38,665	31,499	32,102	7,317	38,016	96%
	Of which: securities firms and other financial institutions treated as corporates	323	581	351	177	449	85%
	Of which: specialised lending	439	191	280	61	418	123%
7	Subordinated debt, equity and other capital	1,898	-	1,898	-	4,870	257%
8	Retail	54,140	38,415	53,130	9,217	43,607	70%
9	Real estate	77,516	3,694	73,106	652	28,856	39%
	Of which: general RRE	65,473	1,052	62,179	105	19,089	31%
	Of which: IPRRE	1,672	-	1,575	-	734	47%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	6,441	1,641	5,653	299	5,068	85%
	Of which: IPCRE	2,896	500	2,824	114	2,665	91%
	Of which: land acquisition, development and construction	1,034	501	875	134	1,300	129%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	3,105	492	3,060	78	3,933	125%
13	Other Assets <sup>(2)</sup>	31,666	-	31,666	-	14,285	45%
14	<b>Total</b>	<b>227,028</b>	<b>76,206</b>	<b>222,401</b>	<b>17,782</b>	<b>139,253</b>	<b>58%</b>

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Q2 2024 Revised Basel III</b>							
1	Sovereigns and their central banks	15,018	521	15,978	69	1,160	7%
2	Public sector entities (PSEs)	3,470	242	9,279	170	3,623	38%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	2,513	982	2,420	255	1,136	42%
	Of which: securities firms and other financial institutions treated as banks	1,070	272	925	51	329	34%
5	Covered bonds	69	-	69	-	21	30%
6	Corporates	40,756	31,871	35,094	7,438	40,936	96%
	Of which: securities firms and other financial institutions treated as corporates	266	521	297	124	399	95%
	Of which: specialised lending	362	144	236	33	326	121%
7	Subordinated debt, equity and other capital	1,769	-	1,769	-	4,556	258%
8	Retail	52,918	38,086	51,939	9,115	42,726	70%
9	Real estate	76,567	3,227	72,400	608	28,116	39%
	Of which: general RRE	66,548	1,066	63,027	107	19,404	31%
	Of which: IPRRE	1,623	-	1,527	-	715	47%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	4,755	893	4,367	190	3,917	86%
	Of which: IPCRE	2,162	491	2,110	160	2,137	94%
	Of which: land acquisition, development and construction	1,479	777	1,369	151	1,943	128%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,937	460	2,904	63	3,616	122%
13	Other Assets <sup>(2)</sup>	32,240	-	32,240	-	14,749	46%
14	<b>Total</b>	<b>228,257</b>	<b>75,389</b>	<b>224,092</b>	<b>17,718</b>	<b>140,639</b>	<b>58%</b>

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q1 2024 Revised Basel III							
1	Sovereigns and their central banks	14,506	510	15,607	74	1,158	7%
2	Public sector entities (PSEs)	3,914	246	9,935	112	4,003	40%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	2,227	593	2,117	244	995	42%
	Of which: securities firms and other financial institutions treated as banks	1,071	115	941	10	315	33%
5	Covered bonds	67	-	67	-	20	30%
6	Corporates	42,784	32,525	37,012	8,625	45,031	99%
	Of which: securities firms and other financial institutions treated as corporates	182	146	213	85	269	90%
	Of which: specialised lending	191	108	186	40	278	123%
7	Subordinated debt, equity and other capital	2,341	-	2,341	-	6,248	267%
8	Retail	51,393	37,037	50,393	8,850	41,529	70%
9	Real estate	73,951	2,589	69,732	519	26,728	38%
	Of which: general RRE	65,336	1,070	61,599	107	19,028	31%
	Of which: IPRRE	1,555	-	1,465	-	689	47%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	3,544	479	3,312	140	2,869	83%
	Of which: IPCRE	1,946	357	1,880	133	1,963	98%
	Of which: land acquisition, development and construction	1,570	683	1,476	139	2,179	135%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,824	474	2,795	78	3,364	117%
13	Other Assets <sup>(2)</sup>	30,268	-	30,268	-	14,711	49%
14	<b>Total</b>	<b>224,275</b>	<b>73,974</b>	<b>220,267</b>	<b>18,502</b>	<b>143,787</b>	<b>60%</b>

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
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 <sup>(2)</sup>	20,759	-	20,759	-	14,415	69%
<b>14</b>	<b>Total</b>	<b>215,769</b>	<b>74,528</b>	<b>212,051</b>	<b>18,526</b>	<b>142,782</b>	<b>62%</b>

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

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

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

(in \$ millions)		Risk weight																												Total credit exposures amount (post-CCF and post-CRM) <sup>(1)</sup>				
		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			
Q3 2024 Revised Basel III																																		
1	Sovereigns and their central banks	13,509	-	457	-	-	-	-	-	-	1,657	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-	-	-	15,809		
2	Public sector entities (PSEs)	6,067	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,553	-	-	-	-	-	-	-	-	-	-	9,622		
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Banks	-	-	690	-	371	-	575	-	-	306	-	-	-	202	-	304	-	-	-	5	-	-	-	4	-	-	-	-	-	-	2,457		
	Of which: securities firms and other financial institutions	-	-	690	-	-	-	96	-	-	-	-	-	-	202	-	30	-	-	-	1	-	-	-	4	-	-	-	-	-	-	1,023		
5	Covered bonds	-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69		
6	Corporates	-	-	141	-	-	-	-	-	-	54	-	-	-	-	-	239	-	8,526	-	30,203	-	-	256	-	-	-	-	-	-	-	-	39,419	
	Of which: securities firms and other financial institutions	-	-	65	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	-	409	-	-	-	-	-	-	-	-	-	-	-	528	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85	-	-	256	-	-	-	-	-	-	-	-	341	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,815	-	83	-	-	1,898		
8	Retail	-	5,267	-	-	-	-	-	-	-	-	-	-	-	-	-	57,054	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	62,347	
9	Real estate	-	-	13,942	9,125	13,000	16,587	8,264	74	380	1,990	31	1,420	-	-	1,407	10	-	2,641	817	2,519	2	819	-	730	-	-	-	-	-	-	-	73,758	
	Of which: general RRE	-	-	13,942	9,125	12,827	16,413	8,264	74	-	1,356	31	-	-	-	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62,284	
	Of which: IPRRE	-	-	-	-	173	174	-	-	380	634	-	203	-	-	-	9	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	1,575	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	1,217	-	-	-	1	-	2,641	-	2,093	-	-	-	-	-	-	-	-	-	-	-	5,952	
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,155	-	-	-	817	-	-	819	-	147	-	-	-	-	-	-	-	2,938	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	426	-	-	-	583	-	-	-	-	-	-	-	1,009	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,549	-	-	-	1,589	-	-	-	-	-	-	-	-	3,138
13	Other Assets <sup>(2)</sup>	17,381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,285	-	-	-	-	-	-	-	-	-	-	-	31,666	
14	Total	36,957	5,267	15,232	9,125	13,440	16,587	8,839	74	380	4,007	31	1,420	-	202	1,407	57,607	-	11,167	817	52,326	2	819	256	2,323	-	1,815	-	83	-	-	-	240,183	
Q2 2024 Revised Basel III																																		
1	Sovereigns and their central banks	13,648	-	439	-	-	-	-	-	-	1,774	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-	-	-	16,047		
2	Public sector entities (PSEs)	5,825	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,622	-	-	-	-	-	-	-	-	-	-	9,449		
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Banks	-	-	633	-	214	-	622	-	-	753	-	-	-	214	-	237	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	2,675	
	Of which: securities firms and other financial institutions	-	-	633	-	-	-	101	-	-	-	-	-	-	214	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	976	
5	Covered bonds	-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69		
6	Corporates	-	-	9	-	-	-	-	-	-	44	-	-	-	-	-	490	-	10,005	-	31,795	-	-	189	-	-	-	-	-	-	-	-	42,532	
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	377	-	-	-	-	-	-	-	-	-	-	-	421	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80	-	-	189	-	-	-	-	-	-	-	-	269	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,681	-	88	-	-	1,769		
8	Retail	-	5,118	-	-	-	-	-	-	-	-	-	-	-	-	-	55,916	-	-	-	20	-	-	-	-	-	-	-	-	-	-	-	61,054	
9	Real estate	-	-	14,039	9,108	13,081	16,824	8,552	75	357	2,106	34	1,005	-	-	927	11	-	2,140	862	2,289	3	557	-	1,038	-	-	-	-	-	-	-	73,008	
	Of which: general RRE	-	-	14,039	9,108	12,915	16,659	8,552	75	-	1,486	34	-	-	-	266	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63,134	
	Of which: IPRRE	-	-	-	-	166	165	-	-	357	620	-	205	-	-	-	11	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	1,527	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	800	-	-	-	-	-	2,140	-	1,617	-	-	-	-	-	-	-	-	-	-	-	4,557	
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	661	-	-	-	861	-	-	557	-	191	-	-	-	-	-	-	-	2,270	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	672	-	-	-	847	-	-	-	-	-	-	-	1,520	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,669	-	-	-	1,298	-	-	-	-	-	-	-	2,967	
13	Other Assets <sup>(2)</sup>	16,553	-	1,173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,514	-	-	-	-	-	-	-	-	-	-	-	32,240	
14	Total	36,026	5,118	16,295	9,108	13,364	16,824	9,174	75	357	4,677	34	1,005	-	214	927	56,654	-	12,145	862	54,097	3	557	189	2,336	-	1,681	-	88	-	-	-	241,810	

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

(in \$ millions)	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	
		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) <sup>(1)</sup>	
Asset classes																																	
Q1 2024 Revised Basel III																																	
1	Sovereigns and their central banks	13,271	-	454	-	-	-	-	-	-	1,778	-	-	-	-	-	-	-	-	-	178	-	-	-	-	-	-	-	-	-	-	15,681	
2	Public sector entities (PSEs)	6,042	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,003	-	-	-	-	-	-	-	-	-	-	10,047	
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Banks	-	-	644	-	208	-	611	-	-	380	-	-	-	225	-	290	-	-	-	3	-	-	-	-	-	-	-	-	-	-	2,361	
	Of which: securities firms and other financial institutions	-	-	644	-	-	-	69	-	-	-	-	-	-	225	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	951	
5	Covered bonds	-	-	-	-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67	
6	Corporates	-	-	9	-	-	-	-	-	-	43	-	-	-	-	-	36	-	4,131	-	41,248	-	-	170	-	-	-	-	-	-	-	-	45,637
	Of which: securities firms and other financial institutions	-	-	9	-	-	-	-	-	-	43	-	-	-	-	-	-	-	-	-	246	-	-	-	-	-	-	-	-	-	-	298	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56	-	-	170	-	-	-	-	-	-	-	226	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,078	-	263	-	-	2,341	
8	Retail	-	4,846	-	-	-	-	-	-	-	-	-	-	-	-	-	54,377	-	-	-	20	-	-	-	-	-	-	-	-	-	-	59,243	
9	Real estate	-	-	13,487	8,774	12,743	16,673	8,497	76	333	2,074	-	986	-	-	525	12	-	1,832	1,134	1,338	3	394	-	1,337	-	-	-	-	-	33	70,251	
	Of which: general RRE	-	-	13,487	8,774	12,586	16,518	8,497	76	-	1,484	-	-	-	-	251	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	61,706	
	Of which: IPRRE	-	-	-	-	157	155	-	-	333	590	-	215	-	-	-	12	-	-	-	-	3	-	-	-	-	-	-	-	-	-	1,465	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	771	-	-	-	-	-	1,832	-	849	-	-	-	-	-	-	-	-	-	-	3,452	
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	274	-	-	-	1,134	-	-	394	-	211	-	-	-	-	-	-	2,013	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	489	-	-	-	1,126	-	-	-	-	-	-	1,615	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,890	-	-	-	983	-	-	-	-	-	-	2,873	
13	Other Assets <sup>(2)</sup>	15,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,711	-	-	-	-	-	-	-	-	-	-	30,268	
14	Total	34,870	4,846	14,596	8,774	13,018	16,673	9,108	76	333	4,275	-	986	-	225	525	54,715	-	5,963	1,134	63,391	3	394	170	2,320	-	2,078	-	263	-	33	238,769	
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 <sup>(2)</sup>	6,343	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,416	-	-	-	-	-	-	-	-	-	-	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	

(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.

(2) Exposures to CCPs and risk-weighted threshold deduction amounts are excluded.



CR5: Standardized approach – exposure amounts and CCFs applied to off-balance sheet exposures					
Risk weight (in \$ millions)		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>(1)</sup>	Exposure (post-CCF and post- CRM) <sup>(2)</sup>
Q3 2024 Revised Basel III					
1	Less than 40%	93,237	14,103	23.9%	96,608
2	40–70%	16,082	1,674	16.6%	16,360
3	75-80%	51,327	26,553	23.7%	57,607
4	85%	10,043	5,042	22.3%	11,167
5	90–100%	46,689	23,983	26.9%	53,143
6	105–130%	978	330	30.2%	1,077
7	150%	2,147	802	22.0%	2,323
8	250%	1,815	-	0.0%	1,815
9	400%	83	-	0.0%	83
10	1250%	-	-	0.0%	-
11	Total exposures	222,401	72,487	24.5%	240,183
Q2 2024 Revised Basel III					
1	Less than 40%	93,561	13,236	24.0%	96,735
2	40–70%	16,271	1,115	17.2%	16,463
3	75-80%	50,337	26,780	23.6%	56,654
4	85%	11,016	5,083	22.2%	12,145
5	90–100%	48,273	23,644	28.3%	54,959
6	105–130%	697	185	27.9%	749
7	150%	2,167	878	19.3%	2,336
8	250%	1,681	-	0.0%	1,681
9	400%	88	-	0.0%	88
10	1250%	-	-	0.0%	-
11	Total exposures	224,091	70,921	25.0%	241,810
Q1 2024 Revised Basel III					
1	Less than 40%	89,796	12,542	23.8%	92,777
2	40–70%	15,447	716	15.9%	15,561
3	75-80%	48,446	26,428	23.7%	54,715
4	85%	5,536	1,194	35.8%	5,963
5	90–100%	56,050	28,080	30.2%	64,525
6	105–130%	526	112	36.3%	567
7	150%	2,125	964	20.3%	2,320
8	250%	2,078	-	0.0%	2,078
9	400%	263	-	0.0%	263
10	1250%	-	-	0.0%	-
11	Total exposures	220,267	70,036	26.4%	238,769
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

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

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



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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q3 2024 Revised Basel III</b>													
<b>Retail - insured exposures secured by residential real estate</b>													
	0.00 to <0.15	27,946	-	0%	7,071	0.05%	170,836	29.95%		297	4.2%	1	
	0.15 to <0.25	24,132	-	0%	3,949	0.20%	97,459	47.43%		740	18.7%	4	
	0.25 to <0.50	371	-	0%	-	0.00%	2,229	0.00%		-	0.0%	-	
	0.50 to <0.75	10,686	-	0%	44	0.73%	40,921	12.53%		6	13.6%	-	
	0.75 to <2.50	1,922	-	0%	-	2.38%	6,988	10.00%		-	0.0%	-	
	2.50 to <10.00	20	-	0%	-	0.00%	104	0.00%		-	0.0%	-	
	10.00 to <100.00	1,012	-	0%	-	0.00%	4,098	0.00%		-	0.0%	-	
	100.00 (Default)	226	-	0%	-	100.00%	1,191	88.02%		-	0.0%	-	
	<b>Sub-total</b>	<b>66,315</b>	<b>-</b>	<b>0.00%</b>	<b>11,064</b>	<b>0.11%</b>	<b>323,826</b>	<b>36.12%</b>		<b>1,043</b>	<b>9.4%</b>	<b>5</b>	<b>26</b>
<b>Retail - uninsured exposures secured by residential real estate</b>													
	0.00 to <0.15	77,816	56,981	84%	125,552	0.05%	730,539	16.84%		3,106	2.5%	11	
	0.15 to <0.25	96,540	9,292	81%	104,103	0.19%	411,480	18.99%		7,674	7.4%	37	
	0.25 to <0.50	835	-	0%	835	0.35%	2,412	43.82%		244	29.2%	1	
	0.50 to <0.75	45,054	526	125%	45,713	0.73%	153,625	20.26%		9,588	21.0%	67	
	0.75 to <2.50	9,725	-	0%	9,725	2.37%	23,979	19.48%		4,275	44.0%	45	
	2.50 to <10.00	532	51	139%	604	3.93%	8,024	31.54%		559	92.5%	8	
	10.00 to <100.00	3,067	4	496%	3,087	23.10%	9,562	19.17%		3,040	98.5%	137	
	100.00 (Default)	560	-	0%	560	100.00%	32,319	38.60%		1,280	228.6%	114	
	<b>Sub-total</b>	<b>234,129</b>	<b>66,854</b>	<b>84%</b>	<b>290,179</b>	<b>0.73%</b>	<b>1,371,940</b>	<b>18.41%</b>		<b>29,766</b>	<b>10.3%</b>	<b>420</b>	<b>321</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on- balance sheet gross exposures	Off- balance sheet exposures pre-CCF	Average CCF	EAD post- CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
Retail - qualifying revolving (QRRE)	0.00 to <0.15	2,013	46,148	85%	41,117	0.08%	3,763,599	89.10%		1,923	4.7%	31	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,555	5,803	80%	8,185	0.43%	387,232	87.25%		1,425	17.4%	31	
	0.50 to <0.75	271	398	107%	697	0.51%	13,155	66.41%		105	15.1%	2	
	0.75 to <2.50	5,363	5,145	95%	10,265	1.41%	1,242,351	94.65%		4,713	45.9%	137	
	2.50 to <10.00	4,876	488	101%	5,369	5.23%	460,336	92.69%		6,000	111.8%	261	
	10.00 to <100.00	876	38	166%	939	33.86%	161,305	93.09%		2,098	223.4%	294	
	100.00 (Default)	91	-	0%	91	100.00%	849,625	90.60%		539	592.3%	40	
	<b>Sub-total</b>	<b>17,045</b>	<b>58,020</b>	<b>86%</b>	<b>66,663</b>	<b>1.36%</b>	<b>6,877,603</b>	<b>89.84%</b>		<b>16,803</b>	<b>25.2%</b>	<b>796</b>	<b>721</b>
Other Retail Exposures	0.00 to <0.15	5,732	1,513	77%	6,901	0.09%	262,242	66.75%		1,072	15.5%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,189	343	79%	7,458	0.27%	253,358	66.16%		2,449	32.8%	14	
	0.50 to <0.75	8,298	3,187	106%	11,672	0.59%	224,691	66.25%		6,081	52.1%	46	
	0.75 to <2.50	7,024	71	92%	7,091	1.62%	193,320	69.01%		5,925	83.6%	79	
	2.50 to <10.00	3,852	7	98%	3,859	5.20%	107,340	69.92%		4,010	103.9%	140	
	10.00 to <100.00	1,444	18	113%	1,464	28.62%	39,298	66.18%		2,258	154.2%	278	
	100.00 (Default)	183	-	0%	183	100.00%	15,602	82.13%		877	479.2%	91	
	<b>Sub-total</b>	<b>33,722</b>	<b>5,139</b>	<b>95%</b>	<b>38,628</b>	<b>2.62%</b>	<b>1,095,851</b>	<b>67.27%</b>		<b>22,672</b>	<b>58.7%</b>	<b>652</b>	<b>475</b>
<b>Total</b>		<b>351,211</b>	<b>130,013</b>	<b>85%</b>	<b>406,534</b>	<b>1.00%</b>	<b>9,669,220</b>	<b>35.25%</b>		<b>70,284</b>	<b>17.3%</b>	<b>1,873</b>	<b>1,543</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q2 2024 Revised Basel III</b>													
<b>Retail - insured exposures secured by residential real estate</b>													
	0.00 to <0.15	28,026	-	0%	7,179	0.05%	173,923	29.21%		294	4.1%	1	
	0.15 to <0.25	23,797	-	0%	3,942	0.20%	98,417	46.26%		720	18.3%	4	
	0.25 to <0.50	396	-	0%	-	0.00%	2,319	0.00%		-	0.0%	-	
	0.50 to <0.75	11,055	-	0%	42	0.73%	42,719	12.28%		5	11.9%	-	
	0.75 to <2.50	1,931	-	0%	-	2.38%	7,135	10.00%		-	0.0%	-	
	2.50 to <10.00	17	-	0%	-	0.00%	84	0.00%		-	0.0%	-	
	10.00 to <100.00	1,005	-	0%	-	0.00%	4,138	0.00%		-	0.0%	-	
	100.00 (Default)	210	-	0%	-	100.00%	1,147	103.64%		-	0.0%	-	
	<b>Sub-total</b>	<b>66,437</b>	<b>-</b>	<b>0%</b>	<b>11,163</b>	<b>0.11%</b>	<b>329,882</b>	<b>35.17%</b>		<b>1,019</b>	<b>9.1%</b>	<b>5</b>	<b>22</b>
<b>Retail - uninsured exposures secured by residential real estate</b>													
	0.00 to <0.15	75,622	55,588	84%	122,127	0.05%	721,410	17.24%		3,095	2.5%	11	
	0.15 to <0.25	93,657	9,378	81%	101,219	0.19%	408,467	19.82%		7,726	7.6%	37	
	0.25 to <0.50	858	-	0%	858	0.35%	2,479	43.82%		250	29.1%	1	
	0.50 to <0.75	45,145	630	117%	45,881	0.73%	154,894	21.14%		10,014	21.8%	71	
	0.75 to <2.50	9,551	-	0%	9,551	2.37%	24,061	20.24%		4,356	45.6%	46	
	2.50 to <10.00	543	60	133%	623	3.88%	8,578	35.86%		653	104.8%	9	
	10.00 to <100.00	2,825	5	399%	2,845	23.12%	9,218	20.05%		2,918	102.6%	132	
	100.00 (Default)	508	-	0%	508	100.00%	31,544	40.45%		1,248	245.7%	106	
	<b>Sub-total</b>	<b>228,709</b>	<b>65,661</b>	<b>84%</b>	<b>283,612</b>	<b>0.71%</b>	<b>1,360,651</b>	<b>19.08%</b>		<b>30,260</b>	<b>10.7%</b>	<b>413</b>	<b>297</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on- balance sheet gross exposures	Off- balance sheet exposures pre-CCF	Average CCF	EAD post- CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
Retail - qualifying revolving (QRRE)	0.00 to <0.15	1,967	44,836	85%	40,070	0.09%	3,696,880	88.90%		2,008	5.0%	33	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,593	5,809	80%	8,256	0.43%	406,149	87.08%		1,434	17.4%	31	
	0.50 to <0.75	335	357	108%	720	0.51%	14,282	66.41%		108	15.0%	2	
	0.75 to <2.50	5,190	5,182	96%	10,145	1.40%	1,252,803	94.49%		4,627	45.6%	134	
	2.50 to <10.00	4,661	458	102%	5,128	5.20%	443,529	92.50%		5,697	111.1%	247	
	10.00 to <100.00	749	35	165%	807	32.89%	145,290	93.28%		1,801	223.2%	246	
	100.00 (Default)	97	-	0%	97	100.00%	841,363	90.22%		563	580.4%	43	
	<b>Sub-total</b>	<b>16,592</b>	<b>56,677</b>	<b>86%</b>	<b>65,223</b>	<b>1.30%</b>	<b>6,800,296</b>	<b>89.63%</b>		<b>16,238</b>	<b>24.9%</b>	<b>736</b>	<b>703</b>
Other Retail Exposures	0.00 to <0.15	5,539	1,432	77%	6,645	0.10%	265,975	66.66%		1,049	15.8%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,244	330	79%	7,506	0.27%	261,936	66.11%		2,461	32.8%	14	
	0.50 to <0.75	8,610	3,347	106%	12,157	0.59%	232,510	66.26%		6,327	52.0%	48	
	0.75 to <2.50	6,927	49	89%	6,970	1.64%	194,839	69.21%		5,858	84.0%	79	
	2.50 to <10.00	3,791	6	100%	3,797	5.17%	106,172	69.95%		3,952	104.1%	137	
	10.00 to <100.00	1,296	-	304%	1,297	28.50%	36,602	66.14%		2,002	154.4%	244	
	100.00 (Default)	184	-	0%	184	100.00%	15,353	81.24%		857	465.8%	93	
	<b>Sub-total</b>	<b>33,591</b>	<b>5,164</b>	<b>96%</b>	<b>38,556</b>	<b>2.50%</b>	<b>1,113,387</b>	<b>67.26%</b>		<b>22,506</b>	<b>58.4%</b>	<b>619</b>	<b>444</b>
<b>Total</b>		<b>345,329</b>	<b>127,502</b>	<b>85%</b>	<b>398,554</b>	<b>0.96%</b>	<b>9,604,216</b>	<b>35.74%</b>		<b>70,023</b>	<b>17.6%</b>	<b>1,773</b>	<b>1,466</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q1 2024 Revised Basel III</b>													
<b>Retail - insured exposures secured by residential real estate</b>													
	0.00 to <0.15	27,923	-	0%	7,130	0.05%	174,645	29.00%		290	4.1%	1	
	0.15 to <0.25	24,029	-	0%	3,982	0.20%	100,544	45.66%		718	18.0%	4	
	0.25 to <0.50	417	-	0%	-	0.00%	2,415	0.00%		-	0.0%	-	
	0.50 to <0.75	11,590	-	0%	40	0.73%	44,497	12.28%		5	12.5%	-	
	0.75 to <2.50	1,902	-	0%	-	2.38%	7,326	10.01%		-	0.0%	-	
	2.50 to <10.00	14	-	0%	-	0.00%	76	0.00%		-	0.0%	-	
	10.00 to <100.00	1,005	-	0%	-	0.00%	4,236	0.00%		-	0.0%	-	
	100.00 (Default)	250	-	0%	-	99.99%	1,253	56.42%		-	0.0%	-	
	<b>Sub-total</b>	<b>67,130</b>	<b>-</b>	<b>0%</b>	<b>11,152</b>	<b>0.11%</b>	<b>334,992</b>	<b>34.89%</b>		<b>1,013</b>	<b>9.1%</b>	<b>5</b>	<b>22</b>
<b>Retail - uninsured exposures secured by residential real estate</b>													
	0.00 to <0.15	73,033	54,892	84%	118,962	0.05%	712,022	17.40%		3,046	2.6%	11	
	0.15 to <0.25	92,382	9,396	80%	99,910	0.19%	407,793	20.01%		7,664	7.7%	37	
	0.25 to <0.50	860	-	0%	860	0.35%	2,544	43.82%		251	29.2%	1	
	0.50 to <0.75	46,596	502	125%	47,224	0.73%	157,638	21.42%		10,396	22.0%	74	
	0.75 to <2.50	9,045	-	0%	9,045	2.37%	23,320	20.53%		4,117	45.5%	44	
	2.50 to <10.00	517	43	148%	581	3.89%	8,239	35.95%		610	105.0%	8	
	10.00 to <100.00	2,711	4	392%	2,729	23.47%	8,883	20.09%		2,789	102.2%	129	
	100.00 (Default)	466	-	0%	466	100.00%	31,068	37.96%		1,157	248.3%	85	
	<b>Sub-total</b>	<b>225,610</b>	<b>64,837</b>	<b>84%</b>	<b>279,777</b>	<b>0.69%</b>	<b>1,351,507</b>	<b>19.29%</b>		<b>30,030</b>	<b>10.7%</b>	<b>389</b>	<b>257</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Retail - qualifying revolving (QRRE)</b>	0.00 to <0.15	1,791	43,495	85%	38,740	0.09%	3,630,779	88.94%		1,961	5.1%	32	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,442	5,730	80%	8,015	0.43%	398,042	87.11%		1,393	17.4%	30	
	0.50 to <0.75	321	354	108%	704	0.51%	14,146	66.41%		106	15.1%	2	
	0.75 to <2.50	4,986	5,020	95%	9,770	1.40%	1,241,075	94.53%		4,455	45.6%	130	
	2.50 to <10.00	4,635	457	101%	5,097	5.19%	440,500	92.51%		5,655	110.9%	245	
	10.00 to <100.00	756	35	165%	813	33.44%	145,190	93.16%		1,814	223.1%	251	
	100.00 (Default)	99	-	0%	99	100.00%	837,508	90.71%		663	669.7%	37	
	<b>Sub-total</b>	<b>16,030</b>	<b>55,091</b>	<b>86%</b>	<b>63,238</b>	<b>1.34%</b>	<b>6,707,240</b>	<b>89.67%</b>		<b>16,047</b>	<b>25.4%</b>	<b>727</b>	<b>701</b>
<b>Other Retail Exposures</b>	0.00 to <0.15	5,501	1,390	77%	6,577	0.10%	268,908	66.58%		1,043	15.9%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,023	345	79%	7,296	0.27%	261,658	66.13%		2,394	32.8%	13	
	0.50 to <0.75	8,448	3,363	106%	12,009	0.59%	233,408	66.26%		6,250	52.0%	47	
	0.75 to <2.50	7,258	60	90%	7,311	1.63%	204,758	69.06%		6,134	83.9%	83	
	2.50 to <10.00	4,031	6	104%	4,037	5.14%	111,887	70.10%		4,207	104.2%	145	
	10.00 to <100.00	1,372	1	248%	1,374	29.10%	38,812	66.17%		2,129	154.9%	265	
	100.00 (Default)	195	-	0%	195	100.00%	14,782	83.19%		1,043	534.9%	85	
	<b>Sub-total</b>	<b>33,828</b>	<b>5,165</b>	<b>96%</b>	<b>38,799</b>	<b>2.63%</b>	<b>1,134,213</b>	<b>67.30%</b>		<b>23,200</b>	<b>59.8%</b>	<b>642</b>	<b>440</b>
<b>Total</b>		<b>342,598</b>	<b>125,093</b>	<b>85%</b>	<b>392,966</b>	<b>0.97%</b>	<b>9,527,952</b>	<b>35.80%</b>		<b>70,290</b>	<b>17.9%</b>	<b>1,763</b>	<b>1,420</b>

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

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

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

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

(5) Average maturity is not used in RWA calculation for retail exposures.

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

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

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on- balance sheet gross exposures	Off- balance sheet exposures pre-CCF	Average CCF	EAD post- CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q3 2024 Revised Basel III</b>													
<b>Sovereign <sup>(1)</sup></b>													
	0.00 to <0.15	176,151	6,160	46%	233,408	0.01%	456	16.97%	2.51	4,715	2.0%	6	
	0.15 to <0.25	2,108	206	31%	2,172	0.21%	47	19.64%	0.98	308	14.2%	1	
	0.25 to <0.50	1,098	84	54%	1,144	0.34%	21	38.87%	1.75	489	42.7%	1	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,512	18	40%	4,519	1.30%	20	18.11%	1.20	1,573	34.8%	11	
	2.50 to <10.00	1,006	-	25%	1,006	2.92%	6	11.51%	1.50	327	32.5%	3	
	10.00 to <100.00	-	5	48%	-	0.00%	1	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>184,875</b>	<b>6,473</b>	<b>45%</b>	<b>242,249</b>	<b>0.05%</b>	<b>551</b>	<b>17.10%</b>	<b>2.46</b>	<b>7,412</b>	<b>3.1%</b>	<b>22</b>	<b>7</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
Corporate - Other	0.00 to <0.15	12,633	11,420	43%	18,043	0.13%	1,108	39.61%	1.79	4,378	24.3%	9	
	0.15 to <0.25	21,470	13,784	44%	27,744	0.21%	1,861	32.79%	1.59	7,157	25.8%	19	
	0.25 to <0.50	37,198	21,005	45%	47,088	0.34%	5,674	38.55%	1.59	18,384	39.0%	61	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	16,011	8,642	48%	19,582	1.14%	3,087	42.49%	1.66	14,692	75.0%	95	
	2.50 to <10.00	1,418	648	42%	1,670	2.92%	302	44.36%	1.56	1,766	105.7%	22	
	10.00 to <100.00	2,196	528	49%	2,235	22.29%	316	42.57%	1.43	4,034	180.5%	207	
	100.00 (Default)	781	43	62%	781	100.00%	83	42.93%	1.35	2,285	292.6%	230	
	<b>Sub-total</b>	<b>91,707</b>	<b>56,070</b>	<b>45%</b>	<b>117,143</b>	<b>1.53%</b>	<b>12,431</b>	<b>38.20%</b>	<b>1.63</b>	<b>52,696</b>	<b>45.0%</b>	<b>643</b>	<b>674</b>
Corporate – Specialized Lending	0.00 to <0.15	1,593	1,925	42%	2,222	0.11%	53	37.78%	2.50	658	29.6%	1	
	0.15 to <0.25	4,114	2,965	42%	5,240	0.21%	148	29.61%	1.53	1,526	29.1%	3	
	0.25 to <0.50	4,811	4,940	42%	6,455	0.31%	264	36.66%	2.30	3,258	50.5%	7	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	399	392	41%	511	1.09%	35	39.37%	2.60	448	87.7%	2	
	2.50 to <10.00	129	7	39%	66	2.92%	5	45.71%	2.78	89	134.8%	1	
	10.00 to <100.00	76	-	0%	61	10.05%	3	44.10%	1.00	106	173.8%	3	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>11,122</b>	<b>10,229</b>	<b>42%</b>	<b>14,555</b>	<b>0.32%</b>	<b>508</b>	<b>34.46%</b>	<b>2.06</b>	<b>6,085</b>	<b>41.8%</b>	<b>17</b>	<b>23</b>
<b>Total</b>		<b>287,704</b>	<b>72,772</b>	<b>44%</b>	<b>373,947</b>	<b>0.52%</b>	<b>13,490</b>	<b>24.38%</b>	<b>2.19</b>	<b>66,193</b>	<b>17.7%</b>	<b>682</b>	<b>704</b>



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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q2 2024 Revised Basel III</b>													
<b>Sovereign <sup>(1)</sup></b>													
	0.00 to <0.15	170,906	5,630	45%	227,777	0.01%	439	15.81%	2.54	4,012	1.8%	5	
	0.15 to <0.25	2,342	321	40%	2,472	0.19%	48	23.25%	1.08	412	16.7%	1	
	0.25 to <0.50	763	30	65%	783	0.33%	16	36.28%	1.25	261	33.3%	1	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,414	22	40%	4,442	1.23%	20	17.88%	1.16	1,476	33.2%	10	
	2.50 to <10.00	1,019	-	70%	1,019	2.73%	8	10.29%	1.65	298	29.2%	3	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>179,444</b>	<b>6,003</b>	<b>44%</b>	<b>236,493</b>	<b>0.05%</b>	<b>531</b>	<b>15.97%</b>	<b>2.49</b>	<b>6,459</b>	<b>2.7%</b>	<b>20</b>	<b>5</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on- balance sheet gross exposures	Off- balance sheet exposures pre-CCF	Average CCF	EAD post- CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	13,312	12,443	45%	19,338	0.12%	1,216	40.03%	1.77	4,503	23.3%	9	
	0.15 to <0.25	22,842	14,080	45%	29,458	0.19%	1,918	33.24%	1.58	7,244	24.6%	19	
	0.25 to <0.50	34,989	21,998	46%	45,656	0.31%	5,663	38.27%	1.52	16,404	35.9%	55	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	16,839	8,367	49%	20,165	1.08%	3,111	42.28%	1.64	14,647	72.6%	93	
	2.50 to <10.00	2,772	681	40%	2,911	5.09%	471	43.99%	1.44	3,507	120.5%	66	
	10.00 to <100.00	946	184	40%	914	33.90%	100	42.55%	1.32	1,813	198.4%	132	
	100.00 (Default)	675	97	55%	694	100.00%	69	44.63%	1.26	2,011	289.8%	208	
	<b>Sub-total</b>	<b>92,375</b>	<b>57,850</b>	<b>46%</b>	<b>119,136</b>	<b>1.34%</b>	<b>12,548</b>	<b>38.20%</b>	<b>1.59</b>	<b>50,129</b>	<b>42.1%</b>	<b>582</b>	<b>606</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	1,629	2,324	36%	2,397	0.11%	58	38.05%	2.46	689	28.7%	1	
	0.15 to <0.25	3,698	2,828	43%	4,717	0.19%	149	29.98%	1.61	1,374	29.1%	3	
	0.25 to <0.50	4,832	4,152	42%	6,054	0.29%	258	35.61%	2.23	2,895	47.8%	6	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	293	506	41%	492	1.01%	33	40.82%	2.98	452	91.9%	2	
	2.50 to <10.00	299	13	41%	196	4.91%	11	50.45%	1.73	301	153.6%	5	
	10.00 to <100.00	-	-	46%	-	18.14%	3	3.00%	1.00	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>10,751</b>	<b>9,823</b>	<b>41%</b>	<b>13,856</b>	<b>0.32%</b>	<b>512</b>	<b>34.51%</b>	<b>2.08</b>	<b>5,711</b>	<b>41.2%</b>	<b>17</b>	<b>23</b>
<b>Total</b>		<b>282,570</b>	<b>73,676</b>	<b>45%</b>	<b>369,485</b>	<b>0.47%</b>	<b>13,591</b>	<b>23.83%</b>	<b>2.19</b>	<b>62,299</b>	<b>16.9%</b>	<b>619</b>	<b>634</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on- balance sheet gross exposures	Off- balance sheet exposures pre-CCF	Average CCF	EAD post- CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q1 2024 Revised Basel III</b>													
<b>Sovereign <sup>(1)</sup></b>													
	0.00 to <0.15	173,069	5,751	45%	230,665	0.01%	419	13.17%	2.45	3,233	1.4%	5	
	0.15 to <0.25	2,223	289	41%	2,342	0.18%	36	23.84%	1.08	378	16.1%	1	
	0.25 to <0.50	422	28	64%	440	0.35%	12	25.37%	1.14	108	24.5%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,218	29	45%	4,251	1.31%	20	17.54%	0.97	1,415	33.3%	10	
	2.50 to <10.00	28	7	38%	30	4.66%	7	31.20%	3.65	34	113.3%	1	
	10.00 to <100.00	683	-	25%	683	17.02%	4	3.24%	0.16	101	14.8%	4	
	100.00 (Default)	207	-	0%	207	100.00%	2	25.01%	3.65	1	0.5%	52	
	<b>Sub-total</b>	<b>180,850</b>	<b>6,104</b>	<b>45%</b>	<b>238,618</b>	<b>0.17%</b>	<b>500</b>	<b>13.36%</b>	<b>2.41</b>	<b>5,270</b>	<b>2.2%</b>	<b>73</b>	<b>13</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	15,084	15,909	45%	23,229	0.11%	1,328	38.01%	1.77	4,940	21.3%	10	
	0.15 to <0.25	24,650	14,710	45%	31,412	0.18%	1,945	32.89%	1.62	7,468	23.8%	19	
	0.25 to <0.50	36,668	21,806	47%	47,077	0.29%	5,543	36.98%	1.60	16,171	34.4%	51	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	17,308	8,593	47%	20,933	1.02%	3,017	39.35%	1.66	13,874	66.3%	85	
	2.50 to <10.00	2,364	821	38%	2,561	4.20%	428	40.05%	1.49	2,606	101.8%	43	
	10.00 to <100.00	646	109	34%	638	28.67%	70	40.37%	1.14	1,127	176.6%	74	
	100.00 (Default)	688	118	53%	715	100.00%	76	39.02%	1.32	1,403	196.2%	254	
	<b>Sub-total</b>	<b>97,408</b>	<b>62,066</b>	<b>46%</b>	<b>126,565</b>	<b>1.14%</b>	<b>12,407</b>	<b>36.64%</b>	<b>1.64</b>	<b>47,589</b>	<b>37.6%</b>	<b>536</b>	<b>646</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	1,839	2,401	40%	2,597	0.11%	68	31.94%	2.37	609	23.5%	1	
	0.15 to <0.25	3,603	2,644	44%	4,565	0.18%	157	27.91%	1.63	1,191	26.1%	2	
	0.25 to <0.50	4,868	4,159	42%	5,954	0.27%	275	30.62%	2.19	2,331	39.2%	5	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	268	107	45%	310	1.05%	36	33.50%	3.11	247	79.7%	1	
	2.50 to <10.00	149	5	40%	18	4.96%	8	26.58%	1.97	15	83.3%	-	
	10.00 to <100.00	-	-	45%	-	17.02%	3	3.00%	1.00	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>10,727</b>	<b>9,316</b>	<b>42%</b>	<b>13,444</b>	<b>0.23%</b>	<b>547</b>	<b>30.01%</b>	<b>2.05</b>	<b>4,393</b>	<b>32.7%</b>	<b>9</b>	<b>20</b>
<b>Total</b>		<b>288,985</b>	<b>77,486</b>	<b>45%</b>	<b>378,627</b>	<b>0.50%</b>	<b>13,454</b>	<b>21.73%</b>	<b>2.14</b>	<b>57,252</b>	<b>15.1%</b>	<b>618</b>	<b>679</b>

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

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

(3) Represents the number of individual borrowers.

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

(5) Effective remaining maturity in years.

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

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

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q3 2024 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	849	917	39%	2,049	0.03%	42	42.18%	1.69	215	10.5%	-	
	0.15 to <0.25	14	-	25%	17	0.21%	2	45.00%	1.06	5	29.4%	-	
	0.25 to <0.50	27	20	40%	31	0.29%	2	44.87%	1.52	13	41.9%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	111	84	32%	133	1.08%	9	43.93%	0.79	94	70.7%	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)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>1,001</b>	<b>1,021</b>	<b>38%</b>	<b>2,230</b>	<b>0.10%</b>	<b>55</b>	<b>42.35%</b>	<b>1.63</b>	<b>327</b>	<b>14.7%</b>	<b>1</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	0.00 to <0.15	13,480	42,053	46%	34,652	0.08%	302	46.03%	2.60	11,540	33.3%	12	
	0.15 to <0.25	396	1,498	51%	1,172	0.21%	56	44.36%	2.18	515	43.9%	1	
	0.25 to <0.50	1,078	500	36%	1,256	0.37%	56	46.12%	1.14	697	55.5%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	34	39	34%	43	1.27%	20	43.99%	1.33	35	81.4%	-	
	2.50 to <10.00	-	150	42%	63	2.92%	5	33.90%	3.91	69	109.5%	1	
	10.00 to <100.00	-	23	50%	12	35.12%	2	45.00%	1.00	27	225.0%	2	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>14,988</b>	<b>44,263</b>	<b>46%</b>	<b>37,198</b>	<b>0.11%</b>	<b>441</b>	<b>45.95%</b>	<b>2.54</b>	<b>12,883</b>	<b>34.6%</b>	<b>18</b>	<b>5</b>

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>	0.00 to <0.15	45,857	121,581	39%	94,180	0.10%	1,100	35.02%	1.93	20,079	21.3%	34	
	0.15 to <0.25	23,062	29,129	37%	33,645	0.21%	421	38.12%	2.17	12,008	35.7%	27	
	0.25 to <0.50	27,026	23,795	37%	34,753	0.33%	562	35.62%	2.34	15,293	44.0%	41	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	6,739	7,719	41%	9,783	1.18%	253	32.57%	2.26	6,883	70.4%	39	
	2.50 to <10.00	599	986	52%	934	2.92%	41	34.21%	1.96	850	91.0%	9	
	10.00 to <100.00	1,076	672	49%	1,402	14.50%	24	33.41%	2.31	2,185	155.8%	68	
	100.00 (Default)	137	73	49%	172	100.00%	2	28.86%	1.52	185	107.6%	51	
	<b>Sub-total</b>	<b>104,496</b>	<b>183,955</b>	<b>39%</b>	<b>174,869</b>	<b>0.45%</b>	<b>2,403</b>	<b>35.57%</b>	<b>2.08</b>	<b>57,483</b>	<b>32.9%</b>	<b>269</b>	<b>305</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	132	230	40%	167	0.15%	3	40.00%	2.50	73	43.7%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>132</b>	<b>230</b>	<b>40%</b>	<b>167</b>	<b>0.15%</b>	<b>3</b>	<b>40.00%</b>	<b>2.50</b>	<b>73</b>	<b>43.7%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>120,617</b>	<b>229,469</b>	<b>40%</b>	<b>214,464</b>	<b>0.39%</b>	<b>2,902</b>	<b>37.45%</b>	<b>2.15</b>	<b>70,766</b>	<b>33.0%</b>	<b>288</b>	<b>310</b>

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q2 2024 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	1,127	1,027	37%	2,307	0.03%	41	42.66%	1.51	274	11.9%	-	
	0.15 to <0.25	13	-	25%	17	0.19%	2	45.00%	1.25	5	29.4%	-	
	0.25 to <0.50	27	19	40%	31	0.27%	2	44.87%	2.67	16	51.6%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	177	79	32%	198	1.00%	7	43.92%	0.97	139	70.2%	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)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>1,344</b>	<b>1,125</b>	<b>37%</b>	<b>2,553</b>	<b>0.11%</b>	<b>52</b>	<b>42.80%</b>	<b>1.48</b>	<b>434</b>	<b>17.0%</b>	<b>1</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	0.00 to <0.15	13,299	42,905	45%	34,306	0.08%	297	46.05%	2.49	11,179	32.6%	12	
	0.15 to <0.25	452	1,528	50%	1,234	0.19%	55	44.13%	1.99	498	40.4%	1	
	0.25 to <0.50	1,175	492	37%	1,359	0.35%	58	46.11%	0.87	686	50.5%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	44	39	30%	55	1.30%	19	44.27%	1.10	44	80.0%	-	
	2.50 to <10.00	88	108	39%	130	2.73%	5	32.37%	2.49	119	91.5%	1	
	10.00 to <100.00	-	22	50%	11	34.17%	2	45.00%	1.00	27	245.5%	2	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>15,058</b>	<b>45,094</b>	<b>45%</b>	<b>37,095</b>	<b>0.11%</b>	<b>436</b>	<b>45.94%</b>	<b>2.42</b>	<b>12,553</b>	<b>33.8%</b>	<b>18</b>	<b>3</b>

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>	0.00 to <0.15	52,194	121,127	39%	100,159	0.10%	1,128	35.40%	1.82	20,440	20.4%	35	
	0.15 to <0.25	24,057	30,119	35%	34,656	0.19%	414	38.26%	2.20	12,062	34.8%	26	
	0.25 to <0.50	26,867	24,370	36%	34,397	0.31%	550	35.53%	2.29	14,499	42.2%	38	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	6,734	7,652	40%	9,687	1.11%	233	32.83%	2.35	6,797	70.2%	36	
	2.50 to <10.00	1,384	1,606	50%	2,023	5.58%	54	34.62%	2.21	2,315	114.4%	39	
	10.00 to <100.00	301	123	42%	353	21.13%	8	33.21%	2.65	612	173.4%	24	
	100.00 (Default)	128	12	13%	130	100.00%	1	29.82%	1.17	160	123.1%	40	
	<b>Sub-total</b>	<b>111,665</b>	<b>185,009</b>	<b>38%</b>	<b>181,405</b>	<b>0.38%</b>	<b>2,388</b>	<b>35.82%</b>	<b>2.02</b>	<b>56,885</b>	<b>31.4%</b>	<b>238</b>	<b>281</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	99	218	40%	130	0.14%	1	40.00%	2.27	52	40.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>99</b>	<b>218</b>	<b>40%</b>	<b>130</b>	<b>0.14%</b>	<b>1</b>	<b>40.00%</b>	<b>2.27</b>	<b>52</b>	<b>40.0%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>128,166</b>	<b>231,446</b>	<b>40%</b>	<b>221,183</b>	<b>0.33%</b>	<b>2,877</b>	<b>37.60%</b>	<b>2.08</b>	<b>69,924</b>	<b>31.6%</b>	<b>257</b>	<b>284</b>



**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q1 2024 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	1,095	798	36%	2,184	0.03%	35	42.60%	1.49	247	11.3%	-	
	0.15 to <0.25	18	-	25%	21	0.18%	2	45.00%	1.47	7	33.3%	-	
	0.25 to <0.50	51	55	31%	60	0.29%	3	41.65%	2.82	31	51.7%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	47	42	37%	62	1.34%	4	44.79%	1.05	51	82.3%	-	
	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%	-	
	<b>Sub-total</b>	<b>1,211</b>	<b>895</b>	<b>36%</b>	<b>2,327</b>	<b>0.08%</b>	<b>44</b>	<b>42.66%</b>	<b>1.51</b>	<b>336</b>	<b>14.4%</b>	<b>-</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	0.00 to <0.15	12,596	41,986	46%	33,856	0.08%	296	46.07%	2.47	10,910	32.2%	12	
	0.15 to <0.25	576	1,396	49%	1,280	0.18%	56	44.29%	1.92	477	37.3%	1	
	0.25 to <0.50	946	428	41%	1,124	0.33%	56	46.56%	1.03	575	51.2%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	155	45	26%	166	1.43%	20	44.78%	0.90	137	82.5%	1	
	2.50 to <10.00	69	124	36%	114	2.56%	4	31.13%	2.80	101	88.6%	1	
	10.00 to <100.00	-	24	50%	12	32.79%	2	45.00%	1.00	29	241.7%	2	
	100.00 (Default)	-	-	25%	-	100.00%	1	0.00%	0.58	-	0.0%	-	
	<b>Sub-total</b>	<b>14,342</b>	<b>44,003</b>	<b>46%</b>	<b>36,552</b>	<b>0.11%</b>	<b>435</b>	<b>45.97%</b>	<b>2.40</b>	<b>12,229</b>	<b>33.5%</b>	<b>19</b>	<b>3</b>

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>	0.00 to <0.15	54,151	117,060	39%	100,403	0.09%	1,109	35.23%	1.83	19,976	19.9%	33	
	0.15 to <0.25	25,352	28,295	36%	35,758	0.18%	409	38.76%	2.24	12,319	34.5%	25	
	0.25 to <0.50	23,587	20,390	37%	29,991	0.29%	485	35.60%	2.19	11,990	40.0%	31	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	6,443	7,348	41%	9,231	1.05%	214	32.48%	2.33	6,285	68.1%	33	
	2.50 to <10.00	1,111	1,490	53%	1,757	5.07%	50	34.52%	2.05	1,931	109.9%	31	
	10.00 to <100.00	228	146	43%	291	21.13%	7	32.47%	3.01	498	171.1%	20	
	100.00 (Default)	111	104	39%	152	100.00%	1	27.35%	1.18	236	155.3%	33	
	<b>Sub-total</b>	<b>110,983</b>	<b>174,833</b>	<b>39%</b>	<b>177,583</b>	<b>0.36%</b>	<b>2,275</b>	<b>35.84%</b>	<b>2.00</b>	<b>53,235</b>	<b>30.0%</b>	<b>206</b>	<b>239</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	121	245	0%	167	0.12%	2	35.49%	2.18	57	34.1%	-	
	0.15 to <0.25	-	21	0%	8	0.18%	1	25.00%	1.00	2	25.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>121</b>	<b>266</b>	<b>40%</b>	<b>175</b>	<b>0.12%</b>	<b>3</b>	<b>34.98%</b>	<b>2.13</b>	<b>59</b>	<b>33.7%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>126,657</b>	<b>219,997</b>	<b>40%</b>	<b>216,637</b>	<b>0.32%</b>	<b>2,757</b>	<b>37.63%</b>	<b>2.07</b>	<b>65,859</b>	<b>30.4%</b>	<b>225</b>	<b>242</b>

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

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

(3) Represents the number of individual borrowers.

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

(5) Effective remaining maturity in years.

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

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

(8) Includes purchased receivables portfolio totaling \$2.1 billion EAD, \$0.3 billion RWA (\$1.8 billion EAD, \$0.2 billion RWA in Q2 2024; \$1.7 billion EAD, \$0.2 billion RWA in Q1 2024).

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

(in \$ millions)		Q3 2024		Q2 2024		Q1 2024		Q4 2023	
		Revised Basel III		Revised Basel III		Revised Basel III		Revised Basel III	
		a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
		Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>
1	Sovereign – FIRB	327	327	434	434	336	336	301	301
2	Sovereign – AIRB	7,412	7,412	6,459	6,459	5,270	5,270	4,984	4,984
3	Bank – FIRB	9,080	9,080	8,704	8,704	8,545	8,545	8,743	8,743
4	Bank – AIRB	-	-	-	-	-	-	-	-
5	Other securities firms treated as Bank - F-IRB	3,803	3,803	3,849	3,849	3,684	3,684	3,635	3,635
6	Other securities firms treated as Bank - A-IRB	-	-	-	-	-	-	-	-
7	Corporate – FIRB	53,006	53,006	52,439	52,439	48,683	48,683	48,559	48,559
8	Corporate – AIRB	52,475	52,475	49,973	49,973	47,448	47,448	51,456	51,456
9	Other securities firms treated as Corporate - F-IRB	4,183	4,183	4,245	4,245	4,413	4,413	5,326	5,326
10	Other securities firms treated as Corporate - A-IRB	146	146	155	155	118	118	134	134
11	Specialized lending – FIRB	73	73	52	52	59	59	3	3
12	Specialized lending – AIRB	6,085	6,085	5,711	5,711	4,393	4,393	5,242	5,242
13	Retail – qualifying revolving (QRRE)	16,803	16,803	16,238	16,238	16,047	16,047	14,399	14,399
14	Retail – residential mortgage exposures	30,809	30,809	31,279	31,279	31,043	31,043	29,948	29,948
15	Retail – SME	-	-	-	-	-	-	-	-
16	Other retail exposures	22,672	22,672	22,506	22,506	23,200	23,200	23,735	23,735
17	Equity – FIRB	-	-	-	-	-	-	-	-
18	Equity – AIRB	-	-	-	-	-	-	-	-
19	Purchased receivables – FIRB	294	294	201	201	139	139	249	249
20	Purchased receivables – AIRB	75	75	1	1	23	23	1	1
21	<b>Total</b>	<b>207,243</b>	<b>207,243</b>	<b>202,246</b>	<b>202,246</b>	<b>193,401</b>	<b>193,401</b>	<b>196,715</b>	<b>196,715</b>

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

CR8: RWA flow statements of credit risk exposures under IRB

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
1	RWA as at end of previous reporting period	202,246	193,401	196,715	194,747
2	Asset size <sup>(1)</sup>	588	121	(4,857)	(1,213)
3	Asset quality <sup>(2)</sup>	4,112	2,948	1,941	(98)
4	Model updates <sup>(3)</sup>	-	3,995	2,011	-
5	Methodology and policy <sup>(4)</sup>	-	-	-	-
6	Acquisitions and disposals <sup>(5)</sup>	-	-	-	-
7	Foreign exchange movements <sup>(6)</sup>	297	1,781	(2,409)	3,279
8	Other <sup>(7)</sup>	-	-	-	-
9	RWA as at end of reporting period	207,243	202,246	193,401	196,715

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

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

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

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

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

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

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

**CR10: IRB (Specialized lending and equities under the simple risk-weight method)**
**Specialized Lending<sup>(1)</sup> - Q3 2024 Revised Basel III**
**Other than HVCRE**

Regulatory Categories	Remaining Maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					RWA	Expected Losses
					PF	OF	CF	IPRE	Total		
Strong	Less than 2.5 years	-	-	50%	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-	-	-	-	-
Good	Less than 2.5 years	-	-	70%	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-	-	-	-	-
Satisfactory		-	-	115%	-	-	-	-	-	-	-
Weak		-	-	250%	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		-	-		-	-	-	-	-	-	-

**HVCRE**

Regulatory Categories	Remaining Maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					RWA	Expected Losses
Strong	Less than 2.5 years	-	-	70%						-	-
	Equal to or more than 2.5 years	-	-	95%						-	-
Good	Less than 2.5 years	-	-	95%						-	-
	Equal to or more than 2.5 years	-	-	120%						-	-
Satisfactory		-	-	140%						-	-
Weak		-	-	250%						-	-
Default		-	-	-						-	-
Total		-	-							-	-

**Equities under the simple risk-weight approach**

Categories	On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount					RWA	Expected Losses
Exchange-traded equity exposures	-	-	190%						-	-
Private equity exposures	-	-	290%						-	-
Other equity exposures	-	-	370%						-	-
Total	-	-							-	-

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

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

Specialized Lending <sup>(1)</sup> - Q2 2024 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.

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

(in \$ millions)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
Q3 2024 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	109	621		1.4	1,020	586
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			18,107	1.4	25,177	5,196
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					31,254	6,577
5	VaR for SFTs					-	-
6	Total						12,359
Q2 2024 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	133	575		1.4	990	517
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			18,834	1.4	26,209	5,007
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					32,616	6,366
5	VaR for SFTs					-	-
6	Total						11,890
Q1 2024 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	171	587		1.4	1,058	501
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			19,009	1.4	26,418	5,220
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					29,967	5,173
5	VaR for SFTs					-	-
6	Total						10,894
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) <sup>(2)</sup>			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

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

(2) Includes OTC derivatives related transactions only.

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

(in \$ millions)	Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III	
	a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	-	-	-	-	-	-	27,589	4,703
1 (i) VaR component (including the 3 × multiplier)		-		-		-		906
2 (ii) Stressed VaR component (including the 3 x multiplier)		-		-		-		3,797
3 All portfolios subject to the Standardized CVA capital charge <sup>(1)</sup>	-	4,550	-	4,620	-	5,376	-	-
4 <b>Total subject to the CVA capital charge</b>	-	<b>4,550</b>	-	<b>4,620</b>	-	<b>5,376</b>	<b>27,589</b>	<b>4,703</b>

(1) The Bank adopted FRTB in Q1 2024, and the CVA Capital Charge is calculated using the Standardized Approach.



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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure <sup>(1)</sup>
<b>Regulatory portfolio</b>														
<b>Q3 2024 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	86	-	-	-	10	-	-	-	96
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	125	-	-	-	125
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	8	8	6	9	-	-	-	-	-	-	31
Securities firms and other financial institutions treated as Banks	-	-	-	-	9	-	25	-	-	-	-	-	-	34
Corporates	-	-	-	-	-	-	1	-	48	1,190	-	-	-	1,239
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	2	-	-	-	2
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	<b>8</b>	<b>17</b>	<b>92</b>	<b>35</b>	-	<b>48</b>	<b>1,327</b>	-	-	-	<b>1,527</b>
<b>Q2 2024 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	267	-	-	-	8	-	-	-	275
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	70	-	-	-	70
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	33	12	8	29	-	-	-	-	-	-	82
Securities firms and other financial institutions treated as Banks	-	-	-	-	16	-	18	-	-	-	-	-	-	34
Corporates	-	-	-	-	-	-	6	-	9	1,164	-	-	-	1,179
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	2	-	-	-	2
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	<b>33</b>	<b>28</b>	<b>275</b>	<b>53</b>	-	<b>9</b>	<b>1,244</b>	-	-	-	<b>1,642</b>

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure <sup>(1)</sup>
<b>Regulatory portfolio</b>														
<b>Q1 2024 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	62	-	-	-	17	-	-	-	79
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	59	-	-	-	59
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	19	10	2	2	-	-	-	-	-	-	33
Securities firms and other financial institutions treated as Banks	-	-	-	-	27	-	27	-	-	-	-	-	-	54
Corporates	-	-	-	-	-	-	-	-	26	1,270	-	-	-	1,296
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	2	-	-	-	2
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	19	37	64	29	-	26	1,348	-	-	-	1,523
<b>Q4 2023 Revised Basel III</b>														
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 <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	767	4	-	-	4	1,214	-	-	-	1,989

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

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q3 2024 Revised Basel III								
Sovereign	0.00 to <0.15	6,551	0.03%	108	19.77%	2.33	174	2.7%
	0.15 to <0.25	1	0.21%	3	27.90%	1.01	-	19.0%
	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	28	1.00%	1	25.00%	1.00	11	40.7%
	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	6,580	0.03%	112	19.79%	2.32	185	2.8%
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	13,378	0.08%	3,110	52.57%	0.12	1,885	14.1%
	0.15 to <0.25	272	0.21%	324	47.06%	1.88	86	31.6%
	0.25 to <0.50	463	0.34%	625	47.45%	2.44	197	42.6%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	853	1.02%	288	47.47%	1.14	659	77.3%
	2.50 to <10.00	9	2.92%	16	49.77%	1.45	10	117.1%
	10.00 to <100.00	3	25.56%	15	42.06%	1.44	6	166.9%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	14,978	0.15%	4,378	52.02%	0.29	2,843	19.0%
Total	21,558	0.11%	4,490	42.18%	0.91	3,028	14.0%	

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q2 2024 Revised Basel III								
Sovereign	0.00 to <0.15	7,721	0.03%	100	19.17%	2.28	195	2.5%
	0.15 to <0.25	-	0.19%	1	53.00%	1.38	-	34.7%
	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	6	1.01%	2	25.00%	1.01	2	40.7%
	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	7,727	0.03%	103	19.17%	2.28	197	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	13,845	0.07%	3,118	52.59%	0.11	1,913	13.8%
	0.15 to <0.25	284	0.19%	308	51.32%	1.11	94	33.2%
	0.25 to <0.50	340	0.31%	516	46.59%	1.91	139	40.8%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	624	0.96%	244	46.20%	1.21	458	73.4%
	2.50 to <10.00	6	3.19%	22	49.06%	1.79	7	119.3%
	10.00 to <100.00	1	47.62%	3	31.06%	1.30	2	124.9%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	15,100	0.12%	4,211	52.17%	0.22	2,613	17.3%
Total	22,827	0.09%	4,314	41.00%	0.92	2,810	12.3%	

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q1 2024 Revised Basel III								
Sovereign	0.00 to <0.15	6,518	0.03%	96	15.73%	2.91	150	2.3%
	0.15 to <0.25	3	0.18%	3	40.87%	4.99	1	25.7%
	0.25 to <0.50	142	0.25%	2	25.00%	0.12	21	14.6%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	20	0.90%	2	25.00%	1.00	8	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	6,683	0.04%	103	15.96%	2.84	180	2.7%
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	12,493	0.07%	3,189	41.28%	0.14	1,336	10.7%
	0.15 to <0.25	565	0.18%	321	43.55%	2.34	186	32.9%
	0.25 to <0.50	656	0.30%	521	47.54%	2.17	260	39.7%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	220	0.97%	242	40.82%	2.67	132	59.9%
	2.50 to <10.00	6	2.81%	31	44.18%	2.68	6	96.4%
	10.00 to <100.00	2	44.54%	4	37.89%	1.51	2	156.2%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	13,942	0.11%	4,308	41.66%	0.37	1,922	13.8%
Total	20,625	0.09%	4,411	33.34%	1.17	2,102	10.2%	

(1) Represents AIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q3 2024 Revised Basel III								
Sovereign	0.00 to <0.15	2,440	0.07%	75	45.01%	0.12	264	10.8%
	0.15 to <0.25	192	0.21%	4	45.00%	0.01	55	28.6%
	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	1	1.00%	1	45.00%	1.00	-	73.3%
	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	2,633	0.08%	80	45.01%	0.11	319	12.1%
Bank	0.00 to <0.15	15,558	0.08%	294	44.95%	1.54	2,596	16.7%
	0.15 to <0.25	344	0.21%	37	45.00%	1.17	98	28.5%
	0.25 to <0.50	769	0.32%	40	45.00%	0.24	255	33.2%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	655	1.00%	30	45.00%	0.26	516	78.6%
	2.50 to <10.00	2	2.92%	2	45.00%	4.44	2	109.5%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	17,328	0.12%	403	44.96%	1.42	3,467	20.0%
Corporate	0.00 to <0.15	9,042	0.09%	443	43.89%	1.24	1,485	16.4%
	0.15 to <0.25	1,235	0.21%	188	39.98%	2.37	342	27.7%
	0.25 to <0.50	2,611	0.35%	225	42.88%	0.89	1,053	40.3%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	1,277	1.07%	144	40.64%	1.01	898	70.4%
	2.50 to <10.00	143	2.92%	15	44.70%	0.06	168	117.2%
	10.00 to <100.00	97	10.05%	8	39.80%	4.46	150	155.8%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	14,405	0.33%	1,023	43.06%	1.26	4,096	28.4%
Total	34,366	0.21%	1,506	44.17%	1.26	7,882	22.9%	

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q2 2024 Revised Basel III								
Sovereign	0.00 to <0.15	2,490	0.07%	71	45.00%	0.17	268	10.8%
	0.15 to <0.25	177	0.19%	3	45.00%	0.01	48	27.3%
	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	4	0.95%	1	45.00%	1.00	3	71.6%
	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	2,671	0.08%	75	45.00%	0.16	319	11.9%
Bank	0.00 to <0.15	15,618	0.08%	293	44.83%	1.45	2,629	16.8%
	0.15 to <0.25	459	0.19%	35	45.00%	1.75	139	30.4%
	0.25 to <0.50	750	0.29%	42	45.00%	0.31	236	31.4%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	434	0.95%	30	45.00%	0.25	330	75.9%
	2.50 to <10.00	-	2.73%	1	45.00%	1.00	-	106.4%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	17,261	0.11%	401	44.85%	1.38	3,334	19.3%
Corporate	0.00 to <0.15	9,663	0.09%	420	42.08%	1.13	1,422	14.7%
	0.15 to <0.25	1,574	0.19%	180	40.59%	2.14	434	27.6%
	0.25 to <0.50	2,837	0.32%	213	42.83%	0.86	1,095	38.6%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	1,122	1.05%	141	40.58%	1.21	782	69.7%
	2.50 to <10.00	218	2.85%	20	43.68%	0.10	246	112.7%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	15,414	0.25%	974	41.98%	1.17	3,979	25.8%
Total	35,346	0.17%	1,450	43.61%	1.20	7,632	21.6%	

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
Q1 2024 Revised Basel III								
Sovereign	0.00 to <0.15	3,322	0.07%	77	45.00%	0.09	345	10.4%
	0.15 to <0.25	150	0.18%	2	45.00%	0.01	39	26.0%
	0.25 to <0.50	2	0.35%	1	45.00%	1.00	1	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	3,474	0.07%	80	45.00%	0.09	385	11.1%
Bank	0.00 to <0.15	16,263	0.08%	284	44.86%	1.49	2,656	16.3%
	0.15 to <0.25	647	0.18%	38	45.00%	1.84	181	28.0%
	0.25 to <0.50	663	0.27%	40	45.00%	0.29	195	29.3%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	587	0.90%	30	45.00%	0.30	454	77.3%
	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	18,160	0.11%	393	44.88%	1.42	3,486	19.2%
Corporate	0.00 to <0.15	7,751	0.09%	404	41.52%	1.39	1,083	14.0%
	0.15 to <0.25	1,887	0.18%	171	40.14%	2.41	491	26.0%
	0.25 to <0.50	2,922	0.31%	196	44.17%	0.83	1,145	39.2%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	969	0.98%	132	39.12%	1.35	634	65.5%
	2.50 to <10.00	132	2.81%	20	43.47%	0.12	123	93.1%
	10.00 to <100.00	-	17.02%	1	25.00%	5.00	-	118.6%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	13,661	0.24%	924	41.74%	1.40	3,476	25.4%
Total	35,295	0.16%	1,397	43.68%	1.28	7,347	20.8%	

(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<sup>(1)</sup>**

(in \$ millions)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated <sup>(2)</sup>	Unsegregated <sup>(2)</sup>	Segregated <sup>(2)</sup>	Unsegregated <sup>(2)</sup>		
<b>Q3 2024 Revised Basel III</b>						
Cash – domestic currency	-	2,920	-	2,892	5,107	707
Cash – other currencies	-	8,562	12	12,791	61,436	30,278
Domestic sovereign debt	55	141	68	1,537	680	274
Other sovereign debt	2,429	290	1,472	968	2,035	7,099
Government agency debt	1,434	771	1,631	943	2,362	4,264
Corporate bonds	1,904	111	1,598	634	38,722	48,464
Equity securities	1,585	-	3,547	149	42,601	46,314
Other collateral	-	-	-	-	7	-
<b>Total</b>	<b>7,407</b>	<b>12,795</b>	<b>8,328</b>	<b>19,914</b>	<b>152,950</b>	<b>137,400</b>
<b>Q2 2024 Revised Basel III</b>						
Cash – domestic currency	-	2,266	-	3,008	6,117	689
Cash – other currencies	-	8,443	331	14,581	57,647	32,682
Domestic sovereign debt	-	210	60	1,261	1,280	1,463
Other sovereign debt	1,801	338	1,585	1,118	1,696	12,707
Government agency debt	1,034	861	1,194	1,134	2,325	7,390
Corporate bonds	2,339	188	1,063	354	39,707	49,864
Equity securities	593	-	3,549	169	42,659	43,544
Other collateral	-	-	-	-	3	-
<b>Total</b>	<b>5,767</b>	<b>12,306</b>	<b>7,782</b>	<b>21,625</b>	<b>151,434</b>	<b>148,339</b>
<b>Q1 2024 Revised Basel III</b>						
Cash – domestic currency	-	1,932	-	2,335	6,535	158
Cash – other currencies	8	7,459	184	13,467	53,753	34,604
Domestic sovereign debt	-	263	1,468	1,590	1,187	2,295
Other sovereign debt	2,389	261	1,692	1,171	1,655	8,359
Government agency debt	1,397	688	2,664	1,716	2,239	4,149
Corporate bonds	1,459	134	1,848	256	30,943	53,031
Equity securities	2,203	-	3	150	40,931	45,021
Other collateral	-	-	-	-	4	-
<b>Total</b>	<b>7,456</b>	<b>10,737</b>	<b>7,859</b>	<b>20,685</b>	<b>137,247</b>	<b>147,617</b>
<b>Q4 2023 Revised Basel III</b>						
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	-
<b>Total</b>	<b>5,688</b>	<b>13,274</b>	<b>7,173</b>	<b>23,245</b>	<b>139,283</b>	<b>145,145</b>

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

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

**CCR6: Credit derivatives exposures**

(in \$ millions)	a	b
	Protection bought	Protection sold
<b>Q3 2024 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	10,906	5,400
Index credit default swaps	-	-
Credit default swaps	10,906	5,400
Total return swaps	17,126	335
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>28,032</b>	<b>5,735</b>
<b>Fair values</b>		
Positive fair value (asset)	247	3
Negative fair value (liability)	-	(28)

<b>Q2 2024 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	9,827	4,379
Index credit default swaps	-	-
Credit default swaps	9,827	4,379
Total return swaps	16,695	261
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>26,522</b>	<b>4,640</b>
<b>Fair values</b>		
Positive fair value (asset)	302	3
Negative fair value (liability)	-	(26)

<b>Q1 2024 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	7,650	2,227
Index credit default swaps	-	-
Credit default swaps	7,650	2,227
Total return swaps	17,366	413
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,016</b>	<b>2,640</b>
<b>Fair values</b>		
Positive fair value (asset)	254	4
Negative fair value (liability)	-	(26)

<b>Q4 2023 Revised Basel III</b>		
<b>Notionals</b>		
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	-	-
<b>Total notionals</b>	<b>23,530</b>	<b>4,431</b>
<b>Fair values</b>		
Positive fair value (asset)	336	8
Negative fair value (liability)	-	(28)

CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)				
(in \$ millions) <sup>(1)</sup>	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
1 RWA as at end of previous reporting period	5,028	5,274	5,308	5,543
2 Asset size <sup>(2)</sup>	103	(612)	112	(543)
3 Asset quality <sup>(3)</sup>	69	147	(118)	43
4 Model updates <sup>(4)</sup>	-	92	121	-
5 Methodology and policy <sup>(5)</sup>	-	-	-	-
6 Acquisitions and disposals <sup>(6)</sup>	-	-	-	-
7 Foreign exchange movements <sup>(7)</sup>	17	127	(149)	265
8 Other <sup>(8)</sup>	-	-	-	-
<b>9 RWA as at end of current reporting period</b>	<b>5,217</b>	<b>5,028</b>	<b>5,274</b>	<b>5,308</b>

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

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

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

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

(5) Changes due to methodological changes in calculations driven by changes in regulatory policy and/or regulatory oversight including interpretation.

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

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

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

CCR8: Exposures to central counterparties									
(in \$ millions)		a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
		Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III	
1	Exposures to QCCPs (total)		806		759		839		770
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	7,923	175	7,042	154	9,287	199	10,776	227
3	(i) OTC derivatives	1,082	22	1,114	22	2,706	54	4,256	85
4	(ii) Exchange-traded derivatives	5,143	119	4,058	94	4,289	99	4,078	93
5	(iii) Securities financing transactions	1,698	34	1,870	38	2,292	46	2,442	49
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-
7	Segregated initial margin	3,552		4,121		3,978		12,208	
8	Non-segregated initial margin	-	-	-	-	-	-	-	-
9	Pre-funded default fund contributions	1,102	631	1,108	605	1,104	640	1,060	543
10	Unfunded default fund contributions <sup>(1)</sup>	1,696	-	1,243	-	1,461	-	1,445	-
11	Exposures to non-QCCPs (total)		-		-		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-	-	-	-	-
13	(i) OTC derivatives	-	-	-	-	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-
17	Segregated initial margin	-		-		-		-	
18	Non-segregated initial margin	-	-	-	-	-	-	-	-

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

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

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q3 2024 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	11,796	-	11,796	765	-	765
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,163	-	1,163	-	-	-
3	Credit Card	-	-	-	-	672	-	672	-	-	-
4	Consumer Receivables	-	-	-	-	3,138	-	3,138	56	-	56
5	Auto Loans/Leases	-	-	-	-	6,823	-	6,823	709	-	709
6	<b>Wholesale (total)</b>	51	-	9,882	9,933	9,149	-	9,149	5,157	-	5,157
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	9,882	9,882	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,249	-	4,249	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,323	-	1,323	296	-	296
11	Other Wholesale	51	-	-	51	3,577	-	3,577	4,842	-	4,842
12	Re-Securitization	-	-	-	-	-	-	-	19	-	19
<b>Q2 2024 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	10,617	-	10,617	1,197	-	1,197
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	380	-	380	310	-	310
4	Consumer Receivables	-	-	-	-	2,804	-	2,804	102	-	102
5	Auto Loans/Leases	-	-	-	-	6,413	-	6,413	785	-	785
6	<b>Wholesale (total)</b>	204	-	10,945	11,149	9,628	-	9,628	3,610	-	3,610
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	10,945	10,945	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,635	-	4,635	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,985	-	1,985	322	-	322
11	Other Wholesale	204	-	-	204	3,008	-	3,008	3,241	-	3,241
12	Re-Securitization	-	-	-	-	-	-	-	47	-	47

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

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q1 2024 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	<b>10,893</b>	-	<b>10,893</b>	<b>1,107</b>	-	<b>1,107</b>
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,020	-	<b>1,020</b>	-	-	-
3	Credit Card	-	-	-	-	396	-	<b>396</b>	310	-	<b>310</b>
4	Consumer Receivables	-	-	-	-	3,050	-	<b>3,050</b>	109	-	<b>109</b>
5	Auto Loans/Leases	-	-	-	-	6,427	-	<b>6,427</b>	688	-	<b>688</b>
6	<b>Wholesale (total)</b>	<b>266</b>	-	<b>10,333</b>	<b>10,599</b>	<b>9,670</b>	-	<b>9,670</b>	<b>2,284</b>	-	<b>2,284</b>
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	10,333	<b>10,333</b>	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,951	-	<b>4,951</b>	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	2,018	-	<b>2,018</b>	312	-	<b>312</b>
11	Other Wholesale	266	-	-	<b>266</b>	2,701	-	<b>2,701</b>	1,926	-	<b>1,926</b>
12	Re-Securitization	-	-	-	-	-	-	-	46	-	<b>46</b>

<b>Q4 2023 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	<b>10,843</b>	-	<b>10,843</b>	<b>1,115</b>	-	<b>1,115</b>
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,020	-	<b>1,020</b>	-	-	-
3	Credit Card	-	-	-	-	396	-	<b>396</b>	310	-	<b>310</b>
4	Consumer Receivables	-	-	-	-	3,165	-	<b>3,165</b>	97	-	<b>97</b>
5	Auto Loans/Leases	-	-	-	-	6,262	-	<b>6,262</b>	708	-	<b>708</b>
6	<b>Wholesale (total)</b>	<b>363</b>	-	<b>11,001</b>	<b>11,364</b>	<b>8,633</b>	-	<b>8,633</b>	<b>1,092</b>	-	<b>1,092</b>
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	11,001	11,001	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,429	-	<b>4,429</b>	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,972	-	<b>1,972</b>	308	-	<b>308</b>
11	Other Wholesale	363	-	-	<b>363</b>	2,232	-	<b>2,232</b>	736	-	<b>736</b>
12	Re-Securitization	-	-	-	-	-	-	-	48	-	<b>48</b>

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

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

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

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

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

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

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q3 2024 Revised Basel III</b>											
1	<b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	(2)	(1)	(3)
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	(13)	(1)	(14)
4	Consumer Receivables	-	-	-	-	-	-	-	2	-	2
5	Auto Loans/Leases	-	-	-	-	-	-	-	9	-	9
6	<b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	37	-	37
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	-	37	-	37
11	Other Wholesale	-	-	-	-	-	-	-	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	-	-	-
<b>Q2 2024 Revised Basel III</b>											
1	<b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	43	-	43
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	(1)	-	(1)
3	Credit Card	-	-	-	-	-	-	-	39	-	39
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	4	-	4
6	<b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	23	-	23
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	-	23	-	23
11	Other Wholesale	-	-	-	-	-	-	-	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	-	-	-

## SEC2: Securitization exposures in the trading book

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q1 2024 Revised Basel III</b>											
1	<b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	34	-	34
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	25	-	25
3	Credit Card	-	-	-	-	-	-	-	3	-	3
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	5	-	5
6	<b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	65	-	65
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	-	61	-	61
11	Other Wholesale	-	-	-	-	-	-	-	4	-	4
12	Re-Securitization	-	-	-	-	-	-	-	-	-	-
<b>Q4 2023 Revised Basel III</b>											
1	<b>Retail (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	27	-	27
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	-	8	-	8
3	Credit Card	-	-	-	-	-	-	-	17	-	17
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	1	-	1
6	<b>Wholesale (total)</b> <sup>(5)</sup>	-	-	-	-	-	-	-	63	-	63
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	-	59	-	59
11	Other Wholesale	-	-	-	-	-	-	-	4	-	4
12	Re-Securitization	-	-	-	-	-	-	-	-	-	-

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

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

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

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

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

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



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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q3 2024 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>24,803</b>	<b>5,498</b>	<b>219</b>	<b>358</b>	<b>-</b>	<b>9,882</b>	<b>14,835</b>	<b>6,161</b>	<b>-</b>	<b>1,537</b>	<b>2,343</b>	<b>1,950</b>	<b>-</b>	<b>123</b>	<b>187</b>	<b>156</b>	<b>-</b>
2 Traditional securitization	15,170	5,249	219	358	-	-	14,835	6,161	-	-	2,343	1,950	-	-	187	156	-
3 Of which securitization	15,170	5,249	219	358	-	-	14,835	6,161	-	-	2,343	1,950	-	-	187	156	-
4 Of which retail underlying	10,435	1,328	18	15	-	-	10,290	1,506	-	-	1,402	325	-	-	112	26	-
5 Of which wholesale	4,735	3,921	201	343	-	-	4,545	4,655	-	-	941	1,625	-	-	75	130	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	9,633	249	-	-	-	9,882	-	-	-	1,537	-	-	-	123	-	-	-
10 Of which securitization	9,633	249	-	-	-	9,882	-	-	-	1,537	-	-	-	123	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	9,633	249	-	-	-	9,882	-	-	-	1,537	-	-	-	123	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q2 2024 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>26,083</b>	<b>3,375</b>	<b>1,844</b>	<b>92</b>	<b>-</b>	<b>10,945</b>	<b>20,245</b>	<b>204</b>	<b>-</b>	<b>1,657</b>	<b>4,077</b>	<b>-</b>	<b>-</b>	<b>133</b>	<b>327</b>	<b>-</b>	<b>-</b>
2 Traditional securitization	15,262	3,251	1,844	92	-	-	20,245	204	-	-	4,077	-	-	-	327	-	-
3 Of which securitization	15,262	3,251	1,844	92	-	-	20,245	204	-	-	4,077	-	-	-	327	-	-
4 Of which retail underlying	9,343	1,242	32	-	-	-	10,617	-	-	-	1,520	-	-	-	122	-	-
5 Of which wholesale	5,919	2,009	1,812	92	-	-	9,628	204	-	-	2,557	-	-	-	205	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,821	124	-	-	-	10,945	-	-	-	1,657	-	-	-	133	-	-	-
10 Of which securitization	10,821	124	-	-	-	10,945	-	-	-	1,657	-	-	-	133	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,821	124	-	-	-	10,945	-	-	-	1,657	-	-	-	133	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q1 2024 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>26,083</b>	<b>3,306</b>	<b>1,728</b>	<b>45</b>	<b>-</b>	<b>10,333</b>	<b>20,563</b>	<b>266</b>	<b>-</b>	<b>1,558</b>	<b>3,909</b>	<b>-</b>	<b>-</b>	<b>125</b>	<b>313</b>	<b>-</b>	<b>-</b>
2 Traditional securitization	15,871	3,185	1,728	45	-	-	20,563	266	-	-	3,909	-	-	-	313	-	-
3 Of which securitization	15,871	3,185	1,728	45	-	-	20,563	266	-	-	3,909	-	-	-	313	-	-
4 Of which retail underlying	9,620	1,237	36	-	-	-	10,893	-	-	-	1,562	-	-	-	125	-	-
5 Of which wholesale	6,251	1,948	1,692	45	-	-	9,670	266	-	-	2,347	-	-	-	188	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
10 Of which securitization	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q4 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>26,109</b>	<b>3,144</b>	<b>1,587</b>	<b>-</b>	<b>-</b>	<b>11,001</b>	<b>19,476</b>	<b>363</b>	<b>-</b>	<b>1,658</b>	<b>3,610</b>	<b>-</b>	<b>-</b>	<b>133</b>	<b>289</b>	<b>-</b>	<b>-</b>
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Includes retained positions in securitizations where the Bank acts as an originator and has achieved significant and effective risk transfer.

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q3 2024 Revised Basel III</b>																	
<b>1 Total exposures <sup>(1)</sup></b>	<b>3,441</b>	<b>2,200</b>	<b>281</b>	-	-	-	<b>1,833</b>	<b>4,089</b>	-	-	<b>811</b>	<b>669</b>	-	-	<b>65</b>	<b>54</b>	-
2 Traditional securitization	3,441	2,200	281	-	-	-	1,833	4,089	-	-	811	669	-	-	65	54	-
3 Of which securitization	3,441	2,200	262	-	-	-	1,833	4,070	-	-	811	650	-	-	65	52	-
4 Of which retail underlying	765	-	-	-	-	-	-	765	-	-	-	79	-	-	-	6	-
5 Of which wholesale	2,676	2,200	262	-	-	-	1,833	3,305	-	-	811	571	-	-	65	46	-
6 Of which re-securitization	-	-	19	-	-	-	-	19	-	-	-	19	-	-	-	2	-
7 Of which senior	-	-	19	-	-	-	-	19	-	-	-	19	-	-	-	2	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q2 2024 Revised Basel III</b>																	
<b>1 Total exposures <sup>(1)</sup></b>	<b>2,744</b>	<b>1,285</b>	<b>778</b>	-	-	-	<b>2,090</b>	<b>2,717</b>	-	-	<b>869</b>	<b>476</b>	-	-	<b>69</b>	<b>38</b>	-
2 Traditional securitization	2,744	1,285	778	-	-	-	2,090	2,717	-	-	869	476	-	-	69	38	-
3 Of which securitization	2,744	1,285	731	-	-	-	2,090	2,670	-	-	869	429	-	-	69	34	-
4 Of which retail underlying	349	439	409	-	-	-	1,143	54	-	-	452	8	-	-	36	1	-
5 Of which wholesale	2,395	846	322	-	-	-	947	2,616	-	-	417	421	-	-	33	33	-
6 Of which re-securitization	-	-	47	-	-	-	-	47	-	-	-	47	-	-	-	4	-
7 Of which senior	-	-	47	-	-	-	-	47	-	-	-	47	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q1 2024 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>1,032</b>	<b>1,030</b>	<b>1,329</b>	-	-	-	<b>2,599</b>	<b>792</b>	-	-	<b>1,149</b>	<b>165</b>	-	-	<b>92</b>	<b>14</b>	-
2 Traditional securitization	1,032	1,030	1,329	-	-	-	2,599	792	-	-	1,149	165	-	-	92	14	-
3 Of which securitization	1,032	1,030	1,283	-	-	-	2,599	746	-	-	1,149	119	-	-	92	10	-
4 Of which retail underlying	295	30	782	-	-	-	1,107	-	-	-	475	-	-	-	38	-	-
5 Of which wholesale	737	1,000	501	-	-	-	1,492	746	-	-	674	119	-	-	54	10	-
6 Of which re-securitization	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
7 Of which senior	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q4 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>389</b>	<b>1,040</b>	<b>778</b>	-	-	-	<b>2,159</b>	<b>48</b>	-	-	<b>866</b>	<b>48</b>	-	-	<b>70</b>	<b>4</b>	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

## CMS1 – Comparison of modelled and standardised RWA at risk level

(in \$ millions)

	Q3 2024 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 Credit risk (excluding counterparty credit risk)	207,243	139,253	346,496	545,958
2 Counterparty credit risk	10,910	2,255	13,165	41,728
3 Credit valuation adjustment		4,550	4,550	5,111
4 Securitisation exposures in the banking book	3,551	3,759	7,310	8,065
5 Market risk	-	13,677	13,677	13,677
6 Operational risk		50,696	50,696	50,696
7 Residual RWA	-	17,764	17,764	17,763
8 Total	221,704	231,954	453,658	682,998

CMS2 – Comparison of modelled and standardised RWA for credit risk at asset class level				
(in \$ millions)				
	Q3 2024 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 Sovereign	7,739	4,660	12,399	9,953
Of which: categorised as MDB/PSE in SA	1,647	3,554	5,201	5,160
2 Banks and other financial institutions	12,388	1,014	13,402	15,024
3 Covered Bonds	494	21	515	537
4 Equity	-	4,870	4,870	4,870
5 Purchased receivables	369	167	536	1,440
6 Corporates	93,536	38,230	131,766	238,540
Of which: F-IRB is applied	56,143	-	56,143	140,728
Of which: A-IRB is applied	37,393	-	37,393	59,581
7 Retail	70,284	65,264	135,548	182,225
Of which: qualifying revolving retail	16,803	11,892	28,695	28,159
Of which: other retail	22,673	32,592	55,265	58,262
Of which: retail residential mortgages	30,808	20,780	51,588	95,804
8 Specialised lending	22,433	10,742	33,175	79,084
Of which: income-producing real estate and high volatility commercial real estate	14,051	4,526	18,577	54,325
9 Others	-	14,285	14,285	14,285
<b>10 Total</b>	<b>207,243</b>	<b>139,253</b>	<b>346,496</b>	<b>545,958</b>

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

(in \$ millions)

Geographical breakdown <sup>(1)</sup>	Q3 2024 Revised Basel III				
	a	b	c	d	e
	Countercyclical capital buffer rate <sup>(2)</sup>	EAD and/or (RWA) used in the computation of the CCyB		Bank-specific countercyclical capital buffer rate <sup>(4)</sup>	Countercyclical capital buffer amount <sup>(5)</sup>
		Exposure Values	RWA <sup>(3)</sup>		
1 Australia (AU)	1.0000	-	1,538		
2 Belgium (BE)	0.5000	-	113		
3 France (FR)	1.0000	-	287		
4 Germany (DE)	0.7500	-	621		
5 Hong Kong SAR (HK)	1.0000	-	631		
6 South Korea (KR)	1.0000	-	18		
7 Luxembourg (LU)	0.5000	-	516		
8 Netherlands (NL)	2.0000	-	297		
9 Sweden (SE)	2.0000	-	46		
10 United Kingdom (GB)	2.0000	-	3,292		
11 Norway (NO)	2.5000	-	1		
12 Other (if needed)	-	-	-		
Sum		-	7,360		
Total		-	322,081	0.0326	148

(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)	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
<b>Common Equity Tier 1 (CET1) capital</b>					
<b>Opening amount</b>	59,403	58,060	57,041	55,832	55,520
Net income attributable to equity holders of the Bank	1,876	2,066	2,174	1,354	2,191
Dividends paid to equity holders of the Bank	(1,424)	(1,418)	(1,395)	(1,387)	(1,375)
Shares issued	483	467	490	482	467
Shares repurchased/redeemed	-	-	-	-	-
Removal of own credit spread (net of tax)	(45)	336	408	(30)	1,342
Contractual Service Margins	1	13	131	-	-
Movements in other comprehensive income (OCI), excluding cash flow hedges	3	88	(1,150)	205	(2,019)
Currency translation differences	(514)	443	(1,270)	379	(812)
Debt and equity investments fair valued through OCI	339	(220)	772	(344)	(57)
Employee Benefits	87	206	(356)	225	178
Other	91	(341)	(296)	(55)	(1,328)
Goodwill and other intangible assets (deduction, net of related tax liability)	192	21	286	313	(89)
Other, including regulatory adjustments and transitional arrangements	(57)	(230)	75	272	(205)
Deferred tax assets that rely on future probability	53	(35)	(25)	(27)	(73)
Prudential valuation adjustments	-	1	(2)	-	-
IFRS 17 <sup>(1)</sup>	-	-	(86)	-	-
Threshold deductions	-	-	-	-	-
Other	(110)	(196)	188	299	(132)
<b>Closing Amount</b>	<b>60,432</b>	<b>59,403</b>	<b>58,060</b>	<b>57,041</b>	<b>55,832</b>
<b>Other Additional Tier 1 capital</b>					
<b>Opening amount</b>	8,879	8,892	8,182	8,184	8,168
Capital issuances	-	-	1,004	-	-
Redeemed capital (Qualifying and Non-Qualifying)	-	-	(300)	-	-
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	(12)	(13)	6	(2)	16
<b>Closing Amount</b>	<b>8,867</b>	<b>8,879</b>	<b>8,892</b>	<b>8,182</b>	<b>8,184</b>
<b>Total Tier 1 capital</b>	<b>69,299</b>	<b>68,282</b>	<b>66,952</b>	<b>65,223</b>	<b>64,016</b>
<b>Tier 2 capital</b>					
<b>Opening amount</b>	8,507	8,449	10,428	10,316	9,509
Capital issuances	1,000	-	-	110	1,000
Redeemed capital (Qualifying and Non-Qualifying)	(1,500)	-	(1,750)	(76)	-
Amortization adjustments	-	(30)	(300)	(54)	24
Other, including regulatory adjustments and transitional adjustments (NVCC)	105	88	71	132	(217)
<b>Closing Amount</b>	<b>8,112</b>	<b>8,507</b>	<b>8,449</b>	<b>10,428</b>	<b>10,316</b>
<b>Total regulatory capital</b>	<b>77,411</b>	<b>76,789</b>	<b>75,401</b>	<b>75,651</b>	<b>74,332</b>

(1) IFRS 17 (Insurance contracts) was implemented on November 1, 2023. Opening Retained Earnings and Other AOCI balances were revised to reflect a retroactive restatement to Fiscal 2022.



Risk-Weighted Assets and Capital Ratios					
(in \$ billions)	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
<b>RISK-WEIGHTED ASSETS: <sup>(1)</sup></b>					
<b>On-Balance Sheet Assets</b>					
Cash Resources	2.8	2.6	2.7	3.0	3.2
Securities	21.7	20.4	20.4	18.9	18.4
Residential Mortgages	45.3	45.7	45.1	44.7	45.8
Loans					
- Retail Loans	75.6	74.2	73.6	73.1	72.2
- Non-Personal Loans	129.7	129.2	126.1	129.0	129.6
All Other	35.4	34.8	33.7	33.3	34.4
	<b>310.5</b>	<b>306.9</b>	<b>301.6</b>	<b>302.0</b>	<b>303.6</b>
<b>Off-Balance Sheet Assets</b>					
Indirect Credit Instruments	68.3	66.8	64.9	66.2	63.8
Derivative Instruments	10.5	10.3	11.2	10.5	10.6
	<b>78.8</b>	<b>77.1</b>	<b>76.1</b>	<b>76.7</b>	<b>74.4</b>
<b>Total Credit Risk</b>	<b>389.3</b>	<b>384.0</b>	<b>377.7</b>	<b>378.7</b>	<b>378.0</b>
Market Risk - Risk Assets Equivalent	13.7	16.1	15.9	12.0	12.1
Operational Risk - Risk Assets Equivalent	50.7	50.1	49.6	49.3	48.3
Regulatory Capital Floor Adjustment to RWA <sup>(2)</sup>	-	-	7.8	-	1.4
<b>Risk-Weighted Assets <sup>(2)</sup></b>	<b>453.7</b>	<b>450.2</b>	<b>451.0</b>	<b>440.0</b>	<b>439.8</b>
<b>REGULATORY CAPITAL RATIOS (%):</b>					
Common Equity Tier 1	13.3	13.2	12.9	13.0	12.7
Tier 1	15.3	15.2	14.8	14.8	14.6
Total	17.1	17.1	16.7	17.2	16.9

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

## Movement of Risk-Weighted Assets by Risk Type

Credit Risk RWA (in \$ millions)	Q3 2024 Revised Basel III		Q2 2024 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	383,956	17,269	377,740	17,109
Book size <sup>(1)</sup>	2,041	280	(5,801)	(1,079)
Book quality <sup>(2)</sup>	4,303	191	3,310	362
Model updates <sup>(3)</sup>	-	-	4,508	514
Methodology and policy <sup>(4)</sup>	-	-	-	-
Acquisitions and disposals	-	-	-	-
Foreign exchange movements	(1,015)	(25)	4,199	363
Other	-	-	-	-
<b>Credit risk-weighted assets as at end of Quarter</b>	<b>389,285</b>	<b>17,715</b>	<b>383,956</b>	<b>17,269</b>

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

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

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

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

Market Risk RWA (in \$ millions)	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III
Market risk-weighted assets as at beginning of Quarter	16,104	15,893
Movement in risk levels <sup>(1)</sup>	(2,427)	211
Model updates <sup>(2)</sup>	-	-
Methodology and policy <sup>(3)</sup>	-	-
Acquisitions and disposals	-	-
Other	-	-
<b>Market risk-weighted assets as at end of Quarter</b>	<b>13,677</b>	<b>16,104</b>

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

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

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

Operational Risk RWA (in \$ millions)	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III
Operational risk-weighted assets as at beginning of Quarter	50,131	49,584
Acquisitions and disposals	-	-
Higher Revenue	550	534
Methodology and policy <sup>(1)</sup>	-	-
ILM changes	15	13
<b>Operational risk-weighted assets as at end of Quarter</b>	<b>50,696</b>	<b>50,131</b>

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

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

(in \$ billions)						
Q3 2024 Revised Basel III						
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$153.1	\$143.4	\$109.9	\$21.6	\$25.7	\$453.7
Proportion of Bank	34%	32%	24%	5%	5%	100%
Comprised of:						
Credit risk	91%	88%	79%	68%	81%	86%
Market risk	- %	2%	10%	- %	2%	3%
Operational risk	9%	10%	11%	32%	17%	11%
Other	0%	0%	0%	0%	0%	0%

(in \$ billions)						
Q2 2024 Revised Basel III						
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$147.0	\$146.5	\$109.2	\$22.1	\$25.4	\$450.2
Proportion of Bank	33%	33%	24%	5%	5%	100%
Comprised of:						
Credit risk	90%	89%	79%	70%	81%	85%
Market risk	- %	2%	11%	- %	2%	4%
Operational risk	10%	9%	10%	30%	17%	11%
Other	0%	0%	0%	0%	0%	0%

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

Exposure at Default										
(in \$ millions)	Q3 2024 Revised Basel III					Q2 2024 Revised Basel III				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other <sup>(3)</sup>			Drawn	Undrawn	Other <sup>(3)</sup>		
Canada	243,833	46,821	36,406	446,497	773,557	238,583	46,253	37,878	437,352	760,066
USA	137,110	35,309	58,354	-	230,773	141,763	34,492	57,479	-	233,734
Chile	24,698	1,845	3,648	31,277	61,468	25,710	1,796	3,561	30,571	61,638
Mexico	34,368	2,788	3,012	21,612	61,780	37,394	2,737	3,855	22,775	66,761
Peru	16,597	1,287	2,673	11,494	32,051	16,050	1,382	2,768	11,567	31,767
Colombia	7,781	399	631	7,443	16,254	8,077	392	713	7,763	16,945
Other International										
Europe	17,149	6,099	16,491	-	39,739	18,400	6,474	16,770	-	41,644
Caribbean	17,925	1,361	1,482	14,908	35,676	17,611	1,372	1,426	14,738	35,147
Latin America (other)	15,133	895	1,082	1,155	18,265	15,577	918	1,510	1,187	19,192
All Other	19,308	3,432	3,512	-	26,252	18,776	3,673	3,696	-	26,145
<b>Total</b>	<b>533,902</b>	<b>100,236</b>	<b>127,291</b>	<b>534,386</b>	<b>1,295,815</b>	<b>537,941</b>	<b>99,489</b>	<b>129,656</b>	<b>525,953</b>	<b>1,293,039</b>

(in \$ millions)	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
Canada	758,027	766,005	761,843	748,855	715,376
USA	226,947	223,574	217,408	218,152	260,258
Chile	64,183	66,733	68,251	72,615	68,833
Mexico	64,306	62,296	60,752	57,805	55,336
Peru	30,219	32,467	33,340	32,989	32,542
Colombia	16,804	16,833	17,047	15,292	14,108
Other International					
Europe	43,732	43,281	44,843	46,418	44,314
Caribbean	34,036	33,974	32,272	32,755	31,603
Latin America (other)	20,091	21,672	22,584	21,879	21,167
All Other	28,041	31,852	29,824	32,365	33,595
<b>Total</b>	<b>1,286,386</b>	<b>1,298,687</b>	<b>1,288,164</b>	<b>1,279,125</b>	<b>1,277,132</b>

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

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

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

IRB Credit Risk Exposures by Maturity <sup>(1)(2)</sup>								
Exposure at Default								
(in \$ millions)	Q3 2024 Revised Basel III				Q2 2024 Revised Basel III			
	Drawn	Undrawn	Other <sup>(3)</sup>	Total	Drawn	Undrawn	Other <sup>(3)</sup>	Total
<b>Non-Retail</b>								
Less than 1 year	160,007	24,841	71,568	256,416	167,126	26,688	72,633	266,447
1 to 5 years	198,132	65,478	32,807	296,417	194,490	62,134	41,451	298,075
Over 5 Years	50,179	3,296	5,992	59,467	49,121	4,100	7,014	60,235
<b>Total Non-Retail</b>	<b>408,318</b>	<b>93,615</b>	<b>110,367</b>	<b>612,300</b>	<b>410,737</b>	<b>92,922</b>	<b>121,098</b>	<b>624,757</b>
<b>Retail</b>								
Less than 1 year	53,082	60,955	-	114,037	46,145	59,867	-	106,012
1 to 5 years	239,702	-	-	239,702	241,288	-	-	241,288
Over 5 Years	15,604	-	-	15,604	15,710	-	-	15,710
Revolving Credits <sup>(4)</sup>	42,823	49,618	-	92,441	42,187	48,631	-	90,818
<b>Total Retail</b>	<b>351,211</b>	<b>110,573</b>	<b>-</b>	<b>461,784</b>	<b>345,330</b>	<b>108,498</b>	<b>-</b>	<b>453,828</b>
<b>Total</b>	<b>759,529</b>	<b>204,188</b>	<b>110,367</b>	<b>1,074,084</b>	<b>756,067</b>	<b>201,420</b>	<b>121,098</b>	<b>1,078,585</b>

(in \$ millions)	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
<b>Non-Retail</b>				
Less than 1 year	283,496	303,851	316,619	301,507
1 to 5 years	288,340	284,999	269,620	272,429
Over 5 Years	54,266	53,428	45,996	45,981
<b>Total Non-Retail</b>	<b>626,102</b>	<b>642,278</b>	<b>632,235</b>	<b>619,917</b>
<b>Retail</b>				
Less than 1 year	99,197	91,138	87,146	86,915
1 to 5 years	245,445	253,126	259,636	263,277
Over 5 Years	15,893	16,457	16,877	16,700
Revolving Credits <sup>(4)</sup>	88,409	83,576	82,277	82,193
<b>Total Retail</b>	<b>448,944</b>	<b>444,297</b>	<b>445,936</b>	<b>449,085</b>
<b>Total</b>	<b>1,075,046</b>	<b>1,086,575</b>	<b>1,078,171</b>	<b>1,069,002</b>

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

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

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

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

IRB Credit Losses										
Exposure Type	Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III	
	Actual Loss Rate	Expected Loss Rate <sup>(4)</sup>	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate
	%	%	%	%	%	%	%	%	%	%
<b>Non-Retail</b> <sup>(1)(3)</sup>										
Corporate	0.08	0.24	0.07	0.25	0.06	0.27	0.04	0.28	0.04	0.29
Sovereign	-	0.06	-	0.08	-	0.04	-	0.05	-	0.05
Bank	-	0.07	-	0.08	-	0.35	-	0.34	-	0.36
<b>Retail</b> <sup>(2)(3)</sup>										
Real Estate Secured	0.01	0.10	-	0.10	-	0.09	-	0.08	-	0.09
QRRE	3.17	3.22	3.13	3.02	3.00	3.06	2.74	2.94	2.56	2.90
Other Retail	0.98	1.86	0.84	1.73	0.63	1.69	0.45	1.54	0.38	1.53

- (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) Expected Losses are as reported 12 month prior. Starting Q2, 2024 classification of Expected Losses are based on revised Basel III reforms. Corporate includes, Corporates (Large, Mid-Size, SME), and other Corporates; Sovereign includes Sovereign, PSEs and MDBs; Banks include Bank, and other Financial Institutions. This is consistent with the definition on EAD\_RWA page.

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

Exposure Type	Q3 2024 Revised Basel III						Q2 2024 Revised Basel III					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF <sup>(2)</sup> %	Actual CCF <sup>(2)</sup> %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF <sup>(3)</sup> %	Actual CCF <sup>(3)</sup> %
Non-Retail <sup>(1)</sup>	0.49	0.21	39.11	33.47	52.46	33.37	0.49	0.27	39.63	25.41	50.19	17.01

(1) Reporting is on a one quarter lag basis. For reporting as of Q3/24, estimated parameters are based on portfolio count-weighted averages at Q2/23 whereas actual parameters are based on count-weighted averages of realized parameters during the subsequent four quarters (Q3/23 – Q2/24).

(2) EAD back-testing is performed through Limit Factor (LF) back-testing, as EAD is computed using the total limit multiplied by the estimated LF.

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

(in \$ millions) <sup>(1)</sup>	Four-quarter period ending Q3 2024 Revised Basel III						Four-quarter period ending Q2 2024 Revised Basel III					
	Average estimated PD <sup>(2)(7)</sup> %	Actual default rate <sup>(2)(5)</sup> %	Average estimated LGD <sup>(3)(7)</sup> %	Actual LGD <sup>(3)(6)</sup> %	Estimated EAD <sup>(4)(7)</sup> \$	Actual EAD <sup>(4)(5)</sup> \$	Average estimated PD <sup>(2)(7)</sup> %	Actual default rate <sup>(2)(5)</sup> %	Average estimated LGD <sup>(3)(7)</sup> %	Actual LGD <sup>(3)(6)</sup> %	Estimated EAD <sup>(4)(7)</sup> \$	Actual EAD <sup>(4)(5)</sup> \$
Residential real estate secured												
Residential mortgages												
Insured mortgages <sup>(8)</sup>	0.44	0.48	-	-	-	-	0.44	0.42	-	-	-	-
Uninsured mortgages	0.36	0.36	17.93	9.69	-	-	0.35	0.28	17.55	10.06	-	-
Secured lines of credit	0.22	0.29	24.02	16.64	174	156	0.21	0.21	24.31	16.48	133	127
Qualifying revolving retail exposures	1.26	1.01	92.70	87.51	640	566	1.47	1.11	78.80	78.05	643	561
Other retail	1.80	1.19	67.28	54.19	14	14	1.82	1.11	63.87	55.61	15	14

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

(2) Account weighted aggregation.

(3) Default weighted aggregation.

(4) EAD is estimated for revolving products only.

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

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

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

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

Derivatives - Counterparty Credit Risk <sup>(1)</sup>																
(in \$ millions)	Q3 2024 Revised Basel III				Q2 2024 Revised Basel III				Q1 2024 Revised Basel III				Q4 2023 Revised Basel III			
Contract Types	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>
Interest Rate Contracts:																
Futures and Forward Rate Agreements	579,822	66	141	55	541,058	231	118	65	572,271	95	117	30	538,604	128	76	40
Swaps	7,057,201	4,411	4,508	798	5,843,870	4,535	4,946	562	5,663,379	4,222	6,513	698	5,701,549	4,678	8,322	611
Options Purchased	46,105	16	96	32	57,982	28	151	44	53,233	14	107	26	55,149	41	164	49
Options Written	52,432	-	26	6	66,470	-	23	4	62,519	-	28	6	62,504	-	16	4
Total	7,735,560	4,493	4,771	891	6,509,380	4,794	5,238	675	6,351,402	4,331	6,765	760	6,357,806	4,847	8,578	704
Foreign Exchange Contracts:																
Futures and Forwards	613,362	1,311	5,342	1,085	555,411	1,156	4,599	1,056	529,750	870	4,857	1,081	509,160	1,544	4,846	1,176
Swaps	866,124	73	8,353	1,594	852,998	277	9,552	1,691	827,743	329	10,771	2,119	864,170	1,289	10,702	2,030
Options Purchased	28,823	337	602	197	35,763	326	574	172	63,923	231	508	155	33,155	410	693	218
Options Written	39,140	-	18	4	42,614	-	21	6	68,941	-	87	32	37,292	-	26	7
Total	1,547,449	1,721	14,315	2,880	1,486,786	1,759	14,746	2,925	1,490,357	1,430	16,223	3,387	1,443,777	3,243	16,267	3,431
Other Derivatives Contracts:																
Equity	168,279	1,521	10,146	1,662	135,678	1,370	8,904	1,577	142,844	1,228	8,162	1,295	127,703	1,102	7,747	1,325
Credit	33,767	116	40	7	31,162	179	138	24	27,656	126	120	19	27,961	130	60	14
Other	67,586	1,348	3,150	483	62,516	1,569	3,344	439	55,701	1,438	3,202	413	60,383	1,502	3,402	348
Total	269,632	2,985	13,336	2,152	229,356	3,118	12,386	2,040	226,201	2,792	11,484	1,727	216,047	2,734	11,209	1,687
Credit Valuation Adjustment	4,550				4,620				5,376				4,703			
Total Derivatives after Netting and Collateral	9,552,641	9,199	32,422	10,473	8,225,522	9,671	32,370	10,260	8,067,960	8,553	34,472	11,250	8,017,630	10,824	36,054	10,525

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

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



Total Market Risk-Weighted Assets					
(in \$ millions)	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
All Bank VaR	-	-	-	1,766	1,798
All Bank stressed VaR	-	-	-	4,881	4,648
Incremental risk charge	-	-	-	3,935	4,570
Standardized approach <sup>(1)</sup>	13,677	16,104	15,893	1,458	1,115
Market risk-weighted assets as at end of Quarter	13,677	16,104	15,893	12,040	12,131

(1) The Bank adopted FRTB in 2024, and the Market Risk Capital Charge is calculated using the Standardized Approach.

## Glossary

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