



Supplementary Regulatory Capital Disclosures

Q4 2024

For the period ended: October 31, 2024

For further information, contact Scotiabank Investor Relations:

John McCartney – john.mccartney@scotiabank.com

Rebecca Hoang - rebecca.hoang@scotiabank.com

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** BNS uses Standardized approach for Market Risk and CVA. The bank does not use IMA for Market risk. The Bank also does not use Reduced Basic approach or Full Basic Approach for CVA. MR2, CVA1, CVA2 are not applicable.*

For further information contact: John McCartney - (416) 863-7579, or Rebecca Hoang - (416) 933-0129

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 2025.

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 (November 2023), and Leverage Ratio Guidelines (February 2023) and Pillar 3 Disclosure Guideline (November 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 2024 Annual Report.

Overview (continued)

Effective February 1, 2023, Canadian banks are subject to the revised capital adequacy requirements as published by the Basel Committee on Banking Supervision (BCBS) and commonly referred to as revised Basel III, as per OSFI's Capital Adequacy Requirements Guideline (CAR).

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

- Credit risk capital – Internal Ratings Based Approach (Advanced or Foundation) and the Standardized Approach.
- Operational risk capital – Standardized Measurement Approach to Operational Risk.
- Market risk capital - Internal models and/or Standardized Approaches.

Credit Risk

The credit risk component consists of on- and off- balance sheet claims. The Basel III rules are not applied to traditional balance sheet categories but to categories of on- and off- balance sheet exposures which represent general classes of assets or exposure types (e.g. Large Corporate, Mid-size Corporate, Small and Medium Enterprise, Sovereign, Bank, Retail Mortgages, Other Retail, Equity, etc.) based on their different underlying risk characteristics. Generally, while calculating capital requirements, exposure types are analyzed by the following credit risk exposure sub-types: Drawn, Undrawn, Repo-style Transactions, Over-the-counter (OTC) Derivatives, Exchange Traded Derivatives and Other Off-balance Sheet claims. OSFI approved the Bank's use of the Advanced Internal Ratings Based (AIRB) approach for credit risk in its material Canadian, US and European portfolios and for a significant portion of international corporate and commercial portfolios and Canadian retail portfolios. The Bank uses internal estimates, based on historical experience, for probability of default (PD), loss given default (LGD) and exposure at default (EAD). As described in CR2 of this Supplementary Regulatory Capital Disclosure, the definition of regulatory capital default is consistent with the accounting definitions described in the Bank's annual report.

- Under the IRB approach, credit risk risk-weighted assets (RWA) are calculated by multiplying the capital requirement (K) by EAD times 12.5, where K is a function of the PD, LGD, maturity and prescribed correlation factors. This results in the capital calculations being more sensitive to underlying risks.
- Under revised Basel III there are new IRB requirements for internally developed model parameters under AIRB including scope restrictions which limit certain asset classes to only the Foundation Internal Ratings Based (FIRB) approach.
- For those asset classes (e.g. Large Corporates, Banks, etc.) the FIRB utilizes the Bank's internally modeled PD parameters combined with internationally prescribed EAD and LGD parameters.
- The standardized approach applies regulator prescribed risk weight factors to credit exposures based on the external credit assessments (public ratings), where available, and also considers other additional factors (e.g. loan-to-value for real estate secured, eligible collateral, allowances, etc.)
- Under revised Basel III, the revised standardized approach for credit risk includes increased granularity of prescribed risk weights for credit cards, mortgages and business loans.
- Risk weights for exposures falling under the Securitization Framework are mainly computed under the following approaches: the Internal Ratings Based Approach (IRBA), External Ratings-Based Approach (ERBA), Standardized Approach (SA), or the OSFI approved Internal Assessments Approach (IAA).

- IRBA risk weights are only applicable to retained exposures to securitizations of Bank originated receivables utilizing the Bank's existing OSFI approved AIRB model parameters.
- ERBA risk weights for other banking book exposures depend on the external ratings provided by the external credit assessment institutions (ECAI): S&P, 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.
- SA risk weights for banking book securitization exposures not qualifying for IRBA and without external ratings and not qualifying for ERBA.
- 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)	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
Common Equity Tier 1 capital⁽¹⁾	60,631	60,432	59,403	58,060	57,041
Tier 1 capital⁽¹⁾	69,499	69,299	68,282	66,952	65,223
Total capital⁽¹⁾	77,708	77,411	76,789	75,401	75,651
Total loss absorbing capacity (TLAC)⁽²⁾	137,752	131,832	129,939	130,445	134,504
Risk-weighted Assets⁽¹⁾					
Capital Risk-weighted Assets	463,992	453,658	450,191	451,018	440,017
Capital Ratios (%)⁽¹⁾					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.1	13.3	13.2	12.9	13.0
Tier 1 (as a percentage of risk-weighted assets)	15.0	15.3	15.2	14.8	14.8
Total capital (as a percentage of risk-weighted assets)	16.7	17.1	17.1	16.7	17.2
Total loss absorbing capacity (as a percentage of risk-weighted assets) ⁽²⁾	29.7	29.1	28.9	28.9	30.6
Leverage⁽³⁾:					
Leverage Exposures	1,563,140	1,556,455	1,555,486	1,547,503	1,562,963
Leverage Ratio (%)	4.4	4.5	4.4	4.3	4.2
TLAC Leverage Ratio (%) ⁽²⁾	8.8	8.5	8.4	8.4	8.6
OSFI Pillar 1 Target (%)					
Common Equity Tier 1 minimum ratio	8.0	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	9.5	9.5	9.5	9.5	9.5
Total capital minimum ratio	11.5	11.5	11.5	11.5	11.5
Leverage minimum ratio	3.5	3.5	3.5	3.5	3.5
Total loss absorbing capacity minimum ratio	21.5	21.5	21.5	21.5	21.5
TLAC Leverage minimum ratio	7.25	7.25	7.25	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)

Exposure Type	Exposure At Default (Post CRM) ⁽¹⁾						Q4 2024 Revised Basel III						Q3 2024 Revised Basel III	
	Drawn	Undrawn	CCR	Others ⁽⁴⁾	Total	% IRB	Drawn	Undrawn	CCR	Others ⁽⁴⁾	Total	% IRB	EAD	RWA
IRB Exposures														
Sovereign, PSEs and MDBs	245,009	3,350	5,103	761	254,223	91%	7,419	464	409	51	8,343	67%	248,486	8,092
Bank, and Financial Institutions	17,153	14,446	7,860	6,570	46,029	94%	4,752	6,856	1,771	1,875	15,254	92%	44,623	14,466
Corporate - Large, Mid-Size, SME and others	204,357	75,655	22,219	23,521	325,752	87%	84,846	27,684	4,903	6,847	124,280	72%	326,633	120,415
Total Non Retail	466,519	93,451	35,182	30,852	626,004		97,017	35,004	7,083	8,773	147,877		619,742	142,973
Residential Mortgages	226,623	-	-	-	226,623	78%	28,447	-	-	-	28,447	59%	222,269	24,760
Secured Lines Of Credit	22,963	56,809	-	-	79,772	99%	4,364	2,343	-	-	6,707	97%	78,974	6,049
Qualifying Revolving Retail Exposures (QRRE)	17,220	50,365	-	-	67,585	78%	11,653	5,400	-	-	17,053	59%	66,663	16,803
Other Retail	33,666	4,999	-	-	38,665	47%	20,127	2,074	-	-	22,201	40%	38,628	22,672
Total Retail	300,472	112,173	-	-	412,645		64,591	9,817	-	-	74,408		406,534	70,284
Securitized	11,053	-	-	11,153	22,206	59%	1,742	-	-	1,682	3,424	44%	23,215	3,551
Trading Derivatives	-	-	24,896	-	24,896	97%	-	-	5,195	-	5,195	90%	24,593	4,896
Total IRB	778,044	205,624	60,078	42,005	1,085,751		163,350	44,821	12,278	10,455	230,904		1,074,084	221,704
Standardized Exposures														
Sovereign, PSEs and MDBs	23,878	156	52	127	24,213		3,949	87	35	125	4,196		25,537	4,724
Bank, and Financial Institutions	2,760	310	45	46	3,161		1,164	90	24	17	1,295		2,567	1,056
Corporate - Large, Mid-Size, SME and others	42,169	5,094	354	1,825	49,442		40,513	4,890	347	1,776	47,526		51,570	49,904
Total Non Retail	68,807	5,560	451	1,998	76,816		45,626	5,067	406	1,918	53,017		79,674	55,684
Residential Mortgages	62,979	-	-	-	62,979		20,120	-	-	-	20,120		64,224	20,572
Secured Lines Of Credit	489	104	-	-	593		171	36	-	-	207		592	208
Qualifying Revolving Retail Exposures (QRRE)	11,684	7,935	-	-	19,619		7,676	4,141	-	-	11,817		19,741	11,892
Other Retail	42,136	1,397	-	62	43,595		32,414	1,057	-	47	33,518		43,295	32,592
Total Retail	117,288	9,436	-	62	126,786		60,381	5,234	-	47	65,662		127,852	65,264
Securitized	10,583	-	-	4,868	15,451		3,000	-	-	1,367	4,367		13,585	3,759
Trading Derivatives	-	-	641	-	641		-	-	606	-	606		620	599
Total Standardized	196,678	14,996	1,092	6,928	219,694		109,007	10,301	1,012	3,332	123,652		221,731	125,306
Sub Debt and Equities ⁽³⁾	7,636	115	-	-	7,751		18,386	258	-	-	18,644		6,720	15,797
CCP exposures	-	-	14,419	-	14,419		-	-	839	-	839		14,273	806
Derivatives - CVA	-	-	-	-	-		-	-	4,631	-	4,631		-	4,550
Other Assets	-	-	-	32,379	32,379		-	-	-	19,483	19,483		34,400	21,122
Total Credit Risk	982,358	220,735	75,589	81,312	1,359,994		290,743	55,380	18,760	33,270	398,153		1,351,208	389,285

(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 ₂	a ₃	a ₄
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
Resolution group					
Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	60,631	60,432	59,403	58,060
2	Tier 1	69,499	69,299	68,282	66,952
3	Total capital	77,708	77,411	76,789	75,401
Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	463,992	453,658	450,191	451,018
4a	Total risk-weighted assets (pre-floor)	463,992	453,658	450,191	443,217
Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.1	13.3	13.2	12.9
5a	CET1 ratio (%) (pre-floor ratio)	13.1	13.3	13.2	13.1
6	Tier 1 ratio (%)	15.0	15.3	15.2	14.8
6a	Tier 1 ratio (%) (pre-floor ratio)	15.0	15.3	15.2	15.1
7	Total capital ratio (%)	16.7	17.1	17.1	16.7
7a	Total capital ratio (%) (pre-floor ratio)	16.7	17.1	17.1	17.0
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 (%) [*]	5.1	5.3	5.2	4.9
Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,563,140	1,556,455	1,555,486	1,547,503
14	Basel III leverage ratio (row 2 / row 13)	4.4	4.5	4.4	4.3

^{*}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 ₂	a ₃	a ₄
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
Resolution group					
1	Total loss absorbing capacity (TLAC) available	137,752	131,832	129,939	130,445
2	Total RWA at the level of the resolution group	463,992	453,658	450,191	451,018
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	29.7%	29.1%	28.9%	28.9%
4	Leverage exposure measure at the level of the resolution group	1,563,140	1,556,455	1,555,486	1,547,503
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	8.8%	8.5%	8.4%	8.4%
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	2024 Annual Report: MD&A	2024 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	72-110			
(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	72-77			
(c)	Channels to communicate, decline and enforce the risk culture within the bank (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).	Annual	72-77			
(d)	The scope and main features of risk measurement systems.	Annual	72-85, 92-96, 107-110			
(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	72-78, 92-99			
(f)	Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).	Annual	76, 92-99	228		
(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	72-86, 94-96	148-158, 170-179		
Part 3 - LIA – Explanations of differences between accounting and regulatory exposures amounts		Annual				
Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory exposure amounts, as displayed in templates LI1 and LI2.		Annual				
(a)	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in LI1.	Annual				LI1
(b)	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.	Annual				LI2
(c)	In accordance with the implementation of the guidance on prudent valuation (see [CAR 2023, Chapter 9, Section 9.4]), D-SIBs must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include:	Annual				

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
		Page Reference				
	<ul style="list-style-type: none"> Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used. 	Annual	83-85, 113-115	153, 164-168, 170-175, 229		
	<ul style="list-style-type: none"> Description of the independent price verification process. 	Annual	113-115	164-165		
	<ul style="list-style-type: none"> Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument). 	Annual	113-115	151-156, 171-172		
(d)	<p>D-SIBs with insurance subsidiaries must disclose:</p> <ul style="list-style-type: none"> the national regulatory approach used with respect to insurance entities in determining a D-SIB’s reported capital positions (ie deduction of investments in insurance subsidiaries or alternative approaches, as discussed in [Basel Framework SCO30.5]; and any surplus capital in insurance subsidiaries recognised when calculating the D-SIB’s capital adequacy (see [Basel Framework SCO30.6]). 					
Part 4 - CRA – General qualitative information about credit risk		Annual				
Banks must describe their risk management objectives and policies for credit risk, focusing in particular on:		Annual				
(a)	How the business model translates into the components of the bank’s credit risk profile	Annual	73-74, 79, 82-85			
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	Annual	75-78, 82-85,			
(c)	Structure and organization of the credit risk management and control function	Annual	72-75, 82-85			
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	Annual	72-74			
(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors	Annual	72-75, 82-84			
Part 4 - CRB – Additional disclosure related to the credit quality of assets		Annual				
Banks must provide the following disclosures:						
Qualitative disclosures		Annual				
(a)	The scope and definitions of “past due” and “impaired” exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. When the accounting framework is IFRS 9, “impaired exposures” are those that are considered “credit-impaired” in the meaning of IFRS 9 Appendix A. When the accounting framework is US GAAP, “impaired exposures” are those exposures for which credit losses are measured under ASC Topic 326 and for which the D-SIB has recorded a partial write-off/write-down.	Annual		154-156	Overview	
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Annual	154-156, 192-193			

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package	Page Reference	
(c)	Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorization of ECL accounting provisions in general and specific categories for standardized approach exposures.	Annual		154-156		CR1		
(d)	The bank's own definition of a restructured exposure.–D-SIBs should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).	Annual		154-156				
Quantitative disclosures		Annual						
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;	Annual						
	(i) Geography	Annual	118, 122	184, 224				
	(ii) Industry	Annual	121					
	(iii) Residual Maturity	Annual	122	185				
(f)	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related allowances and write-offs, broken down by geographical areas and industry;	Annual						
	(i) Geography	Annual				Impaired by Region		
	(ii) Industry	Annual				Impaired by Industry		
(g)	Ageing analysis of accounting past-due exposures;	Annual					193	
(h)	Breakdown of restructured exposures between impaired and not impaired	Annual					190, 193	
Part 4 - Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques		Annual						
Banks must disclose:		Annual						
(a)	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.	Annual	84	171-176				
(b)	Core features of policies and processes for collateral evaluation and management.	Annual	82-85	169, 173-174				
(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	82-85	174, 179, 223				
Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk		Annual						
A. For portfolios that are risk-weighted under the standardized approach for credit risk, banks must disclose the following information:		Annual						
(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period;	Annual	63	226				
(b)	The asset classes for which each ECAI or ECA is used;	Annual	63-64	226	EAD RWA			

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 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	63-64				
(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	63-64				
Part 4 - CRE: Qualitative disclosures related to IRB models		Annual					
Banks must provide the following information on their use of IRB models:		Annual					
(a)	Internal model development, controls and changes: role of the functions involved in the development, approval and subsequent changes of the credit risk models.	Annual	64-67, 83-85				
(b)	Relationships between risk management function and internal audit function and procedure to ensure the independence of the function in charge of the review of the models from the functions responsible for the development of the models.	Annual	64-67, 83-85				
(c)	Scope and main content of the reporting related to credit risk models.	Annual	64-66	223-227	Overview		
(d)	Scope of the supervisor’s acceptance of approach.	Annual	64-66				
(e)	For each of the portfolios, the bank must indicate the part of EAD within the group (in percentage of total EAD) covered by standardized, FIRB and AIRB approach and the part of portfolios that are involved in a roll-out plan.	Annual	64-66		Overview		
(f)	The number of key models used with respect to each portfolio, with a brief discussion of the main differences among the models within the same portfolios.	Annual	64-66	223-227		EAD RWA	
(g)	Description of the main characteristics of the approved models: (i) definitions, methods and data for estimation and validation of PD (eg how PDs are estimated for low default portfolios; if there are regulatory floors; the drivers for differences observed between PD and actual default rates at least for the last three periods); and where applicable: (ii) LGD (eg methods to calculate downturn LGD; how LGDs are estimated for low default portfolio; the time lapse between the default event and the closure of the exposure); (iii) credit conversion factors, including assumptions employed in the derivation of these variables;	Annual	64-67	223-227			
Part 5 - CCRA: Qualitative disclosure related to counterparty credit risk		Annual					
Banks must provide:		Annual					
(a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	Annual	76, 84	173-174			
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	Annual	76, 84	173-174			
(c)	Policies with respect to wrong-way risk exposures;	Annual	84				

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 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	100			
Part 5 - CVAA: General qualitative disclosure requirements related to CVA		Annual				
A bank must describe their risk management objectives and policies for CVA risk as follows:		Annual				
(a)	An explanation and/or a description of the D-SIB's processes implemented to identify, measure, monitor and control the D-SIB's CVA risks, including policies for hedging CVA risk and the processes for monitoring the continuing effectiveness of hedges.	Annual	93, 96			
(b)	Whether the bank is eligible and has chosen to set its capital requirement for CVA at 100% of the bank's capital requirement for counterparty credit risk as applicable under [CAR 2024, Chapter 8, paragraph 9].	Annual	67			
Part 5 - CVAB: Qualitative disclosures for banks using the SA-CVA		Annual				
D-SIBs must provide the following information on their CVA risk management framework:		Annual				
(a)	A description of the D-SIB's CVA risk management framework.	Annual	93, 96			
(b)	A description of how senior management is involved in the CVA risk management framework.	Annual	93, 96			
(c)	An overview of the governance of the CVA risk management framework (eg documentation, independent control unit, independent review, independence of the data acquisition from the lines of business).	Annual	93, 96			
Part 6 - SECA: Qualitative disclosure requirements related to securitization exposures		Annual				
Qualitative disclosures		Annual				
Banks must describe their risk management objectives and policies for securitization activities and main features of these activities according to the framework below. If a bank holds securitization positions reflected both in the regulatory banking book and in the regulatory trading book, the bank must describe each of the following points by distinguishing activities in each of the regulatory books.		Annual				
(a)	The bank's objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities, the type of risks assumed and the types of risks retained.	Annual	68-69, 113	194-196		
(b)	The bank must provide a list of:	Annual				
•	special purpose entities (SPEs) where the bank acts as sponsor (but not as an originator such as an Asset Backed Commercial Paper (ABCP) conduit), indicating whether the bank consolidates the SPEs into its scope of regulatory consolidation. A bank would generally be considered a "sponsor" if it, in fact or in substance, manages or advises the programme, places securities into the market, or provides liquidity and/or credit enhancements. The programme may include, for example, ABCP conduit programmes and structured investment vehicles.	Annual	68-69	194-196		
•	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	68-69	194-196		

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
		Page Reference				
•	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	68-69, 113	194-196		
(d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.		Annual			Overview	
(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:		Annual			Overview	
•	structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table;	Annual			Overview	
•	control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and	Annual			Overview	
	the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type. For example, credit cards, home equity, auto, and securitisation exposures detailed by underlying exposure type and security type (eg residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, collateralised debt obligations) etc.	Annual			Overview	
(f) Banks must describe the use of internal assessment other than for IAA capital purposes.		Annual	n/a			
Part 7 - MRA: Market risk						
A bank must describe their risk management objectives and policies for market risk according to the framework as follows:		Annual				
(a) Strategies and processes of the D-SIB, which must include an explanation and/or a description of:		Annual				
•	The D-SIB’s strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the D-SIB’s market risks, including policies for hedging risk and the strategies/processes for monitoring the continuing effectiveness of hedges.	Annual	92, 93, 95			
•	Policies for determining whether a position is designated as trading, including the definition of stale positions and the risk management policies for monitoring those positions. In addition, D-SIBs should describe cases where instruments are assigned to the trading or banking book contrary to the general presumptions of their instrument category and the market and gross fair value of such cases, as well as cases where instruments have been moved from one book to the other since the last reporting period, including the gross fair value of such cases and the reason for the move.	Annual	94			
•	Description of internal risk transfer activities, including the types of internal risk transfer desk [CAR 2024, Chapter 9, Section 9.2].	Annual	94			
(b) The structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the D-SIB discussed in row (a) above.		Annual	92, 95			
(c) The scope and nature of risk reporting and/or measurement systems.		Annual	92, 95			

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item # Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
Page Reference					
Part 7 - MRB: Market risk					
(A) A bank must provide a general description of the trading desk structure (as defined in CAR 2024, Chapter 9, paragraphs 52 to 57) and types of instruments included in the IMA trading desks.	Annual	N/A			
(B) For ES models, banks must provide the following information:	Annual	N/A			
(a) A description of trading desks covered by the ES models. Where applicable, D-SIBs must also describe the main trading desks not included in ES regulatory calculations (due to lack of historical data or model constraints) and treated under other measures (such as specific treatments allowed in some jurisdictions).	Annual	N/A			
(b) The soundness criteria on which the internal capital adequacy assessment is based (eg forward-looking stress testing) and a description of the methodologies used to achieve a capital adequacy assessment that is consistent with the soundness standards.	Annual	N/A			
(c) A general description of the ES model(s). For example, D-SIBs may describe whether the model(s) is (are) based on historical simulation, Monte Carlo simulations or other appropriate analytical methods, and the observation period for ES based on stressed observations (ESR,S).	Annual	N/A			
(d) The frequency by which model data is updated.	Annual	N/A			
(e) A description of the ES calculation based on current and stressed observations. For example, D-SIBs should describe the reduced set of risk factors used to calibrate the period of stress, the share of the variations in the full ES that is explained by the reduced set of risk factors, and the observation period used to identify the most stressful 12 months.	Annual	N/A			
(C) SES		N/A			
(a) A general description of each methodology used to achieve a capital assessment for categories of NMRFs that is consistent with the required soundness standard.	Annual	N/A			
(D) A bank using internal models to determine the DRC must provide the following information:	Annual	N/A			
(a) A general description of the methodology: Information about the characteristics and scope of the value-at-risk (VaR) and whether different models are used for different exposure classes. For example, D-SIBs may describe the range of probability of default (PD) by obligors on the different types of positions, the approaches used to correct market-implied PDs as applicable, the treatment of netting, basis risk between long and short exposures of different obligors, mismatch between a position and its hedge and concentrations that can arise within and across product classes during stressed conditions.	Annual	N/A			
(b) The methodology used to achieve a capital assessment that is consistent with both the required soundness standard and [CAR 2024, Chapter 9, paragraphs 378 to 399].	Annual	N/A			
(E) Validation of models and modelling processes:	Annual	N/A			
(a) The approaches used in the validation of the models and modelling processes, describing general approaches used and the types of assumptions and benchmarks on which they rely.	Annual	N/A			

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item # Pillar III - Requirements - Qualitative	Frequency	2024 Annual Report: MD&A	2024 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
Page Reference					
Part 8 - Operational risk	Annual				
The bank must describe:	Annual	67, 107-108			
(a) the policies, frameworks and guidelines for the management of operational risk.		67, 107-108			
(b) the structure and organisation of their operational risk management and control function.		67, 107-108			
(c) the operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).		67, 107-108			
(d) the scope and main context of their reporting framework on operational risk to executive management and to the board of directors.		67, 107-108			
(e) the risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.		67, 107-108			
Part 9 - Interest rate risk in the banking book (IRRBB)	Annual				
(a) The general qualitative disclosure requirement (paragraph 824), including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurement.	Annual	93-94	228		

OV1: Overview of RWA

(in \$ millions)		a	b	b ₂	b ₃	c
		RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2024 Revised Basel III
1	Credit risk (excluding counterparty credit risk)	354,977	346,496	342,885	337,188	28,398
2	Of which: standardized approach (SA)	139,775	139,253	140,639	143,787	11,182
3	Of which: foundation internal ratings-based (F-IRB) approach	72,005	70,766	69,924	65,859	5,760
4	Of which: supervisory slotting approach	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	143,197	136,477	132,322	127,542	11,456
6	Counterparty credit risk (CCR)	14,129	13,165	12,649	11,733	1,130
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	710	706	612	600	57
8	Of which: Internal Model Method (IMM)	5,480	5,217	5,028	5,274	438
9	Of which: other CCR ⁽³⁾	7,939	7,242	7,009	5,859	635
10	Credit valuation adjustment (CVA)	4,631	4,550	4,620	5,376	371
11	Equity investments in funds – look-through approach	3,684	3,596	3,349	3,276	295
12	Equity investments in funds – mandate-based approach	353	321	307	268	28
12a	Equity investments in funds – fall-back approach	-	-	-	-	-
13	Settlement risk	15	2	2	9	1

OV1: Overview of RWA

(in \$ millions)	a	b	b ₂	b ₃	c	
	RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾	
	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2024 Revised Basel III	
14	Securitization exposures in banking book	7,791	7,310	7,079	6,781	623
15	Of which: securitization internal ratings-based approach (SEC-IRBA)	1,569	1,537	1,657	1,558	126
16	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	2,656	3,154	4,946	5,058	212
17	Of which: securitization standardized approach (SEC-SA)	3,566	2,619	476	165	285
18	Market risk	14,710	13,677	16,104	15,893	1,177
19	Of which: standardized approach (SA)	14,710	13,677	16,104	15,893	1,177
20	Of which: internal model approaches (IMA)	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-
22	Operational risk	51,129	50,696	50,131	49,584	4,090
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	12,573	13,845	13,065	13,109	1,006
24	Output floor applied	67.5%	67.5%	67.5%	67.5%	
25	Floor adjustment	-	-	-	7,801	
26	N/A					
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 18 + 21 + 22 + 23 + 25)	463,992	453,658	450,191	451,018	37,119

(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.

L11: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories ⁽¹⁾

Q4 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: ⁽²⁾					
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾	
Assets								
Cash and deposits with financial institutions	63,860	63,706	63,706	-	-	-	-	-
Precious metals	2,540	2,540	2,540	-	-	-	2,540	-
Trading assets	-	-	-	-	-	-	-	-
Securities	119,912	119,912	331	-	-	-	119,581	-
Loans	7,649	7,649	932	-	-	-	7,285	-
Other	2,166	2,166	-	-	-	-	2,166	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	200,543	200,543	-	200,543	-	-	-	-
Derivative financial instruments	44,379	44,379	-	44,379	-	-	39,736	-
Investment securities	152,832	151,850	151,834	-	-	-	-	16
Loans	-	-	-	-	-	-	-	-
Residential mortgages ⁽⁴⁾	350,941	350,824	350,824	-	-	-	-	-
Personal loans	106,379	106,379	102,532	-	3,847	-	-	-
Credit cards	17,374	17,374	13,892	-	162	-	-	3,320
Business and government	292,671	292,666	274,528	-	17,628	-	-	510
Allowance for credit loss	(6,536)	(6,536)	(6,416)	-	-	-	-	(120)
Customers' liability under acceptances, net of allowance	148	148	148	-	-	-	-	-
Property and equipment	5,252	5,251	5,251	-	-	-	-	-
Investments in associates	1,821	2,477	2,477	-	-	-	-	-
Goodwill and other intangible assets	16,853	16,853	-	-	-	-	-	16,853
Deferred tax assets	2,942	2,933	2,002	-	-	-	-	931
Other assets	30,301	28,738	25,977	1,507	-	-	448	806
Total assets	1,412,027	1,409,852	990,558	246,429	21,637	171,756	22,316	

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

Q4 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: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Liabilities							
Deposits							
Personal	298,821	298,821	-	-	-	-	298,821
Business and government	600,114	600,114	-	-	-	-	600,114
Financial institutions	44,914	44,914	-	-	-	-	44,914
Financial instruments designated at fair value through profit or loss	36,341	36,341	-	-	-	36,341	-
Acceptances	149	149	-	-	-	-	149
Obligations related to securities sold short	35,042	35,042	-	-	-	35,042	-
Derivative financial instruments	51,260	51,260	-	51,260	-	45,652	-
Obligations related to securities sold under repurchase agreements and securities lent	190,449	190,449	-	190,449	-	-	-
Subordinated debentures	7,833	7,833	-	-	-	-	7,833
Other liabilities	63,028	60,853	-	-	-	853	60,000
Total liabilities	1,327,951	1,325,776	-	241,709	-	117,888	1,011,831

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's 2024 Annual 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 \$56.3 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

Q4 2024 Revised Basel III (in \$ millions)		a	b	c	d	e
		Total	Items subject to: ⁽¹⁾			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,387,536	990,558	21,637	246,429	171,756
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	359,597	-	-	241,709	117,888
3	Total net amount under regulatory scope of consolidation	1,027,939	990,558	21,637	4,720	53,868
4	Off-balance sheet amounts ⁽²⁾	276,207	254,738	16,020	5,449	-
5	Differences in valuations ⁽³⁾	1,209	1,209	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	192,811	601	-	192,210	-
7	Differences due to considerations of provisions ⁽⁴⁾	4,888	5,054	-	(166)	-
8	Collateral offsetting ⁽⁵⁾	(189,784)	(5,408)	-	(184,376)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	57,752	-	-	57,752	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	(4)	(4)	-	-	-
12	Exposure amounts considered for regulatory purposes ⁽⁶⁾	1,371,018	1,246,748	37,657	75,589	53,868

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

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

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

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

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

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

PV1: Prudent valuation adjustments (PVAs)

Prudential Valuation Adjustment (PVA) (in \$ millions)	a	b	c	d	e	f	g	h
	Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
Q4 2024 Revised Basel III								
1 Closeout uncertainty, of which:	-	-	-	-	-	-	-	-
2 Mid-market value	-	-	-	-	-	-	-	-
3 Closeout cost	-	-	-	-	-	-	-	-
4 Concentration	-	-	-	-	-	-	-	-
5 Early termination	-	-	-	-	-	-	-	-
6 Model risk	-	-	-	-	-	-	-	-
7 Operational risk	-	-	-	-	-	-	-	-
8 Investing and funding costs						-	-	-
9 Unearned credit spreads						-	-	-
10 Future administrative costs	-	-	-	-	-	-	-	-
11 Other	-	(6)	-	(3)	-	(9)	(9)	-
12 Total adjustment	-	(6)	-	(3)	-	(9)	(9)	-
Q4 2023 Revised Basel III								
1 Closeout uncertainty, of which:	-	-	-	-	-	-	-	-
2 Mid-market value	-	-	-	-	-	-	-	-
3 Closeout cost	-	-	-	-	-	-	-	-
4 Concentration	-	-	-	-	-	-	-	-
5 Early termination	-	-	-	-	-	-	-	-
6 Model risk	-	-	-	-	-	-	-	-
7 Operational risk	-	-	-	-	-	-	-	-
8 Investing and funding costs						-	-	-
9 Unearned credit spreads						-	-	-
10 Future administrative costs	-	-	-	-	-	-	-	-
11 Other	-	(3)	-	(5)	-	(8)	(8)	-
12 Total adjustment	-	(3)	-	(5)	-	(8)	(8)	-

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Common Equity Tier 1 capital: instruments and reserves					
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	21,986	21,482	20,998	20,532	u+y
2 Retained earnings	57,751	57,541	57,081	56,443	v
3 Accumulated other comprehensive income (and other reserves)	(6,147)	(6,298)	(7,502)	(6,998)	w
4 <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	-	-	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	683	733	768	762	aa
6 Common Equity Tier 1 capital before regulatory adjustments	74,273	73,458	71,345	70,739	
Common Equity Tier 1 capital: regulatory adjustments					
7 Prudential valuation adjustments	(9)	(8)	(9)	(10)	o
8 Goodwill (net of related tax liability)	(8,961)	(9,007)	(9,096)	(9,034)	g
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	(6,083)	(6,233)	(6,336)	(6,419)	h-q+i-r
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(451)	(238)	(291)	(256)	k
11 Cash flow hedge reserve	2,197	2,853	4,054	3,462	x
12 Shortfall of provisions to expected losses	(382)	(306)	(288)	(282)	dd
13 Securitization gain on sale	-	-	-	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	512	488	533	197	p
15 Defined benefit pension fund net assets (net of related tax liability)	(502)	(593)	(513)	(320)	l-s
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(8)	(4)	(9)	(12)	a
17 Reciprocal cross holdings in common equity	-	-	-	-	
18 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-	-	-	e
20 Mortgage servicing rights (amount above 10% threshold)	-	-	-	-	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-	-	
22 Amount exceeding the 15% threshold	-	-	-	-	
23 of which: significant investments in the common stock of financials	-	-	-	-	f
24 of which: mortgage servicing rights	-	-	-	-	
25 of which: deferred tax assets arising from temporary differences	-	-	-	-	j
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI	45	22	13	(5)	ff+gg+hh+ii
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	
28 Total regulatory adjustments to Common Equity Tier 1	(13,642)	(13,026)	(11,942)	(12,679)	
29 Common Equity Tier 1 capital (CET1)	60,631	60,432	59,403	58,060	

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Additional Tier 1 capital: instruments					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,779	8,779	8,779	8,779	z
31 of which: classified as equity under applicable accounting standards	8,779	8,779	8,779	8,779	
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)	97	95	111	114	bb
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	8,876	8,874	8,890	8,893	
Additional Tier 1 capital: regulatory adjustments					
37 Investments in own Additional Tier 1 instruments	(8)	(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 Total regulatory adjustments to Additional Tier 1 capital	(8)	(7)	(11)	(1)	
44 Additional Tier 1 capital (AT1)	8,868	8,867	8,879	8,892	
45 Tier 1 capital (T1 = CET1 + AT1)	69,499	69,299	68,282	66,952	
Tier 2 capital: instruments and provisions					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	6,190	6,104	6,518	6,403	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)	77	72	78	85	cc
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50 Collective allowances	1,942	1,936	1,911	1,961	c+d
51 Tier 2 capital before regulatory adjustments	8,209	8,112	8,507	8,449	
Tier 2 capital: regulatory adjustments					
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 Total regulatory adjustments to Tier 2 capital	-	-	-	-	
58 Tier 2 capital (T2)	8,209	8,112	8,507	8,449	
59 Total capital (TC = T1 + T2)	77,708	77,411	76,789	75,401	
60 Total risk-weighted assets	463,992	453,658	450,191	451,018	

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Capital ratios					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.1%	13.3%	13.2%	12.9%	
62 Tier 1 (as a percentage of risk-weighted assets)	15.0%	15.3%	15.2%	14.8%	
63 Total capital (as a percentage of risk-weighted assets)	16.7%	17.1%	17.1%	16.7%	
64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of risk-weighted assets)	8.0%	8.0%	8.0%	8.0%	
65 of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	
66 of which: bank-specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	
67 of which: G-SIB buffer	0.0%	0.0%	0.0%	0.0%	
67a of which: D-SIB buffer	1.0%	1.0%	1.0%	1.0%	
68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	5.1%	5.3%	5.2%	4.9%	
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))⁽²⁾					
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	3,719	1,869	3,275	3,999	
73 Significant investments in the common stock of financial entities	2,549	2,770	2,679	2,423	
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,447	2,734	2,502	2,704	
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)	2,592	2,684	2,749	2,742	
77 Cap on inclusion of allowances in Tier 2 under standardized approach	1,942	1,936	1,911	1,961	
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 ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2024 Revised Basel III	Q4 2024 Revised Basel III	
Assets			
Cash and deposits with financial institutions	63,860	63,706	
Precious metals	2,540	2,540	
Trading assets			
Securities	119,912	119,912	
- Investment in own shares		8	a
- Other trading securities		119,904	
Loans	7,649	7,649	
Other	2,166	2,166	
	129,727	129,727	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	200,543	200,543	
Derivative financial instruments	44,379	44,379	
Investment securities	152,832	151,850	
- 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		151,833	
Loans			
Residential mortgages	350,941	350,824	
Personal loans	106,379	106,379	
Credit cards	17,374	17,374	
Business and government	292,671	292,666	
- Business and Government		292,666	
- Portion of exposure below materiality threshold for credit protection		-	gg
	767,365	767,243	
Allowance for credit losses	(6,536)	(6,536)	
- General Allowance reflected in Tier 2 capital		(1,942)	c
- Shortfall of allowances to expected loss		(382)	dd
- Excess of allowances to expected loss		-	d
- Allowances not reflected in regulatory capital		(4,212)	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2024 Revised Basel III	Q4 2024 Revised Basel III	
Other			
Customers' liability under acceptances, net of allowance	148	148	
Property and equipment	5,252	5,251	
Investments in associates	1,821	2,477	
- 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		2,477	
Goodwill and other intangible assets	16,853	16,853	
- Goodwill		8,961	g
- Imputed goodwill for Significant Investments		-	g
- Intangibles (excl computer software)		4,858	h
- Computer software intangibles		3,034	i
Deferred tax assets	2,942	2,933	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		451	k
- Deferred tax assets not deducted from regulatory capital		2,482	
Other Assets	30,301	28,738	
- Defined pension fund assets		703	l
- Prepaid portfolio mortgage insurance		103	hh
- Other assets		27,932	
Total other	57,317	56,400	
Total assets	1,412,027	1,409,852	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2024 Revised Basel III	Q4 2024 Revised Basel III	
Liabilities			
Deposits			
Personal	298,821	298,821	
Business and government	600,114	600,114	
- Investment in own Additional Tier 1 instruments		8	ee
- Other deposits from Business and government		600,106	
Financial institutions	44,914	44,914	
	943,849	943,849	
Financial instruments designated at fair value through profit and loss	36,341	36,341	
Other			
Acceptances	149	149	
Obligations related to securities sold short	35,042	35,042	
Derivative financial instruments	51,260	51,260	
Obligations related to securities sold under repurchase agreements and securities lent	190,449	190,449	
Subordinated debentures	7,833	7,833	
- Regulatory capital amortization of maturing debentures		1,643	
- Subordinated debentures used for regulatory capital		6,190	
- of which: are included in Tier 2 capital		6,190	m
- of which: are subject to phase out not included in Tier 2 capital		-	
- of which: are subject to phase out not included in Tier 2 capital		-	
Other liabilities	63,028	60,853	
- Liquidity reserves		9	o
- Gains/losses due to changes in own credit risk including DVA on derivatives		(512)	p
- Contractual service margins		(165)	ii
- Deferred tax liabilities		1,877	
- Intangible assets (excl. computer software and mortgage servicing rights)		1,257	q
- Intangible assets - computer software		552	r
- Defined benefit pension fund assets		201	s
- Other deferred tax liabilities		(133)	
- Other liabilities		59,644	
Total other	347,761	345,586	
Total liabilities	1,327,951	1,325,776	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q4 2024 Revised Basel III	Q4 2024 Revised Basel III	
Equity			
Common equity			
Common shares	22,054	22,054	
- of which: amount eligible for CET1		22,054	u
- of which: amount eligible for AT1		-	
Retained earnings	57,751	57,751	v
Accumulated other comprehensive income	(6,147)	(6,147)	w
- Cash flow hedging reserve		(2,197)	x
- Other		(3,950)	
Other reserves	(68)	(68)	
- portion allowed for inclusion into CET1		(68)	y
- portion not allowed for regulatory capital		-	
Total common equity	73,590	73,590	
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	82,369	82,369	
Non-controlling interests in subsidiaries	1,707	1,707	
- portion allowed for inclusion into CET1		683	aa
- portion allowed for inclusion into Tier 1 capital		97	bb
- portion allowed for inclusion into Tier 2 capital		77	cc
- portion not allowed for regulatory capital		850	
Total equity	84,076	84,076	
Total liabilities and equity	1,412,027	1,409,852	

(1) Consolidated Statement of Financial Position as reported in the 2024 Annual Report.

(2) Legal Entities that are within the accounting scope of consolidation but excluded from the regulatory scope of consolidation represent the Bank's insurance subsidiaries whose principle activities include insurance, reinsurance, property and casualty insurance. Key subsidiaries are Scotia Insurance Barbados Ltd (assets: \$405 million, equity: \$296 million), Scotia Life Insurance Company (assets: \$2 million, equity: \$3 million), Scotia Reinsurance Limited (assets: \$124 million, equity: \$102 million), Scotia Jamaica Life Insurance Co. Ltd (assets: \$527 million, equity: \$145 million), Scotia Life Trinidad and Tobago Ltd (assets: \$561 million, equity: \$89 million), and MD Life Insurance Company (assets: \$1,213 million, equity: \$21 million).

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

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2024 Revised Basel III Amounts	Q3 2024 Revised Basel III Amounts	Q2 2024 Revised Basel III Amounts	Q1 2024 Revised Basel III Amounts
Regulatory capital elements of TLAC and adjustments					
1	Common Equity Tier 1 capital (CET1)	60,631	60,432	59,403	58,060
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,868	8,867	8,879	8,892
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,868	8,867	8,879	8,892
6	Tier 2 capital (T2) before TLAC adjustments	8,209	8,112	8,507	8,449
7	Amortized portion of T2 instruments where remaining maturity > 1 year	1,392	1,360	1,360	1,329
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	9,601	9,472	9,867	9,778
11	TLAC arising from regulatory capital	79,100	78,771	78,149	76,730
Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements.	59,092	53,358	52,120	54,075
14	Of which: amount eligible as TLAC after application of the caps	N/A	N/A	N/A	N/A
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022	-	-	-	-
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	N/A	N/A	N/A	N/A
17	TLAC arising from non-regulatory capital instruments before adjustments	59,092	53,358	52,120	54,075
Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	138,192	132,129	130,269	130,805
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	(440)	(297)	(330)	(360)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC available after deductions	137,752	131,832	129,939	130,445
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	463,992	453,658	450,191	451,018
24	Leverage exposure measure	1,563,140	1,556,455	1,555,486	1,547,503
TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.7%	29.1%	28.9%	28.9%
26	TLAC (as a percentage of leverage exposure)	8.8%	8.5%	8.4%	8.4%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.6%	8.8%	8.7%	8.6%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer requirement	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%

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

TLAC3: Resolution entity – creditor ranking at legal entity level

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
Q4 2024 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	22,054	-	8,779	7,614	85,355	-	123,802
3	Subset of row 2 that are excluded liabilities	8	-	8	-	447	-	463
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	22,046	-	8,771	7,614	84,908	-	123,339
5	Subset of row 4 that are potentially eligible as TLAC	22,046	-	8,771	7,614	64,242	-	102,673
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,740	16,714	-	18,454
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	28,247	-	28,247
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,134	9,072	-	13,206
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,740	10,209	-	11,949
10	Subset of row 5 that is perpetual securities	22,046	-	8,771	-	-	-	30,817
Q3 2024 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	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

TLAC3: Resolution entity – creditor ranking at legal entity level

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
Q2 2024 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	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
Q1 2024 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	20,599	-	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

(1) Under the Bank Recapitalization (Bail-In) Regime. Please refer to Page 56 of the 2024 Annual Report, for a description of the requirements.

(2) Disclosure not currently required by OSFI.

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
1	Total consolidated assets as per published financial statements	1,412,027	1,402,366	1,399,430	1,392,886
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,175)	(2,274)	(2,291)	(2,248)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(3,830)	(3,864)	(3,863)	(3,890)
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	(11,483)	(7,895)	(9,988)	(6,760)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	11,061	10,278	11,298	8,774
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	171,867	171,510	173,532	171,749
8	Other adjustments	(14,327)	(13,666)	(12,632)	(13,008)
9	Leverage ratio exposure measure	1,563,140	1,556,455	1,555,486	1,547,503

LR2: Leverage ratio common disclosure

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
On-balance sheet exposures ⁽¹⁾					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,161,101	1,162,446	1,155,561	1,148,076
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)	(9,552)	(10,098)	(10,961)	(9,848)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(14,327)	(13,666)	(12,632)	(13,008)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	1,137,222	1,138,682	1,131,968	1,125,220
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)	18,470	18,835	21,224	20,026
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	22,475	21,769	21,682	20,904
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	3,631	5,735	4,640	2,640
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(2,128)	(4,149)	(1,716)	(871)
11	Total derivative exposures (sum of rows 6 to 10)	42,448	42,190	45,830	42,699
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	318,530	287,236	293,308	286,406
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(117,988)	(93,440)	(100,450)	(87,345)
14	Counterparty credit risk (CCR) exposure for SFT assets	11,061	10,277	11,298	8,774
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	211,603	204,073	204,156	207,835
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	539,489	537,357	536,907	523,003
18	(Adjustments for conversion to credit equivalent amounts)	(367,622)	(365,847)	(363,375)	(351,254)
19	Off-balance sheet items (sum of rows 17 and 18)	171,867	171,510	173,532	171,749
Capital and total exposures					
20	Tier 1 capital	69,499	69,299	68,282	66,952
21	Total exposures (sum of rows 5, 11, 16 and 19)	1,563,140	1,556,455	1,555,486	1,547,503
Leverage ratio					
22	Basel III leverage ratio	4.4%	4.5%	4.4%	4.3%

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$200,542 million), derivative financial instruments (\$44,379 million), assets outside the regulatory scope of consolidation (\$2,175 million).

CR1: Credit quality of assets ⁽¹⁾

(in \$ millions)	a		b	c	d		e	f	g
	Gross carrying values of ⁽²⁾		Allowances/ impairments ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures	Of which ECL accounting provisions for credit losses on IRB exposures		Net values (a+b-c)		
	Defaulted exposures ⁽³⁾	Non-defaulted exposures			Allocated in regulatory category of Specific	Allocated in regulatory category of General			
Q4 2024									
Revised Basel III									
1	Loans ⁽⁵⁾	6,756	803,159	6,354	1,535	2,566	2,253	803,561	
2	Debt Securities	-	148,850	1	-	-	1	148,849	
3	Off-balance sheet exposures ⁽⁶⁾	88	268,832	186	-	27	159	268,734	
4	Total	6,844	1,220,841	6,541	1,535	2,593	2,413	1,221,144	
Q3 2024									
Revised Basel III									
1	Loans ⁽⁵⁾	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 ⁽⁶⁾	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 ⁽⁵⁾	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 ⁽⁶⁾	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 ⁽⁵⁾	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 ⁽⁶⁾	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	

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

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

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

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

(5) Includes bankers acceptances and deposits with banks.

(6) Excludes all revocable loan commitments.

CR2: Changes in stock of defaulted loans and debt securities⁽¹⁾					
(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel	Q1 2024 Revised Basel
1	Defaulted loans and debt securities - at the end of the previous reporting period ⁽²⁾	6,734	6,364	6,522	6,080
2	Loans and debt securities that have defaulted since the last reporting period	2,529	2,334	2,168	2,464
3	Returned to non-defaulted status ⁽³⁾	(1,055)	(1,132)	(992)	(1,038)
4	Amounts written off	(1,102)	(1,026)	(1,018)	(939)
5	Other changes ⁽⁴⁾	(262)	194	(316)	(45)
6	Defaulted loans and debt securities --at the end of the reporting period (1 + 2 - 3 - 4 +5) ⁽²⁾	6,844	6,734	6,364	6,522

(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

(in \$ millions)		a	b1	b	d	f
		Unsecured exposures: carrying amount ⁽¹⁾	Exposures to be secured ⁽¹⁾	Exposures secured by collateral ^{(2) (3)}	Exposures secured by financial guarantees ⁽⁴⁾	Exposures secured by credit derivatives
Q4 2024 Revised Basel III						
1	Loans ⁽⁵⁾	296,439	507,122	403,558	103,564	-
2	Debt Securities	100,944	47,905	-	47,905	-
3	Total	397,383	555,027	403,558	151,469	-
4	Of which defaulted	2,799	1,890	1,640	250	-
Q3 2024 Revised Basel III						
1	Loans ⁽⁵⁾	295,344	503,415	400,601	102,814	-
2	Debt Securities	103,006	46,265	-	46,265	-
3	Total	398,350	549,680	400,601	149,079	-
4	Of which defaulted	2,656	1,858	1,597	261	-
Q2 2024 Revised Basel III						
1	Loans ⁽⁵⁾	303,912	496,884	395,480	101,404	-
2	Debt Securities	99,650	44,962	-	44,962	-
3	Total	403,562	541,846	395,480	146,366	-
4	Of which defaulted	2,470	1,768	1,523	245	-
Q1 2024 Revised Basel III						
1	Loans ⁽⁵⁾	316,345	491,168	390,636	100,532	-
2	Debt Securities	80,674	56,844	-	56,844	-
3	Total	397,019	548,012	390,636	157,376	-
4	Of which defaulted	2,549	1,774	1,473	301	-

(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 ⁽¹⁾		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q4 2024 Revised Basel III							
1	Sovereigns and their central banks	13,923	504	15,013	101	1,125	7%
2	Public sector entities (PSEs)	2,869	297	8,865	182	3,037	34%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	2,423	1,310	2,683	355	1,240	41%
	Of which: securities firms and other financial institutions treated as banks	994	614	1,101	147	400	32%
5	Covered bonds	70	-	70	-	21	30%
6	Corporates	36,245	27,641	30,081	6,257	34,821	96%
	Of which: securities firms and other financial institutions treated as corporates	465	454	484	142	593	95%
	Of which: specialised lending	451	238	289	55	425	124%
7	Subordinated debt, equity and other capital	3,209	-	3,209	-	8,152	254%
8	Retail	54,171	39,014	53,206	9,367	44,510	71%
9	Real estate	77,808	4,058	73,321	719	29,854	40%
	Of which: general RRE	64,000	1,037	60,915	104	18,633	31%
	Of which: IPRRE	1,701	-	1,604	-	743	46%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	7,436	1,896	6,364	371	5,699	85%
	Of which: IPCRE	3,209	407	3,132	84	2,898	90%
	Of which: land acquisition, development and construction	1,462	718	1,306	160	1,881	128%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,900	469	2,856	75	3,665	125%
13	Other Assets ⁽²⁾	29,931	-	29,931	-	13,350	45%
14	Total	223,549	73,293	219,235	17,056	139,775	59%

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM ⁽¹⁾		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
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 ⁽²⁾	31,666	-	31,666	-	14,285	45%
14	Total	227,028	76,206	222,401	17,782	139,253	58%

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM ⁽¹⁾		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Q2 2024 Revised Basel III							
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 ⁽²⁾	32,240	-	32,240	-	14,749	46%
14	Total	228,257	75,389	224,092	17,718	140,639	58%

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM ⁽¹⁾		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
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 ⁽²⁾	30,268	-	30,268	-	14,711	49%
14	Total	224,275	73,974	220,267	18,502	143,787	60%

(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)	Asset classes	Risk weight																										Total credit exposures amount (post-CCF and post-CRM) ⁽¹⁾				
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	v	x	y		z	aa	ab	ac
		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	
Q4 2024 Revised Basel III																																
1	Sovereigns and their central banks	12,781	-	454	-	-	-	-	-	-	1,691	-	-	-	-	-	-	-	-	-	188	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entities (PSEs)	6,009	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,036	-	-	-	-	-	-	-	-	-	-	
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	981	-	343	-	507	-	-	625	-	-	-	200	-	358	-	-	-	21	-	-	-	3	-	-	-	-	-	-	
	Of which: securities firms and other financial institutions	-	-	729	-	194	-	92	-	-	-	-	-	200	-	30	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	
5	Covered bonds	-	-	-	-	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	21	-	-	-	-	-	-	47	-	-	-	-	-	507	-	9,531	-	25,962	-	-	270	-	-	-	-	-	-	-	
	Of which: securities firms and other financial institutions	-	-	13	-	-	-	-	-	-	47	-	-	-	-	-	-	-	-	-	566	-	-	-	-	-	-	-	-	-	-	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74	-	-	270	-	-	-	-	-	-	-	-	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,122	-	87	-	-	
8	Retail	-	5,233	-	-	-	-	-	-	-	-	-	-	-	-	-	54,463	-	-	-	2,877	-	-	-	-	-	-	-	-	-	-	
9	Real estate	-	-	13,843	9,062	12,884	16,115	7,871	65	396	1,912	27	1,727	-	1,391	11	-	2,826	1,083	3,012	2	888	-	925	-	-	-	-	-	-		
	Of which: general RRE	-	-	13,843	9,062	12,705	15,933	7,871	65	-	1,272	27	-	-	241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: IPRRE	-	-	-	-	179	182	-	-	396	640	-	196	-	-	9	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	1,531	-	-	-	2	-	2,826	-	2,376	-	-	-	-	-	-	-	-	-	-	
	Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,150	-	-	-	1,083	-	-	888	-	95	-	-	-	-	-	-	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	636	-	-	-	830	-	-	-	-	-	-	-	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,465	-	-	1,466	-	-	-	-	-	-	-	
13	Other Assets ⁽²⁾	16,581	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,350	-	-	-	-	-	-	-	-	-	-	
14	Total	35,371	5,233	15,301	9,062	13,297	16,115	8,378	65	396	4,275	27	1,727	-	200	1,391	55,339	-	12,357	1,083	49,911	2	888	270	2,394	-	3,122	-	87	-	236,291	
Q3 2024 Revised Basel III																																
1	Sovereigns and their central banks	13,509	-	457	-	-	-	-	-	-	1,657	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-	-	-	
2	Public sector entities (PSEs)	6,067	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,553	-	-	-	-	-	-	-	-	-	-	
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	690	-	371	-	575	-	-	306	-	-	-	202	-	304	-	-	-	5	-	-	-	4	-	-	-	-	-	-	
	Of which: securities firms and other financial institutions	-	-	690	-	-	-	96	-	-	-	-	-	-	202	-	30	-	-	-	1	-	-	-	4	-	-	-	-	-	-	
5	Covered bonds	-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	141	-	-	-	-	-	-	54	-	-	-	-	-	239	-	8,526	-	30,203	-	-	256	-	-	-	-	-	-	-	
	Of which: securities firms and other financial institutions	-	-	65	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	-	409	-	-	-	-	-	-	-	-	-	-	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85	-	-	256	-	-	-	-	-	-	-	-	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,815	-	83	-	-	
8	Retail	-	5,267	-	-	-	-	-	-	-	-	-	-	-	-	-	57,054	-	-	-	26	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-		
	Of which: general RRE	-	-	13,942	9,125	12,827	16,413	8,264	74	-	1,356	31	-	-	252	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: IPRRE	-	-	-	-	173	174	-	-	380	634	-	203	-	9	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	1,217	-	-	-	1	-	2,641	-	2,093	-	-	-	-	-	-	-	-	-	-	
	Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,155	-	-	-	817	-	-	819	-	147	-	-	-	-	-	-	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	426	-	-	-	583	-	-	-	-	-	-	-	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,549	-	-	1,589	-	-	-	-	-	-	-	
13	Other Assets ⁽²⁾	17,381	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,285	-	-	-	-	-	-	-	-	-	-	
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	

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

(in \$ millions)	Risk weight																										Total credit exposures amount (post-CCF and post-CRM) ⁽¹⁾					
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	v	x	y		z	aa	ab	ac	ad
	0%	15%	20%	25%	30%	35%	40%	44%	45%	50%	55%	60%	65%	66%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	220%	250%	330%	400%	1250%	Others		
Q2 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,769	
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 ⁽²⁾	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	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,341	
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 ⁽²⁾	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	-	238,769	

(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 ⁽¹⁾	Exposure (post-CCF and post- CRM) ⁽²⁾
Q4 2024 Revised Basel III					
1	Less than 40%	90,899	14,278	24.4%	94,379
2	40–70%	16,232	1,289	17.6%	16,459
3	75–80%	48,834	27,339	23.8%	55,339
4	85%	10,675	6,406	26.3%	12,357
5	90–100%	46,105	18,390	26.6%	50,994
6	105–130%	1,070	307	29.3%	1,160
7	150%	2,211	894	20.5%	2,394
8	250%	3,122	-	0.0%	3,122
9	400%	87	-	0.0%	87
10	1250%	-	-	0.0%	-
11	Total exposures	219,235	68,903	24.8%	236,291
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

(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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Q4 2024 Revised Basel III													
Retail - insured exposures secured by residential real estate													
	0.00 to <0.15	27,824	-	0%	7,021	0.05%	168,052	30.42%		302	4.3%	1	
	0.15 to <0.25	23,596	-	0%	3,800	0.20%	94,163	48.20%		724	19.1%	4	
	0.25 to <0.50	351	-	0%	-	0.00%	2,117	0.00%		-	0.0%	-	
	0.50 to <0.75	10,370	-	0%	47	0.73%	39,273	12.48%		6	12.8%	-	
	0.75 to <2.50	1,958	-	0%	-	2.38%	6,998	10.00%		-	0.0%	-	
	2.50 to <10.00	22	-	0%	-	0.00%	111	0.00%		-	0.0%	-	
	10.00 to <100.00	1,017	-	0%	-	0.00%	4,096	0.00%		-	0.0%	-	
	100.00 (Default)	215	-	0%	-	100.00%	1,155	55.89%		-	0.0%	-	
	Sub-total	65,353	-	0.00%	10,868	0.11%	315,965	36.56%		1,032	9.5%	5	24
Retail - uninsured exposures secured by residential real estate													
	0.00 to <0.15	80,462	57,814	84%	128,758	0.05%	737,236	16.95%		3,491	2.7%	11	
	0.15 to <0.25	98,019	9,478	81%	105,652	0.19%	412,647	19.20%		9,001	8.5%	38	
	0.25 to <0.50	798	-	0%	798	0.35%	2,298	43.82%		233	29.2%	1	
	0.50 to <0.75	44,592	666	116%	45,364	0.73%	152,378	20.39%		10,865	24.0%	67	
	0.75 to <2.50	10,399	-	0%	10,400	2.37%	24,909	19.82%		5,079	48.8%	49	
	2.50 to <10.00	558	69	126%	646	3.90%	8,378	31.70%		641	99.2%	8	
	10.00 to <100.00	3,206	4	553%	3,226	23.37%	9,878	19.53%		3,394	105.2%	147	
	100.00 (Default)	683	-	0%	683	100.00%	31,116	37.99%		1,418	207.6%	148	
	Sub-total	238,717	68,031	84%	295,527	0.78%	1,378,840	18.57%		34,122	11.5%	469	346

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Retail - qualifying revolving (QRRE)													
	0.00 to <0.15	2,012	46,899	85%	41,732	0.08%	3,783,056	89.01%		1,942	4.7%	32	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,617	5,938	80%	8,378	0.43%	394,657	87.19%		1,457	17.4%	32	
	0.50 to <0.75	307	489	107%	829	0.51%	14,555	66.41%		125	15.1%	3	
	0.75 to <2.50	5,394	5,030	95%	10,189	1.42%	1,211,016	94.50%		4,708	46.2%	137	
	2.50 to <10.00	4,922	498	101%	5,426	5.21%	465,049	92.62%		6,042	111.4%	262	
	10.00 to <100.00	859	38	167%	922	34.01%	161,708	93.28%		2,058	223.2%	290	
	100.00 (Default)	109	-	0%	109	100.00%	861,194	89.74%		721	661.5%	40	
	Sub-total	17,220	58,892	86%	67,585	1.37%	6,891,235	89.68%		17,053	25.2%	796	751
Other Retail Exposures													
	0.00 to <0.15	6,002	1,548	77%	7,198	0.09%	262,692	66.63%		1,117	15.5%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,417	350	79%	7,692	0.27%	252,780	66.12%		2,522	32.8%	14	
	0.50 to <0.75	8,441	3,265	106%	11,902	0.59%	222,284	66.25%		6,193	52.0%	47	
	0.75 to <2.50	6,678	62	91%	6,734	1.62%	184,015	69.20%		5,643	83.8%	76	
	2.50 to <10.00	3,602	7	101%	3,609	5.22%	100,843	69.89%		3,756	104.1%	131	
	10.00 to <100.00	1,343	3	128%	1,347	28.52%	37,350	66.18%		2,079	154.3%	254	
	100.00 (Default)	183	-	0%	183	100.00%	15,709	80.91%		891	486.9%	88	
	Sub-total	33,666	5,235	96%	38,665	2.49%	1,075,673	67.22%		22,201	57.4%	614	451
Total		354,956	132,158	85%	412,645	1.02%	9,661,713	35.25%		74,408	18.0%	1,884	1,572

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Q3 2024 Revised Basel III													
Retail - insured exposures secured by residential real estate													
	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%	-	
	Sub-total	66,315	-	0%	11,064	0.11%	323,826	36.12%		1,043	9.4%	5	26
Retail - uninsured exposures secured by residential real estate													
	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	
	Sub-total	234,129	66,854	84%	290,179	0.73%	1,371,940	18.41%		29,766	10.3%	420	321

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Retail - qualifying revolving (QRRE)													
	0.00 to <0.15	2,013	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	
	Sub-total	17,045	58,020	86%	66,663	1.36%	6,877,603	89.84%		16,803	25.2%	796	721
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	
	Sub-total	33,722	5,139	95%	38,628	2.62%	1,095,851	67.27%		22,672	58.7%	652	475
Total		351,211	130,013	85%	406,534	1.00%	9,669,220	35.25%		70,284	17.3%	1,873	1,543

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Q2 2024 Revised Basel III													
Retail - insured exposures secured by residential real estate													
	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%	-	
	Sub-total	66,437	-	0%	11,163	0.11%	329,882	35.17%		1,019	9.1%	5	22
Retail - uninsured exposures secured by residential real estate													
	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	
	Sub-total	228,709	65,661	84%	283,612	0.71%	1,360,651	19.08%		30,260	10.7%	413	297

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF ⁽¹⁾	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽¹⁾	RWA density ⁽⁶⁾	EL ⁽¹⁾	Provisions ⁽⁷⁾
Retail - qualifying revolving (QRRE)													
	0.00 to <0.15	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	
	Sub-total	16,592	56,677	86%	65,223	1.30%	6,800,296	89.63%		16,238	24.9%	736	703
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	
	Sub-total	33,591	5,164	96%	38,556	2.50%	1,113,387	67.26%		22,506	58.4%	619	444
Total		345,329	127,502	85%	398,554	0.96%	9,604,216	35.74%		70,023	17.6%	1,773	1,466

(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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Q4 2024 Revised Basel III													
Sovereign ⁽¹⁾													
	0.00 to <0.15	178,153	6,194	44%	235,428	0.01%	444	15.53%	2.51	4,086	1.7%	5	
	0.15 to <0.25	5,571	338	35%	4,793	0.18%	74	23.06%	2.53	1,059	22.1%	2	
	0.25 to <0.50	964	127	47%	1,022	0.36%	21	39.34%	1.15	381	37.3%	1	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,462	17	47%	4,467	1.36%	22	18.59%	1.23	1,619	36.2%	11	
	2.50 to <10.00	1,010	-	25%	1,010	3.11%	6	12.56%	1.36	359	35.5%	4	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	190,160	6,676	44%	246,720	0.05%	567	15.82%	2.47	7,504	3.0%	23	6
Bank													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Corporate - Other	0.00 to <0.15	3,526	5,240	40%	5,843	0.08%	478	41.46%	1.80	1,141	19.5%	2	
	0.15 to <0.25	29,467	19,498	43%	38,207	0.20%	2,367	34.67%	1.66	10,462	27.4%	26	
	0.25 to <0.50	36,857	21,627	44%	47,266	0.36%	5,654	38.57%	1.60	19,079	40.4%	66	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	16,163	8,949	46%	19,607	1.21%	3,051	42.52%	1.66	15,050	76.8%	101	
	2.50 to <10.00	1,414	833	48%	1,716	3.11%	329	42.92%	1.53	1,778	103.6%	23	
	10.00 to <100.00	2,144	370	43%	2,057	25.31%	399	43.61%	1.18	3,767	183.1%	220	
	100.00 (Default)	1,059	41	61%	1,062	100.00%	92	43.69%	1.41	3,117	293.5%	297	
	Sub-total	90,630	56,558	44%	115,758	1.83%	12,370	38.30%	1.63	54,394	47.0%	735	716
Corporate – Specialized Lending	0.00 to <0.15	856	485	40%	1,048	0.08%	22	40.49%	2.73	274	26.1%	-	
	0.15 to <0.25	4,583	4,099	42%	6,039	0.21%	177	31.72%	1.66	1,899	31.4%	4	
	0.25 to <0.50	5,318	4,504	42%	6,833	0.33%	244	39.14%	2.33	3,787	55.4%	9	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	623	340	41%	722	1.11%	32	41.09%	2.54	651	90.2%	3	
	2.50 to <10.00	65	9	39%	68	3.11%	3	43.54%	2.32	86	126.5%	1	
	10.00 to <100.00	142	-	40%	127	15.82%	5	34.80%	1.00	194	152.8%	6	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	11,587	9,437	42%	14,837	0.45%	483	36.30%	2.08	6,891	46.4%	23	22
Total		292,377	72,671	44%	377,315	0.61%	13,420	23.52%	2.20	68,789	18.2%	781	744

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

	a	b	c	d	e	f	g	h	i	j	k	l	
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Q3 2024 Revised Basel III													
Sovereign ⁽¹⁾													
	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%	-	
	Sub-total	184,875	6,473	45%	242,249	0.05%	551	17.10%	2.46	7,412	3.1%	22	7
Bank													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
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	
	Sub-total	91,707	56,070	45%	117,143	1.53%	12,431	38.20%	1.63	52,696	45.0%	643	674
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%	-	
	Sub-total	11,122	10,229	42%	14,555	0.32%	508	34.46%	2.06	6,085	41.8%	17	23
Total		287,704	72,772	44%	373,947	0.52%	13,490	24.38%	2.19	66,193	17.7%	682	704

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Q2 2024 Revised Basel III													
Sovereign ⁽¹⁾													
	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%	-	
	Sub-total	179,444	6,003	44%	236,493	0.05%	531	15.97%	2.49	6,459	2.7%	20	5
Bank													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Corporate - Other	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	
	Sub-total	92,375	57,850	46%	119,136	1.34%	12,548	38.20%	1.59	50,129	42.1%	582	606
Corporate – Specialized Lending	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%	-	
	Sub-total	10,751	9,823	41%	13,856	0.32%	512	34.51%	2.08	5,711	41.2%	17	23
Total		282,570	73,676	45%	369,485	0.47%	13,591	23.83%	2.19	62,299	16.9%	619	634

(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.

(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.

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

	a	b	c	d	e	f	g	h	i	j	k	l	
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Q4 2024 Revised Basel III													
Sovereign													
	0.00 to <0.15	887	868	38%	2,191	0.03%	46	42.50%	1.85	284	13.0%	-	
	0.15 to <0.25	9	300	45%	36	0.22%	4	45.00%	1.22	12	33.3%	-	
	0.25 to <0.50	23	20	40%	4	0.30%	2	44.05%	1.02	2	50.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	166	35	26%	169	1.22%	9	43.48%	1.16	132	78.1%	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%	-	
	Sub-total	1,085	1,223	39%	2,400	0.12%	61	42.61%	1.79	430	17.9%	1	-
Bank ⁽¹⁾													
	0.00 to <0.15	13,096	40,713	46%	33,478	0.07%	224	46.14%	2.62	10,979	32.8%	11	
	0.15 to <0.25	1,066	4,835	44%	3,223	0.18%	128	44.93%	2.72	1,562	48.5%	3	
	0.25 to <0.50	1,162	520	37%	1,357	0.38%	58	47.89%	1.20	815	60.1%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	29	41	28%	36	1.34%	20	43.44%	1.51	30	83.3%	-	
	2.50 to <10.00	-	151	42%	64	3.11%	5	33.90%	3.71	70	109.4%	1	
	10.00 to <100.00	-	23	50%	11	36.10%	2	45.00%	1.00	27	245.5%	2	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	15,353	46,283	45%	38,169	0.11%	437	46.07%	2.58	13,483	35.3%	19	3

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Corporate - Other ⁽⁸⁾	0.00 to <0.15	30,848	85,111	41%	66,384	0.08%	749	32.99%	1.80	11,612	17.5%	18	
	0.15 to <0.25	38,088	62,759	37%	60,613	0.19%	739	38.76%	2.16	21,006	34.7%	45	
	0.25 to <0.50	25,483	24,274	37%	33,748	0.35%	562	32.55%	2.26	14,974	44.4%	42	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	6,990	7,741	40%	9,772	1.29%	250	31.74%	2.32	7,039	72.0%	42	
	2.50 to <10.00	391	971	49%	731	3.11%	39	35.91%	2.32	749	102.5%	8	
	10.00 to <100.00	1,050	862	46%	1,401	18.34%	26	33.12%	2.20	2,276	162.5%	88	
	100.00 (Default)	248	4	40%	250	100.00%	2	35.86%	1.01	413	165.2%	72	
	Sub-total	103,098	181,722	39%	172,899	0.55%	2,367	34.88%	2.05	58,069	33.6%	315	329
Corporate – Specialized Lending	0.00 to <0.15	90	111	40%	1	0.06%	1	40.00%	1.77	-	0.0%	-	
	0.15 to <0.25	31	16	40%	37	0.16%	1	40.00%	4.08	23	62.2%	-	
	0.25 to <0.50	-	2	40%	1	0.30%	1	20.00%	2.25	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	121	129	40%	39	0.16%	3	39.69%	4.02	23	59.0%	-	-
Total		119,657	229,357	40%	213,507	0.46%	2,868	36.97%	2.14	72,005	33.7%	335	332

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

	a	b	c	d	e	f	g	h	i	j	k	l	
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Q3 2024 Revised Basel III													
Sovereign													
	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%	-	
	Sub-total	1,001	1,021	38%	2,230	0.10%	55	42.35%	1.63	327	14.7%	1	-
Bank ⁽¹⁾													
	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%	-	
	Sub-total	14,988	44,263	46%	37,198	0.11%	441	45.95%	2.54	12,883	34.6%	18	5

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Corporate - Other ⁽⁸⁾	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	
	Sub-total	104,496	183,955	39%	174,869	0.45%	2,403	35.57%	2.08	57,483	32.9%	269	305
Corporate – Specialized Lending	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%	-	
	Sub-total	132	230	40%	167	0.15%	3	40.00%	2.50	73	43.7%	-	-
Total		120,617	229,469	40%	214,464	0.39%	2,902	37.45%	2.15	70,766	33.0%	288	310

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

	a	b	c	d	e	f	g	h	i	j	k	l	
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Q2 2024 Revised Basel III													
Sovereign													
	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%	-	
	Sub-total	1,344	1,125	37%	2,553	0.11%	52	42.80%	1.48	434	17.0%	1	-
Bank ⁽¹⁾													
	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%	-	
	Sub-total	15,058	45,094	45%	37,095	0.11%	436	45.94%	2.42	12,553	33.8%	18	3

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	EL	Provisions ⁽⁷⁾
Corporate - Other ⁽⁸⁾	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	
	Sub-total	111,665	185,009	38%	181,405	0.38%	2,388	35.82%	2.02	56,885	31.4%	238	281
Corporate – Specialized Lending	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%	-	
	Sub-total	99	218	40%	130	0.14%	1	40.00%	2.27	52	40.0%	-	-
Total		128,166	231,446	40%	221,183	0.33%	2,877	37.60%	2.08	69,924	31.6%	257	284

(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 \$2.0 billion EAD, \$0.3 billion RWA (\$2.1 billion EAD, \$0.3 billion RWA in Q3 2024; \$1.8 billion EAD, \$0.2 billion RWA in Q2 2024).

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

(in \$ millions)	Q4 2024 Revised Basel III		Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III	
	a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾
1 Sovereign – FIRB	430	430	327	327	434	434	336	336
2 Sovereign – AIRB	7,504	7,504	7,412	7,412	6,459	6,459	5,270	5,270
3 Bank – FIRB	9,446	9,446	9,080	9,080	8,704	8,704	8,545	8,545
4 Bank – AIRB	-	-	-	-	-	-	-	-
5 Other securities firms treated as Bank - F-IRB	4,037	4,037	3,803	3,803	3,849	3,849	3,684	3,684
6 Other securities firms treated as Bank - A-IRB	-	-	-	-	-	-	-	-
7 Corporate – FIRB	53,415	53,415	53,006	53,006	52,439	52,439	48,683	48,683
8 Corporate – AIRB	54,150	54,150	52,475	52,475	49,973	49,973	47,448	47,448
9 Other securities firms treated as Corporate - F-IRB	4,359	4,359	4,183	4,183	4,245	4,245	4,413	4,413
10 Other securities firms treated as Corporate - A-IRB	196	196	146	146	155	155	118	118
11 Specialized lending – FIRB	23	23	73	73	52	52	59	59
12 Specialized lending – AIRB	6,891	6,891	6,085	6,085	5,711	5,711	4,393	4,393
13 Retail – qualifying revolving (QRRE)	17,053	17,053	16,803	16,803	16,238	16,238	16,047	16,047
14 Retail – residential mortgage exposures	35,154	35,154	30,809	30,809	31,279	31,279	31,043	31,043
15 Retail – SME	-	-	-	-	-	-	-	-
16 Other retail exposures	22,201	22,201	22,672	22,672	22,506	22,506	23,200	23,200
17 Equity – FIRB	-	-	-	-	-	-	-	-
18 Equity – AIRB	-	-	-	-	-	-	-	-
19 Purchased receivables – FIRB	296	296	294	294	201	201	139	139
20 Purchased receivables – AIRB	47	47	75	75	1	1	23	23
21 Total	215,202	215,202	207,243	207,243	202,246	202,246	193,401	193,401

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

CR8: RWA flow statements of credit risk exposures under IRB

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
1	RWA as at end of previous reporting period	207,243	202,246	193,401	196,715
2	Asset size ⁽¹⁾	(446)	588	121	(4,857)
3	Asset quality ⁽²⁾	7,945	4,112	2,948	1,941
4	Model updates ⁽³⁾	-	-	3,995	2,011
5	Methodology and policy ⁽⁴⁾	-	-	-	-
6	Acquisitions and disposals ⁽⁵⁾	-	-	-	-
7	Foreign exchange movements ⁽⁶⁾	460	297	1,781	(2,409)
8	Other ⁽⁷⁾	-	-	-	-
9	RWA as at end of reporting period	215,202	207,243	202,246	193,401

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

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

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

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

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

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

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

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

a	b	c	d	e	f		g	h	i
					Number of obligors ⁽⁵⁾				
Portfolio	PD Range	External rating equivalent ⁽²⁾	Weighted average PD ⁽³⁾	Arithmetic average PD by obligors ⁽⁴⁾	End of previous year ^{(6) (10)}	End of the year ^{(7) (10)}	Defaulted obligors in the year ⁽⁸⁾	of which: new defaulted obligors in the year	Average historical annual default rate ⁽⁹⁾
Q4 2024 Revised Basel III									
Retail - insured exposures secured by residential real estate									
	0.00 to <0.15		0.05%	0.05%	177,833	168,052	91	-	0.04%
	0.15 to <0.25		0.20%	0.20%	103,252	94,163	192	-	0.13%
	0.25 to <0.50		0.35%	0.35%	2,480	2,117	3	-	0.27%
	0.50 to <0.75		0.73%	0.73%	45,700	39,273	371	1	0.47%
	0.75 to <2.50		2.35%	2.34%	7,564	6,998	220	-	1.28%
	2.50 to <10.00		8.71%	8.71%	1,947	111	7	-	5.26%
	10.00 to <100.00		24.62%	23.65%	2,359	4,096	927	-	24.85%
Retail - uninsured exposures secured by residential real estate									
	0.00 to <0.15		0.05%	0.05%	711,494	737,236	230	8	0.02%
	0.15 to <0.25		0.19%	0.18%	410,975	412,647	565	22	0.09%
	0.25 to <0.50		0.35%	0.35%	2,791	2,298	13	-	0.34%
	0.50 to <0.75		0.73%	0.73%	157,076	152,378	1,292	39	0.36%
	0.75 to <2.50		2.37%	2.27%	23,904	24,909	469	4	0.78%
	2.50 to <10.00		3.90%	3.95%	10,652	8,378	527	11	3.00%
	10.00 to <100.00		23.37%	23.07%	5,600	9,878	2,250	4	23.44%

CR9: IRB – Backtesting of probability of default (PD) per portfolio - Retail ⁽¹⁾									
a	b	c	d	e	f		g	h	i
Portfolio	PD Range	External rating equivalent ⁽²⁾	Weighted average PD ⁽³⁾	Arithmetic average PD by obligors ⁽⁴⁾	Number of obligors ⁽⁵⁾		Defaulted obligors in the year ⁽⁸⁾	of which: new defaulted obligors in the year	Average historical annual default rate ⁽⁹⁾
					End of previous year ^{(6) (10)}	End of the year ^{(7) (10)}			
Retail - qualifying revolving (QRRE)									
	0.00 to <0.15		0.08%	0.09%	3,558,592	3,783,193	763	65	0.03%
	0.15 to <0.25		0.00%	0.00%	-	-	-	-	0.08%
	0.25 to <0.50		0.43%	0.43%	392,560	394,664	1,292	133	0.23%
	0.50 to <0.75		0.51%	0.51%	596,356	14,555	87	-	1.04%
	0.75 to <2.50		1.40%	1.50%	717,678	1,211,097	5,178	506	0.49%
	2.50 to <10.00		5.21%	5.72%	281,422	465,068	10,133	247	2.08%
	10.00 to <100.00		34.01%	30.66%	184,626	161,709	7,470	20	12.00%
Other Retail Exposures									
	0.00 to <0.15		0.09%	0.10%	273,598	262,555	104	11	0.06%
	0.15 to <0.25		0.00%	0.00%	-	-	-	-	0.00%
	0.25 to <0.50		0.27%	0.26%	270,611	252,773	431	67	0.14%
	0.50 to <0.75		0.59%	0.64%	14,540	222,284	1,089	221	1.27%
	0.75 to <2.50		1.62%	1.61%	433,171	183,934	2,002	217	0.51%
	2.50 to <10.00		5.22%	5.30%	107,315	100,824	3,270	47	2.49%
	10.00 to <100.00		28.52%	28.16%	34,309	37,349	8,051	74	20.12%

1. The following percentage of RWAs covered by back testing results: (a) "Retail - insured exposures secured by residential real estate" portfolio – 100% , (b) "Retail - uninsured exposures secured by residential real estate" portfolio – 98.1%, (c) "Retail - qualifying revolving (QRRE)" portfolio – 87.9%, (d) "Other Retail Exposures" portfolio – 99.9%.

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

3. Obligor PD by post-CRM EAD.

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

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

6. Includes non-defaulted accounts at Q4 2023; PD Estimates as of Q4 2023.

7. Includes all the non-defaulted accounts at Q4 2023 and all new accounts acquired during Q1 -Q4 2024 which remain non-defaulted as of Q4 2024; PD Estimates as of Q4 2024.

8. Includes accounts not in default at Q4 2023 which went into default during Q1-Q4 2024; PD Estimates as of Q4 2023.

9. The 6-year average of the defaulted rate.

10. Obligor migration is attributed to PD parameters updates in Q1 2024 and does not reflect true model migration.

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

a	b	c	d	e	f		g	h	i
					Number of obligors				
Portfolio	PD Range	External rating equivalent	Weighted average PD ⁽²⁾	Arithmetic average PD by obligors ⁽³⁾	End of previous year ⁽⁴⁾	End of the year ⁽⁵⁾	Defaulted obligors in the year ⁽⁶⁾	of which: new defaulted obligors in the year ⁽⁷⁾	Average historical annual default rate ⁽⁸⁾
Q4 2024 Revised Basel III									
Sovereign									
	0.00 to <0.15	AAA to BBB	0.02%	0.05%	210	179	-	-	0.00%
	0.15 to <0.25	BBB+ to BBB-	0.18%	0.18%	5	12	-	-	0.00%
	0.25 to <0.50	BBB to BB	0.25%	0.28%	7	9	-	-	0.00%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.34%	1.24%	14	16	-	-	0.00%
	2.50 to <10.00	B to CCC+	2.56%	2.56%	3	5	-	-	1.67%
	10.00 to <100.00	CCC and lower	0.00%	0.00%	-	-	-	-	26.19%
Bank									
	0.00 to <0.15	AAA to BBB	0.07%	0.08%	555	663	-	-	0.03%
	0.15 to <0.25	BBB+ to BBB-	0.18%	0.18%	75	110	-	-	0.07%
	0.25 to <0.50	BBB to BB	0.29%	0.29%	88	103	-	-	0.00%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.47%	1.32%	21	36	-	-	0.00%
	2.50 to <10.00	B to CCC+	8.71%	4.61%	3	7	-	-	1.06%
	10.00 to <100.00	CCC and lower	33.33%	33.33%	4	1	-	-	0.00%

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

a	b	c	d	e	f		g	h	i
					Number of obligors				
Portfolio	PD Range	External rating equivalent	Weighted average PD ⁽²⁾	Arithmetic average PD by obligors ⁽³⁾	End of previous year ⁽⁴⁾	End of the year ⁽⁵⁾	Defaulted obligors in the year ⁽⁶⁾	of which: new defaulted obligors in the year ⁽⁷⁾	Average historical annual default rate ⁽⁸⁾
Corporate - Other⁽⁹⁾	0.00 to <0.15	AAA to BBB	0.09%	0.10%	5,853	6,080	-	-	0.05%
	0.15 to <0.25	BBB+ to BBB-	0.18%	0.18%	3,069	2,853	-	-	0.01%
	0.25 to <0.50	BBB to BB	0.29%	0.30%	6,926	7,354	7	-	0.09%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.01%	1.01%	3,703	4,240	12	1	0.34%
	2.50 to <10.00	B to CCC+	3.90%	3.88%	495	740	6	3	2.17%
	10.00 to <100.00	CCC and lower	29.50%	31.09%	78	153	8	1	14.99%
Corporate-Specialized Lending	0.00 to <0.15	AAA to BBB	0.11%	0.12%	369	320	-	-	0.00%
	0.15 to <0.25	BBB+ to BBB-	0.18%	0.18%	707	830	-	-	0.00%
	0.25 to <0.50	BBB to BB	0.27%	0.28%	926	812	-	-	0.09%
	0.50 to <0.75	BB to BB-	0.00%	0.00%	-	-	-	-	0.00%
	0.75 to <2.50	B+	1.12%	1.00%	97	117	2	-	0.70%
	2.50 to <10.00	B to CCC+	5.83%	5.64%	6	14	-	-	5.61%
	10.00 to <100.00	CCC and lower	43.70%	27.40%	7	14	1	1	6.46%

(1) Backtesting includes all of Non-Retail IRB exposure.

(2) Obligor PD as of Q3 2023 weighted by pre-CRM EAD as of Q3 2023.

(3) Obligor PD as of Q3 2023 weighted by number of obligors within the PD range as of Q3 2023.

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

(5) Number of non-defaulted obligors as of Q3 2024.

(6) Number of defaulted obligors during the year ended Q3 2024.

(7) Number of defaulted obligors out of the new obligors during the year ended Q3 2024.

(8) 14-year average of the annual default rate (number of defaulted obligors during the year out of those non-defaulted obligors existed at the beginning of the year / number of non-defaulted obligors at the beginning of the year). The denominator of annual default rate calculation excludes obligors that were no longer on the book by the end of the year.

(9) Includes purchased receivables, excludes specialized lending.

CR10: IRB (Specialized lending and equities under the simple risk-weight method)
Specialized Lending⁽¹⁾ - Q4 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⁽¹⁾ - 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.

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

(in \$ millions)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
Q4 2024 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	111	829		1.4	1,311	593
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			18,076	1.4	25,144	5,460
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					34,715	7,237
5	VaR for SFTs					-	-
6	Total						13,290
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) ⁽²⁾			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) ⁽²⁾			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) ⁽²⁾			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

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

(2) Includes OTC derivatives related transactions only.

CCR2: Credit valuation adjustment (CVA) capital charge									
(in \$ millions)		Q4 2024 Revised Basel III		Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III	
		a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
		EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-	-	-	-	-
1	(i) VaR component (including the 3 × multiplier)		-		-		-		-
2	(ii) Stressed VaR component (including the 3 x multiplier)		-		-		-		-
3	All portfolios subject to the Standardized CVA capital charge ⁽¹⁾	-	4,631	-	4,550	-	4,620	-	5,376
4	Total subject to the CVA capital charge	-	4,631	-	4,550	-	4,620	-	5,376

(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													Total credit exposure ⁽¹⁾
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	
Q4 2024 Revised Basel III														
Sovereigns	-	-	-	-	-	33	-	-	-	2	-	-	-	35
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	123	-	-	-	123
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	3	-	10	8	20	-	-	-	-	-	-	41
Securities firms and other financial institutions treated as Banks	-	-	-	-	46	-	10	-	-	-	-	-	-	56
Corporates	-	-	-	-	-	-	-	-	65	705	-	-	-	770
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	43	24	-	-	-	67
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	3	-	56	41	30	-	108	854	-	-	-	1,092
Q3 2024 Revised Basel III														
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 ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	8	17	92	35	-	48	1,327	-	-	-	1,527

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

(in \$ millions)														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	Risk weight													
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure ⁽¹⁾
Regulatory portfolio														
Q2 2024 Revised Basel III														
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 ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	33	28	275	53	-	9	1,244	-	-	-	1,642
Q1 2024 Revised Basel III														
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 ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	19	37	64	29	-	26	1,348	-	-	-	1,523

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

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q4 2024 Revised Basel III								
Sovereign								
	0.00 to <0.15	6,667	0.03%	106	19.66%	2.04	177	2.7%
	0.15 to <0.25	82	0.16%	9	27.31%	0.84	13	15.5%
	0.25 to <0.50	1	0.41%	2	26.97%	1.28	-	27.8%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	10	1.05%	1	25.00%	1.00	4	41.6%
	2.50 to <10.00	2	3.11%	1	25.00%	0.02	1	55.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	6,762	0.03%	119	19.76%	2.02	195	2.9%
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	13,324	0.07%	2,644	52.67%	0.09	1,810	13.6%
	0.15 to <0.25	1,013	0.18%	688	50.67%	0.98	314	31.0%
	0.25 to <0.50	457	0.37%	629	46.21%	2.34	201	43.9%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	269	1.13%	297	44.90%	1.56	202	75.2%
	2.50 to <10.00	16	3.11%	21	50.03%	2.38	19	119.7%
	10.00 to <100.00	2	35.12%	12	39.88%	1.39	3	136.4%
	100.00 (Default)	2	100.00%	2	46.54%	1.27	-	0.0%
	Sub-total	15,083	0.13%	4,293	52.19%	0.25	2,549	16.9%
Total		21,845	0.10%	4,412	42.16%	0.80	2,744	12.6%

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q2 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%

(1) Represents AIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q4 2024 Revised Basel III								
Sovereign								
	0.00 to <0.15	2,792	0.07%	68	45.01%	0.14	306	10.9%
	0.15 to <0.25	180	0.22%	7	45.00%	0.05	54	29.9%
	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	5	1.05%	1	45.00%	1.00	4	75.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	2,977	0.08%	76	45.01%	0.13	364	12.2%
Bank								
	0.00 to <0.15	15,729	0.07%	221	44.93%	1.54	2,577	16.4%
	0.15 to <0.25	1,239	0.18%	111	45.51%	1.28	356	28.7%
	0.25 to <0.50	777	0.34%	47	45.00%	0.24	270	34.8%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	725	1.05%	31	45.00%	0.27	588	81.0%
	2.50 to <10.00	9	3.11%	2	45.00%	4.85	11	130.5%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	18,479	0.13%	412	44.98%	1.42	3,802	20.6%
Corporate								
	0.00 to <0.15	6,987	0.08%	281	44.88%	1.15	1,005	14.4%
	0.15 to <0.25	3,800	0.18%	327	42.24%	1.26	963	25.4%
	0.25 to <0.50	4,030	0.38%	230	43.32%	0.68	1,719	42.6%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	1,685	1.14%	149	41.68%	0.93	1,268	75.2%
	2.50 to <10.00	175	3.11%	14	44.86%	0.04	210	120.6%
	10.00 to <100.00	100	33.58%	9	40.00%	4.30	203	203.2%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	16,777	0.51%	1,010	43.56%	1.05	5,368	32.0%
Total		38,233	0.29%	1,498	44.36%	1.16	9,534	24.9%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q3 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 ⁽¹⁾

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q2 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%

(1) Represents FIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

CCR5: Composition of collateral for CCR exposure⁽¹⁾

(in \$ millions)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated ⁽²⁾	Unsegregated ⁽²⁾	Segregated ⁽²⁾	Unsegregated ⁽²⁾		
Q4 2024 Revised Basel III						
Cash – domestic currency	-	2,862	-	2,298	5,261	948
Cash – other currencies	23	7,665	1	12,338	69,863	33,746
Domestic sovereign debt	69	83	29	1,929	575	1,748
Other sovereign debt	2,473	234	1,473	1,091	7,915	10,642
Government agency debt	1,277	817	1,853	1,018	2,449	4,149
Corporate bonds	991	164	1,198	202	37,147	50,809
Equity securities	2,474	-	4,024	163	49,405	53,263
Other collateral	-	-	-	-	6	-
Total	7,307	11,825	8,578	19,039	172,621	155,305
Q3 2024 Revised Basel III						
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	-
Total	7,407	12,795	8,328	19,914	152,950	137,400
Q2 2024 Revised Basel III						
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	-
Total	5,767	12,306	7,782	21,625	151,434	148,339
Q1 2024 Revised Basel III						
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	-
Total	7,456	10,737	7,859	20,685	137,247	147,617

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

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

CCR6: Credit derivatives exposures

(in \$ millions)	a	b
	Protection bought	Protection sold
Q4 2024 Revised Basel III		
Notionals		
Single-name credit default swaps	7,928	3,301
Index credit default swaps	-	-
Credit default swaps	7,928	3,301
Total return swaps	15,596	330
Credit options	-	-
Other credit derivatives	-	-
Total notionals	23,524	3,631
Fair values		
Positive fair value (asset)	179	3
Negative fair value (liability)	-	(47)

Q3 2024 Revised Basel III		
Notionals		
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	-	-
Total notionals	28,032	5,735
Fair values		
Positive fair value (asset)	247	3
Negative fair value (liability)	-	(28)

Q2 2024 Revised Basel III		
Notionals		
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	-	-
Total notionals	26,522	4,640
Fair values		
Positive fair value (asset)	302	3
Negative fair value (liability)	-	(26)

Q1 2024 Revised Basel III		
Notionals		
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	-	-
Total notionals	25,016	2,640
Fair values		
Positive fair value (asset)	254	4
Negative fair value (liability)	-	(26)

CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)				
(in \$ millions) ⁽¹⁾	a	a ₂	a ₃	a ₄
	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
1 RWA as at end of previous reporting period	5,217	5,028	5,274	5,308
2 Asset size ⁽²⁾	125	103	(612)	112
3 Asset quality ⁽³⁾	70	69	147	(118)
4 Model updates ⁽⁴⁾	-	-	92	121
5 Methodology and policy ⁽⁵⁾	-	-	-	-
6 Acquisitions and disposals ⁽⁶⁾	-	-	-	-
7 Foreign exchange movements ⁽⁷⁾	68	17	127	(149)
8 Other ⁽⁸⁾	-	-	-	-
9 RWA as at end of current reporting period	5,480	5,217	5,028	5,274

(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

	a		b		a ₂		b ₂		a ₃		b ₃		a ₄		b ₄	
	EAD (post-CRM)		RWA		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA		EAD (post-CRM)		RWA	
	Q4 2024 Revised Basel III		Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III									
1 Exposures to QCCPs (total)			839		806			759					839			
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	7,805		170		7,923		175		7,042		154		9,287		199	
3 (i) OTC derivatives	1,063		21		1,082		22		1,114		22		2,706		54	
4 (ii) Exchange-traded derivatives	5,158		117		5,143		119		4,058		94		4,289		99	
5 (iii) Securities financing transactions	1,584		32		1,698		34		1,870		38		2,292		46	
6 (iv) Netting sets where cross-product netting has been approved	-		-		-		-		-		-		-		-	
7 Segregated initial margin	3,754				3,552				4,121				3,978			
8 Non-segregated initial margin	-		-		-		-		-		-		-		-	
9 Pre-funded default fund contributions	1,153		669		1,102		631		1,108		605		1,104		640	
10 Unfunded default fund contributions ⁽¹⁾	1,707		-		1,696		-		1,243		-		1,461		-	
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 ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q4 2024 Revised Basel III											
1	Retail (total)	-	-	-	-	11,514	-	11,514	716	-	716
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	1,163	-	1,163	-	-	-
3	Credit Card	-	-	-	-	653	-	653	-	-	-
4	Consumer Receivables	-	-	-	-	3,015	-	3,015	79	-	79
5	Auto Loans/Leases	-	-	-	-	6,683	-	6,683	637	-	637
6	Wholesale (total)	39	-	9,738	9,777	8,604	-	8,604	7,046	-	7,046
	– of which										
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	3,720	-	3,720	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,286	-	1,286	278	-	278
11	Other Wholesale	39	-	9,738	9,777	3,598	-	3,598	6,722	-	6,722
12	Re-Securitization	-	-	-	-	-	-	-	46	-	46
Q3 2024 Revised Basel III											
1	Retail (total)	-	-	-	-	11,796	-	11,796	765	-	765
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	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	Wholesale (total)	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

SEC1: Securitization exposures in the banking book

(in \$ millions)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q2 2024 Revised Basel III											
1	Retail (total)	-	-	-	-	10,617	-	10,617	1,197	-	1,197
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	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	Wholesale (total)	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
Q1 2024 Revised Basel III											
1	Retail (total)	-	-	-	-	10,893	-	10,893	1,107	-	1,107
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	396	-	396	310	-	310
4	Consumer Receivables	-	-	-	-	3,050	-	3,050	109	-	109
5	Auto Loans/Leases	-	-	-	-	6,427	-	6,427	688	-	688
6	Wholesale (total)	266	-	10,333	10,599	9,670	-	9,670	2,284	-	2,284
	– of which										
7	Loan to Corporates	-	-	10,333	10,333	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,951	-	4,951	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	2,018	-	2,018	312	-	312
11	Other Wholesale	266	-	-	266	2,701	-	2,701	1,926	-	1,926
12	Re-Securitization	-	-	-	-	-	-	-	46	-	46

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

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

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

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

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

SEC2: Securitization exposures in the trading book

(in \$ millions)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q4 2024 Revised Basel III											
1	Retail (total) ⁽⁵⁾	-	-	-	-	1	-	1	111	-	111
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	1	-	1	(12)	-	(12)
4	Consumer Receivables	-	-	-	-	-	-	-	73	-	73
5	Auto Loans/Leases	-	-	-	-	-	-	-	50	-	50
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	123	-	123
	– of which	-	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	71	-	71
8	Trade Receivables	-	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	-	52	-	52
11	Other Wholesale	-	-	-	-	-	-	-	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	-	-	-
Q3 2024 Revised Basel III											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	(2)	(1)	(3)
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	-	-	-
3	Credit Card	-	-	-	-	-	-	-	(13)	(1)	(14)
4	Consumer Receivables	-	-	-	-	-	-	-	2	-	2
5	Auto Loans/Leases	-	-	-	-	-	-	-	9	-	9
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-

SEC2: Securitization exposures in the trading book

(in \$ millions)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q2 2024 Revised Basel III											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	43	-	43
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	(1)	-	(1)
3	Credit Card	-	-	-	-	-	-	-	39	-	39
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	4	-	4
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-
Q1 2024 Revised Basel III											
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	-	34	-	34
	– of which	-	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	-	25	-	25
3	Credit Card	-	-	-	-	-	-	-	3	-	3
4	Consumer Receivables	-	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	5	-	5
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-

(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

(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%
Q4 2024 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	23,737	5,544	325	280	9	9,738	13,996	6,161	-	1,569	2,200	1,952	-	126	176	156	-
2 Traditional securitization	14,375	5,293	200	280	9	-	13,996	6,161	-	-	2,200	1,952	-	-	176	156	-
3 Of which securitization	14,375	5,293	200	280	9	-	13,996	6,161	-	-	2,200	1,952	-	-	176	156	-
4 Of which retail underlying	10,686	806	7	15	-	-	10,028	1,486	-	-	1,383	216	-	-	111	17	-
5 Of which wholesale	3,689	4,487	193	265	9	-	3,968	4,675	-	-	817	1,736	-	-	65	139	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	9,362	251	125	-	-	9,738	-	-	-	1,569	-	-	-	126	-	-	-
10 Of which securitization	9,362	251	125	-	-	9,738	-	-	-	1,569	-	-	-	126	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	9,362	251	125	-	-	9,738	-	-	-	1,569	-	-	-	126	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3 2024 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	24,803	5,498	219	358	-	9,882	14,835	6,161	-	1,537	2,343	1,950	-	123	187	156	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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%
Q2 2024 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	26,083	3,375	1,844	92	-	10,945	20,245	204	-	1,657	4,077	-	-	133	327	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q1 2024 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	26,083	3,306	1,728	45	-	10,333	20,563	266	-	1,558	3,909	-	-	125	313	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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

(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%
Q4 2024 Revised Basel III																	
1 Total exposures ⁽¹⁾	5,101	1,907	754	-	-	-	1,192	6,570	-	-	456	1,614	-	-	36	129	-
2 Traditional securitization	5,101	1,907	754	-	-	-	1,192	6,570	-	-	456	1,614	-	-	36	129	-
3 Of which securitization	5,101	1,907	708	-	-	-	1,192	6,524	-	-	456	1,568	-	-	36	125	-
4 Of which retail underlying	716	-	-	-	-	-	-	716	-	-	-	76	-	-	-	6	-
5 Of which wholesale	4,385	1,907	708	-	-	-	1,192	5,808	-	-	456	1,492	-	-	36	119	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3 2024 Revised Basel III																	
1 Total exposures ⁽¹⁾	3,441	2,200	281	-	-	-	1,833	4,089	-	-	811	669	-	-	65	54	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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%
Q2 2024 Revised Basel III																	
1 Total exposures ⁽¹⁾	2,744	1,285	778	-	-	-	2,090	2,717	-	-	869	476	-	-	69	38	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q1 2024 Revised Basel III																	
1 Total exposures ⁽¹⁾	1,032	1,030	1,329	-	-	-	2,599	792	-	-	1,149	165	-	-	92	14	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

OR1: Historical losses

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	l
	Current Year	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Ten Year Average
Q4 2024 Revised Basel III											
Using \$30,000 CAD threshold											
1 Total amount of operational losses net of recoveries (no exclusions)	175	271	182	88	356	108	108	82	172	131	
2 Total number of operational risk losses	856	1032	744	503	640	557	472	421	361	326	
3 Total amount of excluded operational risk losses	-	0	0	0	0	0	0	0	0	0	
4 Total number of exclusions	-	0	0	0	0	0	0	0	0	0	
5 Total amount of operational losses net of recoveries and net of excluded losses	175	271	182	88	356	108	108	82	172	131	167
Details of Operational risk Capital Calculations											
6 Are losses used to calculate the ILM (yes/no)?											Yes
7 If "no" in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?											N/A
Q4 2023 Revised Basel III											
Using \$30,000 CAD threshold											
1 Total amount of operational losses net of recoveries (no exclusions)	251	175	88	355	108	109	80	172	132	77	
2 Total number of operational risk losses	891	694	498	636	552	470	404	328	303	256	
3 Total amount of excluded operational risk losses	-	0	0	0	0	0	0	0	0	0	
4 Total number of exclusions	-	0	0	0	0	0	0	0	0	0	
5 Total amount of operational losses net of recoveries and net of excluded losses	251	175	88	355	108	109	80	172	132	77	155
Details of Operational risk Capital Calculations											
6 Are losses used to calculate the ILM (yes/no)?											Yes
7 If "no" in row 6, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?											N/A

OR2: Business Indicator and subcomponents

(in \$ millions)		a	b	l
		Current Year	Year 2	Year 3
Q4 2024 Revised Basel III				
BI and Its subcomponents				
1	Interest, lease and dividend component ⁽¹⁾	18,466		
1a	Interest and lease income	61,462	56,593	33,327
1b	Interest and lease expense	42,402	38,572	15,451
1c	Interest earning assets	1,096,364	1,112,232	1,056,553
1d	Dividend income	118	148	176
2	Services component ⁽²⁾	12,763		
2a	Fee and commission income	13,503	12,635	11,478
2b	Fee and commission expense	1,574	1,468	1,265
2c	Other operating income	198	153	268
2d	Other operating expense	232	236	204
3	Financial component ⁽³⁾	1,752		
3a	Net P&L on the trading book	1,634	1,580	1,791
3b	Net P&L on the banking book	48	129	74
4	BI ⁽⁴⁾	32,981		
5	Business indicator component (BIC)	4,902		
Disclosure on the BI:				
6a	BI gross of excluded divested activities	32,981		
6b	Reduction in BI due to excluded divested activities	-		
Q4 2023 Revised Basel III				
BI and Its subcomponents				
1	Interest, lease and dividend component ⁽¹⁾	17,713		
1a	Interest and lease income	56,593	33,327	24,840
1b	Interest and lease expense	38,572	15,451	8,026
1c	Interest earning assets	1,112,232	1,056,553	921,154
1d	Dividend income	148	176	107
2	Services component ⁽²⁾	12,274		
2a	Fee and commission income	12,635	11,478	11,948
2b	Fee and commission expense	1,468	1,265	1,027
2c	Other operating income	153	268	340
2d	Other operating expense	236	204	174
3	Financial component ⁽³⁾	2,008		
3a	Net P&L on the trading book	1,580	1,791	2,031
3b	Net P&L on the banking book	129	74	419
4	BI ⁽⁴⁾	31,983		
5	Business indicator component (BIC)	4,753		
Disclosure on the BI:				
6a	BI gross of excluded divested activities	31,995		
6b	Reduction in BI due to excluded divested activities	12		

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

OR3: Minimum required operational risk capital	
(in \$ millions)	a
	Current Year
Q4 2024 Revised Basel III	
Using \$30,000 CAD threshold	
1 Business indicator component (BIC)	4,902
2 Internal loss multiplier (ILM)	0.83
3 Minimum required operational risk capital (ORC)	4,090
4 Operational risk RWA	51,129
Q4 2023 Revised Basel III	
Using \$30,000 CAD threshold	
1 Business indicator component (BIC)	4,753
2 Internal loss multiplier (ILM)	0.83
3 Minimum required operational risk capital (ORC)	3,945
4 Operational risk RWA	49,307

CMS1 – Comparison of modelled and standardised RWA at risk level

	a	b	c = (a+b)	d
Risk-weighted Assets (RWA) (in \$ millions)	RWA IRB approaches	RWA for standardised approaches	Total RWA	RWA calculated using full standardised approach. (ie used in the base of the output floor)
Q4 2024 Revised Basel III				
Risk Weighted Assets				
1 Credit risk (excluding counterparty credit risk)	215,202	139,775	354,977	550,598
2 Counterparty credit risk	12,278	1,851	14,129	43,958
3 Credit valuation adjustment		4,631	4,631	4,972
4 Securitisation exposures in the banking book	3,424	4,367	7,791	8,559
5 Market risk	-	14,710	14,710	14,710
6 Operational risk		51,129	51,129	51,129
7 Residual RWA	-	16,624	16,624	16,624
8 Total	230,904	233,087	463,991	690,550
Q3 2024 Revised Basel III				
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

	a	b	c = (a+b)	d
Risk-weighted Assets (RWA) (in \$ millions)	RWA IRB approaches	RWA for standardised approaches	Total RWA	RWA calculated using full standardised approach. (ie used in the base of the output floor)
Q4 2024 Revised Basel III				
Risk Weighted Assets				
1 Sovereign	7,934	4,163	12,097	10,487
Of which: categorised as MDB/PSE in SA	1,618	3,037	4,655	4,833
2 Banks and other financial institutions	13,015	1,251	14,266	15,474
3 Covered Bonds	468	21	489	591
4 Equity	-	8,152	8,152	8,152
5 Purchased receivables	343	128	471	1,358
6 Corporates	96,047	34,839	130,886	233,854
Of which: F-IRB is applied	56,663	-	56,663	137,038
Of which: A-IRB is applied	39,384	-	39,384	61,976
7 Retail	74,408	65,662	140,070	191,232
Of which: qualifying revolving retail	17,053	11,816	28,869	28,160
Of which: other retail	22,201	33,518	55,719	59,157
Of which: retail residential mortgages	35,154	20,328	55,482	103,915
8 Specialised lending	22,987	12,209	35,196	76,100
Of which: income-producing real estate and high volatility commercial real estate	14,224	5,448	19,672	50,927
9 Others	-	13,350	13,350	13,350
10 Total	215,202	139,775	354,977	550,598
Q3 2024 Revised Basel III				
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: 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
10 Total	207,243	139,253	346,496	545,958

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

Geographical breakdown ⁽¹⁾ (in \$ millions)	a	b		c	d	e
	Countercyclical capital buffer rate ⁽²⁾	EAD and/or (RWA) used in the computation of the CCyB		RWA ⁽³⁾	Bank-specific countercyclical capital buffer rate ⁽⁴⁾	Countercyclical capital buffer amount ⁽⁵⁾
		Exposure Values				
Q4 2024 Revised Basel III						
1 Australia (AU)	1.0000	-	-	1,410		
2 Belgium (BE)	1.0000	-	-	115		
3 France (FR)	1.0000	-	-	299		
4 Germany (DE)	0.7500	-	-	641		
5 Hong Kong SAR (HK)	0.5000	-	-	657		
6 South Korea (KR)	1.0000	-	-	15		
7 Luxembourg (LU)	0.5000	-	-	510		
8 Netherlands (NL)	2.0000	-	-	252		
9 Sweden (SE)	2.0000	-	-	43		
10 United Kingdom (GB)	2.0000	-	-	3,441		
11 Norway (NO)	2.5000	-	-	2		
12 Other (if needed)	-	-	-	-		
Sum		-	-	7,385		
Total		-	-	331,964	0.0312	145
Q3 2024 Revised Basel III						
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).

MR1: Market risk under the standardised approach		
(in \$ millions)		a
		Q4 2024
		Revised Basel III
Capital requirement in standardised approach		
1	General interest rate risk	80
2	Equity risk	145
3	Commodity risk	90
4	Foreign exchange risk	43
5	Credit spread risk – non-securitisations	330
6	Credit spread risk – securitisations (non-correlation trading portfolio)	41
7	Credit spread risk – securitisation (correlation trading portfolio)	-
8	Default risk – non-securitisations	385
9	Default risk – securitisations (non-correlation trading portfolio)	14
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	49
12	Total	1,177

CVA3: The standardised approach for CVA (SA-CVA)			
(in \$ millions)		a	b
		Capal requirements under SA-CVA	Number of counterparties
Q4 2024 Revised Basel III			
1	Interest rate risk	23	
2	Foreign exchange risk	36	
3	Reference credit spread risk	-	
4	Equity risk	-	
5	Commodity risk	3	
6	Counterparty credit spread risk	156	
7	Carve out under BA CVA	153	
8	Total (sum of rows 1 to 7)	371	4,459

CVA4: RWA flow statements of CVA risk exposures under SA-CVA		a
(in \$ millions)		Q4 2024 Revised Basel III
1	RWA for CVA as at end of previous reporting period	4,550
2	Scope changes ⁽¹⁾	(13)
3	Movements in Risk Levels ⁽²⁾	94
4	Model updates ⁽³⁾	-
5	Methodology and policy ⁽⁴⁾	-
6	Acquisitions and disposals ⁽⁵⁾	-
7	Other ⁽⁶⁾	-
8	RWA for CVA as at end of reporting period	4,631

(1) Changes in movement of trades between SA-CVA and BA-CVA, new business added excluding acquisitions and divestitures.

(2) Changes in risk due to position changes and market movements including credit rating migration, etc. Foreign exchange movements are embedded within Movements in Risk Levels.

(3) Changes due to risk sensitivity changes originating from enhancements to the CVA model, CVA capital process changes.

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

Flow Statement for Regulatory Capital

(in \$ millions)	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
Common Equity Tier 1 (CET1) capital					
Opening amount	60,432	59,403	58,060	57,041	55,832
Net income attributable to equity holders of the Bank	1,642	1,876	2,066	2,174	1,354
Dividends paid to equity holders of the Bank	(1,433)	(1,424)	(1,418)	(1,395)	(1,387)
Shares issued	505	483	467	490	482
Shares repurchased/redeemed	-	-	-	-	-
Removal of own credit spread (net of tax)	24	(45)	336	408	(30)
Contractual Service Margins	20	1	13	131	-
Movements in other comprehensive income (OCI), excluding cash flow hedges	(505)	3	88	(1,150)	205
Currency translation differences	(463)	(514)	443	(1,270)	379
Debt and equity investments fair valued through OCI	48	339	(220)	772	(344)
Employee Benefits	(56)	87	206	(356)	225
Other	(34)	91	(341)	(296)	(55)
Goodwill and other intangible assets (deduction, net of related tax liability)	196	192	21	286	313
Other, including regulatory adjustments and transitional arrangements	(250)	(57)	(230)	75	272
Deferred tax assets that rely on future probability	(213)	53	(35)	(25)	(27)
Prudential valuation adjustments	-	-	1	(2)	-
IFRS 17 ⁽¹⁾	-	-	-	(86)	-
Threshold deductions	-	-	-	-	-
Other	(37)	(110)	(196)	188	299
Closing Amount	60,631	60,432	59,403	58,060	57,041
Other Additional Tier 1 capital					
Opening amount	8,867	8,879	8,892	8,182	8,184
Capital issuances	-	-	-	1,004	-
Redeemed capital (Qualifying and Non-Qualifying)	-	-	-	(300)	-
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	1	(12)	(13)	6	(2)
Closing Amount	8,868	8,867	8,879	8,892	8,182
Total Tier 1 capital	69,499	69,299	68,282	66,952	65,223
Tier 2 capital					
Opening amount	8,112	8,507	8,449	10,428	10,316
Capital issuances	-	1,000	-	-	110
Redeemed capital (Qualifying and Non-Qualifying)	-	(1,500)	-	(1,750)	(76)
Amortization adjustments	(32)	-	(30)	(300)	(54)
Other, including regulatory adjustments and transitional adjustments (NVCC)	129	105	88	71	132
Closing Amount	8,209	8,112	8,507	8,449	10,428
Total regulatory capital	77,708	77,411	76,789	75,401	75,651

(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)	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
RISK-WEIGHTED ASSETS: ⁽¹⁾					
On-Balance Sheet Assets					
Cash Resources	2.8	2.8	2.6	2.7	3.0
Securities	25.5	21.7	20.4	20.4	18.9
Residential Mortgages	48.6	45.3	45.7	45.1	44.7
Loans					
- Retail Loans	76.4	75.6	74.2	73.6	73.1
- Non-Personal Loans	131.0	129.7	129.2	126.1	129.0
All Other	33.9	35.4	34.8	33.7	33.3
	318.2	310.5	306.9	301.6	302.0
Off-Balance Sheet Assets					
Indirect Credit Instruments	69.2	68.3	66.8	64.9	66.2
Derivative Instruments	10.8	10.5	10.3	11.2	10.5
	80.0	78.8	77.1	76.1	76.7
Total Credit Risk	398.2	389.3	384.0	377.7	378.7
Market Risk - Risk Assets Equivalent	14.7	13.7	16.1	15.9	12.0
Operational Risk - Risk Assets Equivalent	51.1	50.7	50.1	49.6	49.3
Regulatory Capital Floor Adjustment to RWA ⁽²⁾	-	-	-	7.8	-
Risk-Weighted Assets ⁽²⁾	464.0	453.7	450.2	451.0	440.0
REGULATORY CAPITAL RATIOS (%):					
Common Equity Tier 1	13.1	13.3	13.2	12.9	13.0
Tier 1	15.0	15.3	15.2	14.8	14.8
Total	16.7	17.1	17.1	16.7	17.2

(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)	Q4 2024 Revised Basel III		Q3 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	389,285	17,715	383,956	17,269
Book size ⁽¹⁾	(1,110)	653	2,041	280
Book quality ⁽²⁾	8,069	218	4,303	191
Model updates ⁽³⁾	-	-	-	-
Methodology and policy ⁽⁴⁾	-	-	-	-
Acquisitions and disposals	2,749	-	-	-
Foreign exchange movements	(840)	174	(1,015)	(25)
Other	-	-	-	-
Credit risk-weighted assets as at end of Quarter	398,153	18,760	389,285	17,715

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

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

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

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

Market Risk RWA (in \$ millions)	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III
Market risk-weighted assets as at beginning of Quarter	13,677	16,104
Movement in risk levels ⁽¹⁾	1,033	(2,427)
Model updates ⁽²⁾	-	-
Methodology and policy ⁽³⁾	-	-
Acquisitions and disposals	-	-
Other	-	-
Market risk-weighted assets as at end of Quarter	14,710	13,677

(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)	Q4 2024 Revised Basel III	Q3 2024 Revised Basel III
Operational risk-weighted assets as at beginning of Quarter	50,696	50,131
Acquisitions and disposals	-	-
Higher Revenue	445	550
Methodology and policy ⁽¹⁾	-	-
ILM changes	(12)	15
Operational risk-weighted assets as at end of Quarter	51,129	50,696

(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)						
Q4 2024 Revised Basel III						
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$158.4	\$140.6	\$114.7	\$22.2	\$28.1	\$464.0
Proportion of Bank	34%	30%	25%	5%	6%	100%
Comprised of:						
Credit risk	91%	88%	80%	69%	81%	86%
Market risk	0%	2%	10%	0%	2%	3%
Operational risk	9%	10%	10%	31%	17%	11%
Other	0%	0%	0%	0%	0%	0%

(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	0%	2%	10%	0%	2%	3%
Operational risk	9%	10%	11%	32%	17%	11%
Other	0%	0%	0%	0%	0%	0%

Credit Risk Exposures by Geography ⁽¹⁾⁽²⁾

Exposure at Default										
(in \$ millions)	Q4 2024 Revised Basel III					Q3 2024 Revised Basel III				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other ⁽³⁾			Drawn	Undrawn	Other ⁽³⁾		
Canada	246,341	45,847	38,143	452,847	783,178	243,833	46,821	36,406	446,497	773,557
USA	141,511	35,888	60,802	-	238,201	137,110	35,309	58,354	-	230,773
Chile	23,926	1,759	3,435	31,059	60,179	24,698	1,845	3,648	31,277	61,468
Mexico	32,363	2,476	2,767	20,833	58,439	34,368	2,788	3,012	21,612	61,780
Peru	17,098	1,393	2,547	11,571	32,609	16,597	1,287	2,673	11,494	32,051
Colombia	7,224	337	704	6,750	15,015	7,781	399	631	7,443	16,254
Other International										
Europe	15,975	5,659	17,142	-	38,776	17,149	6,099	16,491	-	39,739
Caribbean	18,010	1,378	1,569	15,213	36,170	17,925	1,361	1,482	14,908	35,676
Latin America (other)	14,854	843	887	1,158	17,742	15,133	895	1,082	1,155	18,265
All Other	18,024	3,431	3,681	-	25,136	19,308	3,432	3,512	-	26,252
Total	535,326	99,011	131,677	539,431	1,305,445	533,902	100,236	127,291	534,386	1,295,815

(in \$ millions)	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
Canada	760,066	758,027	766,005	761,843	748,855
USA	233,734	226,947	223,574	217,408	218,152
Chile	61,638	64,183	66,733	68,251	72,615
Mexico	66,761	64,306	62,296	60,752	57,805
Peru	31,767	30,219	32,467	33,340	32,989
Colombia	16,945	16,804	16,833	17,047	15,292
Other International					
Europe	41,644	43,732	43,281	44,843	46,418
Caribbean	35,147	34,036	33,974	32,272	32,755
Latin America (other)	19,192	20,091	21,672	22,584	21,879
All Other	26,145	28,041	31,852	29,824	32,365
Total	1,293,039	1,286,386	1,298,687	1,288,164	1,279,125

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

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

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

IRB Credit Risk Exposures by Maturity ⁽¹⁾⁽²⁾

Exposure at Default								
(in \$ millions)	Q4 2024 Revised Basel III				Q3 2024 Revised Basel III			
	Drawn	Undrawn	Other ⁽³⁾	Total	Drawn	Undrawn	Other ⁽³⁾	Total
Non-Retail								
Less than 1 year	165,202	22,802	72,780	260,784	160,007	24,841	71,568	256,416
1 to 5 years	197,867	69,298	34,679	301,844	198,132	65,478	32,807	296,417
Over 5 Years	48,965	1,351	5,677	55,993	50,179	3,296	5,992	59,467
Total Non-Retail	412,034	93,451	113,136	618,621	408,318	93,615	110,367	612,300
Retail								
Less than 1 year	61,421	61,808	-	123,229	53,082	60,955	-	114,037
1 to 5 years	234,961	-	-	234,961	239,702	-	-	239,702
Over 5 Years	15,540	-	-	15,540	15,604	-	-	15,604
Revolving Credits ⁽⁴⁾	43,035	50,365	-	93,400	42,823	49,618	-	92,441
Total Retail	354,957	112,173	-	467,130	351,211	110,573	-	461,784
Total	766,991	205,624	113,136	1,085,751	759,529	204,188	110,367	1,074,084

(in \$ millions)	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
Non-Retail				
Less than 1 year	266,447	283,496	303,851	316,619
1 to 5 years	298,075	288,340	284,999	269,620
Over 5 Years	60,235	54,266	53,428	45,996
Total Non-Retail	624,757	626,102	642,278	632,235
Retail				
Less than 1 year	106,012	99,197	91,138	87,146
1 to 5 years	241,288	245,445	253,126	259,636
Over 5 Years	15,710	15,893	16,457	16,877
Revolving Credits ⁽⁴⁾	90,818	88,409	83,576	82,277
Total Retail	453,828	448,944	444,297	445,936
Total	1,078,585	1,075,046	1,086,575	1,078,171

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

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

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

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

IRB Credit Losses										
Exposure Type	Q4 2024 Revised Basel III		Q3 2024 Revised Basel III		Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III	
	Actual Loss Rate	Expected Loss Rate ⁽⁴⁾	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate
	%	%	%	%	%	%	%	%	%	%
Non-Retail ⁽¹⁾⁽³⁾										
Corporate	0.11	0.25	0.08	0.24	0.07	0.25	0.06	0.27	0.04	0.28
Sovereign	-	0.04	-	0.06	-	0.08	-	0.04	-	0.05
Bank	-	0.06	-	0.07	-	0.08	-	0.35	-	0.34
Retail ⁽²⁾⁽³⁾										
Real Estate Secured	0.01	0.11	0.01	0.10	-	0.10	-	0.09	-	0.08
QRRE	3.34	3.27	3.17	3.22	3.13	3.02	3.00	3.06	2.74	2.94
Other Retail	1.11	1.93	0.98	1.86	0.84	1.73	0.63	1.69	0.45	1.54

- (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	Q4 2024 Revised Basel III						Q3 2024 Revised Basel III					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %
Non-Retail ⁽¹⁾	0.52	0.16	40.23	30.41	51.04	30.86	0.49	0.21	39.11	33.47	52.46	33.37

(1) Reporting is on a one quarter lag basis. For reporting as of Q4/24, estimated parameters are based on portfolio count-weighted averages at Q3/23 whereas actual parameters are based on count-weighted averages of realized parameters during the subsequent four quarters (Q4/23 – Q3/24).

(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.

(in \$ millions) ⁽¹⁾	Four-quarter period ending Q4 2024 Revised Basel III						Four-quarter period ending Q3 2024 Revised Basel III					
	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$
Residential real estate secured												
Residential mortgages												
Insured mortgages ⁽⁸⁾	0.45	0.52	-	-	-	-	0.44	0.48	-	-	-	-
Uninsured mortgages	0.37	0.40	17.91	8.64	-	-	0.36	0.36	17.93	9.69	-	-
Secured lines of credit	0.24	0.32	24.26	16.41	193	174	0.22	0.29	24.02	16.64	174	156
Qualifying revolving retail exposures	1.34	1.07	92.74	87.85	661	584	1.26	1.01	92.70	87.51	640	566
Other retail	1.92	1.28	67.77	53.60	23	22	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⁽¹⁾

Contract Types (in \$ millions)	Q4 2024 Revised Basel III				Q3 2024 Revised Basel III				Q2 2024 Revised Basel III				Q1 2024 Revised Basel III			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾
Interest Rate Contracts:																
Futures and Forward Rate Agreements	692,891	70	115	58	579,822	66	141	55	541,058	231	118	65	572,271	95	117	30
Swaps	6,453,740	4,052	4,157	876	7,057,201	4,411	4,508	798	5,843,870	4,535	4,946	562	5,663,379	4,222	6,513	698
Options Purchased	51,420	13	229	56	46,105	16	96	32	57,982	28	151	44	53,233	14	107	26
Options Written	55,025	-	16	4	52,432	-	26	6	66,470	-	23	4	62,519	-	28	6
Total	7,253,076	4,135	4,517	994	7,735,560	4,493	4,771	891	6,509,380	4,794	5,238	675	6,351,402	4,331	6,765	760
Foreign Exchange Contracts:																
Futures and Forwards	609,705	1,560	5,222	1,176	613,362	1,311	5,342	1,085	555,411	1,156	4,599	1,056	529,750	870	4,857	1,081
Swaps	883,279	40	8,038	1,545	866,124	73	8,353	1,594	852,998	277	9,552	1,691	827,743	329	10,771	2,119
Options Purchased	25,135	343	633	214	28,823	337	602	197	35,763	326	574	172	63,923	231	508	155
Options Written	36,390	-	19	4	39,140	-	18	4	42,614	-	21	6	68,941	-	87	32
Total	1,554,509	1,943	13,912	2,939	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
Other Derivatives Contracts:																
Equity	143,749	1,586	10,848	1,742	168,279	1,521	10,146	1,662	135,678	1,370	8,904	1,577	142,844	1,228	8,162	1,295
Credit	27,155	107	141	29	33,767	116	40	7	31,162	179	138	24	27,656	126	120	19
Other	83,151	1,098	3,259	487	67,586	1,348	3,150	483	62,516	1,569	3,344	439	55,701	1,438	3,202	413
Total	254,055	2,791	14,248	2,258	269,632	2,985	13,336	2,152	229,356	3,118	12,386	2,040	226,201	2,792	11,484	1,727
Credit Valuation Adjustment				4,631				4,550				4,620				5,376
Total Derivatives after Netting and Collateral	9,061,640	8,869	32,677	10,822	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

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

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

Total Market Risk-Weighted Assets					
(in \$ millions)	Q4 2024	Q3 2024	Q2 2024	Q1 2024	Q4 2023
	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III
All Bank VaR	-	-	-	-	1,766
All Bank stressed VaR	-	-	-	-	4,881
Incremental risk charge	-	-	-	-	3,935
Standardized approach ⁽¹⁾	14,710	13,677	16,104	15,893	1,458
Market risk-weighted assets as at end of Quarter	14,710	13,677	16,104	15,893	12,040

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

IMPAIRED LOANS BY REGION⁽¹⁾

(in \$ millions)	Gross impaired loans	Allowance for credit losses	Net impaired loans	Net write-offs ⁽²⁾
Q4 2024 Revised Basel III				
Residential mortgages ⁽³⁾	2,372	645	1,727	(76)
Personal loans ⁽³⁾	1,117	621	496	(1,857)
Credit cards ⁽³⁾	-	-	-	(1,166)
Business and government ⁽⁴⁾	3,250	788	2,462	(424)
Total	6,739	2,054	4,685	(3,523)
By geography:	-	-	-	-
Canada	2,158	569	1,589	(1,436)
United States	109	22	87	(3)
Mexico	1,343	424	919	(270)
Peru	715	385	330	(539)
Chile	1,249	281	968	(528)
Colombia	322	109	213	(503)
Other International	843	264	579	(244)
Total	6,739	2,054	4,685	(3,523)
Q4 2023 Revised Basel III				
Residential mortgages ⁽³⁾	1,864	498	1,366	(66)
Personal loans ⁽³⁾	1,176	664	512	(1,180)
Credit cards ⁽³⁾	-	-	-	(916)
Business and government ⁽⁴⁾	2,686	719	1,967	(290)
Total	5,726	1,881	3,845	(2,452)
By geography:				
Canada	1,564	514	1,050	(857)
United States	-	-	-	-
Mexico	1,183	372	811	(221)
Peru	691	372	319	(381)
Chile	1,098	264	834	(424)
Colombia	356	97	259	(328)
Other International	834	262	572	(241)
Total	5,726	1,881	3,845	(2,452)

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

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

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

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

IMPAIRED LOANS BY INDUSTRY⁽¹⁾

(in \$ millions)	Gross impaired loans	Allowance for credit losses	Net impaired loans	Net write-offs ⁽²⁾
Q4 2024 Revised Basel III				
Residential mortgages ⁽³⁾	2,372	645	1,727	(76)
Personal loans ⁽³⁾	1,117	621	496	(1,857)
Credit cards ⁽³⁾	-	-	-	(1,166)
Personal loans	3,489	1,266	2,223	(3,099)
Financial services				
Non-bank	141	57	84	(7)
Bank	-	-	-	(1)
Wholesale and retail	487	189	298	(125)
Real estate and construction	768	147	621	(65)
Energy	30	5	25	(2)
Transportation	351	75	276	(49)
Automotive	33	9	24	(5)
Agriculture	338	82	256	(47)
Hospitality and leisure	71	7	64	(1)
Mining	6	3	3	(1)
Metals	53	19	34	(9)
Utilities	1	1	-	-
Health care	56	16	40	(16)
Technology and media	133	32	101	(13)
Chemicals	81	20	61	(1)
Food and beverage	198	49	149	(56)
Forest products	81	14	67	(3)
Other	172	61	111	(22)
Sovereign	250	2	248	(1)
Business and government loans⁽⁴⁾	3,250	788	2,462	(424)
Total	6,739	2,054	4,685	(3,523)

IMPAIRED LOANS BY INDUSTRY⁽¹⁾

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

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

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

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

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

Glossary	
Credit Risk Parameters	
Exposure at Default (EAD)	Generally represents the expected gross exposures at default and includes outstanding amounts for on-balance sheet exposures and loan equivalent amounts for off-balance sheet exposures.
Probability of Default (PD)	Measures the likelihood that a borrower will default within a 1-year time horizon, expressed as a percentage.
Loss Given Default (LGD)	Measures the severity of loss on a facility in the event of a borrower's default, expressed as a percentage of exposure at default.
Exposure Types	
Non-retail	
Corporate	Debt obligation of a corporation, partnership, or proprietorship.
Bank	Debt obligation of a bank or bank equivalent (including certain public sector entities (PSEs) treated as Bank equivalent exposures).
Sovereign	Debt obligation of a sovereign, central bank, certain Multilateral Development Banks (MDBs) and certain PSEs treated as Sovereign.
Securitization	On-balance sheet investments in asset backed securities (ABS), mortgage backed securities (MBS), collateralized loan obligations (CLOs) and collateralized debt obligations (CDOs). Off-balance sheet liquidity lines include credit enhancements to Bank's sponsored ABCP conduits and liquidity lines to non-bank sponsored ABCP conduits.
Retail	
Real Estate Secured	
Residential Mortgages	Loans to individuals against residential property (four units or less).
Secured Lines Of Credit	Revolving personal lines of credit secured by first charge on residential real estate.
Qualifying Revolving Retail Exposures (QRRE)	Credit cards and unsecured line of credit for individuals.
Other Retail	All other personal loans, including Small Business Enterprise treated as Other Retail under regulatory disclosure requirements.
Exposure Sub-types	
Drawn	Outstanding amounts for loans, leases, acceptances, deposits with banks and available-for-sale debt securities.
Undrawn	Unutilized portion of an authorized credit line.
Repo-Style Transactions	Reverse repurchase agreements (reverse repos) and repurchase agreements (repos), securities lending and borrowing.
Over-the-counter (OTC) Derivatives	Over-the-counter derivatives contracts.
Exchange-traded derivatives (ETD)	Derivative contracts (e.g. futures contracts and options) that are transacted on an organized futures exchange. These include Futures contracts (both Long and Short positions), Purchased Options and Written Options.
Other Off-Balance Sheet	Direct credit substitutes such as standby letters of credits and guarantees, trade letters of credits, and performance letters of credits and guarantees.
Qualifying central counterparty (QCCP)	A qualifying central counterparty (QCCP) is licensed as a central counterparty and is also considered as "qualifying" when it is compliant with CPSS-IOSCO standards and is able to assist clearing member banks in properly capitalizing for CCP exposures by either undertaking the calculations and/or making available sufficient information to its clearing members, or others, to enable the completion of capital calculations.
Non-qualifying central counterparties (NQCCP)	Defined as those central counterparties which are not compliant with CPSS-IOSCO standards as outlined under qualifying CCP's. The exposures to NQCCP will follow standardized treatment under the Basel accord.
Other	
Asset Value Correlation Multiplier (AVC)	Basel III has increased the risk-weights on exposures to certain Financial Institutions (FIs) relative to the non-financial corporate sector by introducing an Asset Value Correlation multiplier (AVC). The correlation factor in the risk-weight formula is multiplied by this AVC factor of 1.25 for all exposures to regulated FIs whose total assets are greater than or equal to CAD \$150 billion and all exposures to unregulated FIs.
Regulatory Capital Floor	Since the introduction of Basel II in 2008, OSFI has prescribed a minimum regulatory capital floor for institutions that use the advanced internal ratings-based approach for credit risk. Effective Q2 2023, the capital floor add-on is determined under the Revised Basel III Framework by comparing RWA generated for IRB and standardized portfolios to RWA calculated under a standardized approach at the required capital floor calibration. A shortfall to the capital floor RWA requirement is added to the Bank's RWA.
Specific Wrong-Way Risk (WWR)	Specific Wrong-Way Risk arises when the exposure to a particular counterparty is positively correlated with the probability of default of the counterparty due to the nature of the transactions with the counterparty.
Credit Valuation Adjustment (CVA)	Credit Valuation Adjustment (CVA) is the difference between the risk free value of a portfolio and the true value of that portfolio, accounting for the possible default of a counterparty. CVA adjustment aims to identify the impact of Counterparty Risk.