



Supplementary Regulatory Capital and Pillar 3 Disclosure

Third Quarter 2024

(unaudited)

For information:
Investor Relations
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Notes to users

- 1) This *Supplementary Regulatory Capital and Pillar 3 Disclosure* document is unaudited and should be read in conjunction with the *2023 Annual Report*. All amounts are in millions of Canadian dollars, unless otherwise indicated.
- 2) The information provided in this document is subject to the same level of internal review and internal control processes as the information provided by the Bank for its financial reporting.
- 3) Financial information is available through the *Report to Shareholders* for the third quarter of 2024, and also in the document entitled *Supplementary Financial Information* which are available on the Bank's website at nbc.ca. Prior reporting periods are also available on the Bank's website.
- 4) The Bank has its own methods for managing capital and liquidity, and IFRS does not prescribe any particular calculation method. These measures are calculated using various guidelines and advisories issued by OSFI, which are based on the standards, recommendations, and best practices of the Basel Committee on Banking Supervision (BCBS), as presented in the following table.

OSFI guideline or advisory	Measure
Capital Adequacy Requirements	Common Equity Tier 1 (CET1) capital ratio Tier 1 capital ratio Total capital ratio CET1 capital Tier 1 capital Tier 2 capital Total capital Risk-weighted assets Maximum credit risk exposure under the Basel asset classes
Leverage Requirements	Leverage ratio Total exposure
Total Loss Absorbing Capacity (TLAC)	Key indicators – TLAC requirements Available TLAC TLAC ratio TLAC leverage ratio
Liquidity Adequacy Requirements	Liquid asset portfolio Encumbered assets and unencumbered assets Liquidity coverage ratio (LRC) High-quality liquid assets (HQLA) Cash inflows/outflows and net cash outflows Net stable funding ratio (NSFR) Available stable funding items Required stable funding items
Global systemically Important Banks (G-SIBs) – Public Disclosure Requirements	G-SIB indicators

- 5) In the first quarter of 2024, the Bank implemented OSFI's finalized guidance of the revised market risk framework, consistent with the BCBS's Fundamental Review of the Trading Book (FRTB) as well as the revised credit valuation adjustment (CVA) risk framework.
- 6) For certain prescribed tables formats where row or column items have zero balances, such items have not been presented.

Table of Contents

Location of Pillar 3 Disclosure	page 4
Overview of Risk Management, Key Prudential Metrics and Risk-weight Assets (RWA)	
KM1 – Key Metrics	page 5
KM2 – Key Metrics - TLAC Requirements	page 6
OV1 – Overview of RWA	page 7
Comparison of Modelled and Standardized RWA	
CMS1 – Comparison of Modelled and Standardized RWA at Risk Level	page 8
CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level	pages 9-10
Linkages Between Financial Statements and Regulatory Exposures	
LI1 – Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	page 11
LI2 – Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	page 12
Composition of Capital and TLAC	
CC1 – Composition of Regulatory Capital	pages 13-15
CC2 – Reconciliation of Regulatory Capital to Balance Sheet	pages 16-17
TLAC1 – TLAC Composition	page 18
TLAC3 – Creditor Ranking at Legal Entity Level	page 19
Leverage Ratio	
LR1 – Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure	page 20
LR2 – Leverage Ratio Common Disclosure Template	page 21
Credit Risk	
CR1 – Credit Quality of Assets	page 22
CR2 – Changes in Stock of Defaulted Loans and Debt Securities	page 23
CR3 – Credit Risk Mitigation Techniques - Overview	page 24
Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)	pages 25-26
Net International Non-Retail Credit Risk Exposure at Default	page 27
CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	pages 28-29
CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights	pages 30-33
CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range	pages 34-39
CR8 – RWA Flow Statements of Credit Risk	page 40
IRB Credit Risk Exposure - Backtesting	page 41
Counterparty Credit Risk	
CCR1 – Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	page 42
CCR3 – Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	page 43
CCR4 – IRB - CCR Exposures by Portfolio and PD Scale	pages 44-47
CCR5 – Composition of Collateral for CCR Exposure	page 48
CCR6 – Credit Derivatives Exposures	page 49
CCR8 – Exposures to Central Counterparties (CCP)	page 50
Securitization	
SEC1 – Securitization Exposures in the Banking Book	pages 51-52
SEC2 – Securitization Exposures in the Trading Book	pages 53-54
SEC3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements - Bank Acting as Originator or as Sponsor	pages 55-56
SEC4 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements - Bank Acting as Investor	pages 57-58
Macroprudential Supervisory Measures	
CCyB1 – Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-specific Countercyclical Capital Buffer Requirement	page 59
Glossary	page 60

Location of Pillar 3 Disclosure

Tables and Template		Pages	
		Report to Shareholders	Supplementary Regulatory Capital and Pillar 3 Disclosure
Overview of Risk Management, Key Prudential Metrics and Risk-weight Assets (RWA)	KM1 - Key Metrics (at consolidated group level)		5
	KM2 - Key Metrics - TLAC Requirements (at resolution group level)		6
	OVA - Bank Risk Management Approach OV1 - Overview of RWA	62 to 82, 84, 89 to 93, 195 and 196	7
Comparison of Modelled and Standardized RWA	CSM1 - Comparison of Modelled and Standardized RWA at Risk Level		8
	CSM2 - Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level		9 and 10
Linkages Between Financial Statements and Regulatory Exposures	LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories		11
	LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements		12
	LIA - Explanations of Differences Between Accounting and Regulatory Exposure Amounts	107 and 109	11
	PV1 - Prudent Valuation Adjustments	n.a.	
Composition of Capital and TLAC	CC1 - Composition of Regulatory Capital		13 to 15
	CC2 - Reconciliation of Regulatory Capital to Balance Sheet		16 and 17
	CCA - Main Features of Regulatory Capital Instruments and of other TLAC-Eligible Instruments	Information available on the Bank's website at nbc.ca	
	TLAC1 - TLAC Composition		18
	TLAC2 - Material Subgroup Entity - Creditor Ranking at Legal Entity Level TLAC3 - Creditor Ranking at Legal Entity Level	n.a.	19
Leverage Ratio	LR1 - Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure		20
	LR2 - Leverage Ratio Common Disclosure Template		21
Credit Risk	CRA - General Information About Credit Risk	62 to 66 and 74 to 78	22
	CR1 - Credit Quality of Assets		23
	CR2 - Changes in Stock of Defaulted Loans and Debt Securities		23
	CRB - Additional Disclosure Related to the Credit Quality of Assets	81, 109, 110, 173, 174 and 177 to 184	25 to 27, 22 ⁽¹⁾ , 23 ⁽¹⁾ , 26 ⁽¹⁾
	CRC - Qualitative Disclosure Requirements Related to Credit Risk Mitigation Techniques	81 to 83, 170, 192 and 194	48 and 49
	CR3 - Credit Risk Mitigation Techniques - Overview		24
	CRD - Qualitative Disclosures on Banks' Use of External Credit Ratings Under the Standardized Approach for Credit Risk	77 and 78	30 to 33
	CR4 - Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects		28 and 29
	CR5 - Standardized Approach - Exposures by Asset Classes and Risk Weights		30 to 33
	CRE - Qualitative Disclosures Related to IRB Models	54, 66, 67, 74 to 79 and 83	30 to 39, 41 and 42 ⁽²⁾ to 46 ⁽²⁾
	CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range		34 to 39
CR7 - IRB - Effect on RWA of Credit Derivatives Used as CRM Techniques	n.a. (impact is immaterial)		
CR8 - RWA Flow Statements of Credit Risk Exposures Under IRB		40	
CR9 - IRB - Backtesting of Probability of Default (PD) per Portfolio		42 ⁽²⁾ to 46 ⁽²⁾	
CR10 - IRB (Specialised Lending Under the Slotline Approach)	n.a.		
Counterparty Credit Risk	CCRA - Qualitative Disclosure Related to Counterparty Credit Risk	81, 82, 99 and 192 to 195	42
	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach		49 ⁽²⁾
	CCR2 - Credit Valuation Adjustment (CVA) Capital Charge		43
	CCR3 - Standardized Approach of CCR Exposures by Regulatory Portfolio and Risk Weights		44 to 47
	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale		48
	CCRS - Composition of Collateral for CCR Exposure		49
	CCR6 - Credit Derivatives Exposures		
	CCR7 - RWA Flow Statements of CCR Exposures Under the Internal Model Method (IMM)		
CCR8 - Exposures to Central Counterparties (CCP)	n.a.	50	
Securitization	SECA - Qualitative Disclosure Requirements Related to Securitization Exposures	51, 52, 54, 75 to 78, 148, 185, 217, 218 and 220 to 222	51 and 52
	SEC1 - Securitization Exposures in the Banking Book		53 and 54
	SEC2 - Securitization Exposures in the Trading Book		55 and 56
	SEC3 - Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements - Bank Acting as Originator or as Sponsor		57 and 58
SEC4 - Securitization Exposures in the Banking Book and Associated Capital Requirements - Bank Acting as Investor			
Macroprudential Supervisory Measures	GSIB1 - Disclosure of G-SIB Indicators	30	
	CCyB1 - Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-Specific Countercyclical Capital Buffer Requirement		59
Liquidity	LIQ1 - Liquidity Coverage Ratio (LCR)	37 and 38	95 and 96
	LIQ2 - Net Stable Funding Ratio (NSFR)	38 to 40	96 to 98
	LIQA - Liquidity Risk Management		92, 93, 95 to 98
Remuneration	REMA - Remuneration policy	The Information is included in the 2024 Management Proxy Circular available on the Bank's website at nbc.ca	
	REM1 - Remuneration awarded during the financial year		
	REM2 - Special payments REM3 - Deferred remuneration		
Asset Encumbrance	ENC - Asset Encumbrance	36 and 37	94 and 95
Interest Rate Risk in the Banking Book	IRRBB Disclosure	35	89 and 90
Operational Risk	ORA - General Qualitative Information on a Bank's Operational Risk Framework		100 and 101
	OR1 - Historical Losses		68 ⁽²⁾
	OR2 - Business Indicator and Subcomponents		69 ⁽²⁾
	OR3 - Minimum Required Operational Risk Capital		70 ⁽²⁾

n.a. Not applicable

(1) These pages are included in the document entitled *Supplementary Financial Information – Third Quarter 2024*.

(2) These pages are included in the *Supplementary Regulatory Capital and Pillar 3 Disclosure – Fourth Quarter 2023*.

KM1 – Key Metrics

(millions of Canadian dollars)

The following table provides an overview of the Bank's prudential regulatory metrics.

		Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023
		a	b	c	d	e
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	18,705	18,009	17,350	16,920	16,259
2	Tier 1	21,855	21,159	20,498	20,068	19,408
3	Total capital	23,432	22,702	21,423	21,056	20,409
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	138,918	136,115	132,370	125,592	120,562
4a	Total risk-weighted assets (pre-floor)	138,918	136,115	132,370	125,592	120,562
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.5%	13.2%	13.1%	13.5%	13.5%
5b	CET1 ratio (%) (pre-floor ratio)	13.5%	13.2%	13.1%	13.5%	13.5%
6	Tier 1 ratio (%)	15.7%	15.5%	15.5%	16.0%	16.1%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.7%	15.5%	15.5%	16.0%	16.1%
7	Total capital ratio (%)	16.9%	16.7%	16.2%	16.8%	16.9%
7b	Total capital ratio (%) (pre-floor ratio)	16.9%	16.7%	16.2%	16.8%	16.9%
	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%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	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%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.1%	7.9%	7.3%	7.8%	7.8%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	499,963	484,467	478,484	456,478	458,293
14	Basel III leverage ratio (row 2 / row 13)	4.4%	4.4%	4.3%	4.4%	4.2%

KM2 – Key Metrics - TLAC Requirements

(millions of Canadian dollars)

The following table provides summary information about total loss-absorbing capacity (TLAC) available, and TLAC requirements applied.

		2024			2023	
		Q3	Q2	Q1	Q4	Q3
		a				
1	Total loss-absorbing capacity (TLAC) available	41,295	41,095	37,162	36,732	36,015
2	Total RWA at the level of the resolution group	138,918	136,115	132,370	125,592	120,562
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	29.7%	30.2%	28.1%	29.2%	29.9%
4	Leverage ratio exposure measure at the level of the resolution group	499,963	484,467	478,484	456,478	458,293
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.3%	8.5%	7.8%	8.0%	7.9%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	yes	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	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.	n.a.

OV1 – Overview of RWA

(millions of Canadian dollars)

The following table provides an overview of total RWA forming the denominator of the risk-based capital requirements. Further breakdowns of RWA are presented in subsequent parts.

	Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q3 2024
	a	b	b	b	b	c
	RWA	RWA	RWA	RWA	RWA	Minimum capital requirement ⁽¹⁾
1 Credit risk (excluding counterparty credit risk)	107,307	103,361	99,483	96,383	92,152	8,585
2 Of which: standardized approach (SA)	29,533	28,450	26,423	25,680	24,225	2,363
3 Of which: foundation internal ratings-based (FIRB) approach	11,733	11,507	11,614	11,492	11,416	939
4 Of which: supervisory slotting approach	–	–	–	–	–	–
5 Of which: advanced internal ratings-based (AIRB) approach	66,041	63,404	61,446	59,211	56,511	5,283
6 Counterparty credit risk (CCR)	4,919	5,084	5,329	5,568	5,410	394
7 Of which: standardized approach for counterparty credit risk	3,010	3,059	2,947	3,412	3,151	241
8 Of which: internal model method (IMM)	–	–	–	–	–	–
9 Of which: other CCR	1,909	2,025	2,382	2,156	2,259	153
10 Credit valuation adjustment (CVA)	1,086	885	870	2,181	1,770	87
11 Equity investments in funds – look-through approach	854	843	745	725	674	68
12 Equity investments in funds – mandate-based approach	–	–	–	–	–	–
13 Settlement risk	8	8	18	24	6	1
14 Securitization exposures in banking book	1,183	1,135	1,092	1,047	1,011	94
15 Of which: securitization IRB approach (SEC-IRBA)	80	80	80	80	81	6
16 Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	817	809	812	780	726	65
17 Of which: securitization standardized approach (SEC-SA)	286	246	200	187	204	23
18 Market risk	8,004	9,641	10,148	5,662	5,985	640
19 Of which: standardized approach (SA)	8,004	9,641	10,148	1,204	1,351	640
20 Of which: internal model approach (IMA)	–	–	–	4,458	4,634	–
21 Capital charge for switch between trading book and banking book⁽²⁾	62	–	–	–	–	5
22 Operational risk	14,168	13,811	13,384	12,785	12,490	1,133
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	1,327	1,347	1,301	1,217	1,064	106
24 Output floor applied	67.5%	67.5%	67.5%	65.0%	65.0%	–
25 Floor adjustment (before application of transitional cap)	–	–	–	–	–	–
26 Floor adjustment (after application of transitional cap)	–	–	–	–	–	–
27 Total (1+6+10+11+12+13+14+18+21+22+23+26)	138,918	136,115	132,370	125,592	120,562	11,113

(1) The capital requirement is equal to 8% of risk weighted assets.

(2) Subsequent to the agreement to acquire Canadian Western Bank (CWB), CWB common shares already held by the Bank were reassigned from trading book to banking book.

CMS1 – Comparison of Modelled and Standardized RWA at Risk Level

(millions of Canadian dollars)

The following tables compare full standardized RWA against modelled RWA that the Bank has supervisory approval to use in accordance with the Basel framework. The disclosure also provides the full standardized RWA amount that is the base of the output floor.

		Q3 2024				Q2 2024			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	77,774	29,533	107,307	159,434	74,911	28,450	103,361	159,443
2	Counterparty credit risk	3,910	1,009	4,919	12,778	4,147	937	5,084	12,825
3	Credit valuation adjustment		1,086	1,086	1,086		885	885	885
4	Securitization exposures in the banking book	80	1,103	1,183	1,183	80	1,055	1,135	1,135
5	Market risk	–	8,066	8,066	8,066	–	9,641	9,641	9,641
6	Operational risk		14,168	14,168	14,168		13,811	13,811	13,811
7	Residual RWA		2,189	2,189	2,189		2,198	2,198	2,198
8	Total	81,764	57,154	138,918	198,904	79,138	56,977	136,115	199,938

		Q1 2024				Q4 2023			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	73,060	26,423	99,483	157,811	70,703	25,680	96,383	152,591
2	Counterparty credit risk	4,127	1,202	5,329	13,672	4,301	1,267	5,568	12,375
3	Credit valuation adjustment		870	870	870		2,181	2,181	2,181
4	Securitization exposures in the banking book	80	1,012	1,092	1,092	80	967	1,047	1,044
5	Market risk	–	10,148	10,148	10,148	4,458	1,204	5,662	2,871
6	Operational risk		13,384	13,384	13,384		12,785	12,785	12,785
7	Residual RWA		2,064	2,064	2,064		1,966	1,966	1,966
8	Total	77,267	55,103	132,370	199,041	79,542	46,050	125,592	185,813

CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level

(millions of Canadian dollars)

The following tables compare RWA calculated according to the standardized approach (SA) for credit risk at the asset class level against the corresponding RWA figure calculated using the approaches (including both the standardized and IRB approach for credit risk) that the Bank has supervisory approval to use in accordance with the Basel framework for credit risk.

		Q3 2024				Q2 2024			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Sovereign	1,324	1,250	2,574	2,352	1,222	1,296	2,518	2,408
	Of which: categorized as MDB/PSE in SA	1,217	1	1,218	1,093	1,125	1	1,126	1,094
2	Banks and other financial institutions	1,209	3,356	4,565	5,211	1,141	3,003	4,144	5,012
3	Covered Bonds	140	-	140	148	151	-	151	147
4	Equity	-	4,020	4,020	4,020	-	3,273	3,273	3,273
5	Purchased receivables	-	-	-	-	-	-	-	-
6	Corporates	51,730	9,785	61,515	87,781	49,296	9,996	59,292	89,006
	Of which: FIRB is applied	10,383	-	10,383	24,073	10,216	-	10,216	24,071
	Of which: AIRB is applied	41,347	-	41,347	53,923	39,080	-	39,080	54,939
7	Retail	17,435	6,209	23,644	42,773	17,511	6,045	23,556	42,362
	Of which: qualifying revolving retail	6,513	-	6,513	7,743	6,376	-	6,376	7,480
	Of which: other retail	3,739	1,643	5,382	8,219	3,735	1,610	5,345	8,176
	Of which: retail residential mortgages	7,183	4,566	11,749	26,811	7,400	4,435	11,835	26,706
8	Specialised lending	5,936	-	5,936	12,236	5,590	-	5,590	12,398
	Of which: income-producing real estate and high volatility commercial real estate	-	-	-	-	-	-	-	-
9	Others	-	4,913	4,913	4,913	-	4,837	4,837	4,837
10	Total	77,774	29,533	107,307	159,434	74,911	28,450	103,361	159,443

CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level (continued)

(millions of Canadian dollars)

		Q1 2024				Q4 2023			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Sovereign	1,296	1,077	2,373	2,265	1,235	1,366	2,601	2,579
	Of which: categorized as MDB/PSE in SA	1,171	1	1,172	1,130	1,114	1	1,115	1,146
2	Banks and other financial institutions	1,170	2,162	3,332	4,059	1,478	2,261	3,739	4,440
3	Covered Bonds	158	-	158	144	177	-	177	145
4	Equity	-	3,185	3,185	3,185	-	3,155	3,155	3,155
5	Purchased receivables	-	-	-	-	-	-	-	-
6	Corporates	47,709	9,389	57,098	89,541	45,953	8,656	54,609	85,848
	Of which: FIRB is applied	10,286	-	10,286	24,949	9,837	-	9,837	22,956
	Of which: AIRB is applied	37,423	-	37,423	55,203	36,116	-	36,116	54,236
7	Retail	17,179	5,978	23,157	41,642	16,986	5,700	22,686	40,929
	Of which: qualifying revolving retail	6,122	-	6,122	7,146	5,921	-	5,921	6,549
	Of which: other retail	3,750	1,693	5,443	8,194	3,792	1,491	5,283	8,111
	Of which: retail residential mortgages	7,307	4,285	11,592	26,302	7,273	4,209	11,482	26,269
8	Specialised lending	5,548	-	5,548	12,343	4,874	-	4,874	10,953
	Of which: income-producing real estate and high volatility commercial real estate	-	-	-	-	-	-	-	-
9	Others	-	4,632	4,632	4,632	-	4,542	4,542	4,542
10	Total	73,060	26,423	99,483	157,811	70,703	25,680	96,383	152,591

L1 – Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories⁽¹⁾

(millions of Canadian dollars)

For the following table columns a and b enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation; and columns c to g break down how the amounts reported in banks' financial statements (rows) correspond to regulatory risk categories.

	Q3 2024						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ⁽²⁾ Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	32,489	32,489	32,489	–	–	147	–
Securities							
At fair value through profit or loss	115,993	121,530	2,682	–	–	118,848	–
At fair value through other comprehensive income	15,233	22,508	22,469	–	39	–	–
At amortized cost	13,049	13,049	9,274	–	3,775	–	–
	144,275	157,087	34,425	–	3,814	118,848	–
Securities purchased under reverse repurchase agreements and securities borrowed	13,879	13,770	–	13,770	–	–	–
Loans and acceptances							
Residential mortgage	92,957	54,765	54,765	–	–	–	–
Personal	46,951	46,951	46,951	–	–	–	–
Credit card	2,692	2,692	–	–	800	–	128
Business and government	98,107	98,107	98,068	–	39	14,600	–
Customers' liability under acceptances	240,707	202,515	201,548	–	839	14,600	128
Allowances for credit losses	137	137	137	–	–	–	–
	(1,295)	(1,295)	(125)	–	–	–	(1,170)
	239,549	201,357	201,560	–	839	14,600	(1,042)
Other							
Derivative financial instruments ⁽³⁾	10,468	12,621	–	12,621	–	10,232	–
Investments in associates and joint ventures	38	164	164	–	–	–	–
Premises and equipment	1,830	1,830	1,830	–	–	–	–
Goodwill	1,521	1,624	–	–	–	–	1,624
Intangible assets	1,227	1,033	–	–	–	–	1,033
Other assets	8,657	8,979	8,565	–	–	–	414
	23,741	26,251	10,559	12,621	–	10,232	3,071
Total assets	453,933	430,954	279,033	26,391	4,653	143,827	2,029
Liabilities							
Deposits	320,587	320,587	–	–	–	25,257	295,330
Other							
Acceptances	137	137	–	–	–	–	137
Obligations related to securities sold short	11,974	11,974	–	–	–	11,974	–
Obligations related to securities sold under repurchase agreements and securities loaned	41,781	45,950	–	45,950	–	–	–
Derivative financial instruments ⁽³⁾	17,682	18,836	–	18,836	–	17,294	–
Liabilities related to transferred receivables	27,035	–	–	–	–	–	–
Other liabilities	8,321	7,054	–	–	–	–	7,054
	106,930	83,951	–	64,786	–	29,268	7,191
Subordinated debt	1,254	1,254	–	–	–	–	1,254
Total liabilities	428,771	405,792	–	64,786	–	54,525	303,775

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2023, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities.

(2) The sum of amounts in columns c to g may not equal the amounts in column b as some items may be subject to regulatory capital charges in more than one risk category.

(3) Derivatives financial instruments are subject to both counterparty credit risk and market risk frameworks.

L12 – Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements

(millions of Canadian dollars)

The following table provides information on the main sources of differences (other than due to different scopes of consolidation which are shown in table L11) between the financial statements' carrying value amounts and the exposure amounts used for regulatory purposes.

		Q3 2024				
		a	b	c	d	e
		Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Items subject to ⁽¹⁾ : Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11)	428,925	279,033	4,653	26,391	143,827
2	Liabilities carrying value amount under scope of regulatory consolidation (as per template L11)	102,017	–	–	64,786	54,525
3	Total net amount under regulatory scope of consolidation	326,908	279,033	4,653	(38,395)	89,302
4	<i>Gross-up for repo-style transactions⁽²⁾</i>	91,900	–	–	91,900	–
5	<i>Potential future exposures (PFE)⁽³⁾</i>	13,584	–	–	13,584	–
6	<i>Off-balance sheet amounts⁽⁴⁾</i>	314,371	73,210	5,444	186,156	–
7	<i>Differences due to different netting rules, other than those already included in row 2 including collateral</i>	8,010	–	–	8,010	–
8	VaR amounts for Securities Financing Transactions (SFTs)	8,749	–	–	8,749	–
9	<i>Differences in valuations</i>	–	–	–	–	–
10	<i>Collateral for SFTs</i>	(239,617)	–	–	(239,617)	–
11	Exposure amounts considered for regulatory purposes⁽⁵⁾	523,905	352,243	10,097	30,387	89,302

(1) The sum of amounts in columns b to e may not equal the amounts in column a as some items may be subject to regulatory capital charges in more than one risk category.

(2) Liabilities for repo-style transactions represent regulatory exposures under the counterparty credit risk framework. As these liabilities are deducted from the carrying value of assets in line 2, a gross-up is required to arrive at the exposure amount considered for regulatory purposes.

(3) The PFE amount is presented after the alpha of 1.4.

(4) Original off-balance sheet amounts are presented in column a while in columns b through e exposures are after application of credit conversion factors (CCFs).

(5) The aggregate amount considered as a starting point of the RWA calculation.

CC1 – Composition of Regulatory Capital

(millions of Canadian dollars)

		2024			2023		
		Q3	Q2	Q1	Q4	Q3	
		Reference ⁽¹⁾					
Common Equity Tier 1 capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related contributed surplus ⁽²⁾	a + a'	3,511	3,477	3,410	3,362	3,350
2	Retained earnings	b	18,234	17,368	17,042	16,744	16,285
3	Accumulated other comprehensive income and other reserves	c	266	334	297	420	237
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)						
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	d	–	–	–	–	–
6	Common Equity Tier 1 capital before regulatory adjustments		22,011	21,179	20,749	20,526	19,872
Regulatory adjustments to Common Equity Tier 1 capital							
7	Prudential valuation adjustments		–	–	–	–	–
8	Goodwill (net of related tax liability)	e - w	(1,624)	(1,622)	(1,617)	(1,624)	(1,598)
9	Other intangible other than mortgage-servicing rights (net of related tax liability)	f - x	(1,033)	(1,049)	(1,051)	(1,070)	(1,125)
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	g	(90)	(69)	(67)	(64)	(54)
11	Accumulated other comprehensive income related to cash flow hedges	h	1	(93)	(149)	(146)	(188)
12	Shortfall of provisions to expected losses	i	–	–	–	–	–
13	Securitization gain on sale		–	–	–	–	–
14	Gains (losses) due to changes in own credit risk on fair valued liabilities	j	(140)	(87)	(242)	(462)	(373)
15	Defined benefit pension fund net assets (net of related tax liability)	k - y	(414)	(245)	(266)	(235)	(269)
16	Investments in own shares (if not already netted off contributed surplus on reported balance sheet)		–	–	–	–	–
17	Reciprocal cross holdings in common equity		–	–	–	–	–
18	Non-significant investments in capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	l	–	–	–	–	–
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)	m	–	–	–	–	–
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	n	–	–	–	–	–
24	Of which: mortgage servicing rights		–	–	–	–	–
25	Of which: deferred tax assets arising from temporary differences	o	–	–	–	–	–
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI		(6)	(5)	(7)	(5)	(6)
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		(3,306)	(3,170)	(3,399)	(3,606)	(3,613)
29	Common Equity Tier 1 capital (CET1)		18,705	18,009	17,350	16,920	16,259
Additional Tier 1 capital: instruments							
30	Directly issued qualifying Additional Tier 1 instruments plus related contributed surplus ⁽²⁾		3,150	3,150	3,150	3,150	3,150
31	Of which: classified as equity under applicable accounting standards	v + z	3,150	3,150	3,150	3,150	3,150
32	Of which: classified as liabilities under applicable accounting standards	p	–	–	–	–	–
33	Directly issued capital instruments subject to phase out from Additional Tier 1		–	–	–	–	–
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)	q	–	–	–	–	–
35	Of which: instruments issued by subsidiaries subject to phase out		–	–	–	–	–
36	Additional Tier 1 capital before regulatory adjustments		3,150	3,150	3,150	3,150	3,150

(1) Reconciliation with Balance Sheet is presented on pages 16 and 17.

(2) A complete list of capital instruments and their main features is now available on the Bank's website at nbc.ca under *About us > Investors > Capital and debt > Regulatory Capital Features*.

CC1 – Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2024			2023	
		Q3	Q2	Q1	Q4	Q3
		Reference ⁽¹⁾				
Additional Tier 1 capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments	-	-	(2)	(2)	(1)
38	Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	-	-	-	-
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	-	-	(2)	(2)	(1)
44	Additional Tier 1 capital (AT1)	3,150	3,150	3,148	3,148	3,149
45	Tier 1 capital (T1 = CET1 + AT1)	21,855	21,159	20,498	20,068	19,408
Tier 2 capital: instruments and allowances						
46	Directly issued qualifying Tier 2 instruments plus related contributed surplus ⁽²⁾	r	1,250	1,250	750	750
47	Directly issued capital instruments subject to phase out from Tier 2					
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)	s	-	-	-	-
49	Of which: instruments issued by subsidiaries subject to phase out					
50	Allowances for credit losses	t	339	326	245	304
51	Tier 2 capital before regulatory adjustments		1,589	1,576	995	1,054
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)		(12)	(33)	(70)	(66)
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 no longer meets the conditions		(12)	(33)	(70)	(66)
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		(12)	(33)	(70)	(66)
58	Tier 2 capital (T2)		1,577	1,543	925	988
59	Total capital (TC = T1 + T2)		23,432	22,702	21,423	21,056

(1) Reconciliation with Balance Sheet is presented on pages 16 and 17.

(2) A complete list of capital instruments and their main features is now available on the Bank's website at nbc.ca under *About us > Investors > Capital and debt > Regulatory Capital Features*.

CC1 – Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2024			2023	
		Q3	Q2	Q1	Q4	Q3
60	Total risk-weighted assets	138,918	136,115	132,370	125,592	120,562
60a	Credit Valuation Adjustment (CVA) Risk-weighted assets (RWA)	1,086	885	870	2,181	1,770
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.5%	13.2%	13.1%	13.5%	13.5%
62	Tier 1 (as a percentage of risk weighted assets)	15.7%	15.5%	15.5%	16.0%	16.1%
63	Total capital (as a percentage of risk weighted assets)	16.9%	16.7%	16.2%	16.8%	16.9%
64	Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	8.0%	8.0%	8.0%	8.0%	8.0%
65	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
66	Of which: bank-specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
67	Of which: G-SIB buffer requirement	n.a.	n.a.	n.a.	n.a.	n.a.
67a	Of which: D-SIBs buffer requirement	1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.1%	7.9%	7.3%	7.8%	7.8%
OSFI target (minimum + capital conservation buffer + D-SIB buffer)⁽¹⁾						
69	Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio	11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	1,558	1,541	1,743	1,801	1,582
73	Significant investments in the common stock of financials	580	546	493	553	528
74	Mortgage servicing rights (net of related tax liability)	–	–	–	–	–
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	531	539	520	487	426
Applicable caps on the inclusion of allowances in Tier 2						
76	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	121	114	98	96	94
77	Cap on inclusion of allowances in Tier 2 under standardized approach	430	413	388	395	366
78	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (IRB) (prior to application of cap)	218	212	147	208	210
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	494	478	467	453	437

(1) Does not include the domestic stability buffer.

CC2 – Reconciliation of Regulatory Capital to Balance Sheet⁽¹⁾

(millions of Canadian dollars)

	Q3 2024		
	Cross - Reference to Definition of Capital ⁽²⁾	As in Report to Shareholders	Under scope of regulatory consolidation
Assets			
Cash and deposits with financial institutions		32,489	32,489
Securities		144,275	157,087
Non-significant investments in capital of other financial institutions reflected in regulatory capital	l	–	–
Other securities		144,275	157,087
Assets purchased under reverse repurchase agreements and securities borrowed		13,879	13,770
Loans			
Residential mortgage		92,957	54,765
Personal		46,951	46,951
Credit card		2,692	2,692
Business and government		98,107	98,107
Customers' liability under acceptances		137	137
Less: Allowances for credit losses		(1,295)	(1,295)
Allowance reflected in Tier 2 regulatory capital	t	–	(333)
Shortfall of allowances to expected loss	i	–	–
Allowances not reflected in regulatory capital		–	(962)
Other assets			
Derivative financial instruments		10,468	12,621
Other		13,273	13,630
Goodwill	e	1,521	1,624
Intangibles assets	f	1,227	1,227
Deferred tax assets		992	1,020
Deferred tax assets excluding those arising from temporary differences	g	–	90
Deferred tax assets arising from temporary differences exceeding regulatory thresholds	o	–	–
Deferred tax assets - realize through loss carrybacks		–	399
Deferred tax assets - other temporary differences		–	531
Defined-benefit pension fund net assets	k	–	574
Significant investments in other financial institutions		–	580
Significant investments exceeding regulatory thresholds	m + n	–	–
Significant investments not exceeding regulatory thresholds		–	580
Other		9,533	8,605
Total assets		453,933	430,954

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2023, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities. As at July 31, 2024, on a legal entity basis, National Bank Life Insurance Company had \$346 million in assets and \$323 million in equity, Natcan Insurance Company SCC had \$113 million in assets and \$93 million in equity.

(2) The references identify balance sheet components which are used in calculation of regulatory capital on pages 13 and 14.

CC2 – Reconciliation of Regulatory Capital to Balance Sheet⁽¹⁾ (continued)

(millions of Canadian dollars)

	Q3 2024		
	Cross - Reference to Definition of Capital ⁽²⁾	As in Report to Shareholders	Under scope of regulatory consolidation
Liabilities			
Deposits		320,587	320,587
Derivatives financial instruments		17,682	18,836
Other liabilities		89,248	65,115
Gains and losses due to changes in own credit risk on fair value liabilities	j	–	140
Deferred tax liabilities		386	386
Related to goodwill	w	–	–
Related to intangibles	x	–	194
Related to pensions	y	–	160
Other deferred tax liabilities		–	32
Other		88,862	64,589
Subordinated debt		1,254	1,254
Regulatory capital amortization of maturing debentures		–	–
Fair value adjustment and unamortized issuance cost		–	4
Subordinated debentures not allowed for regulatory capital	s	–	–
Subordinated debentures used for regulatory capital		–	1,250
Allowed for inclusion in Tier 2 capital	r	–	1,250
Total liabilities		428,771	405,792
Equity Attributable to Shareholders and holders of other equity instruments		25,161	25,161
Common shares	a	3,442	3,442
Contributed surplus	a'	69	69
Retained earnings	b	18,234	18,234
Accumulated Other Comprehensive Income (loss)	c	266	266
Net gains (losses) on instruments designated as cash flow hedges	h	(1)	(1)
Net foreign currency translation adjustments		268	268
Other		(1)	(1)
Preferred shares and other equity instruments		3,150	3,150
Of which: are qualifying	v	–	3,150
Non-controlling interest		1	1
Innovative instruments		–	–
Of which: are qualifying		–	–
Other		–	–
Portion allowed for inclusion into CET1	d	–	–
Portion allowed for inclusion into Tier 1 capital	q	–	–
Portion allowed for inclusion into Tier 2 capital	s	–	–
Portion not allowed for regulatory capital		–	1
Total Equity		25,162	25,162
Total Liabilities and Equity		453,933	430,954

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2023, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities. As at July 31, 2024, on a legal entity basis, National Bank Life Insurance Company had \$346 million in assets and \$323 million in equity, Natcan Insurance Company SCC had \$113 million in assets and \$93 million in equity.

(2) The references identify balance sheet components which are used in calculation of regulatory capital on pages 13 and 14.

TLAC1 – TLAC Composition

(millions of Canadian dollars)

		2024			2023	
		Q3	Q2	Q1	Q4	Q3
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	18,705	18,009	17,350	16,920	16,259
2	Additional Tier 1 capital (AT1) before TLAC adjustments	3,150	3,150	3,148	3,148	3,149
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	–	–	–	–	–
4	Other adjustments	–	–	–	–	–
5	AT1 instruments eligible under the TLAC framework	3,150	3,150	3,148	3,148	3,149
6	Tier 2 capital (T2) before TLAC adjustments	1,577	1,543	925	988	1,001
7	Amortized portion of T2 instruments where remaining maturity > 1 year	–	–	–	–	–
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	1,577	1,543	925	988	1,001
11	TLAC arising from regulatory capital	23,432	22,702	21,423	21,056	20,409
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 ⁽¹⁾	17,914	18,447	15,809	15,800	15,760
14	Of which: amount eligible as TLAC after application of the caps	–	–	–	–	–
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	–	–	–	–	–
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	–	–	–	–	–
17	TLAC arising from non-regulatory capital instruments before adjustments	17,914	18,447	15,809	15,800	15,760
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	41,346	41,149	37,232	36,856	36,169
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	–	–	–	–	–
20	Deduction of investments in own other TLAC liabilities	(51)	(54)	(70)	(124)	(154)
21	Other adjustments to TLAC	–	–	–	–	–
22	TLAC available after deductions	41,295	41,095	37,162	36,732	36,015
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	138,918	136,115	132,370	125,592	120,562
24	Leverage exposure measure	499,963	484,467	478,484	456,478	458,293
TLAC ratios and buffers						
25	TLAC ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.7%	30.2%	28.1%	29.2%	29.9%
26	TLAC Leverage ratio (as a percentage of leverage exposure)	8.3%	8.5%	7.8%	8.0%	7.9%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.1%	7.9%	7.3%	7.8%	7.8%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB \ G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

(1) A complete list of External TLAC instruments and their main features is now available on the Bank's website at nbc.ca under *About us > Investors > Capital and debt > Regulatory Capital Features*.

TLAC3 – Creditor Ranking at Legal Entity Level⁽¹⁾

(millions of Canadian dollars)

		Q3 2024						Q2 2024					
		Creditor ranking					Sum (1 to 5)	Creditor ranking					Sum (1 to 5)
		1	2	3	4 ⁽²⁾	5 ⁽³⁾		1	2	3	4 ⁽²⁾	5 ⁽³⁾	
		Most junior			Most senior			Most junior			Most senior		
1	Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt		Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt	
2	Total capital and liabilities net of credit risk mitigation	3,442	3,150	1,250	25,658	-	33,500	3,413	3,150	1,250	23,944	-	31,757
3	Subset of row 2 that are excluded liabilities	-	-	-	7,795	-	7,795	-	-	-	5,551	-	5,551
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	3,442	3,150	1,250	17,863	-	25,705	3,413	3,150	1,250	18,393	-	26,206
5	Subset of row 4 that are potentially eligible as TLAC	3,442	3,150	1,250	17,863	-	25,705	3,413	3,150	1,250	18,393	-	26,206
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	3,463	-	3,463	-	-	-	4,872	-	4,872
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	11,956	-	11,956	-	-	-	10,350	-	10,350
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	1,250	130	-	1,380	-	-	1,250	865	-	2,115
9	Subset of row 5 residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,314	-	2,314	-	-	-	2,306	-	2,306
10	Subset of row 5 that is perpetual securities	3,442	3,150	-	-	-	6,592	3,413	3,150	-	-	-	6,563

		Q1 2024						Q4 2023					
		Creditor ranking					Sum (1 to 5)	Creditor ranking					Sum (1 to 5)
		1	2	3	4 ⁽²⁾	5 ⁽³⁾		1	2	3	4 ⁽²⁾	5 ⁽³⁾	
		Most junior			Most senior			Most junior			Most senior		
1	Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt		Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt	
2	Total capital and liabilities net of credit risk mitigation	3,347	3,150	750	21,026	-	28,273	3,294	3,150	750	19,646	-	26,840
3	Subset of row 2 that are excluded liabilities	-	-	-	5,287	-	5,287	-	-	-	3,970	-	3,970
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	3,347	3,150	750	15,739	-	22,986	3,294	3,150	750	15,676	-	22,870
5	Subset of row 4 that are potentially eligible as TLAC	3,347	3,150	750	15,739	-	22,986	3,294	3,150	750	15,676	-	22,870
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	5,181	-	5,181	-	-	-	6,559	-	6,559
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	7,459	-	7,459	-	-	-	6,694	-	6,694
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	750	848	-	1,598	-	-	750	102	-	852
9	Subset of row 5 residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,251	-	2,251	-	-	-	2,321	-	2,321
10	Subset of row 5 that is perpetual securities	3,347	3,150	-	-	-	6,497	3,294	3,150	-	-	-	6,444

(1) This table provides creditors of the legal entity National Bank of Canada with information regarding their ranking in its liabilities structure.

(2) Bail-in Debt is reflected as subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) OSFI doesn't require to complete this column at this time.

LR1 – Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

(millions of Canadian dollars)

		2024			2023	
		Q3	Q2	Q1	Q4	Q3
Accounting assets vs leverage ratio exposure						
1	Total consolidated assets as per published financial statements	453,933	441,690	433,927	423,578	426,015
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	119	105	61	46	62
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(49)	(49)	(49)	(49)	(49)
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	Adjustment for derivative financial instruments ⁽¹⁾	3,537	4,684	4,917	(2,541)	(561)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending) ⁽¹⁾	6,764	4,473	6,040	5,496	5,443
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	42,955	41,246	40,319	38,911	35,055
8	Other adjustments	(7,296)	(7,682)	(6,731)	(8,963)	(7,672)
9	Leverage Ratio Exposure	499,963	484,467	478,484	456,478	458,293

(1) Adjustments due to differences between accounting and regulatory netting standards.

LR2 – Leverage Ratio Common Disclosure Template

(millions of Canadian dollars)

		2024			2023	
		Q3	Q2	Q1	Q4	Q3
Leverage ratio common disclosure						
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	429,655	408,009	410,386	394,799	399,299
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(4,131)	(4,596)	(3,571)	(5,817)	(4,430)
4	(Asset amounts deducted in determining Tier 1 capital)	(3,167)	(3,085)	(3,160)	(3,148)	(3,243)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	422,357	400,328	403,655	385,834	391,626
Derivative exposures						
6	Replacement cost associated with all derivative transactions	3,083	4,499	3,402	4,665	2,997
7	Add-on amounts for PFE associated with all derivative transactions	10,799	12,172	11,732	10,000	9,644
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	126	592	410	312	1,160
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11	Total derivative exposures (sum of rows 6 to 10)	14,008	17,263	15,544	14,977	13,801
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	13,879	21,157	12,926	11,260	12,368
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(1,347)	(1,889)	(721)	(1,282)	(1,487)
14	CCR exposure for SFTs	8,111	6,362	6,761	6,778	6,930
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	20,643	25,630	18,966	16,756	17,811
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	127,872	124,455	122,041	118,847	111,185
18	(Adjustments for conversion to credit equivalent amounts)	(84,917)	(83,209)	(81,722)	(79,936)	(76,130)
19	Off-balance sheet items (sum of rows 17 and 18)	42,955	41,246	40,319	38,911	35,055
Capital and Total Exposures						
20	Tier 1 capital	21,855	21,159	20,498	20,068	19,408
21	Total Exposures (sum of rows 5, 11, 16 and 19)	499,963	484,467	478,484	456,478	458,293
Leverage Ratio						
22	Basel III leverage ratio	4.4%	4.4%	4.3%	4.4%	4.2%

CR1 – Credit Quality of Assets⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive picture of the credit quality of the bank's (on- and off-balance sheet) assets.

		Q3 2024							Q2 2024						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽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)	Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽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)
		Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans ⁽⁵⁾	1,397	230,457	1,304	151	107	1,046	230,550	1,251	224,312	1,219	132	98	989	224,344
2	Debt Securities	–	38,413	6	–	2	4	38,407	–	33,555	6	–	2	4	33,549
3	Off-balance-sheet commitments ⁽⁶⁾	24	122,510	204	–	12	192	122,330	31	119,169	196	–	13	183	119,004
4	Total	1,421	391,380	1,514	151	121	1,242	391,287	1,282	377,036	1,421	132	113	1,176	376,897

		Q1 2024							Q4 2023						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽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)	Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽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)
		Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans ⁽⁵⁾	1,085	229,498	1,218	118	84	1,016	229,365	1,010	225,292	1,194	101	82	1,011	225,108
2	Debt Securities	–	33,256	6	–	2	4	33,250	–	30,765	7	–	2	5	30,758
3	Off-balance-sheet commitments ⁽⁶⁾	13	116,828	192	–	12	180	116,649	16	113,100	176	–	12	164	112,940
4	Total	1,098	379,582	1,416	118	98	1,200	379,264	1,026	369,157	1,377	101	96	1,180	368,806

(1) Excluding insurances subsidiaries and securitization exposures.

(2) Gross carrying values of on- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework (gross of CCF or CRM techniques).

(3) Definition of default as per the Capital Adequacy Requirements (CAR) guideline.

(4) Represent allowances for credit losses according to IFRS 9.

(5) Including deposits with financial institutions.

(6) For completeness purposes, revocable commitments are included.

CR2 – Changes in Stock of Defaulted Loans and Debt Securities

(millions of Canadian dollars)

The following table identifies the change in the bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

		Q3 2024	Q2 2024	Q1 2024	Q4 2023
		a	a	a	a
1	Defaulted loans ⁽¹⁾ and debt securities at beginning	1,251	1,085	1,010	900
2	Loans and debt securities that have defaulted since the last reporting period	389	441	336	269
3	Returned to non-defaulted status since the last reporting period	(70)	(76)	(57)	(43)
4	Amounts written off	(67)	(146)	(94)	(60)
5	Other changes ⁽²⁾	(106)	(53)	(110)	(56)
6	Defaulted loans⁽¹⁾ and debt securities at end	1,397	1,251	1,085	1,010

(1) Including deposits with financial institutions.

(2) Including net repayments and foreign exchange movements.

CR3 – Credit Risk Mitigation Techniques - Overview

(millions of Canadian dollars)

The following tables disclose the extent of use of credit risk mitigation techniques.

		Q3 2024					Q2 2024				
		a	b	c	d	e	a	b	c	d	e
		Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans ⁽²⁾	139,580	92,168	88,852	3,128	–	138,462	87,019	83,780	3,086	–
2	Debt securities	38,413	–	–	–	–	33,555	–	–	–	–
3	Total	177,993	92,168	88,852	3,128	–	172,017	87,019	83,780	3,086	–
4	Of which: defaulted	1,175	147	105	34	–	1,013	159	110	39	–

		Q1 2024					Q4 2023				
		a	b	c	d	e	a	b	c	d	e
		Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans ⁽²⁾	142,932	87,635	84,842	2,670	–	137,284	88,915	85,633	3,108	–
2	Debt securities	33,256	–	–	–	–	30,765	–	–	–	–
3	Total	176,188	87,635	84,842	2,670	–	168,049	88,915	85,633	3,108	–
4	Of which: defaulted	724	151	114	33	–	644	143	104	35	–

(1) Carrying amounts of on-balance sheet exposures are net of all three ECL Stages.

(2) Including deposits with financial institutions.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)

(millions of Canadian dollars)

	2024																	
	Q3						Q2						Q1					
	EAD - Gross Exposure ⁽¹⁾																	
	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total
Non-Retail Portfolio																		
Agriculture	8,065	469	16	-	-	8,550	7,934	484	15	-	-	8,433	7,779	459	11	-	-	8,249
Oil & Gas	2,220	1,470	125	-	-	3,815	2,356	1,266	72	-	-	3,694	2,121	1,296	62	-	-	3,479
Mining	1,405	1,860	242	-	305	3,812	1,143	1,702	303	-	337	3,485	1,127	1,567	291	-	312	3,297
Utilities	13,021	7,529	3,047	-	-	23,597	13,269	6,870	3,085	-	-	23,224	12,755	7,253	3,063	-	-	23,071
<i>Utilities excluding Pipelines</i>	<i>9,877</i>	<i>6,132</i>	<i>2,887</i>	<i>-</i>	<i>-</i>	<i>18,896</i>	<i>9,647</i>	<i>5,723</i>	<i>2,901</i>	<i>-</i>	<i>-</i>	<i>18,271</i>	<i>9,414</i>	<i>5,965</i>	<i>2,863</i>	<i>-</i>	<i>-</i>	<i>18,242</i>
<i>Pipelines</i>	<i>3,144</i>	<i>1,397</i>	<i>160</i>	<i>-</i>	<i>-</i>	<i>4,701</i>	<i>3,622</i>	<i>1,147</i>	<i>184</i>	<i>-</i>	<i>-</i>	<i>4,953</i>	<i>3,341</i>	<i>1,288</i>	<i>200</i>	<i>-</i>	<i>-</i>	<i>4,829</i>
Construction Non-Real Estate ⁽²⁾	2,201	1,048	111	-	-	3,360	1,933	1,329	95	-	-	3,357	1,888	1,281	82	-	-	3,251
Manufacturing	7,518	3,447	555	1	-	11,521	7,278	3,625	269	10	-	11,182	7,048	3,339	273	11	-	10,671
Wholesale	3,012	1,096	72	-	-	4,180	3,053	1,147	68	-	-	4,268	2,931	1,058	44	-	-	4,033
Retail	3,887	1,322	49	-	-	5,258	3,786	1,340	47	-	-	5,173	4,026	1,280	40	-	-	5,346
Transportation	3,097	2,476	202	12	-	5,787	2,991	2,071	192	97	-	5,351	2,793	1,901	182	313	-	5,189
Communications	2,265	1,110	104	-	-	3,479	2,180	986	261	-	-	3,427	2,553	903	314	-	-	3,770
Financial Services	42,847	4,765	3,399	212,581	2,103	265,695	36,326	4,861	3,301	205,373	2,165	252,026	44,827	4,506	3,422	179,090	1,328	233,173
Real Estate and Construction																		
Real Estate ⁽³⁾	21,130	6,389	362	-	-	27,881	21,093	5,870	336	3	-	27,302	21,020	5,816	349	-	-	27,185
Professional Services	2,609	990	180	-	-	3,779	2,652	983	185	-	-	3,820	2,485	1,032	187	-	-	3,704
Education & Health Care	3,320	706	17	2	-	4,045	3,478	685	14	4	-	4,181	3,450	720	15	3	-	4,188
Other Services	7,553	2,067	540	2,365	31	12,556	7,173	2,163	521	1,790	16	11,663	6,540	2,238	482	1,123	29	10,412
Government	29,260	1,470	14	39,448	12	70,204	27,939	1,311	14	39,582	421	69,267	28,437	1,280	14	35,394	390	65,515
Other	16,566	820	1,444	2	2	18,834	16,314	810	1,226	3	1	18,354	15,050	814	895	11	6	16,776
Total – Non-retail⁽⁴⁾	169,976	39,034	10,479	254,411	2,453	476,353	160,898	37,503	10,004	246,862	2,940	458,207	166,830	36,743	9,726	215,945	2,065	431,309

(1) EAD amounts are after securitization and excluding trading related portfolio.

(2) Including civil engineering loans, public-private partnership loans, and project finance loans.

(3) Including residential mortgages on dwellings of five or more units.

(4) Excluding SME retail exposure.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries) (continued)

(millions of Canadian dollars)

	2023																	
	Q4						Q3						Q2					
	EAD - Gross Exposure ⁽¹⁾																	
	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total
Non-Retail Portfolio																		
Agriculture	7,636	498	5	-	-	8,139	7,729	660	8	-	-	8,397	7,456	644	10	-	-	8,110
Oil & Gas	1,836	1,417	71	-	-	3,324	1,772	1,298	76	-	-	3,146	1,610	1,440	88	-	-	3,138
Mining	1,163	1,542	268	-	385	3,358	1,083	1,412	268	-	354	3,117	1,086	1,386	279	-	371	3,122
Utilities	12,749	5,889	3,036	-	-	21,674	11,578	5,401	2,590	-	-	19,569	11,377	5,586	2,396	-	-	19,359
<i>Utilities excluding Pipelines</i>	9,277	4,734	2,898	-	-	16,909	8,118	3,994	2,463	-	-	14,575	8,163	4,184	2,261	-	-	14,608
<i>Pipelines</i>	3,472	1,155	138	-	-	4,765	3,460	1,407	127	-	-	4,994	3,214	1,402	135	-	-	4,751
Construction Non-Real Estate ⁽²⁾	1,973	1,183	95	-	-	3,251	2,153	1,139	99	-	-	3,391	2,109	1,125	90	-	-	3,324
Manufacturing	6,670	3,409	339	9	-	10,427	6,728	3,054	334	-	-	10,116	7,027	3,076	333	-	-	10,436
Wholesale	3,014	1,025	46	-	-	4,085	3,038	1,054	51	-	-	4,143	3,278	948	47	-	-	4,273
Retail	3,631	1,376	41	-	-	5,048	3,507	1,143	33	-	-	4,683	3,397	1,157	29	-	-	4,583
Transportation	2,641	1,997	157	747	-	5,542	2,395	1,970	142	758	1	5,266	2,414	1,689	99	922	1	5,125
Communications	2,582	845	356	-	-	3,783	2,737	749	388	-	-	3,874	2,452	891	190	-	-	3,533
Financial Services	44,926	4,240	1,888	164,428	2,523	218,005	41,628	4,600	1,252	159,185	757	207,422	45,580	4,541	1,305	155,351	1,011	207,788
Real Estate and Construction																		
Real Estate ⁽³⁾	20,492	5,429	359	-	-	26,280	19,491	5,506	350	-	-	25,347	20,006	5,322	314	-	-	25,642
Professional Services	2,760	913	200	-	-	3,873	2,495	863	202	-	-	3,560	2,346	970	198	-	-	3,514
Education & Health Care	3,434	775	16	2	-	4,227	3,326	879	18	7	-	4,230	3,394	943	15	6	-	4,358
Other Services	6,786	2,092	898	31	14	9,821	6,479	2,441	882	1,294	51	11,147	6,522	2,461	793	181	29	9,986
Government	23,218	1,305	13	33,087	470	58,093	31,931	1,293	13	40,426	449	74,112	32,148	1,238	8	36,953	186	70,533
Other	14,640	834	900	47	6	16,427	13,524	243	915	57	2	14,741	14,736	243	1,052	38	2	16,071
Total – Non-retail⁽⁴⁾	160,151	34,769	8,688	198,351	3,398	405,357	161,594	33,705	7,621	201,727	1,614	406,261	166,938	33,660	7,246	193,451	1,600	402,895

(1) EAD amounts are after securitization and excluding trading related portfolio.

(2) Including civil engineering loans, public-private partnership loans, and project finance loans.

(3) Including residential mortgages on dwellings of five or more units.

(4) Excluding SME retail exposure.

Net International Non-Retail Credit Risk Exposure at Default⁽¹⁾

(millions of Canadian dollars)

	2024									2023			
	Q3									Q2	Q1	Q4	Q3
	Asset Type					Client Type			Total	Total	Total	Total	Total
Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	Derivatives financial instruments	Other off-balance sheet items ⁽³⁾	Corporate	Sovereign	Financial Institutions						
Europe ⁽⁴⁾	773	1,131	1,370	155	382	1,597	639	1,575	3,811	2,923	2,788	2,207	2,128
United Kingdom	755	74	1,084	1,161	1	464	407	2,204	3,075	3,086	3,783	3,608	3,237
Latin America	318	115	218	48	3	299	176	227	702	713	566	504	632
Asia	3,723	839	5,854	42	36	3,048	6,966	480	10,494	9,398	9,132	8,889	9,104
Other	257	23	393	155	-	289	231	308	828	736	586	297	345
Total⁽⁵⁾	5,826	2,182	8,919	1,561	422	5,697	8,419	4,794	18,910	16,856	16,855	15,505	15,446

(1) Exposure at default is the expected net exposure upon the default of an obligor. This amount is before any specific allowance or partial write-offs. For repo-style transactions and derivatives, the exposure presented is calculated as per the permitted regulatory approaches. These tables exclude equity exposures.

(2) Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.

(3) Letters of guarantee, documentary letters of credit that represent the Bank's commitment to make payments in the event that a client cannot meet its financial obligations to third parties.

(4) Excluding United Kingdom.

(5) For drawn, undrawn commitments and other off-balance sheet items exposures, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models.

CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects⁽¹⁾

(millions of Canadian dollars)

The following tables illustrate the effect of CRM on standardized approach capital requirements' calculations. RWA density provides a synthetic metric on riskiness of each portfolio.

		Q3 2024						Q2 2024					
		a		b		c		d		e		f	
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Assets classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	3,081	176	2,884	177	1,250	41%	3,037	178	2,870	178	1,296	43%
2	Public sector entities (PSEs)	139	23	1,577	64	1	0%	150	22	1,498	68	1	0%
3	Multilateral development banks	422	-	836	-	-	0%	340	-	754	-	-	0%
4	Banks	3,891	894	3,920	894	3,356	70%	3,540	806	3,586	806	3,003	68%
	Of which: securities firms and other financial institutions treated as banks	-	561	163	561	647	89%	-	561	154	561	642	90%
5	Covered bonds	-	-	-	-	-	0%	-	-	-	-	-	0%
6	Corporates	7,905	149	6,270	149	6,235	97%	8,092	194	6,513	193	6,564	98%
	Of which: securities firms and other financial institutions treated as corporates	117	41	341	41	310	81%	102	48	323	48	300	81%
	Of which: specialised lending	-	-	-	-	-	0%	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	1,634	-	1,634	-	4,017	246%	1,335	-	1,335	-	3,273	245%
8	Retail	2,629	59	2,111	59	1,643	76%	2,618	54	2,073	54	1,610	76%
9	Real estate	16,345	418	15,530	376	7,724	49%	15,946	397	15,200	353	7,510	48%
	Of which: RRE	10,367	106	9,845	106	3,883	39%	10,075	103	9,628	103	3,786	39%
	Of which: IPRRE	491	-	434	-	293	68%	467	-	452	-	298	66%
	Of which: other RRE	-	-	-	-	-	0%	-	-	-	-	-	0%
	Of which: general CRE	5,238	270	5,238	270	3,529	64%	5,108	250	5,108	250	3,408	64%
	Of which: IPCRE	249	42	13	-	19	146%	296	44	12	-	18	150%
	Of which: land acquisition, development and construction	-	-	-	-	-	0%	-	-	-	-	-	0%
10	Reverse mortgages	294	9	158	9	76	46%	304	11	163	10	77	45%
11	Mortgage-backed securities	-	-	-	-	-	0%	-	-	-	-	-	0%
12	Defaulted exposures	309	-	319	-	316	99%	269	-	279	-	277	99%
13	Other assets ⁽²⁾	5,162	-	5,162	-	6,242	121%	4,727	-	4,727	-	6,186	131%
14	Total	41,811	1,728	40,401	1,728	30,860	73%	40,358	1,662	38,998	1,662	29,797	73%

(1) Excluding items subject to securitization and counterparty credit risk frameworks.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects⁽¹⁾ (continued)

(millions of Canadian dollars)

		Q1 2024						Q4 2023									
		a	b	c		d		e	f	a	b	c		d		e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM				RWA and RWA density		Exposures before CCF and CRM		Exposures post-CCF and post-CRM				RWA and RWA density	
Assets classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density				
1	Sovereigns and their central banks	2,853	174	2,671	174	1,077	38%	3,369	177	3,156	177	1,364	41%				
2	Public sector entities (PSEs)	115	23	1,308	80	1	0%	125	22	1,415	84	1	0%				
3	Multilateral development banks	342	-	746	-	-	0%	444	-	860	-	-	0%				
4	Banks	2,500	677	2,686	677	2,162	64%	1,570	681	1,836	681	2,261	90%				
	Of which: securities firms and other financial institutions treated as banks	-	561	119	561	624	92%	-	561	127	561	620	90%				
5	Covered bonds	-	-	-	-	-	0%	-	-	-	-	-	0%				
6	Corporates	8,442	214	6,151	214	6,236	98%	8,740	227	5,447	227	5,549	98%				
	Of which: securities firms and other financial institutions treated as corporates	839	23	311	23	262	78%	1,592	25	283	25	240	78%				
	Of which: specialised lending	-	-	-	-	-	0%	-	-	-	-	-	0%				
7	Subordinated debt, equity and other capital	1,300	-	1,300	-	3,185	245%	1,310	-	1,310	-	3,155	241%				
8	Retail	2,713	55	2,184	55	1,693	76%	2,437	37	1,947	37	1,491	75%				
9	Real estate	15,229	365	14,608	308	7,112	48%	15,171	363	14,478	301	7,024	48%				
	Of which: RRE	9,696	92	9,437	92	3,686	39%	9,788	86	9,414	86	3,661	39%				
	Of which: IPRRE	508	-	432	-	276	64%	490	-	415	-	256	62%				
	Of which: other RRE	-	-	-	-	-	0%	-	-	-	-	-	0%				
	Of which: general CRE	4,728	216	4,728	216	3,133	63%	4,640	215	4,640	215	3,093	64%				
	Of which: IPCRE	297	57	11	-	17	155%	253	62	9	-	14	156%				
	Of which: land acquisition, development and construction	-	-	-	-	-	0%	-	-	-	-	-	0%				
10	Reverse mortgages	311	10	170	10	80	44%	333	7	175	7	74	41%				
11	Mortgage-backed securities	-	-	-	-	-	0%	-	-	-	-	-	0%				
12	Defaulted exposures	239	-	248	-	243	98%	214	-	214	-	217	101%				
13	Other assets ⁽²⁾	4,565	-	4,565	-	5,935	130%	4,582	-	4,582	-	5,761	126%				
14	Total	38,609	1,518	36,637	1,518	27,724	73%	38,295	1,514	35,420	1,514	26,897	73%				

(1) Excluding items subject to securitization and counterparty credit risk frameworks.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾

(millions of Canadian dollars)

The following tables present the breakdown of credit risk exposures under the standardized approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to standardized approach).

		Q3 2024												
		a	b	c	d	e	f	g	h	i	j	k	l	m
Risk weight		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
Asset classes														
1	Sovereigns and their central banks	1,811		-						-				
2	Public sector entities (PSEs)	1,639		2										
3	Multilateral development banks	836		-										
4	Banks			853		997		-		124				
	Of which: securities firms and other financial institutions treated as banks			-		-		-		122				
5	Covered bonds			-		-		-		-				
6	Corporates			-						62			-	
	Of which: securities firms and other financial institutions treated as corporates			-						62			-	
	Of which: specialised lending			-						-				
7	Subordinated debt, equity and other capital													
8	Retail		-											
9	Real estate			4,721	1,057	806	910	73	93	92	-	4,811	-	22
	Of which: general residential real estate (RRE)			4,721	1,057	762	856	73		8				22
	Of which: income-producing residential real estate (IPPRE)					44	54		93	84	-	9		
	Of which: other residential real estate (other RRE)					-	-		-		-	-		
	Of which: general commercial real estate (general CRE)			-								4,802	-	
	Of which: income-producing commercial real estate (IPCRE)													-
	Of which: land acquisition, development and construction													
10	Reverse mortgages					27	87		13			22		
11	Mortgage-backed securities			-	-	-	-	-	-	-		-	-	-
12	Defaulted exposures													
13	Other assets ⁽²⁾	1,633		278										
14	Total	5,919	-	5,854	1,057	1,830	997	73	106	278	-	4,833	-	22

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

Asset classes		Q3 2024													Total credit exposures amount (post-CCF and post-CRM)
		n	o	p	q	r	s	t	u	v	w	x	y	z	
Risk weight		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
1	Sovereigns and their central banks					1,250									3,061
2	Public sector entities (PSEs)														1,641
3	Multilateral development banks														836
4	Banks					2,799								41	4,814
	Of which: securities firms and other financial institutions treated as banks					561								41	724
5	Covered bonds														
6	Corporates	163		750		5,444									6,419
	Of which: securities firms and other financial institutions treated as corporates	163				157									382
	Of which: specialised lending														
7	Subordinated debt, equity and other capital					45					1,589				1,634
8	Retail	2,170													2,170
9	Real estate	1,571				241	8			170				1,331	15,906
	Of which: general residential real estate (RRE)	1,182												1,270	9,951
	Of which: income-producing residential real estate (IPPRE)	1					8			80				61	434
	Of which: other residential real estate (other RRE)														
	Of which: general commercial real estate (general CRE)	388				241				77					5,508
	Of which: income-producing commercial real estate (IPCRE)									13					13
	Of which: land acquisition, development and construction														
10	Reverse mortgages					18									167
11	Mortgage-backed securities														
12	Defaulted exposures					294				25					319
13	Other assets ⁽²⁾					3,251									5,162
14	Total	3,904	-	750	-	13,342	8	-	-	195	1,589	-	-	1,372	42,129

Risk weight		Q3 2024			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM)
1	Less than 40%	13,308	531	31%	15,657
2	40-70%	5,074	274	50%	5,312
3	75-80%	4,347	59	40%	3,965
4	85%	750	-	0%	750
5	90-100%	16,216	822	42%	14,653
6	105-130%	8	-	0%	8
7	150%	464	42	40%	195
8	250%	1,589	-	0%	1,589
9	400%	-	-	0%	-
10	1250%	-	-	0%	-
11	Total exposures	41,756	1,728	37%	42,129

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

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

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

		Q2 2024												
		a	b	c	d	e	f	g	h	i	j	k	l	m
Asset classes		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
Risk weight														
1	Sovereigns and their central banks	1,752		-						-				
2	Public sector entities (PSEs)	1,563		3						-				
3	Multilateral development banks	754		-		-				-				
4	Banks			565		1,222		-		141				
	Of which: securities firms and other financial institutions treated as banks			-		-		-		126				
5	Covered bonds			-		-		-		-				
6	Corporates			-						61			-	
	Of which: securities firms and other financial institutions treated as corporates			-						61			-	
	Of which: specialised lending			-						-				
7	Subordinated debt, equity and other capital													
8	Retail		-											
9	Real estate			4,591	1,089	793	917	78	107	96	-	4,705	-	23
	Of which: general residential real estate (RRE)			4,591	1,089	747	858	78		6				23
	Of which: income-producing residential real estate (IPPRE)					46	59		107	90		9		
	Of which: other residential real estate (other RRE)					-	-					-		
	Of which: general commercial real estate (general CRE)			-								4,696	-	
	Of which: income-producing commercial real estate (IPCRE)													-
	Of which: land acquisition, development and construction													
10	Reverse mortgages					31	86		21			17		
11	Mortgage-backed securities			-	-	-	-	-	-	-		-	-	-
12	Defaulted exposures													
13	Other assets ⁽²⁾	1,553		2										
14	Total	5,622	-	5,161	1,089	2,046	1,003	78	128	298	-	4,722	-	23

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

Asset classes		Q2 2024													Total credit exposures amount (post-CCF and post-CRM)
		n	o	p	q	r	s	t	u	v	w	x	y	z	
Risk weight		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
1	Sovereigns and their central banks					1,296									3,048
2	Public sector entities (PSEs)														1,566
3	Multilateral development banks														754
4	Banks					2,436								28	4,392
	Of which: securities firms and other financial institutions treated as banks					561								28	715
5	Covered bonds														
6	Corporates	160		470		6,015									6,706
	Of which: securities firms and other financial institutions treated as corporates	160				150									371
	Of which: specialised lending														
7	Subordinated debt, equity and other capital					45					1,290				1,335
8	Retail	2,127													2,127
9	Real estate	1,538				205	9			143				1,259	15,553
	Of which: general residential real estate (RRE)	1,137												1,202	9,731
	Of which: income-producing residential real estate (IPPRE)	1					9			74				57	452
	Of which: other residential real estate (other RRE)														
	Of which: general commercial real estate (general CRE)	400				205				57					5,358
	Of which: income-producing commercial real estate (IPCRE)									12					12
	Of which: land acquisition, development and construction														
10	Reverse mortgages					18									173
11	Mortgage-backed securities														
12	Defaulted exposures					252				27					279
13	Other assets ⁽²⁾					3,172									4,727
14	Total	3,825	-	470	-	13,439	9	-	-	170	1,290	-	-	1,287	40,660

Risk weight		Q2 2024			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM)
1	Less than 40%	12,673	444	29%	14,921
2	40-70%	5,001	255	52%	5,249
3	75-80%	4,243	54	40%	3,825
4	85%	470	-	0%	470
5	90-100%	16,176	864	40%	14,726
6	105-130%	9	-	0%	9
7	150%	450	45	40%	170
8	250%	1,290	-	0%	1,290
9	400%	-	-	0%	-
10	1250%	-	-	0%	-
11	Total exposures	40,312	1,662	36%	40,660

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

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

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range

(millions of Canadian dollars)

The following tables provide the main parameters used for the calculation of capital requirements for IRB models. The purpose of disclosing these parameters is to enhance the transparency of banks' RWA calculations and the reliability of regulatory measures.

Q3 2024													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Residential Mortgages and HELOCs – insured	0.00 to < 0.15	910	–	0%	910	0.08%	44,317	18.4%		27	3.0%	–	
	0.15 to < 0.25	239	–	0%	239	0.20%	10,716	17.2%		10	4.2%	–	
	0.25 to < 0.50	284	–	0%	284	0.35%	13,165	19.1%		17	5.9%	–	
	0.50 to < 0.75	154	–	0%	154	0.62%	4,457	19.1%		12	7.7%	–	
	0.75 to < 2.50	455	–	0%	455	1.30%	6,481	16.8%		43	9.5%	1	
	2.50 to < 10.00	145	–	0%	145	4.56%	2,622	7.6%		17	12.0%	–	
	10.00 to < 100.00	36	–	0%	36	15.77%	727	3.8%		5	14.0%	–	
	100.00 (Default)	19	–	0%	19	100.00%	240	3.6%		5	23.9%	2	
Sub-total	2,242	–	0%	2,242	1.80%	82,725	17.0%		136	6.1%	3	8	
Residential Mortgages and HELOCs – uninsured	0.00 to < 0.15	44,106	21,004	35%	51,384	0.07%	248,934	21.4%		1,976	3.8%	8	
	0.15 to < 0.25	7,421	1,353	38%	7,937	0.19%	28,715	25.1%		798	10.0%	4	
	0.25 to < 0.50	7,474	1,675	77%	8,768	0.34%	26,118	22.9%		1,186	13.5%	7	
	0.50 to < 0.75	2,076	179	53%	2,171	0.61%	8,345	24.4%		480	22.1%	3	
	0.75 to < 2.50	3,468	200	62%	3,592	1.26%	13,917	23.6%		1,223	34.0%	11	
	2.50 to < 10.00	1,180	43	68%	1,209	4.71%	4,965	22.5%		853	70.5%	13	
	10.00 to < 100.00	283	1	221%	286	16.84%	1,253	23.0%		345	120.8%	11	
	100.00 (Default)	111	3	66%	113	100.00%	618	22.6%		236	208.6%	7	
Sub-total	66,119	24,458	38%	75,460	0.47%	332,865	22.2%		7,097	9.4%	64	79	
Qualifying revolving retail	0.00 to < 0.15	991	11,740	72%	9,499	0.08%	961,204	81.7%		372	3.9%	6	
	0.15 to < 0.25	271	1,530	80%	1,489	0.20%	233,108	87.4%		141	9.5%	3	
	0.25 to < 0.50	363	819	80%	1,019	0.35%	126,967	84.9%		144	14.1%	3	
	0.50 to < 0.75	225	314	87%	497	0.62%	60,866	84.2%		111	22.3%	3	
	0.75 to < 2.50	732	533	104%	1,285	1.45%	183,865	87.4%		569	44.3%	17	
	2.50 to < 10.00	530	234	100%	849	4.39%	230,444	89.5%		825	97.2%	33	
	10.00 to < 100.00	110	34	89%	141	21.00%	37,911	88.9%		316	224.7%	26	
	100.00 (Default)	28	–	0%	28	100.00%	4,446	72.0%		5	18.3%	20	
Sub-total	3,250	15,204	76%	14,807	0.88%	1,838,811	83.6%		2,483	16.8%	111	245	
Other retail	0.00 to < 0.15	1,076	2,559	60%	2,601	0.09%	78,711	52.1%		312	12.0%	1	
	0.15 to < 0.25	835	368	61%	1,059	0.20%	41,769	51.1%		225	21.3%	1	
	0.25 to < 0.50	1,902	308	60%	2,087	0.37%	100,064	58.8%		736	35.3%	5	
	0.50 to < 0.75	1,908	529	89%	2,376	0.63%	89,026	61.7%		1,231	51.8%	9	
	0.75 to < 2.50	5,498	324	75%	5,739	1.39%	259,685	57.9%		3,760	65.5%	49	
	2.50 to < 10.00	2,836	98	71%	2,906	4.30%	75,378	32.2%		1,349	46.4%	37	
	10.00 to < 100.00	247	20	55%	258	26.32%	10,103	50.3%		297	115.1%	33	
	100.00 (Default)	162	2	53%	163	100.00%	9,453	57.5%		235	144.0%	86	
Sub-total	14,464	4,208	65%	17,189	2.70%	664,189	52.8%		8,145	47.4%	221	207	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of retail accounts.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q3 2024													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,413	1,569	99%	2,573	0.08%	1,018	31.3%	1.74	311	12.1%	1	
	0.15 to < 0.25	10,041	7,578	87%	15,928	0.20%	2,561	40.1%	1.99	4,578	28.7%	13	
	0.25 to < 0.50	11,441	4,958	86%	15,569	0.35%	2,272	34.3%	2.30	5,113	32.8%	18	
	0.50 to < 0.75	12,352	6,730	89%	18,167	0.53%	2,727	37.3%	2.15	8,474	46.6%	36	
	0.75 to < 2.50	26,225	10,782	90%	35,021	1.18%	12,246	35.8%	1.93	21,621	61.7%	147	
	2.50 to < 10.00	4,598	894	89%	5,298	4.33%	1,340	37.7%	1.38	4,989	94.2%	88	
	10.00 to < 100.00	260	28	92%	283	17.40%	78	36.0%	1.05	418	147.0%	18	
	100.00 (Default)	567	60	79%	615	100.00%	457	41.4%	1.10	1,367	222.0%	183	
	Sub-total	66,897	32,599	89%	93,454	1.59%	22,699	36.6%	2.00	46,871	50.1%	504	580
Sovereign	0.00 to < 0.15	63,703	6,956	96%	70,038	0.01%	580	12.0%	2.19	1,300	1.9%	1	
	0.15 to < 0.25	6	-	0%	6	0.25%	1	14.5%	1.00	1	11.1%	-	
	0.25 to < 0.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.50 to < 0.75	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.75 to < 2.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	2.50 to < 10.00	7	4	25%	10	7.63%	2	22.3%	1.00	8	77.6%	-	
	10.00 to < 100.00	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	Sub-total	63,716	6,960	96%	70,054	0.02%	583	12.0%	2.19	1,309	1.9%	1	4

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q3 2024													
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,085	7,449	57%	5,916	0.08%	70	41.9%	1.84	1,185	20.0%	1	
	0.15 to < 0.25	4,541	11,772	93%	9,998	0.19%	142	38.7%	2.68	3,208	32.1%	6	
	0.25 to < 0.50	2,191	3,217	88%	3,656	0.34%	51	35.6%	2.60	1,460	39.9%	3	
	0.50 to < 0.75	861	2,137	84%	1,960	0.53%	38	33.7%	2.64	951	48.5%	3	
	0.75 to < 2.50	4,599	2,989	84%	5,396	1.08%	93	33.5%	2.13	3,223	59.7%	13	
	2.50 to < 10.00	306	142	87%	377	5.08%	6	28.6%	1.58	319	84.6%	4	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	89	60	55%	130	100.00%	2	35.7%	1.69	72	55.6%	1	
Sub-total	13,672	27,766	81%	27,433	0.92%	402	37.4%	2.36	10,418	38.0%	31	107	
Financial institutions	0.00 to < 0.15	3,606	2,637	47%	5,362	0.06%	70	44.8%	1.43	935	17.4%	–	
	0.15 to < 0.25	248	511	98%	458	0.17%	22	45.0%	2.49	217	47.4%	–	
	0.25 to < 0.50	62	57	58%	96	0.34%	12	45.0%	1.76	55	57.0%	–	
	0.50 to < 0.75	84	155	97%	149	0.53%	10	45.0%	1.05	106	71.0%	–	
	0.75 to < 2.50	2	1	100%	2	1.56%	6	44.4%	1.00	2	85.9%	–	
	2.50 to < 10.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
Sub-total	4,002	3,361	57%	6,067	0.09%	120	44.9%	1.51	1,315	21.7%	–	12	
Total (all portfolio)	234,362	114,556	79%	306,706	0.89%	2,942,394	28.2%	2.10	77,774	30.4%	935	1,242	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q2 2024													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Residential Mortgages and HELOCs – insured	0.00 to < 0.15	925	–	0%	925	0.08%	44,767	18.4%		27	2.9%	–	
	0.15 to < 0.25	226	–	0%	226	0.20%	10,669	18.2%		10	4.3%	–	
	0.25 to < 0.50	283	–	0%	283	0.36%	14,295	18.3%		16	5.5%	–	
	0.50 to < 0.75	139	–	0%	139	0.62%	4,980	19.8%		11	7.7%	–	
	0.75 to < 2.50	361	–	0%	361	1.29%	6,493	15.6%		32	9.1%	1	
	2.50 to < 10.00	119	–	0%	119	4.55%	2,472	7.3%		14	11.9%	1	
	10.00 to < 100.00	37	–	0%	37	16.11%	772	4.0%		5	14.7%	–	
	100.00 (Default)	20	–	0%	20	100.00%	200	3.7%		4	19.6%	2	
	Sub-total	2,110	–	0%	2,110	1.83%	84,648	17.0%		119	5.6%	4	8
Residential Mortgages and HELOCs – uninsured	0.00 to < 0.15	42,453	20,797	34%	49,614	0.07%	245,164	21.6%		1,912	3.9%	7	
	0.15 to < 0.25	7,042	1,347	37%	7,547	0.19%	27,922	25.8%		779	10.3%	4	
	0.25 to < 0.50	7,238	1,689	75%	8,503	0.34%	26,329	23.2%		1,162	13.7%	7	
	0.50 to < 0.75	2,069	177	54%	2,165	0.61%	8,422	24.9%		490	22.6%	3	
	0.75 to < 2.50	4,539	206	61%	4,664	1.16%	16,476	25.2%		1,584	33.9%	14	
	2.50 to < 10.00	1,103	41	69%	1,131	4.69%	4,881	23.3%		817	72.3%	12	
	10.00 to < 100.00	291	1	215%	294	16.80%	1,292	23.2%		359	122.1%	11	
	100.00 (Default)	108	3	74%	110	100.00%	629	22.2%		216	196.6%	8	
	Sub-total	64,843	24,261	38%	74,028	0.48%	331,115	22.6%		7,319	9.9%	66	75
Qualifying revolving retail	0.00 to < 0.15	977	11,517	80%	10,155	0.08%	950,625	83.0%		405	4.0%	7	
	0.15 to < 0.25	256	1,490	93%	1,649	0.20%	227,904	89.6%		161	9.7%	3	
	0.25 to < 0.50	354	797	88%	1,054	0.35%	124,862	85.8%		150	14.2%	3	
	0.50 to < 0.75	232	370	89%	562	0.62%	63,971	82.8%		124	22.0%	3	
	0.75 to < 2.50	718	539	100%	1,260	1.43%	187,596	87.3%		551	43.8%	16	
	2.50 to < 10.00	515	230	100%	795	4.38%	225,921	89.3%		769	96.8%	31	
	10.00 to < 100.00	109	33	68%	132	20.53%	37,349	88.2%		292	221.4%	24	
	100.00 (Default)	26	–	0%	26	100.00%	4,244	71.9%		13	47.7%	18	
	Sub-total	3,187	14,976	83%	15,633	0.80%	1,822,472	84.6%		2,465	15.8%	105	245
Other retail	0.00 to < 0.15	1,231	2,498	62%	2,781	0.09%	79,414	50.9%		318	11.4%	1	
	0.15 to < 0.25	735	357	60%	948	0.20%	40,051	54.3%		214	22.6%	1	
	0.25 to < 0.50	1,796	305	60%	1,980	0.37%	95,921	59.3%		704	35.5%	4	
	0.50 to < 0.75	1,824	504	88%	2,267	0.63%	84,301	61.0%		1,164	51.3%	9	
	0.75 to < 2.50	5,332	323	73%	5,567	1.43%	256,731	58.0%		3,679	66.1%	48	
	2.50 to < 10.00	2,938	91	70%	3,002	4.27%	81,223	33.3%		1,432	47.7%	40	
	10.00 to < 100.00	241	18	53%	251	26.18%	9,911	50.0%		284	113.2%	33	
	100.00 (Default)	138	2	52%	139	100.00%	8,471	56.9%		215	155.3%	72	
	Sub-total	14,235	4,098	66%	16,935	2.58%	656,023	52.6%		8,010	47.3%	208	188

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of retail accounts.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q2 2024													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,999	2,121	99%	3,586	0.08%	1,118	41.9%	2.15	657	18.3%	1	
	0.15 to < 0.25	9,861	7,531	83%	15,640	0.20%	2,584	38.0%	2.01	4,127	26.4%	12	
	0.25 to < 0.50	11,480	5,242	91%	15,815	0.35%	2,299	34.4%	2.25	5,257	33.2%	19	
	0.50 to < 0.75	11,834	5,993	89%	17,124	0.53%	2,712	36.9%	2.18	7,955	46.5%	34	
	0.75 to < 2.50	24,997	9,388	91%	32,684	1.17%	12,054	35.6%	1.90	19,581	59.9%	135	
	2.50 to < 10.00	4,648	952	90%	5,406	4.18%	1,309	37.3%	1.47	4,984	92.2%	86	
	10.00 to < 100.00	295	52	81%	345	16.90%	76	37.3%	1.05	543	158.0%	22	
	100.00 (Default)	531	27	61%	550	100.00%	457	42.6%	1.21	1,177	214.0%	162	
	Sub-total	65,645	31,306	89%	91,150	1.53%	22,609	36.5%	2.01	44,281	48.6%	471	540
Sovereign	0.00 to < 0.15	56,017	6,680	95%	62,053	0.01%	580	12.0%	2.14	1,184	1.9%	1	
	0.15 to < 0.25	10	-	0%	10	0.25%	1	14.5%	1.00	1	11.1%	-	
	0.25 to < 0.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.50 to < 0.75	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.75 to < 2.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	2.50 to < 10.00	14	4	25%	17	7.63%	2	40.9%	1.00	25	143.0%	1	
	10.00 to < 100.00	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	Sub-total	56,041	6,684	95%	62,080	0.02%	583	12.0%	2.14	1,210	2.0%	2	4

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q2 2024													
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,547	6,841	60%	5,997	0.08%	72	41.7%	2.08	1,221	20.4%	1	
	0.15 to < 0.25	4,777	11,469	91%	10,026	0.19%	134	38.3%	2.37	3,142	31.3%	6	
	0.25 to < 0.50	2,200	3,321	87%	3,592	0.34%	54	35.3%	2.47	1,374	38.2%	3	
	0.50 to < 0.75	915	2,075	83%	1,975	0.53%	36	35.4%	2.70	990	50.1%	3	
	0.75 to < 2.50	4,336	2,861	85%	5,253	1.07%	90	33.2%	2.16	3,140	59.7%	12	
	2.50 to < 10.00	296	160	86%	375	4.77%	7	28.5%	1.82	306	81.6%	3	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	80	81	67%	148	100.00%	3	33.7%	2.09	70	47.5%	6	
Sub-total	14,151	26,808	81%	27,366	0.98%	396	37.3%	2.29	10,243	37.4%	34	105	
Financial institutions	0.00 to < 0.15	3,480	2,613	46%	5,220	0.06%	78	44.8%	1.50	981	18.8%	–	
	0.15 to < 0.25	187	514	99%	395	0.19%	22	45.0%	2.53	204	51.6%	–	
	0.25 to < 0.50	64	53	61%	93	0.35%	10	45.0%	1.87	52	55.5%	–	
	0.50 to < 0.75	16	56	95%	39	0.53%	11	45.0%	1.03	27	70.2%	–	
	0.75 to < 2.50	1	–	0%	1	1.87%	3	45.0%	1.00	–	89.9%	–	
	2.50 to < 10.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
Sub-total	3,748	3,236	56%	5,748	0.08%	124	44.9%	1.57	1,264	22.0%	–	11	
Total (all portfolio)	223,960	111,369	77%	295,050	0.90%	2,917,970	28.7%	2.08	74,911	30.6%	890	1,176	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR8 – RWA Flow Statements of Credit Risk

(millions of Canadian dollars)

The following tables present a flow statement explaining variations in the credit RWA.

		Q3 2024			Q2 2024		
		a			a		
		Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾	Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾
1	RWA at beginning	106,694	74,991	5,969	102,639	73,140	6,199
2	Book size ⁽²⁾	3,394	2,338	90	2,437	641	47
3	Book quality ⁽³⁾	714	714	(65)	866	866	(358)
4	Model updates ⁽⁴⁾	(244)	(244)	–	–	–	–
5	Methodology and policy ⁽⁵⁾	–	–	–	–	–	–
6	Acquisitions and disposals	–	–	–	–	–	–
7	Foreign exchange movements	121	55	11	752	344	81
8	Other ⁽⁶⁾	–	–	–	–	–	–
9	RWA at end	110,679	77,854	6,005	106,694	74,991	5,969

		Q1 2024			Q4 2023		
		a			a		
		Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾	Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾
1	RWA at beginning	99,808	70,783	7,337	94,907	68,008	7,180
2	Book size ⁽²⁾	4,246	2,413	774	2,095	935	193
3	Book quality ⁽³⁾	438	438	(3)	1,254	1,254	(209)
4	Model updates ⁽⁴⁾	(31)	(31)	–	(107)	(107)	–
5	Methodology and policy ⁽⁵⁾	(825)	–	(1,804)	–	–	–
6	Acquisitions and disposals	–	–	–	–	–	–
7	Foreign exchange movements	(997)	(463)	(105)	1,659	693	173
8	Other ⁽⁶⁾	–	–	–	–	–	–
9	RWA at end	102,639	73,140	6,199	99,808	70,783	7,337

(1) Counterparty credit risk is comprised of derivatives, SFTs, trades cleared through central counterparties, and CVA RWA.

(2) The Book size item reflects organic changes in book size and composition (including new loans and maturing loans). RWA movements attributable to book size include increases or decreases in exposures, measured by exposure at default, assuming a stable risk profile.

(3) The Book quality item is the Bank's best estimate of changes in book quality related to experience, such as underlying customer behaviour or demographics, including changes resulting from model recalibrations or realignments and also including risk mitigation factors.

(4) The Model updates item is used to reflect implementations of new models, changes in model scope, and any other change applied to address model malfunctions.

(5) The Methodology and policy item presents the impact of changes in calculation methods resulting from changes in regulatory policies as a result, for example, of new regulations.

(6) The Other item captures changes that cannot be attributed to any other category.

IRB Credit Risk Exposure - Backtesting⁽¹⁾

(millions of Canadian dollars)

	2024											
	Q3						Q2					
	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾
Retail Portfolio⁽⁵⁾												
Insured residential mortgages ⁽⁶⁾	0.58%	0.44%	2.70%	n.a.	n.a.	n.a.	0.57%	0.41%	2.65%	n.a.	n.a.	n.a.
Uninsured residential mortgages incl. HELOCs ⁽⁷⁾	0.28%	0.23%	22.83%	3.30%	92.49%	89.93%	0.28%	0.23%	22.49%	3.40%	92.22%	90.12%
Qualifying revolving retail	1.09%	1.34%	85.93%	76.15%	112.41%	102.68%	1.09%	1.27%	85.58%	77.32%	108.11%	102.45%
Other retail	1.60%	1.23%	53.67%	44.28%	80.81%	75.03%	1.59%	1.16%	49.97%	38.93%	80.94%	73.65%
Non-Retail Portfolio⁽⁸⁾												
Corporate	0.93%	0.42%	27.83%	16.14%	77.58%	74.96%	0.91%	0.34%	25.47%	6.41%	83.32%	71.79%
Sovereign ⁽⁹⁾	0.10%	0.00%	11.80%	n.a.	88.30%	n.a.	0.10%	0.00%	11.80%	n.a.	88.30%	n.a.
Financial Institutions ⁽⁹⁾	0.72%	0.00%	45.00%	n.a.	100.00%	n.a.	0.72%	0.00%	45.00%	n.a.	100.00%	n.a.

	2024						2023					
	Q1			Q4			Q1			Q4		
	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾
Retail Portfolio⁽⁵⁾												
Insured residential mortgages ⁽⁶⁾	0.57%	0.36%	2.62%	n.a.	n.a.	n.a.	0.57%	0.31%	2.64%	n.a.	n.a.	n.a.
Uninsured residential mortgages incl. HELOCs ⁽⁷⁾	0.28%	0.22%	22.14%	3.44%	93.72%	91.36%	0.27%	0.20%	21.25%	2.93%	93.21%	91.74%
Qualifying revolving retail	1.08%	1.14%	86.01%	77.78%	108.62%	102.63%	1.04%	1.06%	83.12%	74.21%	108.18%	101.98%
Other retail	1.57%	1.08%	50.05%	39.49%	82.09%	75.63%	1.56%	1.04%	45.36%	36.52%	85.16%	79.20%
Non-Retail Portfolio⁽⁸⁾												
Corporate	0.90%	0.28%	24.59%	3.98%	81.03%	86.51%	0.89%	0.28%	27.81%	8.24%	86.99%	81.85%
Sovereign ⁽⁹⁾	0.08%	0.00%	11.80%	n.a.	88.30%	n.a.	0.07%	0.00%	11.80%	n.a.	88.30%	n.a.
Financial Institutions ⁽⁹⁾	0.72%	0.00%	45.00%	n.a.	100.00%	n.a.	0.71%	0.00%	45.00%	n.a.	100.00%	n.a.

(1) Estimated PD and actual default rates are consistent with what is presented in table CR9 (presented annually). Actual and estimated PD, LGD and EAD parameters are reported on a one-month lag. For example, for Q3 2024, estimated percentages are as of June 30, 2023 and actual percentages reflect experience in the following 12 months.

(2) Estimated LGD reflects loss estimates under a downturn economic scenario and is based on defaulted accounts.

(3) Actual LGD includes indirect costs and discount rate and is based on defaulted accounts on which recovery process is completed.

(4) Estimated and actual EAD are computed for revolving products only and are based on defaulted accounts.

(5) Retail PD and EAD are based on account weighted average whilst retail LGD is based on exposure weighted average.

(6) Actual LGD for insured residential mortgages is not applicable to reflect the credit risk mitigation from government backed entities.

(7) Actual and estimated EAD for residential mortgage is computed only for HELOCs since the conventional residential mortgages are non-revolving.

(8) Wholesale and Sovereign's PD is based on borrower weighted average whilst the LGD and EAD are based on facility weighted average.

(9) Actual LGD for the financial institutions and sovereign are not applicable because no defaulted facilities recovery were completed during the period. Actual EAD are not applicable because no default was observed during the period.

CCR1 – Analysis of Counterparty Credit Risk (CCR) Exposure by Approach⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive view of the methods used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method.

		Q3 2024						Q2 2024					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	2,169	7,600		1.4	13,677	3,010	3,182	8,521		1.4	16,383	3,059
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-					-	-
5	VaR for SFTs					14,532	1,565					13,432	1,712
6	Total						4,575						4,771

		Q1 2024						Q4 2023					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	2,366	8,474		1.4	15,177	2,947	3,267	6,938		1.4	14,287	3,412
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-					-	-
5	VaR for SFTs					13,809	2,058					12,503	1,796
6	Total						5,005						5,208

(1) Excluding exposure and RWA for qualified central counterparties (QCCPs) and credit valuation adjustment (CVA).

(2) EEPE: Effective Expected Positive Exposure.

CCR3 – Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights

(millions of Canadian dollars)

The following tables provide a breakdown of counterparty credit risk exposures calculated according to the standardized approach: by portfolio (type of counterparties) and by risk weights (riskiness attributed according to standardized approach).

Risk weight	Q3 2024														Q2 2024													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks	214	-	-	-	-	-	-	-	-	-	-	-	-	214	187	-	-	-	-	-	-	-	-	-	-	-	-	187
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	705	-	-	-	705	-	-	-	-	-	-	-	-	-	670	-	-	-	670
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets ⁽¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	214	-	-	-	-	-	-	-	-	705	-	-	-	919	187	-	-	-	-	-	-	-	-	670	-	-	-	857

Risk weight	Q1 2024														Q4 2023													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	127	-	-	-	-	-	-	-	-	-	-	-	-	127	202	-	-	-	-	-	-	-	-	-	-	-	-	202
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	915	-	-	-	915	-	-	-	-	-	-	-	-	-	943	-	-	-	943
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets ⁽¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	127	-	-	-	-	-	-	-	-	915	-	-	-	1,042	202	-	-	-	-	-	-	-	-	943	-	-	-	1,145

(1) Excluding the exposures to CCPs, which are reported in CCR8.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale

(millions of Canadian dollars)

The following tables provide all relevant parameters used for the calculation of counterparty credit risk capital requirements for IRB models.

Q3 2024								
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	15	0.09%	33	50.1%	1.00	3	20.0%
	0.15 to < 0.25	422	0.19%	193	28.1%	1.00	75	17.8%
	0.25 to < 0.50	328	0.35%	208	29.3%	0.99	85	25.9%
	0.50 to < 0.75	193	0.53%	206	29.8%	1.00	66	34.2%
	0.75 to < 2.50	1,447	0.83%	1,032	35.6%	0.75	657	45.4%
	2.50 to < 10.00	34	5.37%	88	49.2%	1.00	46	135.3%
	10.00 to < 100.00	1	21.90%	4	59.4%	1.00	2	200.0%
	100.00 (Default)	1	100.00%	2	38.0%	1.00	–	0.0%
Sub-total	2,441	0.74%	1,766	33.3%	0.85	934	38.3%	
Sovereign	0.00 to < 0.15	10,159	0.03%	121	14.9%	0.19	166	1.6%
	0.15 to < 0.25	14	0.25%	1	13.4%	1.00	1	7.1%
	0.25 to < 0.50	169	0.44%	1	13.8%	0.01	19	11.2%
	0.50 to < 0.75	–	0.00%	–	0.0%	–	–	0.0%
	0.75 to < 2.50	–	0.00%	–	0.0%	–	–	0.0%
	2.50 to < 10.00	–	0.00%	–	0.0%	–	–	0.0%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
Sub-total	10,342	0.04%	123	14.9%	0.19	186	1.8%	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q3 2024								
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	1,607	0.06%	473	42.8%	0.33	191	11.9%
	0.15 to < 0.25	3,025	0.18%	275	31.4%	0.92	620	20.5%
	0.25 to < 0.50	487	0.35%	80	31.9%	0.90	148	30.4%
	0.50 to < 0.75	220	0.53%	62	29.7%	0.91	83	37.7%
	0.75 to < 2.50	993	1.14%	51	26.2%	0.99	447	45.0%
	2.50 to < 10.00	9	3.15%	2	31.7%	1.00	7	77.8%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	7	100.00%	1	29.0%	1.00	3	42.9%
Sub-total	6,348	0.43%	944	33.5%	0.78	1,499	23.6%	
Financial institutions	0.00 to < 0.15	7,387	0.07%	96	45.0%	0.39	961	13.0%
	0.15 to < 0.25	550	0.18%	34	45.0%	0.13	160	29.1%
	0.25 to < 0.50	58	0.35%	15	45.0%	0.56	29	50.0%
	0.50 to < 0.75	143	0.53%	14	45.0%	0.40	87	60.8%
	0.75 to < 2.50	63	1.20%	20	45.0%	0.03	49	77.8%
	2.50 to < 10.00	–	0.00%	–	0.0%	–	–	0.0%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
Sub-total	8,201	0.10%	179	45.0%	0.37	1,286	15.7%	
Total (sum of portfolios)	27,332	0.20%	3,012	29.9%	0.44	3,905	14.3%	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q2 2024								
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	19	0.09%	22	36.4%	1.00	3	15.8%
	0.15 to < 0.25	285	0.20%	209	33.8%	0.98	61	21.4%
	0.25 to < 0.50	249	0.35%	207	27.9%	1.00	63	25.3%
	0.50 to < 0.75	120	0.53%	205	29.4%	1.00	40	33.3%
	0.75 to < 2.50	1,741	0.83%	1,106	36.4%	0.67	781	44.9%
	2.50 to < 10.00	38	4.72%	89	53.0%	1.00	53	139.5%
	10.00 to < 100.00	1	21.60%	8	56.7%	1.00	2	200.0%
	100.00 (Default)	6	100.00%	2	36.1%	1.00	4	66.7%
Sub-total	2,459	1.01%	1,848	35.2%	0.76	1,007	41.0%	
Sovereign	0.00 to < 0.15	10,709	0.04%	119	14.8%	0.35	175	1.6%
	0.15 to < 0.25	13	0.25%	1	13.4%	1.00	1	7.7%
	0.25 to < 0.50	221	0.44%	1	13.8%	0.01	25	11.3%
	0.50 to < 0.75	-	0.00%	-	0.0%	-	-	0.0%
	0.75 to < 2.50	-	0.00%	-	0.0%	-	-	0.0%
	2.50 to < 10.00	-	0.00%	-	0.0%	-	-	0.0%
	10.00 to < 100.00	-	0.00%	-	0.0%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
Sub-total	10,943	0.04%	121	14.8%	0.34	201	1.8%	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

		Q2 2024							
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾	
Corporate	0.00 to < 0.15	1,678	0.07%	450	42.9%	0.36	212	12.6%	
	0.15 to < 0.25	2,856	0.18%	267	31.1%	0.90	586	20.5%	
	0.25 to < 0.50	417	0.34%	70	24.0%	0.93	97	23.3%	
	0.50 to < 0.75	207	0.53%	47	30.2%	0.95	81	39.1%	
	0.75 to < 2.50	1,067	1.06%	52	25.5%	1.00	462	43.3%	
	2.50 to < 10.00	7	3.40%	2	29.4%	1.00	5	71.4%	
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%	
	100.00 (Default)	2	100.00%	1	29.0%	1.00	1	50.0%	
Sub-total	6,234	0.36%	889	32.8%	0.78	1,444	23.2%		
Financial institutions	0.00 to < 0.15	8,618	0.07%	98	45.0%	0.41	1,172	13.6%	
	0.15 to < 0.25	442	0.18%	38	44.9%	0.16	134	30.3%	
	0.25 to < 0.50	64	0.35%	11	45.0%	0.24	29	45.3%	
	0.50 to < 0.75	158	0.53%	16	45.0%	0.24	92	58.2%	
	0.75 to < 2.50	85	1.23%	18	45.0%	0.03	64	75.3%	
	2.50 to < 10.00	–	3.05%	–	0.0%	–	–	0.0%	
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%	
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%	
Sub-total	9,367	0.10%	181	45.0%	0.39	1,491	15.9%		
Total (sum of portfolios)		29,003	0.20%	3,039	30.2%	0.49	4,143	14.3%	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR5 – Composition of Collateral for CCR Exposure

(millions of Canadian dollars)

The following tables provide a breakdown of all types of collateral posted or received to support or reduce the counterparty credit risk exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.

	Q3 2024						Q2 2024					
	a	b	c	d	e	f	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs		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	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated	Segregated			Unsegregated	Segregated	Unsegregated			
Cash	–	12,949	–	2,914	60,582	32,666	–	12,623	–	3,190	59,710	39,369
Securities issued or guaranteed by												
Canadian government	–	135	83	1,128	29,986	37,677	15	249	32	1,248	29,581	32,976
Canadian provincial and municipal governments	157	1,018	156	1,050	8,165	12,318	407	1,233	83	933	6,869	11,468
U.S. Treasury, other U.S. agencies and other foreign governments	3,825	46	1,505	136	64,941	51,750	4,509	38	2,254	113	61,828	45,307
Other debt securities	684	338	552	–	4,653	1,738	712	294	1,037	–	3,955	1,658
Equity securities	2,037	–	4,656	–	77,092	114,123	3,283	–	3,553	–	78,344	115,447
Total	6,703	14,486	6,952	5,228	245,419	250,272	8,926	14,437	6,959	5,484	240,287	246,225

	Q1 2024						Q4 2023					
	a	b	c	d	e	f	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs		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	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated	Segregated			Unsegregated	Segregated	Unsegregated			
Cash	–	13,601	–	2,635	50,428	26,057	–	14,279	–	4,466	47,431	20,344
Securities issued or guaranteed by												
Canadian government	40	101	9	1,307	23,962	29,381	3	279	–	1,531	20,984	26,864
Canadian provincial and municipal governments	246	988	–	987	6,568	12,204	223	1,393	2	556	7,601	11,900
U.S. Treasury, other U.S. agencies and other foreign governments	3,630	64	1,455	110	51,135	37,160	2,123	18	847	108	44,455	31,123
Other debt securities	574	209	807	–	4,166	1,991	518	194	487	–	4,272	1,872
Equity securities	2,350	–	3,737	–	70,649	105,744	1,418	–	3,170	–	62,958	100,073
Total	6,840	14,963	6,008	5,039	206,908	212,537	4,285	16,163	4,506	6,661	187,701	192,176

CCR6 – Credit Derivatives Exposures

(millions of Canadian dollars)

The following tables illustrate the extent of the bank's exposures to credit derivative transactions broken down between derivatives purchased or sold.

	Q3 2024		Q2 2024		Q1 2024		Q4 2023		Q3 2023	
	a	b	a	b	a	b	a	b	a	b
	Protection purchased	Protection sold	Protection purchased	Protection sold	Protection purchased	Protection sold	Protection purchased	Protection sold	Protection purchased	Protection sold
Notionals										
Credit default swaps										
Indices, singles names and other	6,640	4,131	6,954	4,559	5,361	3,476	5,917	4,131	5,056	3,000
Tranches on indices	-	-	-	-	-	-	-	-	-	-
Total return swaps	343	-	357	-	266	-	321	-	267	-
Credit options	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	-	-	-	-	-	-	-	-	-	-
Total notionals	6,983	4,131	7,311	4,559	5,627	3,476	6,238	4,131	5,323	3,000
Fair values										
Positive fair value (asset)	5	71	6	78	5	53	18	41	7	28
Negative fair value (liability)	(102)	-	(108)	-	(88)	(2)	(56)	(4)	(51)	(4)

CCR8 – Exposures to Central Counterparties (CCP)⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive picture of the bank's exposures to central counterparties. The template includes all types of exposures and related capital requirements.

	Q3 2024		Q2 2024		Q1 2024		Q4 2023		Q3 2023	
	a	b	a	b	a	b	a	b	a	b
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1 Exposures to QCCPs (total)		344		313		324		360		229
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	2,178	43	2,774	55	1,652	33	3,228	65	1,331	26
3 (i) OTC derivatives	171	3	89	2	161	3	78	2	112	2
4 (ii) Exchange-traded derivatives	1,745	35	2,370	47	1,345	27	2,811	56	958	19
5 (iii) Securities financing transactions	262	5	315	6	146	3	339	7	261	5
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	4,035		3,862		3,325		3,500		5,915	
8 Non-segregated initial margin	679	-	773	-	1,091	-	692	-	458	-
9 Pre-funded default fund contributions	852	301	726	258	812	291	538	295	586	203
10 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no exposure to non-qualifying central counterparties.

SEC1 – Securitization Exposures in the Banking Book

(millions of Canadian dollars)

The following tables present the bank's securitization exposures in its banking book.

Q3 2024													
	a	b	c	d	e	f	g	h	i	j	k	l	
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾				
	Traditional	Of which: simple transparent and comparable (STC)	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	
1	Retail	800	800	–	800	5,228	5,004	–	5,228	1,644	109	–	1,644
2	Of which:												
2	Residential mortgages	–	–	–	–	4,277	4,053	–	4,277	207	–	–	207
3	Credit card	800	800	–	800	–	–	–	–	196	109	–	196
4	Other retail exposures	–	–	–	–	951	951	–	951	1,241	–	–	1,241
5	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	–	1,782	1,782	–	1,782	643	517	–	643
7	Of which:												
7	Loans to corporates	–	–	–	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	–	862	862	–	862	46	–	–	46
9	Lease and receivables	–	–	–	–	914	914	–	914	517	517	–	517
10	Other wholesale	–	–	–	–	6	6	–	6	80	–	–	80
11	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–

Q2 2024													
	a	b	c	d	e	f	g	h	i	j	k	l	
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾				
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	
1	Retail	800	800	–	800	5,297	5,098	–	5,297	1,581	109	–	1,581
2	Of which :												
2	Residential mortgages	–	–	–	–	4,316	4,117	–	4,316	145	–	–	145
3	Credit card	800	800	–	800	–	–	–	–	196	109	–	196
4	Other retail exposures	–	–	–	–	981	981	–	981	1,240	–	–	1,240
5	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	–	1,651	1,651	–	1,651	658	531	–	658
7	Of which :												
7	Loans to corporates	–	–	–	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	–	810	810	–	810	1	–	–	1
9	Lease and receivables	–	–	–	–	834	834	–	834	531	531	–	531
10	Other wholesale	–	–	–	–	7	7	–	7	126	–	–	126
11	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC1 – Securitization Exposures in the Banking Book (continued)

(millions of Canadian dollars)

Q1 2024													
	a	b	c	d	e	f	g	h	i	j	k	l	
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾				
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	
1	Retail	800	800	–	800	5,417	5,263	–	5,417	1,609	118	–	1,609
	Of which:												
2	Residential mortgages	–	–	–	–	4,364	4,210	–	4,364	63	–	–	63
3	Credit card	800	800	–	800	–	–	–	–	250	118	–	250
4	Other retail exposures	–	–	–	–	1,053	1,053	–	1,053	1,296	–	–	1,296
5	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	–	1,545	1,545	–	1,545	578	577	–	578
	Of which:												
7	Loans to corporates	–	–	–	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	–	680	680	–	680	1	–	–	1
9	Lease and receivables	–	–	–	–	854	854	–	854	577	577	–	577
10	Other wholesale	–	–	–	–	11	11	–	11	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–

Q4 2023													
	a	b	c	d	e	f	g	h	i	j	k	l	
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾				
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	
1	Retail	800	800	–	800	5,311	5,299	–	5,311	1,546	108	–	1,546
	Of which :												
2	Residential mortgages	–	–	–	–	4,204	4,192	–	4,204	8	–	–	8
3	Credit card	800	800	–	800	–	–	–	–	240	107	–	240
4	Other retail exposures	–	–	–	–	1,107	1,107	–	1,107	1,298	1	–	1,298
5	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	–	1,440	1,440	–	1,440	572	571	–	572
	Of which :												
7	Loans to corporates	–	–	–	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	–	602	602	–	602	1	–	–	1
9	Lease and receivables	–	–	–	–	826	826	–	826	571	571	–	571
10	Other wholesale	–	–	–	–	12	12	–	12	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–	–	–	–

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC2 – Securitization Exposures in the Trading Book

(millions of Canadian dollars)

The following tables present the bank's securitization exposures in its trading book.

		Q3 2024								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	29	-	29	32	-	32
	Of which:									
2	Residential mortgages	-	-	-	17	-	17	7	-	7
3	Credit card	-	-	-	-	-	-	25	-	25
4	Other retail exposures	-	-	-	12	-	12	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	20	-	20	11	-	11
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	8	-	8	4	-	4
9	Lease and receivables	-	-	-	12	-	12	7	-	7
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

		Q2 2024								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	5	-	5	37	-	37
	Of which:									
2	Residential mortgages	-	-	-	3	-	3	4	-	4
3	Credit card	-	-	-	-	-	-	33	-	33
4	Other retail exposures	-	-	-	2	-	2	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	3	-	3	16	-	16
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	1	-	1	12	-	12
9	Lease and receivables	-	-	-	2	-	2	4	-	4
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC2 – Securitization Exposures in the Trading Book (continued)

(millions of Canadian dollars)

		Q1 2024								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	2	-	2	17	-	17
	Of which:									
2	Residential mortgages	-	-	-	1	-	1	5	-	5
3	Credit card	-	-	-	-	-	-	12	-	12
4	Other retail exposures	-	-	-	1	-	1	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	1	-	1	13	-	13
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	12	-	12
9	Lease and receivables	-	-	-	1	-	1	1	-	1
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

		Q4 2023								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	48	-	48	27	-	27
	Of which:									
2	Residential mortgages	-	-	-	33	-	33	12	-	12
3	Credit card	-	-	-	-	-	-	15	-	15
4	Other retail exposures	-	-	-	15	-	15	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	19	-	19	13	-	13
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	8	-	8	12	-	12
9	Lease and receivables	-	-	-	11	-	11	1	-	1
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC 3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements⁽¹⁾ - Bank Acting as Originator or as Sponsor

(millions of Canadian dollars)

The following tables present securitization in the banking book when the bank acts as originator or sponsor and the associated capital requirements.

		Q3 2024																
		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) ⁽²⁾				Capital charge after cap				
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	7,810	-	-	-	-	800	6,990	20	-	80	719	3	-	6	57	-	-
2	Traditional securitization	7,810	-	-	-	-	800	6,990	20	-	80	719	3	-	6	57	-	-
3	Of which: securitization	7,810	-	-	-	-	800	6,990	20	-	80	719	3	-	6	57	-	-
4	Of which: retail underlying	6,028	-	-	-	-	800	5,208	20	-	80	632	3	-	6	50	-	-
5	Of which: STC	5,804	-	-	-	-	800	5,004	-	-	80	592	3	-	6	47	-	-
6	Of which: wholesale	1,782	-	-	-	-	-	1,782	-	-	-	87	-	-	-	7	-	-
7	Of which: STC	1,782	-	-	-	-	-	1,782	-	-	-	87	-	-	-	7	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q2 2024																
		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) ⁽²⁾				Capital charge after cap				
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	7,748	-	-	-	-	800	6,928	20	-	80	711	3	-	6	57	-	-
2	Traditional securitization	7,748	-	-	-	-	800	6,928	20	-	80	711	3	-	6	57	-	-
3	Of which: securitization	7,748	-	-	-	-	800	6,928	20	-	80	711	3	-	6	57	-	-
4	Of which: retail underlying	6,097	-	-	-	-	800	5,277	20	-	80	546	3	-	6	44	-	-
5	Of which: STC	5,898	-	-	-	-	800	5,098	-	-	80	510	3	-	6	41	-	-
6	Of which: wholesale	1,651	-	-	-	-	-	1,651	-	-	-	165	-	-	-	13	-	-
7	Of which: STC	1,651	-	-	-	-	-	1,651	-	-	-	165	-	-	-	13	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no synthetic securitization exposure.

(2) RWA amounts do not include the transitional arrangement related amount.

SEC 3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements⁽¹⁾ - Bank Acting as Originator or as Sponsor (continued)

(millions of Canadian dollars)

		Q1 2024																
		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) ⁽²⁾				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	7,762	-	-	-	-	800	6,940	22	-	80	709	3	-	6	57	1	-
2	Traditional securitization	7,762	-	-	-	-	800	6,940	22	-	80	709	3	-	6	57	1	-
3	Of which: securitization	7,762	-	-	-	-	800	6,940	22	-	80	709	3	-	6	57	1	-
4	Of which: retail underlying	6,217	-	-	-	-	800	5,395	22	-	80	554	3	-	6	45	1	-
5	Of which: STC	6,063	-	-	-	-	800	5,241	22	-	80	523	3	-	6	42	1	-
6	Of which: wholesale	1,545	-	-	-	-	-	1,545	-	-	-	155	-	-	-	12	-	-
7	Of which: STC	1,545	-	-	-	-	-	1,545	-	-	-	155	-	-	-	12	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q4 2023																
		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) ⁽²⁾				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	7,551	-	-	-	-	800	6,751	-	-	80	676	-	-	6	54	-	-
2	Traditional securitization	7,551	-	-	-	-	800	6,751	-	-	80	676	-	-	6	54	-	-
3	Of which: securitization	7,551	-	-	-	-	800	6,751	-	-	80	676	-	-	6	54	-	-
4	Of which: retail underlying	6,111	-	-	-	-	800	5,311	-	-	80	532	-	-	6	42	-	-
5	Of which: STC	6,099	-	-	-	-	800	5,299	-	-	80	530	-	-	6	42	-	-
6	Of which: wholesale	1,440	-	-	-	-	-	1,440	-	-	-	144	-	-	-	12	-	-
7	Of which: STC	1,440	-	-	-	-	-	1,440	-	-	-	144	-	-	-	12	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no synthetic securitization exposure.

(2) RWA amounts do not include the transitional arrangement related amount.

SEC 4 – Securitization Exposures in the Banking Book and Associated Capital Requirements⁽¹⁾ - Bank Acting as Investor

(millions of Canadian dollars)

The following tables present securitization exposures in the banking book where the bank acts as investor and the associated capital requirements.

		Q3 2024																
		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) ⁽²⁾				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	2,140	8	139	–	–	–	753	1,534	–	–	98	283	–	–	8	23	–
2	Traditional securitization	2,140	8	139	–	–	–	753	1,534	–	–	98	283	–	–	8	23	–
3	Of which: securitization	2,140	8	139	–	–	–	753	1,534	–	–	98	283	–	–	8	23	–
4	Of which: retail underlying	1,636	8	–	–	–	–	329	1,315	–	–	53	193	–	–	4	16	–
5	Of which: STC	109	–	–	–	–	–	–	109	–	–	–	11	–	–	–	1	–
6	Of which: wholesale	504	–	139	–	–	–	424	219	–	–	45	90	–	–	4	7	–
7	Of which: STC	378	–	139	–	–	–	378	139	–	–	38	78	–	–	3	6	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

		Q2 2024																
		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) ⁽²⁾				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	1,939	300	–	–	–	–	751	1,488	–	–	98	243	–	–	8	20	–
2	Traditional securitization	1,939	300	–	–	–	–	751	1,488	–	–	98	243	–	–	8	20	–
3	Of which: securitization	1,939	300	–	–	–	–	751	1,488	–	–	98	243	–	–	8	20	–
4	Of which: retail underlying	1,431	150	–	–	–	–	323	1,258	–	–	53	192	–	–	4	16	–
5	Of which: STC	109	–	–	–	–	–	–	109	–	–	–	11	–	–	–	1	–
6	Of which: wholesale	508	150	–	–	–	–	428	230	–	–	45	51	–	–	4	4	–
7	Of which: STC	381	150	–	–	–	–	381	150	–	–	38	39	–	–	3	3	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

(1) The Bank has no synthetic securitization exposure.

(2) RWA amounts do not include the transitional arrangement related amount.

SEC 4 – Securitization Exposures in the Banking Book and Associated Capital Requirements ⁽¹⁾

- Bank Acting as Investor (continued)

(millions of Canadian dollars)

		Q1 2024																
		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) ⁽²⁾				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	2,172	15	-	-	-	-	775	1,412	-	-	103	197	-	-	8	15	-
2	Traditional securitization	2,172	15	-	-	-	-	775	1,412	-	-	103	197	-	-	8	15	-
3	Of which: securitization	2,172	15	-	-	-	-	775	1,412	-	-	103	197	-	-	8	15	-
4	Of which: retail underlying	1,594	15	-	-	-	-	381	1,228	-	-	63	179	-	-	5	14	-
5	Of which: STC	118	-	-	-	-	-	-	118	-	-	-	12	-	-	-	1	-
6	Of which: wholesale	578	-	-	-	-	-	394	184	-	-	40	18	-	-	3	1	-
7	Of which: STC	577	-	-	-	-	-	393	184	-	-	39	18	-	-	3	1	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q4 2023																
		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) ⁽²⁾				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	2,099	19	-	-	-	-	773	1,345	-	-	104	187	-	-	8	15	-
2	Traditional securitization	2,099	19	-	-	-	-	773	1,345	-	-	104	187	-	-	8	15	-
3	Of which: securitization	2,099	19	-	-	-	-	773	1,345	-	-	104	187	-	-	8	15	-
4	Of which: retail underlying	1,527	19	-	-	-	-	386	1,160	-	-	65	168	-	-	5	13	-
5	Of which: STC	108	-	-	-	-	-	1	107	-	-	-	11	-	-	-	1	-
6	Of which: wholesale	572	-	-	-	-	-	387	185	-	-	39	19	-	-	3	2	-
7	Of which: STC	571	-	-	-	-	-	386	185	-	-	39	19	-	-	3	2	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no synthetic securitization exposure.

(2) RWA amounts do not include the transitional arrangement related amount.

CCyB1 - Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-specific Countercyclical Capital Buffer Requirement

(millions of Canadian dollars)

The following tables provide an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the bank's countercyclical capital buffer.

	Q3 2024					Q2 2024				
	a	b		d	e	a	b		d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾
Exposure values		RWA	Exposure values				RWA			
Geographical breakdown										
Australia (AU)	1.00%		145			1.00%		107		
France (FR)	1.00%		41			1.00%		6		
Germany (DE)	0.75%		26			0.75%		30		
Luxembourg (LU)	0.50%		24			0.50%		33		
Netherlands (NL)	2.00%		64			1.00%		78		
Sweden (SE)	2.00%		-			2.00%		-		
Hong Kong SAR (HK)	1.00%		-			1.00%		1		
United Kingdom (GB)	2.00%		371			2.00%		347		
Norway (NO)	2.50%		-			2.50%		-		
Sum			671					602		
Total			95,353	0.011%	16			97,061	0.010%	13

	Q1 2024					Q4 2023				
	a	b		d	e	a	b		d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾
Exposure values		RWA	Exposure values				RWA			
Geographical breakdown										
Australia (AU)	1.00%		270			1.00%		155		
France (FR)	1.00%		7			0.50%		12		
Germany (DE)	0.75%		31			0.75%		34		
Luxembourg (LU)	0.50%		17			0.50%		18		
Netherlands (NL)	1.00%		70			1.00%		65		
Sweden (SE)	2.00%		-			2.00%		-		
Hong Kong SAR (HK)	1.00%		1			1.00%		1		
United Kingdom (GB)	2.00%		336			2.00%		270		
Norway (NO)	2.50%		-			2.50%		-		
Sum			732					555		
Total			95,464	0.011%	15			94,612	0.008%	11

(1) Countercyclical capital buffer amount corresponds to Common Equity Tier 1 capital held to meet the countercyclical capital buffer requirement and is calculated by multiplying total RWA by the bank-specific countercyclical capital buffer rate.

Glossary

Advanced Internal Ratings-Based (AIRB) approach	See risk-weighted assets below.
Banking Book Equities	Banking book equities comprise mainly exposures held for strategic and other reasons.
Capital Ratio	The Bank's capital divided by risk-weighted assets. The Bank's capital can be either CET1 Capital, Tier 1 capital or Total capital, producing three different capital ratios.
Common Equity Tier 1 (CET1) capital	Common Equity Tier 1 capital consists of common shareholders' equity less goodwill, intangible assets and other capital deductions. The CET1 capital ratio is calculated by dividing total CET1 capital by the corresponding risk-weighted assets.
Corporate	All direct credit risk exposures to corporations, partnerships and proprietorships, exposures guaranteed by those entities.
Credit Risk	Credit risk is the risk of incurring a financial loss if an obligor does not fully honour its contractual commitments to the Bank. Obligors may be debtors, issuers, counterparties, or guarantors. Credit risk is the most significant risk facing the Bank in the normal course of its business. The Bank is exposed to credit risk not only through its direct lending activities and transactions but also through commitments to extend credit and through letters of guarantee, letters of credit, over-the-counter derivatives trading, debt securities, securities purchased under reverse repurchase agreements, deposits with financial institutions, brokerage activities, and transactions carrying a settlement risk for the Bank such as irrevocable fund transfers to third parties via electronic payment systems.
Drawn exposure	The amount of credit risk exposure resulting from loans and other receivables advanced to the customer.
Exposure at default (EAD)	Represents an estimate of the amount drawn and of the expected use of any undrawn portion prior to default, and cannot be lower than the current balance.
Financial Institutions	All direct credit risk exposures to deposit-taking institutions and regulated securities firms, and exposures guaranteed by those entities.
Foundation Internal Ratings-Based (FIRB) approach	See risk-weighted assets below.
Leverage ratio	The leverage ratio is calculated by dividing Tier 1 capital by total exposure. Total exposure is defined as the sum of on-balance-sheet assets (including derivative financial instruments exposures and securities financing transaction exposures) and off-balance-sheet items.
Loss given default (LGD)	Represents the magnitude of the loss from the obligor's default that would be expected in an economic downturn and subject to certain regulatory floors, expressed as a percentage of exposure at default.
Market risk	Market risk is the risk of losses arising from movements in market prices. Market risk comes from a number of factors, particularly changes to market variables such as interest rates, credit spreads, exchange rates, equity prices, commodity prices, and implied volatilities. The Bank is exposed to market risk through its participation in trading, investment, and asset/liability management activities. Trading activities involve taking positions on various instruments such as bonds, shares, currencies, commodities, or derivative financial instruments. The Bank is exposed to non-trading market risk through its asset/liability management and investment portfolios.
Operational risk	Operational risk is the risk of loss resulting from an inadequacy or a failure ascribable to human resources, equipment, processes, technology, or external events. Operational risk exists for every Bank activity. Theft, fraud, cyberattacks, unauthorized transactions, system errors, human error, amendments to or misinterpretation of laws and regulations, litigation or disputes with clients, inappropriate sales practice behaviour, or property damage are just a few examples of events likely to cause financial loss, harm the Bank's reputation, or lead to regulatory penalties or sanctions.
Other off-balance sheet	Letters of guarantee, documentary letters of credit and securitized assets that represent the Bank's commitment to make payments in the event that an obligor cannot meet its financial obligations to third parties.
Other retail	This exposure class includes consumer loans, and other retail loans but excludes SME loans which are included in Non-retail portfolios.
Over-the-counter derivatives (OTC)	The amount of credit risk exposure resulting from derivatives that trade directly between two counterparties, rather than through exchanges.
Probability of default (PD)	Represents the probability of through-the-cycle 12-month default by the obligor, calibrated on a long-run average PD throughout a full economic cycle.
Qualifying revolving retail (QRR)	This exposure class includes lines of credit and credit card receivables.
Repo-style transactions	Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.
Retail Residential Mortgage	This exposure class includes residential mortgage loans on one-to-four-unit dwellings (Basel definitions) and home equity lines of credit (HELOC).
Risk-weighted assets (RWA)	Assets are risk weighted according to the guidelines established by the Office of the Superintendent of Financial Institutions (Canada). In the Standardized calculation approach, risk factors are applied to the face value of certain assets in order to reflect comparable risk levels. The Bank must use the Foundation Internal Ratings-Based (FIRB) Approach for certain specific exposure types such as large corporates and financial institutions. Under this approach, the bank can use its own estimate of probability of default (PD) but must also rely on OSFI estimates for loss given default (LGD) and exposure at default (EAD) risk parameters. In the Advanced Internal Rating-Based (AIRB) approach, risk-weighted assets are derived from the Bank's internal models, which represent the Bank's own assessment of the risks it incurs. Off-balance-sheet instruments are converted to balance sheet (or credit) equivalents by adjusting the notional values before applying the appropriate risk-weighting factors.
Scaling Factor	An add-on of 6% is applied as a calibration adjustment to the risk weighted assets amount for credit risk assessed under the AIRB approach prior to Q2 2023.
Sovereign	All direct credit risk exposures to governments, central banks and certain public sector entities, and exposures guaranteed by those entities.
Standardized approach	See risk-weighted assets.
Tier 1 capital	The sum of CET1 and Additional Tier 1 (AT1) capital forms what is known as Tier 1 capital. AT1 capital consists of eligible non-cumulative preferred shares, limited recourse capital notes (LRCN), and other AT1 capital adjustments. Tier 1 capital ratio is calculated by dividing Tier 1 capital by risk-weighted assets.
Tier 2 capital	Tier 2 capital consists of the eligible portion of subordinated debt and certain allowances for credit losses.
Total capital	Total capital is the sum of Tier 1 and Tier 2 capital. Total capital ratio is calculated by dividing total capital, less adjustments or regulatory deductions, by risk-weighted assets.
Undrawn commitments	The amount of credit risk exposure resulting from loans that have not been advanced to a customer, but which a customer may be entitled to draw in the future.