



Supplementary Regulatory Capital Disclosures

Q2 2024

For the period ended: April 30, 2024

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Disclosures provided to address Enhanced Disclosure Task Force (EDTF) recommendations

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Revised Basel III Reforms

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

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

- a revised standardized approach for credit risk, with increased granularity of prescribed risk weights for credit cards, mortgages and business loans;
- revisions to the internal ratings-based approach for credit risk with new requirements for internally developed model parameters under the Advanced Internal Ratings-Based Approach (AIRB), including scope restrictions which limit certain asset classes to only the Foundation Internal Ratings-Based (FIRB) approach;
- a revised standardized approach for operational risk, which builds on the existing standardized approach including the recognition of an institution's operational risk loss experience;
- revisions to the measurement of the Leverage ratio and a Leverage ratio buffer, which will take the form of a Tier 1 capital buffer set at 50% of a D-SIB's 1.0% risk-weighted surcharge capital buffer;
- an aggregate output floor, which will ensure that banks' RWAs generated by internal models are not lower than 72.5% of RWAs as calculated by the Basel III framework's standardized approaches. There is an international phase-in period for the 72.5% aggregate capital output floor from 2023 until 2028, beginning at 65% for Canadian banks in Q2, 2023; and
- revised credit valuation adjustment framework (CVA) and Fundamental Review of the Trading Book (FRTB) market risk requirements effective November 2024.

Internationally, adoption of the revised Basel III reforms is varied across jurisdictions. Current expectations are that many jurisdictions will implement no earlier than 2025.

OSFI's Pillar 3 Disclosure Requirements

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

Overview (continued)

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

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

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

Credit Risk

The credit risk component consists of on- and off- balance sheet claims. The Basel III rules are not applied to traditional balance sheet categories but to categories of on- and off-balance sheet exposures which represent general classes of assets or exposure types (e.g. Large Corporate, Mid-size Corporate, Small and Medium Enterprise, Sovereign, Bank, Retail Mortgages, Other Retail, Equity, etc.), based on their different underlying risk characteristics.

Generally, while calculating capital requirements, exposure types are analyzed by the following credit risk exposure sub-types: Drawn, Undrawn, Repo-style Transactions, Over-the-counter (OTC) Derivatives, Exchange Traded Derivatives and Other Off-balance Sheet claims.

OSFI approved the Bank's use of the Advanced Internal Ratings Based (AIRB) approach for credit risk in its material Canadian, US and European portfolios and for a significant portion of international corporate and commercial portfolios and Canadian retail portfolios. The Bank uses internal estimates, based on historical experience, for probability of default (PD), loss given default (LGD) and exposure at default (EAD). As described in CR2 of this Supplementary Regulatory Capital Disclosure, the definition of regulatory capital default is consistent with the accounting definitions described in the Bank's annual report.

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

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

Operational Risk

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

Market Risk

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

Total Loss Absorbing Capacity (TLAC)

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

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

Regulatory Capital Highlights

(in \$ millions)	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023
	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III
Common Equity Tier 1 capital⁽¹⁾	59,403	58,060	57,041	55,832	55,520
Tier 1 capital⁽¹⁾	68,282	66,952	65,223	64,016	63,688
Total capital⁽¹⁾	76,789	75,401	75,651	74,332	73,197
Total loss absorbing capacity (TLAC)⁽²⁾	129,939	130,445	134,504	134,207	127,815
Risk-weighted Assets⁽¹⁾					
Capital Risk-weighted Assets	450,191	451,018	440,017	439,814	451,063
Capital Ratios (%)⁽¹⁾					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.2	12.9	13.0	12.7	12.3
Tier 1 (as a percentage of risk-weighted assets)	15.2	14.8	14.8	14.6	14.1
Total capital (as a percentage of risk-weighted assets)	17.1	16.7	17.2	16.9	16.2
Total loss absorbing capacity (as a percentage of risk-weighted assets) ⁽²⁾	28.9	28.9	30.6	30.5	28.3
Leverage⁽³⁾:					
Leverage Exposures	1,555,486	1,547,503	1,562,963	1,551,344	1,530,107
Leverage Ratio (%)	4.4	4.3	4.2	4.1	4.2
TLAC Leverage Ratio (%) ⁽²⁾	8.4	8.4	8.6	8.7	8.4
OSFI Pillar 1 Target (%)					
Common Equity Tier 1 minimum ratio	8.0	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	9.5	9.5	9.5	9.5	9.5
Total capital minimum ratio	11.5	11.5	11.5	11.5	11.5
Leverage minimum ratio	3.5	3.5	3.5	3.5	3.5
Total loss absorbing capacity minimum ratio	21.5	21.5	21.5	21.5	21.5
TLAC Leverage minimum ratio	7.25	7.25	7.25	7.25	7.25

- (1) Effective Q1 2024, regulatory capital ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline - Capital Adequacy Requirements (November 2023). Effective Q2 2023, regulatory capital ratios were based on Revised Basel III requirements as determined in accordance with OSFI Guideline – Capital Adequacy Requirements (February 2023).
- (2) This measure has been disclosed in this document in accordance with OSFI Guideline - Total Loss Absorbing Capacity (September 2018).
- (3) Effective Q2 2023, leverage ratios are based on Revised Basel III requirements as determined in accordance with OSFI Guideline – Capital Adequacy Requirements (February 2023).

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

Exposure Type	Exposure At Default (Post CRM) ⁽¹⁾						Q2 2024 Revised Basel III						Q1 2024 Revised Basel III	
	Drawn	Undrawn	CCR	Others ⁽⁴⁾	Total	% IRB	Drawn	Undrawn	CCR	Others ⁽⁴⁾	Total	% IRB	EAD	RWA
IRB Exposures														
Sovereign, PSEs and MDBs	235,339	2,890	4,509	817	243,555	90%	6,437	398	385	58	7,278	60%	245,607	6,038
Bank, and Financial Institutions	16,797	13,160	7,467	7,138	44,562	94%	4,373	5,936	1,405	2,244	13,958	92%	44,878	13,810
Corporate - Large, Mid-Size, SME and others	213,875	76,872	20,892	23,780	335,419	86%	80,253	26,114	4,040	6,410	116,817	69%	335,270	108,091
Total Non Retail	466,011	92,922	32,868	31,735	623,536		91,063	32,448	5,830	8,712	138,053		625,755	127,939
Residential Mortgages	217,040	-	-	-	217,040	77%	24,807	-	-	-	24,807	54%	214,311	24,674
Secured Lines Of Credit	22,833	54,902	-	-	77,735	99%	4,270	2,202	-	-	6,472	97%	76,618	6,369
Qualifying Revolving Retail Exposures (QRRE)	16,592	48,631	-	-	65,223	77%	10,818	5,420	-	-	16,238	57%	63,238	16,047
Other Retail	33,591	4,965	-	-	38,556	48%	20,408	2,098	-	-	22,506	42%	38,799	23,200
Total Retail	290,056	108,498	-	-	398,554		60,303	9,720	-	-	70,023		392,966	70,290
Securitizations	17,921	-	-	13,269	31,190	86%	3,756	-	-	1,979	5,735	81%	30,896	5,466
Trading Derivatives	-	-	25,305	-	25,305	97%	-	-	4,612	-	4,612	88%	25,429	4,621
Total IRB	773,988	201,420	58,173	45,004	1,078,585		155,122	42,168	10,442	10,691	218,423		1,075,046	208,316
Standardized Exposures														
Sovereign, PSEs and MDBs	25,257	96	273	143	25,769		4,589	52	140	143	4,924		25,793	5,196
Bank, and Financial Institutions	2,495	201	59	54	2,809		1,074	70	37	23	1,204		2,457	1,032
Corporate - Large, Mid-Size, SME and others	44,178	6,270	634	1,708	52,790		42,827	6,164	633	1,670	51,294		54,644	54,278
Total Non Retail	71,930	6,567	966	1,905	81,368		48,490	6,286	810	1,836	57,422		82,894	60,506
Residential Mortgages	65,025	-	-	-	65,025		20,870	-	-	-	20,870		63,461	20,393
Secured Lines Of Credit	488	107	-	-	595		171	37	-	-	208		593	208
Qualifying Revolving Retail Exposures (QRRE)	12,197	7,719	-	-	19,916		8,051	4,074	-	-	12,125		19,501	11,956
Other Retail	40,443	1,361	-	59	41,863		30,447	1,030	-	44	31,521		40,451	30,462
Total Retail	118,153	9,187	-	59	127,399		59,539	5,141	-	44	64,724		124,006	63,019
Securitizations	2,973	-	-	2,038	5,011		892	-	-	452	1,344		3,657	1,315
Trading Derivatives	-	-	676	-	676		-	-	638	-	638		783	747
Total Standardized	193,056	15,754	1,642	4,002	214,454		108,921	11,427	1,448	2,332	124,128		211,340	125,587
Sub Debt and Equities ⁽³⁾	6,395	101	-	-	6,496		14,820	200	-	-	15,020		6,789	16,142
CCP exposures	-	-	13,514	-	13,514		-	-	759	-	759		15,830	839
Derivatives - CVA	-	-	-	-	-		-	-	4,620	-	4,620		-	5,376
Other Assets	-	-	-	34,744	34,744		-	-	-	21,006	21,006		32,972	21,480
Total Credit Risk	973,439	217,275	73,329	83,750	1,347,793		278,863	53,795	17,269	34,029	383,956		1,341,977	377,740

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

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

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

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

KM1: Key metrics (at consolidated group level)

(in \$ millions)		a	a ₂	a ₃
		Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
Resolution group				
Available capital (amounts)				
1	Common Equity Tier 1 (CET1)	59,403	58,060	57,041
2	Tier 1	68,282	66,952	65,223
3	Total capital	76,789	75,401	75,651
Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)	450,191	451,018	440,017
4a	Total risk-weighted assets (pre-floor)	450,191	443,217	440,017
Risk-based capital ratios as a percentage of RWA				
5	CET1 ratio (%)	13.2	12.9	13.0
5a	CET1 ratio (%) (pre-floor ratio)	13.2	13.1	13.0
6	Tier 1 ratio (%)	15.2	14.8	14.8
6a	Tier 1 ratio (%) (pre-floor ratio)	15.2	15.1	14.8
7	Total capital ratio (%)	17.1	16.7	17.2
7a	Total capital ratio (%) (pre-floor ratio)	17.1	17.0	17.2
Additional CET1 buffer requirements as a percentage of RWA				
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	0.0	0.0	0.0
10	Bank G-SIB and/or D-SIB additional requirements (%)	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
12	CET1 available after meeting the bank's minimum capital requirements (%)*	5.2	4.9	5.0
Basel III Leverage ratio				
13	Total Basel III leverage ratio exposure measure	1,555,486	1,547,503	1,562,963
14	Basel III leverage ratio (row 2 / row 13)	4.39	4.33	4.17

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

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

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
Resolution group					
1	Total loss absorbing capacity (TLAC) available	129,939	130,445	134,504	134,207
2	Total RWA at the level of the resolution group	450,191	451,018	440,017	439,814
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	28.9%	28.9%	30.6%	30.5%
4	Leverage exposure measure at the level of the resolution group	1,555,486	1,547,503	1,562,963	1,551,344
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	8.4%	8.4%	8.6%	8.7%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
Page Reference						
Part 2 - OVA – Bank risk management approach		Annual				
Banks must describe their risk management objectives and policies, in particular:		Annual				
(a)	How the business model determines and interacts with the overall risk profile (eg the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures) and how the risk profile of the bank interacts with the risk tolerance approved by the board.	Annual	73-112			
(b)	The risk governance structure: responsibilities attributed throughout the bank (eg oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (eg board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).	Annual	73-77			
(c)	Channels to communicate, decline and enforce the risk culture within the bank (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).	Annual	73-77			
(d)	The scope and main features of risk measurement systems.	Annual	73-86, 93-96, 108-112			
(e)	Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.	Annual	73-78, 94			
(f)	Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).	Annual	76-77, 94, 99	227-228, 232		
(g)	The strategies and processes to manage, hedge and mitigate risks that arise from the bank’s business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	Annual	73-86, 94-96	153-155, 175-179		
Part 3 - LIA – Explanations of differences between accounting and regulatory exposures amounts		Annual				
Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory exposure amounts, as displayed in templates LI1 and LI2.		Annual				
(a)	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in LI1.	Annual				LI1
(b)	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in LI2.	Annual				LI2
(c)	In accordance with the implementation of the guidance on prudent valuation (see [CAR 2023, Chapter 9, Section 9.4]), D-SIBs must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include:	Annual				

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package	Page Reference	
	<ul style="list-style-type: none"> Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used. 	Annual	84-86, 114-115	169-174, 227-228				
	<ul style="list-style-type: none"> Description of the independent price verification process. 	Annual	114-115	175-176				
	<ul style="list-style-type: none"> Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument). 	Annual	114-115	155-156, 175-176				
(d)	D-SIBs with insurance subsidiaries must disclose: <ul style="list-style-type: none"> the national regulatory approach used with respect to insurance entities in determining a D-SIB's reported capital positions (ie deduction of investments in insurance subsidiaries or alternative approaches, as discussed in [Basel Framework SCO30.5]; and any surplus capital in insurance subsidiaries recognised when calculating the D-SIB's capital adequacy (see [Basel Framework SCO30.6]). 							
	Part 4 - CRA – General qualitative information about credit risk	Annual						
	Banks must describe their risk management objectives and policies for credit risk, focusing in particular on:	Annual						
(a)	How the business model translates into the components of the bank's credit risk profile	Annual	74-75, 80, 83-86					
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	Annual	75-78, 83-86, 94-96					
(c)	Structure and organization of the credit risk management and control function	Annual	73-75, 83-84					
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	Annual	73-75					
(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors	Annual	73-75, 83-84					
	Part 4 - CRB – Additional disclosure related to the credit quality of assets	Annual						
	Banks must provide the following disclosures:							
	Qualitative disclosures	Annual						
(a)	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. When the accounting framework is IFRS 9, "impaired exposures" are those that are considered "credit-impaired" in the meaning of IFRS 9 Appendix A. When the accounting framework is US GAAP, "impaired exposures" are those exposures for which credit losses are measured under ASC Topic 326 and for which the D-SIB has recorded a partial write-off/write-down.	Annual		158-160	Overview			
(b)	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	Annual		158-160, 197				

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(c)	Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorization of ECL accounting provisions in general and specific categories for standardized approach exposures.	Annual		158-160		CR1
(d)	The bank's own definition of a restructured exposure.--D-SIBs should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).	Annual		158-160		
	Quantitative disclosures	Annual				
(e)	Breakdown of exposures by geographical areas, industry and residual maturity;	Annual				
	(i) Geography	Annual	21-122, 126	222		
	(ii) Industry	Annual	123	221		
	(iii) Residual Maturity	Annual	126	190		
(f)	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related allowances and write-offs, broken down by geographical areas and industry;	Annual				
	(i) Geography	Annual			Impaired by Region	
	(ii) Industry	Annual			Impaired by Industry	
(g)	Ageing analysis of accounting past-due exposures;	Annual		197		
(h)	Breakdown of restructured exposures between impaired and not impaired	Annual		195		
	Part 4 - Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques	Annual				
	Banks must disclose:	Annual				
(a)	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.	Annual	85	173-179		
(b)	Core features of policies and processes for collateral evaluation and management.	Annual	83-86	173		
(c)	Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).	Annual	83-86	179, 220		
	Part 4 - CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual				
A.	For portfolios that are risk-weighted under the standardized approach for credit risk, banks must disclose the following information:	Annual				
(a)	Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs) used by the bank, and the reasons for any changes over the reporting period;	Annual	64	230		
(b)	The asset classes for which each ECAI or ECA is used;	Annual	64	230	EAD_RWA	

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package	Page Reference	
(c)	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see [CAR 2023, Chapter 4, Section 4.2.3.3, paragraph 180-182]); and	Annual	64-65	230				
(d)	The alignment of the alphanumerical scale of each agency used with risk buckets (except where the relevant supervisor publishes a standard mapping with which the bank has to comply).	Annual	64-65	230				
Part 4 - CRE: Qualitative disclosures related to IRB models		Annual						
Banks must provide the following information on their use of IRB models:		Annual						
(a)	Internal model development, controls and changes: role of the functions involved in the development, approval and subsequent changes of the credit risk models.	Annual	64-68, 83-85					
(b)	Relationships between risk management function and internal audit function and procedure to ensure the independence of the function in charge of the review of the models from the functions responsible for the development of the models.	Annual	60-63					
(c)	Scope and main content of the reporting related to credit risk models.	Annual	64-67	227-230	Overview			
(d)	Scope of the supervisor's acceptance of approach.	Annual	64-67					
(e)	For each of the portfolios, the bank must indicate the part of EAD within the group (in percentage of total EAD) covered by standardized, FIRB and AIRB approach and the part of portfolios that are involved in a roll-out plan.	Annual	64-67		Overview	EAD RWA		
(f)	The number of key models used with respect to each portfolio, with a brief discussion of the main differences among the models within the same portfolios.	Annual	64-67	227-230				
(g)	Description of the main characteristics of the approved models: (i) definitions, methods and data for estimation and validation of PD (eg how PDs are estimated for low default portfolios; if there are regulatory floors; the drivers for differences observed between PD and actual default rates at least for the last three periods); and where applicable: (ii) LGD (eg methods to calculate downturn LGD; how LGDs are estimated for low default portfolio; the time lapse between the default event and the closure of the exposure); (iii) credit conversion factors, including assumptions employed in the derivation of these variables;	Annual	64-67	227-230				
Part 5 - CCRA: Qualitative disclosure related to counterparty credit risk		Annual						
Banks must provide:		Annual						
(a)	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	Annual	76, 85	178-179				
(b)	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	Annual	76, 85	178-179				

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
(c)	Policies with respect to wrong-way risk exposures;	Annual	93-95			
(d)	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	Annual	101			
Part 6 - SECA: Qualitative disclosure requirements related to securitization exposures		Annual				
Qualitative disclosures		Annual				
Banks must describe their risk management objectives and policies for securitization activities and main features of these activities according to the framework below. If a bank holds securitization positions reflected both in the regulatory banking book and in the regulatory trading book, the bank must describe each of the following points by distinguishing activities in each of the regulatory books.		Annual				
(a)	The bank’s objectives in relation to securitization and re-securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities, the type of risks assumed and the types of risks retained.	Annual	69-70, 115	199-200		
(b)	The bank must provide a list of:	Annual				
	<ul style="list-style-type: none"> special purpose entities (SPEs) where the bank acts as sponsor (but not as an originator such as an Asset Backed Commercial Paper (ABCP) conduit), indicating whether the bank consolidates the SPEs into its scope of regulatory consolidation. A bank would generally be considered a “sponsor” if it, in fact or in substance, manages or advises the programme, places securities into the market, or provides liquidity and/or credit enhancements. The programme may include, for example, ABCP conduit programmes and structured investment vehicles. 	Annual	69-70	199-200		

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
	<ul style="list-style-type: none"> affiliated entities (i) that the bank manages or advises and (ii) that invest either in the securitization exposures that the bank has securitized or in SPEs that the bank sponsors; and 	Annual	69-70	199-200		
	<ul style="list-style-type: none"> a list of entities to which the bank provides implicit support and the associated capital impact for each of them (as required in [CAR 2023, Chapter 6, Section 6.2.1.8, paragraph 17] and [CAR 2023, Chapter 6, Section 6.8, paragraph 148]). 	Annual	n/a			
	(c) Summary of the bank’s accounting policies for securitization activities.	Annual	69-70, 115	199-200		
	(d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.	Annual			Overview	
	(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:	Annual			Overview	
	<ul style="list-style-type: none"> structure of the internal assessment process and relation between internal assessment and external ratings, including information on ECAIs as referenced in item (d) of this table; 	Annual			Overview	
	<ul style="list-style-type: none"> control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and 	Annual			Overview	
	<ul style="list-style-type: none"> the exposure type to which the internal assessment process is applied; and stress factors used for determining credit enhancement levels, by exposure type. For example, credit cards, home equity, auto, and securitisation exposures detailed by underlying exposure type and security type (eg residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, collateralised debt obligations) etc. 	Annual			Overview	
	(f) Banks must describe the use of internal assessment other than for IAA capital purposes.	Annual	n/a			
Part 7 - Market risk						
	OSFI revised Pillar 3 Market Risk disclosure requirements allow for a continuation of the existing Basel 2.5 Market Risk disclosures until the implementation of the next phase of Pillar 3 disclosures in Canada. As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements.			n/a		
	OSFI's requirements for Pillar 3 Requirements may be found in (http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-ld/Pages/plr3.aspx).					

Summary of Qualitative Requirements - Pillar III (Cross Referenced)

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
		Page Reference				
Part 8 - Operational risk		Annual				
The bank must describe:		Annual	68 108			
(a)	the policies, frameworks and guidelines for the management of operational risk.		68 108			
(b)	the structure and organisation of their operational risk management and control function.		68 108			
(c)	the operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).		68 108			
(d)	the scope and main context of their reporting framework on operational risk to executive management and to the board of directors.		68 108			
(e)	the risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.		68 108			
Part 9 - Interest rate risk in the banking book (IRRBB)		Annual				
(a)	The general qualitative disclosure requirement (paragraph 824), including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behaviour of non-maturity deposits, and frequency of IRRBB measurement.	Annual	95	232		

OV1: Overview of RWA

(in \$ millions)	a	b	b ₂	b ₃	c	
	RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾	
	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2024 Revised Basel III	
1	Credit risk (excluding counterparty credit risk)	342,885	337,188	339,497	339,160	27,431
2	Of which: standardized approach (SA)	140,639	143,787	142,782	144,413	11,251
3	Of which: foundation internal ratings-based (F-IRB) approach	69,924	65,859	66,816	63,861	5,594
4	Of which: supervisory slotting approach	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	132,322	127,542	129,899	130,886	10,586
6	Counterparty credit risk (CCR)	12,649	11,733	11,573	12,096	1,012
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	612	600	514	705	49
8	Of which: Internal Model Method (IMM)	5,028	5,274	5,308	5,543	402
9	Of which: other CCR ⁽³⁾	7,009	5,859	5,751	5,848	561
10	Credit valuation adjustment (CVA)	4,620	5,376	4,703	4,356	370
11	Equity investments in funds – look-through approach	3,349	3,276	3,322	3,144	268
12	Equity investments in funds – mandate-based approach	307	268	270	308	25
12a	Equity investments in funds – fall-back approach	-	-	-	-	-
13	Settlement risk	2	9	2	15	-

OV1: Overview of RWA

(in \$ millions)	a	b	b ₂	b ₃	c	
	RWA ⁽¹⁾				Minimum capital requirements ⁽²⁾	
	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2024 Revised Basel III	
14	Securitization exposures in banking book	7,079	6,781	6,182	5,657	567
15	Of which: securitization internal ratings-based approach (SEC-IRBA)	1,657	1,558	1,658	1,548	133
16	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	4,946	5,058	4,476	4,063	396
17	Of which: securitization standardized approach (SEC-SA)	476	165	48	46	38
18	Market risk	16,104	15,893	12,040	12,131	1,288
19	Of which: standardized approach (SA)	16,104	15,893	1,458	1,115	1,288
20	Of which: internal model approaches (IMA)	-	-	10,582	11,016	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-
22	Operational risk	50,131	49,584	49,307	48,310	4,011
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	13,065	13,109	13,121	13,278	1,044
24	Output floor applied	67.5%	67.5%	65.0%	65.0%	
25	Floor adjustment	-	7,801	-	1,359	
26	N/A					
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 18 + 21 + 22 + 23 + 25)	450,191	451,018	440,017	439,814	36,016

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

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

(3) Includes SFT and CCP Default Fund.

L1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories ⁽¹⁾

Q2 2024 Revised Basel III (in \$ millions)	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Assets							
Cash and deposits with financial institutions	58,631	58,473	58,473	-	-	-	-
Precious metals	1,253	1,253	1,253	-	-	1,253	-
Trading assets	-	-	-	-	-	-	-
Securities	123,091	123,091	501	-	-	122,590	-
Loans	7,141	7,141	726	-	-	6,892	-
Other	2,048	2,048	-	-	-	2,048	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	192,858	192,858	-	192,858	-	-	-
Derivative financial instruments	44,856	44,856	-	44,856	-	32,826	-
Investment securities	144,784	143,825	143,808	-	-	-	17
Loans	-	-	-	-	-	-	-
Residential mortgages ⁽⁴⁾	344,168	344,043	344,043	-	-	-	-
Personal loans	105,528	105,528	101,397	-	4,131	-	-
Credit cards	17,579	17,579	14,028	-	227	-	3,324
Business and government	292,758	292,752	275,673	-	16,536	-	543
Allowance for credit loss	(6,507)	(6,507)	(6,384)	-	-	-	(123)
Customers' liability under acceptances, net of allowance	9,117	9,117	9,117	-	-	-	-
Property and equipment	5,493	5,492	5,492	-	-	-	-
Investments in associates	2,067	2,667	2,667	-	-	-	-
Goodwill and other intangible assets	17,054	17,054	-	-	-	-	17,054
Deferred tax assets	3,455	3,448	2,251	-	-	-	1,197
Other assets	34,056	32,421	29,209	1,865	-	522	825
Total assets	1,399,430	1,397,139	982,254	239,579	20,894	166,131	22,837

L1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories ⁽¹⁾

Q2 2024 Revised Basel III (in \$ millions)	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: ⁽²⁾				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital ⁽³⁾
Liabilities							
Deposits							
Personal	292,117	292,117	-	-	-	-	292,117
Business and government	605,457	605,457	-	-	-	-	605,457
Financial institutions	44,454	44,454	-	-	-	-	44,454
Financial instruments designated at fair value through profit or loss	32,987	32,987	-	-	-	32,987	-
Acceptances	9,205	9,205	-	-	-	-	9,205
Obligations related to securities sold short	37,780	37,780	-	-	-	37,780	-
Derivative financial instruments	52,861	52,861	-	52,861	-	34,241	-
Obligations related to securities sold under repurchase agreements and securities lent	173,602	173,602	-	173,602	-	-	-
Subordinated debentures	8,129	8,129	-	-	-	-	8,129
Other liabilities	61,763	59,472	-	-	-	773	58,699
Total liabilities	1,318,355	1,316,064	-	226,463	-	105,781	1,018,061

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's Q2 2024 Quarterly Report. Effective Q1 2018, the Bank fully adopted IFRS 9 (Financial Instruments).

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

(3) Includes capital deductions net of associated deferred tax liabilities, and securitized credit card exposures not subject to capital requirements for assets.

(4) Includes \$57.5 billion in mortgages guaranteed by Canada Mortgage Housing Corporation (CMHC) and federally backed privately insured mortgages.

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

Q2 2024 Revised Basel III (in \$ millions)		a	b	c	d	e
		Total	Items subject to: ⁽¹⁾			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,374,302	982,254	20,894	239,579	166,131
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	332,244	-	-	226,463	105,781
3	Total net amount under regulatory scope of consolidation	1,042,058	982,254	20,894	13,116	60,350
4	Off-balance sheet amounts ⁽²⁾	272,722	252,298	15,307	5,117	-
5	Differences in valuations ⁽³⁾	3,814	3,814	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	173,921	392	-	173,529	-
7	Differences due to considerations of provisions ⁽⁴⁾	4,812	4,972	-	(160)	-
8	Collateral offsetting ⁽⁵⁾	(178,090)	(5,490)	-	(172,600)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	54,327	-	-	54,327	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	23	23	-	-	-
12	Exposure amounts considered for regulatory purposes ⁽⁶⁾	1,373,587	1,238,263	36,201	73,329	60,350

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

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

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

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

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

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

CC1: Composition of regulatory capital

	(in \$ millions)				Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
	a	a ₂	a ₃	a ₄	
	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	
Common Equity Tier 1 capital: instruments and reserves					
1	20,998	20,532	20,025	19,539	u+y
2	57,081	56,443	55,746	55,783	v
3	(7,502)	(6,998)	(6,918)	(7,340)	w
4	-	-	-	-	
5	768	762	763	729	aa
6	71,345	70,739	69,616	68,711	
Common Equity Tier 1 capital: regulatory adjustments					
7	(9)	(10)	(8)	-	o
8	(9,096)	(9,034)	(9,181)	(9,473)	g
9	(6,336)	(6,419)	(6,558)	(6,579)	h-q+i-r
10	(291)	(256)	(231)	(204)	k
11	4,054	3,462	4,545	4,762	x
12	(288)	(282)	(104)	(513)	dd
13	-	-	-	-	
14	533	197	(211)	(181)	p
15	(513)	(320)	(683)	(557)	l-s
16	(9)	(12)	(11)	-	a
17	-	-	-	-	
18	-	-	-	-	
19	-	-	-	-	e
20	-	-	-	-	
21	-	-	-	-	
22	-	-	-	-	
23	-	-	-	-	f
24	-	-	-	-	
25	-	-	-	-	j
26	13	(5)	(133)	(134)	ff+gg+hh+ii
27	-	-	-	-	
28	(11,942)	(12,679)	(12,575)	(12,879)	
29	59,403	58,060	57,041	55,832	

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Additional Tier 1 capital: instruments					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,779	8,779	8,075	8,075	z
31 of which: classified as equity under applicable accounting standards	8,779	8,779	8,075	8,075	
32 of which: classified as liabilities under applicable accounting standards	-	-	-	-	
33 <i>Directly issued capital instruments subject to phase out from additional Tier 1</i>	-	-	-	-	
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	111	114	107	109	bb
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	8,890	8,893	8,182	8,184	
Additional Tier 1 capital: regulatory adjustments					
37 Investments in own Additional Tier 1 instruments	(11)	(1)	-	-	ee
38 Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	-	-	-	b
41 Other deductions from Tier 1 capital as determined by OSFI	-	-	-	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-	
43 Total regulatory adjustments to Additional Tier 1 capital	(11)	(1)	-	-	
44 Additional Tier 1 capital (AT1)	8,879	8,892	8,182	8,184	
45 Tier 1 capital (T1 = CET1 + AT1)	68,282	66,952	65,223	64,016	
Tier 2 capital: instruments and provisions					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	6,518	6,403	8,412	8,264	m
47 <i>Directly issued capital instruments subject to phase out from Tier 2</i>	-	-	-	-	
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	78	85	85	106	cc
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50 Collective allowances	1,911	1,961	1,931	1,946	c+d
51 Tier 2 capital before regulatory adjustments	8,507	8,449	10,428	10,316	

CC1: Composition of regulatory capital

(in \$ millions)	a	a ₂	a ₃	a ₄	b
	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation ⁽¹⁾
Tier 2 capital: regulatory adjustments					
52 Investments in own Tier 2 instruments	-	-	-	-	
53 Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments	-	-	-	-	
54 Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	-	
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions.	-	-	-	-	
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation.	-	-	-	-	
56 Other deductions from Tier 2 capital	-	-	-	-	
57 Total regulatory adjustments to Tier 2 capital	-	-	-	-	
58 Tier 2 capital (T2)	8,507	8,449	10,428	10,316	
59 Total capital (TC = T1 + T2)	76,789	75,401	75,651	74,332	
60 Total risk-weighted assets	450,191	451,018	440,017	439,814	
Capital ratios					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.2%	12.9%	13.0%	12.7%	
62 Tier 1 (as a percentage of risk-weighted assets)	15.2%	14.8%	14.8%	14.6%	
63 Total capital (as a percentage of risk-weighted assets)	17.1%	16.7%	17.2%	16.9%	
64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of risk-weighted assets)	8.0%	8.0%	8.0%	8.0%	
65 of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	
66 of which: bank-specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	
67 of which: G-SIB buffer	0.0%	0.0%	0.0%	0.0%	
67a of which: D-SIB buffer	1.0%	1.0%	1.0%	1.0%	
68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)⁽²⁾	5.2%	4.9%	5.0%	4.7%	
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))⁽³⁾					
69 Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	
70 Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	
71 Total capital target ratio	11.5%	11.5%	11.5%	11.5%	
Amounts below the thresholds for deduction (before risk weighting)					
72 Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	3,275	3,999	4,489	3,379	
73 Significant investments in the common stock of financial entities	2,679	2,423	2,462	2,773	
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,502	2,704	2,664	2,416	
Applicable caps on the inclusion of allowances in Tier 2					
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	2,749	2,742	2,823	2,762	
77 Cap on inclusion of allowances in Tier 2 under standardized approach	1,911	1,961	1,931	1,946	
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	-	-	
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	-	-	-	-	

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

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

(3) Reflects Pillar 1 targets and does not include Pillar 2 domestic stability buffer of 3.5% effective November 1, 2023 (previously 3.0% effective February 1, 2023).

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q2 2024 Revised Basel III	Q2 2024 Revised Basel III	
Assets			
Cash and deposits with financial institutions	58,631	58,473	
Precious metals	1,253	1,253	
Trading assets			
Securities	123,091	123,091	
- Investment in own shares		9	a
- Other trading securities		123,082	
Loans	7,141	7,141	
Other	2,048	2,048	
	132,280	132,280	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	192,858	192,858	
Derivative financial instruments	44,856	44,856	
Investment securities	144,784	143,825	
- Significant investments in Additional Tier 1 capital and other financial institutions reflected in regulatory capital		-	b
- Equity investments in funds subject to the fall-back approach		18	ff
- Other securities		143,807	
Loans			
Residential mortgages	344,168	344,043	
Personal loans	105,528	105,528	
Credit cards	17,579	17,579	
Business and government	292,758	292,752	
- Business and Government		292,748	
- Portion of exposure below materiality threshold for credit protection		4	gg
	760,033	759,902	
Allowance for credit losses	(6,507)	(6,507)	
- General Allowance reflected in Tier 2 capital		(1,911)	c
- Shortfall of allowances to expected loss		(288)	dd
- Excess of allowances to expected loss		-	d
- Allowances not reflected in regulatory capital		(4,308)	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q2 2024 Revised Basel III	Q2 2024 Revised Basel III	
Other			
Customers' liability under acceptances, net of allowance	9,117	9,117	
Property and equipment	5,493	5,492	
Investments in associates	2,067	2,667	
- Significant Investments in other financial institutions including deconsolidated subsidiaries exceeding 10% regulatory thresholds		-	e
- Significant Investments in other financial institutions including deconsolidated subsidiaries exceeding 15% regulatory thresholds		-	f
- Significant Investments in other financial institutions including deconsolidated subsidiaries within regulatory thresholds		2,667	
Goodwill and other intangible assets	17,054	17,054	
- Goodwill		9,096	g
- Imputed goodwill for Significant Investments		-	g
- Intangibles (excl computer software)		4,893	h
- Computer software intangibles		3,065	i
Deferred tax assets	3,455	3,448	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		291	k
- Deferred tax assets not deducted from regulatory capital		3,157	
Other Assets	34,056	32,421	
- Defined pension fund assets		717	l
- Prepaid portfolio mortgage insurance		109	hh
- Other assets		31,595	
Total other	71,242	70,199	
Total assets	1,399,430	1,397,139	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q2 2024 Revised Basel III	Q2 2024 Revised Basel III	
Liabilities			
Deposits			
Personal	292,117	292,117	
Business and government	605,457	605,457	
- Investment in own Additional Tier 1 instruments		11	ee
- Other deposits from Business and government		605,446	
Financial institutions	44,454	44,454	
	942,028	942,028	
Financial instruments designated at fair value through profit and loss	32,987	32,987	
Other			
Acceptances	9,205	9,205	
Obligations related to securities sold short	37,780	37,780	
Derivative financial instruments	52,861	52,861	
Obligations related to securities sold under repurchase agreements and securities lent	173,602	173,602	
Subordinated debentures	8,129	8,129	
- Regulatory capital amortization of maturing debentures		1,561	
- Subordinated debentures used for regulatory capital		6,568	
- of which: are included in Tier 2 capital		6,518	m
- of which: are subject to phase out not included in Tier 2 capital		50	
Other liabilities	61,763	59,472	
- Liquidity reserves		9	o
- Gains/losses due to changes in own credit risk including DVA on derivatives		(533)	p
- Contractual service margins		(144)	ii
- Deferred tax liabilities		2,356	
- Intangible assets (excl. computer software and mortgage servicing rights)		1,265	q
- Intangible assets - computer software		357	r
- Defined benefit pension fund assets		204	s
- Other deferred tax liabilities		530	
- Other liabilities		57,784	
Total other	343,340	341,049	
Total liabilities	1,318,355	1,316,064	

CC2: Reconciliation of regulatory capital to balance sheet

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements ⁽¹⁾	Under regulatory scope of consolidation ⁽²⁾	Cross-reference to Definition of Capital Components
	Q2 2024 Revised Basel III	Q2 2024 Revised Basel III	
Equity			
Common equity			
Common shares	21,066	21,066	
- of which: amount eligible for CET1		21,066	u
- of which: amount eligible for AT1		-	
Retained earnings	57,081	57,081	v
Accumulated other comprehensive income	(7,502)	(7,502)	w
- Cash flow hedging reserve		(4,054)	x
- Other		(3,448)	
Other reserves	(68)	(68)	
- portion allowed for inclusion into CET1		(68)	y
- portion not allowed for regulatory capital		-	
Total common equity	70,577	70,577	
Preferred shares and other equity instruments	8,779	8,779	
- of which: are qualifying Tier 1 capital		8,779	z
Total equity attributable to equity holders of the Bank	79,356	79,356	
Non-controlling interests in subsidiaries	1,719	1,719	
- portion allowed for inclusion into CET1		768	aa
- portion allowed for inclusion into Tier 1 capital		111	bb
- portion allowed for inclusion into Tier 2 capital		78	cc
- portion not allowed for regulatory capital		762	
Total equity	81,075	81,075	
Total liabilities and equity	1,399,430	1,397,139	

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

(2) Legal Entities that are within the accounting scope of consolidation but excluded from the regulatory scope of consolidation represent the Bank's insurance subsidiaries whose principle activities include insurance, reinsurance, property and casualty insurance. Key subsidiaries are Scotia Insurance Barbados Ltd (assets: \$391 million, equity: \$284 million), Scotia Life Insurance Company (assets: \$2 million, equity: \$3 million), Scotia Reinsurance Limited (assets: \$119 million, equity: \$67 million), Scotia Jamaica Life Insurance Co. Ltd (assets: \$516 million, equity: \$130 million), Scotia Life Trinidad and Tobago Ltd (assets: \$560 million, equity: \$90 million), MD Life Insurance Company (assets: \$1,304 million, equity: \$20 million) and Scotia General Insurance Company (assets: less than \$1 million, equity: \$5 million).

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

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q2 2024 Revised Basel III Amounts	Q1 2024 Revised Basel III Amounts	Q4 2023 Revised Basel III Amounts	Q3 2023 Revised Basel III Amounts
Regulatory capital elements of TLAC and adjustments					
1	Common Equity Tier 1 capital (CET1)	59,403	58,060	57,041	55,832
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,879	8,892	8,182	8,184
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,879	8,892	8,182	8,184
6	Tier 2 capital (T2) before TLAC adjustments	8,507	8,449	10,428	10,316
7	Amortized portion of T2 instruments where remaining maturity > 1 year	1,360	1,329	1,029	976
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
9	Other adjustments	-	-	-	-
10	T2 instruments eligible under the TLAC framework	9,867	9,778	11,457	11,292
11	TLAC arising from regulatory capital	78,149	76,730	76,680	75,308
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.	52,120	54,075	58,001	59,224
14	Of which: amount eligible as TLAC after application of the caps	N/A	N/A	N/A	N/A
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022	-	-	-	-
16	Eligible ex ante commitments to recapitalise a G-SIB in resolution	N/A	N/A	N/A	N/A
17	TLAC arising from non-regulatory capital instruments before adjustments	52,120	54,075	58,001	59,224
Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	130,269	130,805	134,681	134,532
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs)	N/A	N/A	N/A	N/A
20	Deduction of investments in own other TLAC liabilities	(330)	(360)	(177)	(325)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC available after deductions	129,939	130,445	134,504	134,207
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	450,191	451,018	440,017	439,814
24	Leverage exposure measure	1,555,486	1,547,503	1,562,963	1,551,344
TLAC ratios and buffers					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	28.9%	28.9%	30.6%	30.5%
26	TLAC (as a percentage of leverage exposure)	8.4%	8.4%	8.6%	8.7%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.7%	8.6%	8.50%	8.20%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer requirement	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%

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

TLAC3: Resolution entity – creditor ranking at legal entity level

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
Q2 2024 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	21,066	-	8,779	8,059	75,154	-	113,058
3	Subset of row 2 that are excluded liabilities	9	-	11	-	411	-	431
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	21,057	-	8,768	8,059	74,743	-	112,627
5	Subset of row 4 that are potentially eligible as TLAC	21,057	-	8,768	8,059	58,359	-	96,243
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,700	16,248	-	17,948
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	26,899	-	26,899
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,638	6,475	-	11,113
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,721	8,737	-	10,458
10	Subset of row 5 that is perpetual securities	21,057	-	8,768	-	-	-	29,825
Q1 2024 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	20,599	-	8,779	7,868	78,615	-	115,861
3	Subset of row 2 that are excluded liabilities	12	-	1	-	451	-	464
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	20,587	-	8,778	7,868	78,164	-	115,397
5	Subset of row 4 that are potentially eligible as TLAC	20,587	-	8,778	7,868	59,088	-	96,321
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,662	17,946	-	19,608
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	26,140	-	26,140
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,526	5,575	-	10,101
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,680	9,427	-	11,107
10	Subset of row 5 that is perpetual securities	20,587	-	8,778	-	-	-	29,365

TLAC3: Resolution entity – creditor ranking at legal entity level

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
Q4 2023 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	20,109	300	7,775	9,683	75,305	-	113,172
3	Subset of row 2 that are excluded liabilities	11	-	-	-	195	-	206
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	20,098	300	7,775	9,683	75,110	-	112,966
5	Subset of row 4 that are potentially eligible as TLAC	20,098	300	7,775	9,683	61,066	-	98,922
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	20,460	-	20,460
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,716	26,043	-	27,759
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,124	6,322	-	12,446
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,843	8,241	-	10,084
10	Subset of row 5 that is perpetual securities	20,098	300	7,775	-	-	-	28,173
Q3 2023 Revised Basel III								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt ⁽¹⁾ Par value	Other Liabilities ⁽²⁾	Total
2	Total capital and liabilities net of credit risk mitigation	19,627	300	7,775	9,464	75,894	-	113,060
3	Subset of row 2 that are excluded liabilities	-	-	-	-	326	-	326
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	19,627	300	7,775	9,464	75,568	-	112,734
5	Subset of row 4 that are potentially eligible as TLAC	19,627	300	7,775	9,464	60,617	-	97,783
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	21,492	-	21,492
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,627	24,801	-	26,428
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,189	6,423	-	11,612
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,648	7,901	-	10,549
10	Subset of row 5 that is perpetual securities	19,627	300	7,775	-	-	-	27,702

(1) Under the Bank Recapitalization (Bail-In) Regime. Please refer to Page 58 of the 2023 Annual Report, for a description of the requirements.

(2) Disclosure not currently required by OSFI.

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

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
1	Total consolidated assets as per published financial statements	1,399,430	1,392,886	1,410,789	1,396,098
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,291)	(2,248)	(2,113)	(2,153)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(3,863)	(3,890)	(3,335)	(2,987)
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
5	Adjustments for derivative financial instruments	(9,988)	(6,760)	(16,223)	(7,603)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	11,298	8,774	9,923	11,200
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	173,532	171,749	176,287	169,486
8	Other adjustments	(12,632)	(13,008)	(12,365)	(12,697)
9	Leverage ratio exposure measure	1,555,486	1,547,503	1,562,963	1,551,344

LR2: Leverage ratio common disclosure

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
On-balance sheet exposures ⁽¹⁾					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,155,561	1,148,076	1,154,676	1,147,945
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(10,961)	(9,848)	(11,596)	(8,909)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(12,632)	(13,008)	(12,365)	(12,697)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	1,131,968	1,125,220	1,130,715	1,126,339
Derivative exposures					
6	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	21,224	20,026	22,991	23,121
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	21,682	20,904	22,114	20,996
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	4,640	2,640	4,431	4,495
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(1,716)	(871)	(2,823)	(2,651)
11	Total derivative exposures (sum of rows 6 to 10)	45,830	42,699	46,713	45,961
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	293,308	286,406	272,667	256,909
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(100,450)	(87,345)	(73,342)	(58,551)
14	Counterparty credit risk (CCR) exposure for SFT assets	11,298	8,774	9,923	11,200
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	204,156	207,835	209,248	209,558
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	536,907	523,003	530,476	512,296
18	(Adjustments for conversion to credit equivalent amounts)	(363,375)	(351,254)	(354,189)	(342,810)
19	Off-balance sheet items (sum of rows 17 and 18)	173,532	171,749	176,287	169,486
Capital and total exposures					
20	Tier 1 capital	68,282	66,952	65,223	64,016
21	Total exposures (sum of rows 5, 11, 16 and 19)	1,555,486	1,547,503	1,562,963	1,551,344
Leverage ratio					
22	Basel III leverage ratio	4.4%	4.3%	4.2%	4.1%

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$192,858 million), derivative financial instruments (\$44,856 million), assets outside the regulatory scope of consolidation (\$2,291 million).

CR1: Credit quality of assets ⁽¹⁾

(in \$ millions)		a	b	c	d		e	f	g
		Gross carrying values of ⁽²⁾		Allowances/ impairments ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	
		Defaulted exposures ⁽³⁾	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			
Q2 2024									
Revised Basel III									
1	Loans ⁽⁵⁾	6,234	800,971	6,409	1,592	2,694	2,123	800,796	
2	Debt Securities	-	144,613	1	-	-	1	144,612	
3	Off-balance sheet exposures ⁽⁶⁾	130	276,141	158	-	55	103	276,113	
4	Total	6,364	1,221,725	6,568	1,592	2,749	2,227	1,221,521	
Q1 2024									
Revised Basel III									
1	Loans ⁽⁵⁾	6,027	807,752	6,266	1,520	2,686	2,060	807,513	
2	Debt Securities	207	137,312	1	-	-	1	137,518	
3	Off-balance sheet exposures ⁽⁶⁾	288	277,772	156	-	57	99	277,904	
4	Total	6,522	1,222,836	6,423	1,520	2,743	2,160	1,222,935	
Q4 2023									
Revised Basel III									
1	Loans ⁽⁵⁾	5,659	843,437	6,299	1,453	2,771	2,075	842,797	
2	Debt Securities	217	116,930	1	-	-	1	117,146	
3	Off-balance sheet exposures ⁽⁶⁾	204	288,172	149	-	52	97	288,227	
4	Total	6,080	1,248,539	6,449	1,453	2,823	2,173	1,248,170	
Q3 2023									
Revised Basel III									
1	Loans ⁽⁵⁾	5,397	846,274	5,813	1,432	2,724	1,657	845,858	
2	Debt Securities	207	108,192	1	-	-	1	108,398	
3	Off-balance sheet exposures ⁽⁶⁾	251	278,534	132	-	38	94	278,653	
4	Total	5,855	1,233,000	5,946	1,432	2,762	1,752	1,232,909	

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

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

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

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

(5) Includes bankers acceptances and deposits with banks.

(6) Excludes all revocable loan commitments.

CR2: Changes in stock of defaulted loans and debt securities⁽¹⁾

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q2 2024	Q1 2024	Q4 2023	Q3 2023
		Revised Basel III	Revised Basel III	Revised Basel	Revised Basel
1	Defaulted loans and debt securities - at the end of the previous reporting period ⁽²⁾	6,522	6,080	5,855	5,781
2	Loans and debt securities that have defaulted since the last reporting period	2,168	2,464	1,953	1,914
3	Returned to non-defaulted status ⁽³⁾	(992)	(1,038)	(917)	(941)
4	Amounts written off	(1,018)	(939)	(810)	(800)
5	Other changes ⁽⁴⁾	(316)	(45)	(1)	(99)
6	Defaulted loans and debt securities - at the end of the reporting period (1 + 2 - 3 - 4 + 5)⁽²⁾	6,364	6,522	6,080	5,855

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

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

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

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

CR3: Credit risk mitigation techniques – overview

(in \$ millions)		a	b1	b	d	f
		Unsecured exposures: carrying amount ⁽¹⁾	Exposures to be secured ⁽¹⁾	Exposures secured by collateral ^{(2) (3)}	Exposures secured by financial guarantees ⁽⁴⁾	Exposures secured by credit derivatives
Q2 2024 Revised Basel III						
1	Loans ⁽⁵⁾	303,912	496,884	395,480	101,404	-
2	Debt Securities	99,650	44,962	-	44,962	-
3	Total	403,562	541,846	395,480	146,366	-
4	Of which defaulted	2,470	1,768	1,523	245	-
Q1 2024 Revised Basel III						
1	Loans ⁽⁵⁾	316,345	491,168	390,636	100,532	-
2	Debt Securities	80,674	56,844	-	56,844	-
3	Total	397,019	548,012	390,636	157,376	-
4	Of which defaulted	2,549	1,774	1,473	301	-
Q4 2023 Revised Basel III						
1	Loans ⁽⁵⁾	344,286	498,511	394,945	103,566	-
2	Debt Securities	74,650	42,496	-	42,496	-
3	Total	418,936	541,007	394,945	146,062	-
4	Of which defaulted	2,435	1,552	1,257	295	-
Q3 2023 Revised Basel III						
1	Loans ⁽⁵⁾	346,119	499,739	397,421	102,318	-
2	Debt Securities	72,332	36,066	-	36,066	-
3	Total	418,451	535,805	397,421	138,384	-
4	Of which defaulted	2,325	1,449	1,156	293	-

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

(2) Includes non-retail and retail AIRB exposures, where collateral is used within the estimation of LGD.

(3) Includes retail mortgages and real estate secured lines of credit under both AIRB and standardized approaches.

(4) Includes government insured mortgages.

(5) Includes bankers acceptances and deposits with banks.

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

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

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

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

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

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

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

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

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

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

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

Asset classes	Risk weight																				Total credit exposures amount (post-CCF and post-CRM) ⁽¹⁾												
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t		u	v	w	x	y	z	aa	ab	ac	ad		
(in \$ millions)	0%	15%	20%	25%	30%	35%	40%	44%	45%	50%	55%	60%	65%	66%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	220%	250%	330%	400%	1250%	Others			
Q2 2024 Revised Basel III																																	
1	Sovereigns and their central banks	13,648	-	439	-	-	-	-	-	1,774	-	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-	-	-	-	16,047
2	Public sector entities (PSEs)	5,825	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,622	-	-	-	-	-	-	-	-	-	-	9,449	
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Banks	-	-	633	-	214	-	622	-	753	-	-	-	-	214	-	237	-	-	-	2	-	-	-	-	-	-	-	-	-	2,675		
	Of which: securities firms and other financial institutions	-	-	633	-	-	-	101	-	-	-	-	-	-	214	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	976		
5	Covered bonds	-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69		
6	Corporates	-	-	9	-	-	-	-	-	44	-	-	-	-	-	-	490	-	10,005	-	31,795	-	189	-	-	-	-	-	-	-	42,532		
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	377	-	-	-	-	-	-	-	-	421			
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80	-	189	-	-	-	-	-	-	269			
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,681	88	-	1,769			
8	Retail	-	5,118	-	-	-	-	-	-	-	-	-	-	-	-	-	55,916	-	-	-	20	-	-	-	-	-	-	-	-	61,054			
9	Real estate	-	-	14,039	9,108	13,081	16,824	8,552	75	357	2,106	34	1,005	-	-	927	11	-	2,140	862	2,289	3	557	-	1,038	-	-	-	73,008				
	Of which: general RRE	-	-	14,039	9,108	12,915	16,659	8,552	75	-	1,486	34	-	-	-	266	-	-	-	-	-	-	-	-	-	-	-	-	-	63,134			
	Of which: IPRR	-	-	-	-	166	165	-	-	357	620	-	-	-	-	-	11	-	-	-	-	3	-	-	-	-	-	-	-	1,527			
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	800	-	-	-	-	-	-	2,140	-	1,617	-	-	-	-	-	-	-	-	4,557			
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	661	-	-	-	861	-	-	557	-	191	-	-	-	-	-	2,270			
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	672	-	-	847	-	-	-	-	-	1,520			
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,669	-	-	1,298	-	-	-	-	-	2,967			
13	Other Assets ⁽²⁾	16,553	-	1,173	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,514	-	-	-	-	-	-	-	-	32,240			
14	Total	36,026	5,118	16,295	9,108	13,364	16,824	9,174	75	357	4,677	34	1,005	-	214	927	56,654	-	12,145	862	54,097	3	557	189	2,336	-	1,681	-	88	-	241,810		
Q1 2024 Revised Basel III																																	
1	Sovereigns and their central banks	13,271	-	454	-	-	-	-	-	1,778	-	-	-	-	-	-	-	-	-	-	178	-	-	-	-	-	-	-	-	15,681			
2	Public sector entities (PSEs)	6,042	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,003	-	-	-	-	-	-	-	-	10,047			
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Banks	-	-	644	-	208	-	611	-	380	-	-	-	-	225	-	290	-	-	-	3	-	-	-	-	-	-	-	-	2,361			
	Of which: securities firms and other financial institutions	-	-	644	-	-	-	69	-	-	-	-	-	-	225	-	13	-	-	-	-	-	-	-	-	-	-	-	-	951			
5	Covered bonds	-	-	-	-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67			
6	Corporates	-	-	9	-	-	-	-	-	43	-	-	-	-	-	-	36	-	4,131	-	41,248	-	170	-	-	-	-	-	-	45,637			
	Of which: securities firms and other financial institutions	-	-	9	-	-	-	-	-	43	-	-	-	-	-	-	-	-	-	-	246	-	-	-	-	-	-	-	298				
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56	-	170	-	-	-	-	-	226				
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,078	263	-	2,341			
8	Retail	-	4,846	-	-	-	-	-	-	-	-	-	-	-	-	-	54,377	-	-	-	20	-	-	-	-	-	-	-	-	59,243			
9	Real estate	-	-	13,487	8,774	12,743	16,673	8,497	76	333	2,074	-	986	-	525	12	-	1,832	1,134	1,338	3	394	-	1,337	-	-	-	-	70,251				
	Of which: general RRE	-	-	13,487	8,774	12,586	16,518	8,497	76	-	1,484	-	-	-	251	-	-	-	-	-	-	-	-	-	-	-	-	-	61,706				
	Of which: IPRR	-	-	-	-	157	155	-	-	333	590	-	215	-	-	12	-	-	-	-	3	-	-	-	-	-	-	-	1,465				
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	771	-	-	-	-	-	1,832	-	849	-	-	-	-	-	-	-	-	3,452				
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	274	-	-	-	1,134	-	-	394	-	211	-	-	-	-	2,013				
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	489	-	-	1,126	-	-	-	-	1,615				
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,890	-	-	983	-	-	-	-	2,873				
13	Other Assets ⁽²⁾	15,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,711	-	-	-	-	-	-	-	30,268				
14	Total	34,870	4,846	14,596	8,774	13,018	16,673	9,108	76	333	4,275	-	986	-	225	525	54,715	-	5,963	1,134	63,391	3	394	170	2,320	-	2,078	-	263	-	33	238,769	

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

(in \$ millions)	Risk weight	Risk weight																				ad											
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t		u	v	w	x	y	z	aa	ab	ac	ad	
		0%	15%	20%	25%	30%	35%	40%	44%	45%	50%	55%	60%	65%	66%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	220%	250%	330%	400%	1250%	Others	Total credit exposures amount (post-CCF and post-CRM) ⁽¹⁾	
Q4 2023 Revised Basel III																																	
1	Sovereigns and their central banks	14,273	-	437	-	-	-	-	-	-	1,688	-	-	-	-	-	-	-	-	-	-	124	-	-	-	-	-	-	-	-	-	-	16,522
2	Public sector entities (PSEs)	6,135	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,770	-	-	-	-	-	-	-	-	-	-	8,906
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	723	-	12	-	539	-	-	203	-	-	-	228	-	415	-	-	-	3	-	-	-	-	-	-	-	-	-	-	2,123	
	Of which: securities firms and other financial institutions	-	-	720	-	-	-	4	-	-	-	-	-	228	-	129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,081	
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	73	-	-	-	-	-	-	-	-	-	-	-	-	30	4,582	-	-	41,956	-	-	116	-	-	-	-	-	-	-	46,757	
	Of which: securities firms and other financial institutions	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	130	-	-	-	-	-	-	-	-	-	-	139	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	-	116	-	-	-	-	-	-	-	-	175	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,079	-	187	-	-	2,266	
8	Retail	-	5,190	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54,513	-	-	-	-	-	-	-	-	-	-	59,726	
9	Real estate	-	-	13,261	8,693	12,813	17,754	8,629	-	333	2,067	-	1,067	-	-	690	11	1,645	717	1,146	4	306	-	1,674	-	-	-	-	-	111	70,921		
	Of which: general RRE	-	-	13,261	8,693	12,656	17,600	8,629	-	-	1,449	-	-	-	254	-	-	-	-	-	-	-	-	-	-	-	-	-	-	111	62,653		
	Of which: IPRRE	-	-	-	-	157	154	-	-	333	618	-	241	-	-	-	11	-	-	-	4	-	-	-	-	-	-	-	-	-	-	1,518	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	826	-	-	-	-	1,645	-	947	-	-	-	-	-	-	-	-	-	-	-	3,418	
	Of which: IPCRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	436	-	-	717	-	306	-	278	-	-	-	1,737		
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	199	-	-	1,396	-	-	-	-	-	-	1,595		
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,840	-	-	757	-	-	-	-	-	-	2,597	
13	Other Assets ⁽²⁾	6,343	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,759		
14	Total	26,751	5,190	14,495	8,693	12,825	17,754	9,168	-	333	3,958	-	1,067	-	228	690	54,969	-	6,227	717	62,278	4	306	116	2,431	-	2,079	-	187	-	111	230,577	
Q3 2023 Revised Basel III																																	
1	Sovereigns and their central banks	12,439	-	493	-	-	-	-	-	-	1,663	-	-	-	-	-	-	-	-	-	-	187	-	-	-	-	-	-	-	-	-	14,782	
2	Public sector entities (PSEs)	6,424	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,450	-	-	-	-	-	-	-	-	-	9,875	
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	335	-	23	-	802	-	-	160	-	-	-	243	-	435	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1,999	
	Of which: securities firms and other financial institutions	-	-	331	-	-	-	59	-	-	-	-	-	243	-	174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	807	
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	89	-	-	-	-	-	-	-	-	-	-	-	28	2,758	-	-	44,442	-	-	103	-	-	-	-	-	-	-	-	47,420	
	Of which: securities firms and other financial institutions	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	195	-	-	-	-	-	-	-	-	-	-	219	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	-	103	-	-	-	-	-	-	-	-	153	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,188	-	183	-	-	2,371	
8	Retail	-	5,010	-	-	-	-	-	-	-	-	-	-	-	-	-	53,491	-	-	-	19	-	-	-	-	-	-	-	-	-	-	58,520	
9	Real estate	-	-	13,067	8,569	12,661	17,789	8,728	-	329	2,108	-	992	-	676	13	1,563	817	1,127	4	203	-	1,711	-	-	-	-	-	-	114	70,471		
	Of which: general RRE	-	-	13,067	8,569	12,512	17,640	8,728	-	-	1,486	-	-	-	292	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	114	62,408	
	Of which: IPRRE	-	-	-	-	149	149	-	-	329	622	-	254	-	-	13	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	1,520	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	738	-	-	-	-	1,563	-	974	-	-	-	-	-	-	-	-	-	-	-	3,275	
	Of which: IPCRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	384	-	817	-	-	203	-	381	-	-	-	-	-	-	-	1,785	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	153	-	-	1,330	-	-	-	-	-	-	-	1,483	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,738	-	-	717	-	-	-	-	-	-	2,455	
13	Other Assets ⁽²⁾	44,757	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,972	
14	Total	63,620	5,010	13,985	8,569	12,684	17,789	9,530	-	329	3,931	-	992	-	243	676	53,967	-	4,321	817	66,179	4	203	103	2,428	-	2,188	-	183	-	114	267,865	

(1) Exposure amount used for the calculation of capital requirements, including both on- and off-balance sheet amounts, net of allowances (ECL Stage 3) and write-offs. The amounts are after application of credit risk mitigation (CRM) techniques and credit conversion factors (CCF). Includes CRM adjustments to exposures based on the application of the Comprehensive Approach for collateral.

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

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

Risk weight (in \$ millions)		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽¹⁾	Exposure (post-CCF and post- CRM) ⁽²⁾
Q2 2024 Revised Basel III					
1	Less than 40%	93,561	13,236	24.0%	96,735
2	40–70%	16,271	1,115	17.2%	16,463
3	75–80%	50,337	26,780	23.6%	56,654
4	85%	11,016	5,083	22.2%	12,145
5	90–100%	48,273	23,644	28.3%	54,959
6	105–130%	697	185	27.9%	749
7	150%	2,167	878	19.3%	2,336
8	250%	1,681	-	0.0%	1,681
9	400%	88	-	0.0%	88
10	1250%	-	-	0.0%	-
11	Total exposures	224,091	70,921	25.0%	241,810
Q1 2024 Revised Basel III					
1	Less than 40%	89,796	12,542	23.8%	92,777
2	40–70%	15,447	716	15.9%	15,561
3	75–80%	48,446	26,428	23.7%	54,715
4	85%	5,536	1,194	35.8%	5,963
5	90–100%	56,050	28,080	30.2%	64,525
6	105–130%	526	112	36.3%	567
7	150%	2,125	964	20.3%	2,320
8	250%	2,078	-	0.0%	2,078
9	400%	263	-	0.0%	263
10	1250%	-	-	0.0%	-
11	Total exposures	220,267	70,036	26.4%	238,769
Q4 2023 Revised Basel III					
1	Less than 40%	82,644	13,131	23.4%	85,708
2	40–70%	15,514	272	14.9%	15,555
3	75–80%	48,776	26,241	23.6%	54,969
4	85%	5,672	1,504	36.9%	6,227
5	90–100%	54,576	28,514	29.5%	62,995
6	105–130%	415	34	32.5%	426
7	150%	2,188	1,086	22.4%	2,431
8	250%	2,079	-	0.0%	2,079
9	400%	187	-	0.0%	187
10	1250%	-	-	0.0%	-
11	Total exposures	212,051	70,782	26.2%	230,577
Q3 2023 Revised Basel III					
1	Less than 40%	118,641	12,937	23.3%	121,657
2	40–70%	15,766	261	22.4%	15,815
3	75–80%	47,812	26,021	23.7%	53,967
4	85%	3,735	1,865	37.8%	4,321
5	90–100%	58,597	30,974	31.1%	66,996
6	105–130%	292	44	40.0%	310
7	150%	2,143	1,125	25.4%	2,428
8	250%	2,188	-	0.0%	2,188
9	400%	183	-	0.0%	183
10	1250%	-	-	0.0%	-
11	Total exposures	249,357	73,227	27.2%	267,865

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA ⁽⁶⁾	RWA density ⁽⁷⁾	EL	Provisions ⁽⁸⁾
Q4 2023 Revised Basel III													
Sovereign ⁽¹⁾													
	0.00 to <0.15	175,832	5,785	46%	235,149	0.01%	375	12.51%	2.19	3,020	1.3%	5	
	0.15 to <0.25	964	124	36%	1,009	0.18%	27	36.66%	1.02	247	24.5%	1	
	0.25 to <0.50	482	23	66%	497	0.35%	7	25.21%	1.14	121	24.3%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	4,226	30	44%	4,260	1.34%	19	17.79%	1.17	1,475	34.6%	10	
	2.50 to <10.00	21	-	0%	21	2.56%	1	25.00%	5.00	18	85.7%	-	
	10.00 to <100.00	680	-	25%	680	17.02%	4	3.24%	0.42	102	15.0%	4	
	100.00 (Default)	218	-	0%	218	100.00%	2	25.01%	3.67	1	0.5%	54	
	Sub-total	182,423	5,962	46%	241,834	0.17%	435	12.71%	2.16	4,984	2.1%	74	8
Bank													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	Sub-total	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	-

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

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

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

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

(3) Represents the number of individual borrowers.

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

(5) Effective remaining maturity in years.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(3) Represents the number of individual borrowers.

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

(5) Effective remaining maturity in years.

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

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

(8) Includes purchased receivables portfolio totaling \$1.8 billion EAD, \$0.2 billion RWA (\$1.7 billion EAD, \$0.2 billion RWA in Q1 2024; \$1.6 billion EAD, \$0.2 billion RWA in Q4 2023).

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

(in \$ millions)		Q2 2024		Q1 2024		Q4 2023		Q3 2023	
		Revised Basel III		Revised Basel III		Revised Basel III		Revised Basel III	
		a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
		Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾	Pre-credit derivatives RWA	Actual RWA ⁽¹⁾
1	Sovereign – FIRB	434	434	336	336	301	301	237	237
2	Sovereign – AIRB	6,459	6,459	5,270	5,270	4,984	4,984	4,893	4,893
3	Bank – FIRB	8,704	8,704	8,545	8,545	8,743	8,743	8,261	8,261
4	Bank – AIRB	-	-	-	-	-	-	-	-
5	Other securities firms treated as Bank - F-IRB	3,849	3,849	3,684	3,684	3,635	3,635	3,576	3,576
6	Other securities firms treated as Bank - A-IRB	-	-	-	-	-	-	-	-
7	Corporate – FIRB	52,439	52,439	48,683	48,683	48,559	48,559	46,265	46,265
8	Corporate – AIRB	49,973	49,973	47,448	47,448	51,456	51,456	51,954	51,954
9	Other securities firms treated as Corporate - F-IRB	4,245	4,245	4,413	4,413	5,326	5,326	5,168	5,168
10	Other securities firms treated as Corporate - A-IRB	155	155	118	118	134	134	121	121
11	Specialized lending – FIRB	52	52	59	59	3	3	4	4
12	Specialized lending – AIRB	5,711	5,711	4,393	4,393	5,242	5,242	4,904	4,904
13	Retail – qualifying revolving (QRRE)	16,238	16,238	16,047	16,047	14,399	14,399	14,076	14,076
14	Retail – residential mortgage exposures	31,279	31,279	31,043	31,043	29,948	29,948	31,142	31,142
15	Retail – SME	-	-	-	-	-	-	-	-
16	Other retail exposures	22,506	22,506	23,200	23,200	23,735	23,735	23,795	23,795
17	Equity – FIRB	-	-	-	-	-	-	-	-
18	Equity – AIRB	-	-	-	-	-	-	-	-
19	Purchased receivables – FIRB	201	201	139	139	249	249	350	350
20	Purchased receivables – AIRB	1	1	23	23	1	1	1	1
21	Total	202,246	202,246	193,401	193,401	196,715	196,715	194,747	194,747

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

CR8: RWA flow statements of credit risk exposures under IRB

(in \$ millions)		a	a ₂	a ₃	a ₄
		Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III
1	RWA as at end of previous reporting period	193,401	196,715	194,747	198,521
2	Asset size ⁽¹⁾	121	(4,857)	(1,213)	(3,531)
3	Asset quality ⁽²⁾	2,948	1,941	(98)	1,828
4	Model updates ⁽³⁾	3,995	2,011	-	-
5	Methodology and policy ⁽⁴⁾	-	-	-	-
6	Acquisitions and disposals ⁽⁵⁾	-	-	-	-
7	Foreign exchange movements ⁽⁶⁾	1,781	(2,409)	3,279	(2,071)
8	Other ⁽⁷⁾	-	-	-	-
9	RWA as at end of reporting period	202,246	193,401	196,715	194,747

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

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

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

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

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

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

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

CR10: IRB (Specialized lending and equities under the simple risk-weight method)
Specialized Lending⁽¹⁾ - Q2 2024 Revised Basel III
Other than HVCRE

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

HVCRE

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

Equities under the simple risk-weight approach

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

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

CR10: IRB (Specialized lending and equities under the simple risk-weight method)
Specialized Lending⁽¹⁾ - Q1 2024 Revised Basel III
Other than HVCRE

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

HVCRE

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

Equities under the simple risk-weight approach

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

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

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

(in \$ millions)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
Q2 2024 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	133	575		1.4	990	517
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			18,834	1.4	26,209	5,007
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					32,616	6,366
5	VaR for SFTs					-	-
6	Total						11,890
Q1 2024 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	171	587		1.4	1,058	501
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			19,009	1.4	26,418	5,220
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					29,967	5,173
5	VaR for SFTs					-	-
6	Total						10,894
Q4 2023 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	170	351		1.4	728	420
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			19,445	1.4	26,991	5,224
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					15,114	3,692
5	VaR for SFTs					14,317	1,467
6	Total						10,803
Q3 2023 Revised Basel III							
1	CEM / SA-CCR (for derivatives)	290	744		1.4	1,447	606
2	Internal Model Method (for derivatives and SFTs) ⁽²⁾			19,030	1.4	26,434	5,471
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					14,821	3,355
5	VaR for SFTs					20,042	1,981
6	Total						11,413

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

(2) Includes OTC derivatives related transactions only.

CCR2: Credit valuation adjustment (CVA) capital charge

(in \$ millions)	Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III	
	a	b	a ₂	b ₂	a ₃	b ₃	a ₄	b ₄
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	-	-	-	-	27,589	4,703	27,881	4,356
1 (i) VaR component (including the 3 × multiplier)		-		-		906		917
2 (ii) Stressed VaR component (including the 3 × multiplier)		-		-		3,797		3,439
3 All portfolios subject to the Standardized CVA capital charge ⁽¹⁾	-	4,620	-	5,376	-	-	-	-
4 Total subject to the CVA capital charge	-	4,620	-	5,376	27,589	4,703	27,881	4,356

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

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure ⁽¹⁾
Regulatory portfolio														
Q2 2024 Revised Basel III														
Sovereigns	-	-	-	-	-	267	-	-	-	8	-	-	-	275
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	70	-	-	-	70
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	33	12	8	29	-	-	-	-	-	-	82
Securities firms and other financial institutions treated as Banks	-	-	-	-	16	-	18	-	-	-	-	-	-	34
Corporates	-	-	-	-	-	-	6	-	9	1,164	-	-	-	1,179
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	2	-	-	-	2
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	33	28	275	53	-	9	1,244	-	-	-	1,642
Q1 2024 Revised Basel III														
Sovereigns	-	-	-	-	-	62	-	-	-	17	-	-	-	79
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	59	-	-	-	59
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	19	10	2	2	-	-	-	-	-	-	33
Securities firms and other financial institutions treated as Banks	-	-	-	-	27	-	27	-	-	-	-	-	-	54
Corporates	-	-	-	-	-	-	-	-	26	1,270	-	-	-	1,296
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	2	-	-	-	2
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	19	37	64	29	-	26	1,348	-	-	-	1,523

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure ⁽¹⁾
Regulatory portfolio														
Q4 2023 Revised Basel III														
Sovereigns	-	-	-	-	-	-	-	-	-	66	-	-	-	66
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	28	-	-	-	28
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	574	4	-	-	-	-	-	-	-	578
Securities firms and other financial institutions treated as Banks	-	-	-	-	193	-	-	-	-	-	-	-	-	193
Corporates	-	-	-	-	-	-	-	-	-	1,117	-	-	-	1,117
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	4	3	-	-	-	7
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	767	4	-	-	4	1,214	-	-	-	1,989
Q3 2023 Revised Basel III														
Sovereigns	-	-	-	-	-	-	-	-	-	57	-	-	-	57
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	47	-	-	-	47
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	3	1	-	-	-	-	-	-	-	4
Securities firms and other financial institutions treated as Banks	-	-	-	-	162	-	1	-	-	-	-	-	-	163
Corporates	-	-	-	-	-	-	-	-	1	1,572	-	-	-	1,573
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	3	-	-	-	3
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets (2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	165	1	1	-	1	1,679	-	-	-	1,847

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

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q2 2024 Revised Basel III								
Sovereign								
	0.00 to <0.15	7,721	0.03%	100	19.17%	2.28	195	2.5%
	0.15 to <0.25	-	0.19%	1	53.00%	1.38	-	34.7%
	0.25 to <0.50	-	0.00%	-	0.00%	-	-	0.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	6	1.01%	2	25.00%	1.01	2	40.7%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	7,727	0.03%	103	19.17%	2.28	197	2.6%
Bank								
	0.00 to <0.15	-	0.00%	-	0.00%	-	-	0.0%
	0.15 to <0.25	-	0.00%	-	0.00%	-	-	0.0%
	0.25 to <0.50	-	0.00%	-	0.00%	-	-	0.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	-	0.00%	-	0.00%	-	-	0.0%
Corporate								
	0.00 to <0.15	13,845	0.07%	3,118	52.59%	0.11	1,913	13.8%
	0.15 to <0.25	284	0.19%	308	51.32%	1.11	94	33.2%
	0.25 to <0.50	340	0.31%	516	46.59%	1.91	139	40.8%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	624	0.96%	244	46.20%	1.21	458	73.4%
	2.50 to <10.00	6	3.19%	22	49.06%	1.79	7	119.3%
	10.00 to <100.00	1	47.62%	3	31.06%	1.30	2	124.9%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	15,100	0.12%	4,211	52.17%	0.22	2,613	17.3%
Total		22,827	0.09%	4,314	41.00%	0.92	2,810	12.3%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q1 2024 Revised Basel III								
Sovereign								
	0.00 to <0.15	6,518	0.03%	96	15.73%	2.91	150	2.3%
	0.15 to <0.25	3	0.18%	3	40.87%	4.99	1	25.7%
	0.25 to <0.50	142	0.25%	2	25.00%	0.12	21	14.6%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	20	0.90%	2	25.00%	1.00	8	38.8%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	6,683	0.04%	103	15.96%	2.84	180	2.7%
Bank								
	0.00 to <0.15	-	0.00%	-	0.00%	-	-	0.0%
	0.15 to <0.25	-	0.00%	-	0.00%	-	-	0.0%
	0.25 to <0.50	-	0.00%	-	0.00%	-	-	0.0%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	-	0.00%	-	0.00%	-	-	0.0%
Corporate								
	0.00 to <0.15	12,493	0.07%	3,189	41.28%	0.14	1,336	10.7%
	0.15 to <0.25	565	0.18%	321	43.55%	2.34	186	32.9%
	0.25 to <0.50	656	0.30%	521	47.54%	2.17	260	39.7%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	220	0.97%	242	40.82%	2.67	132	59.9%
	2.50 to <10.00	6	2.81%	31	44.18%	2.68	6	96.4%
	10.00 to <100.00	2	44.54%	4	37.89%	1.51	2	156.2%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	13,942	0.11%	4,308	41.66%	0.37	1,922	13.8%
Total		20,625	0.09%	4,411	33.34%	1.17	2,102	10.2%

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

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

(1) Represents AIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

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

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q1 2024 Revised Basel III								
Sovereign								
	0.00 to <0.15	3,322	0.07%	77	45.00%	0.09	345	10.4%
	0.15 to <0.25	150	0.18%	2	45.00%	0.01	39	26.0%
	0.25 to <0.50	2	0.35%	1	45.00%	1.00	1	42.7%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	3,474	0.07%	80	45.00%	0.09	385	11.1%
Bank								
	0.00 to <0.15	16,263	0.08%	284	44.86%	1.49	2,656	16.3%
	0.15 to <0.25	647	0.18%	38	45.00%	1.84	181	28.0%
	0.25 to <0.50	663	0.27%	40	45.00%	0.29	195	29.3%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	587	0.90%	30	45.00%	0.30	454	77.3%
	2.50 to <10.00	-	2.56%	1	45.00%	1.00	-	104.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	18,160	0.11%	393	44.88%	1.42	3,486	19.2%
Corporate								
	0.00 to <0.15	7,751	0.09%	404	41.52%	1.39	1,083	14.0%
	0.15 to <0.25	1,887	0.18%	171	40.14%	2.41	491	26.0%
	0.25 to <0.50	2,922	0.31%	196	44.17%	0.83	1,145	39.2%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	969	0.98%	132	39.12%	1.35	634	65.5%
	2.50 to <10.00	132	2.81%	20	43.47%	0.12	123	93.1%
	10.00 to <100.00	-	17.02%	1	25.00%	5.00	-	118.6%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	13,661	0.24%	924	41.74%	1.40	3,476	25.4%
Total		35,295	0.16%	1,397	43.68%	1.28	7,347	20.8%

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors	Average LGD ⁽³⁾	Average maturity ⁽⁴⁾	RWA	RWA density ⁽⁵⁾
Q4 2023 Revised Basel III								
Sovereign								
	0.00 to <0.15	2,445	0.07%	44	45.00%	0.16	271	11.1%
	0.15 to <0.25	195	0.18%	2	45.00%	0.01	51	26.0%
	0.25 to <0.50	-	0.35%	1	45.00%	1.00	-	42.7%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	2,640	0.08%	47	45.00%	0.15	322	12.2%
Bank								
	0.00 to <0.15	14,817	0.08%	290	45.04%	1.55	2,460	16.6%
	0.15 to <0.25	488	0.18%	33	45.00%	1.81	136	27.9%
	0.25 to <0.50	431	0.27%	41	45.02%	0.56	134	31.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	564	0.90%	31	49.14%	0.41	487	86.4%
	2.50 to <10.00	-	2.56%	1	45.00%	1.00	-	104.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	16,300	0.11%	396	45.18%	1.49	3,217	19.7%
Corporate								
	0.00 to <0.15	7,336	0.08%	352	41.55%	1.35	998	13.6%
	0.15 to <0.25	1,564	0.18%	175	39.22%	2.39	391	25.0%
	0.25 to <0.50	3,148	0.31%	192	42.26%	0.90	1,209	38.4%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	684	0.96%	117	46.31%	0.70	513	75.1%
	2.50 to <10.00	154	2.63%	15	43.53%	0.11	139	90.3%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	Sub-total	12,886	0.23%	851	41.71%	1.32	3,250	25.2%
Total		31,826	0.16%	1,294	43.76%	1.31	6,789	21.3%

(1) Represents FIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

CCR5: Composition of collateral for CCR exposure ⁽¹⁾

(in \$ millions)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated ⁽²⁾	Unsegregated ⁽²⁾	Segregated ⁽²⁾	Unsegregated ⁽²⁾		
Q2 2024 Revised Basel III						
Cash – domestic currency	-	2,266	-	3,008	6,117	689
Cash – other currencies	-	8,443	331	14,581	57,647	32,682
Domestic sovereign debt	-	210	60	1,261	1,280	1,463
Other sovereign debt	1,801	338	1,585	1,118	1,696	12,707
Government agency debt	1,034	861	1,194	1,134	2,325	7,390
Corporate bonds	2,339	188	1,063	354	39,707	49,864
Equity securities	593	-	3,549	169	42,659	43,544
Other collateral	-	-	-	-	3	-
Total	5,767	12,306	7,782	21,625	151,434	148,339
Q1 2024 Revised Basel III						
Cash – domestic currency	-	1,932	-	2,335	6,535	158
Cash – other currencies	8	7,459	184	13,467	53,753	34,604
Domestic sovereign debt	-	263	1,468	1,590	1,187	2,295
Other sovereign debt	2,389	261	1,692	1,171	1,655	8,359
Government agency debt	1,397	688	2,664	1,716	2,239	4,149
Corporate bonds	1,459	134	1,848	256	30,943	53,031
Equity securities	2,203	-	3	150	40,931	45,021
Other collateral	-	-	-	-	4	-
Total	7,456	10,737	7,859	20,685	137,247	147,617
Q4 2023 Revised Basel III						
Cash – domestic currency	-	2,922	-	3,333	6,709	714
Cash – other currencies	-	8,337	74	15,943	51,059	33,084
Domestic sovereign debt	225	242	484	1,341	1,451	1,646
Other sovereign debt	1,545	440	1,789	1,579	1,961	5,900
Government agency debt	1,621	1,143	2,059	800	2,823	7,150
Corporate bonds	1,681	190	1,235	136	36,103	53,467
Equity securities	616	-	1,532	113	39,173	43,184
Other collateral	-	-	-	-	4	-
Total	5,688	13,274	7,173	23,245	139,283	145,145
Q3 2023 Revised Basel III						
Cash – domestic currency	13	1,657	59	2,928	6,541	787
Cash – other currencies	-	8,204	40	13,371	46,546	35,082
Domestic sovereign debt	99	544	-	949	1,284	1,228
Other sovereign debt	1,847	279	1,920	2,425	1,439	6,054
Government agency debt	1,531	770	1,183	1,124	3,928	7,819
Corporate bonds	1,020	81	1,027	310	30,980	50,838
Equity securities	848	-	2,869	153	40,453	36,088
Other collateral	-	-	-	-	7	-
Total	5,358	11,535	7,098	21,260	131,178	137,896

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

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

CCR6: Credit derivatives exposures		
(in \$ millions)	a	b
	Protection bought	Protection sold
Q2 2024 Revised Basel III		
Notionals		
Single-name credit default swaps	9,827	4,379
Index credit default swaps	-	-
Credit default swaps	9,827	4,379
Total return swaps	16,695	261
Credit options	-	-
Other credit derivatives	-	-
Total notionals	26,522	4,640
Fair values		
Positive fair value (asset)	302	3
Negative fair value (liability)	-	(26)
Q1 2024 Revised Basel III		
Notionals		
Single-name credit default swaps	7,650	2,227
Index credit default swaps	-	-
Credit default swaps	7,650	2,227
Total return swaps	17,366	413
Credit options	-	-
Other credit derivatives	-	-
Total notionals	25,016	2,640
Fair values		
Positive fair value (asset)	254	4
Negative fair value (liability)	-	(26)
Q4 2023 Revised Basel III		
Notionals		
Single-name credit default swaps	8,261	4,155
Index credit default swaps	-	-
Credit default swaps	8,261	4,155
Total return swaps	15,269	276
Credit options	-	-
Other credit derivatives	-	-
Total notionals	23,530	4,431
Fair values		
Positive fair value (asset)	336	8
Negative fair value (liability)	-	(28)
Q3 2023 Revised Basel III		
Notionals		
Single-name credit default swaps	8,963	4,063
Index credit default swaps	-	-
Credit default swaps	8,963	4,063
Total return swaps	16,932	432
Credit options	-	-
Other credit derivatives	-	-
Total notionals	25,895	4,495
Fair values		
Positive fair value (asset)	391	7
Negative fair value (liability)	-	(28)

CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)					
(in \$ millions) ⁽¹⁾		a	a ₂	a ₃	a ₄
		Q2 2024	Q1 2024	Q4 2023	Q3 2023
		Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III
1	RWA as at end of previous reporting period	5,274	5,308	5,543	5,136
2	Asset size ⁽²⁾	(612)	112	(543)	590
3	Asset quality ⁽³⁾	147	(118)	43	(46)
4	Model updates ⁽⁴⁾	92	121	-	-
5	Methodology and policy ⁽⁵⁾	-	-	-	-
6	Acquisitions and disposals ⁽⁶⁾	-	-	-	-
7	Foreign exchange movements ⁽⁷⁾	127	(149)	265	(137)
8	Other ⁽⁸⁾	-	-	-	-
9	RWA as at end of current reporting period	5,028	5,274	5,308	5,543

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

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

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

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

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

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

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

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

CCR8: Exposures to central counterparties

	(in \$ millions)		a		b		a ₂		b ₂		a ₃		b ₃		a ₄		b ₄	
			EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
			Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III									
1	Exposures to QCCPs (total)			759		839		770		683								
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		7,042	154	9,287	199	10,776	227	12,331	253								
3	(i) OTC derivatives		1,114	22	2,706	54	4,256	85	3,634	73								
4	(ii) Exchange-traded derivatives		4,058	94	4,289	99	4,078	93	4,614	98								
5	(iii) Securities financing transactions		1,870	38	2,292	46	2,442	49	4,083	82								
6	(iv) Netting sets where cross-product netting has been approved		-	-	-	-	-	-	-	-								
7	Segregated initial margin		4,121		3,978		12,208		8,986									
8	Non-segregated initial margin		-	-	-	-	-	-	-	-								
9	Pre-funded default fund contributions		1,108	605	1,104	640	1,060	543	1,120	430								
10	Unfunded default fund contributions ⁽¹⁾		1,243	-	1,461	-	1,445	-	1,417	-								
11	Exposures to non-QCCPs (total)			-		-		-		-								
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		-	-	-	-	-	-	-	-								
13	(i) OTC derivatives		-	-	-	-	-	-	-	-								
14	(ii) Exchange-traded derivatives		-	-	-	-	-	-	-	-								
15	(iii) Securities financing transactions		-	-	-	-	-	-	-	-								
16	(iv) Netting sets where cross-product netting has been approved		-	-	-	-	-	-	-	-								
17	Segregated initial margin		-		-		-		-									
18	Non-segregated initial margin		-	-	-	-	-	-	-	-								

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

SEC1: Securitization exposures in the banking book

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

Q1 2024 Revised Basel III										
1 Retail (total)	-	-	-	-	10,893	-	10,893	1,107	-	1,107
– of which										
2 Residential Mortgage ⁽⁵⁾	-	-	-	-	1,020	-	1,020	-	-	-
3 Credit Card	-	-	-	-	396	-	396	310	-	310
4 Consumer Receivables	-	-	-	-	3,050	-	3,050	109	-	109
5 Auto Loans/Leases	-	-	-	-	6,427	-	6,427	688	-	688
6 Wholesale (total)	266	-	10,333	10,599	9,670	-	9,670	2,284	-	2,284
– of which	-	-	-	-	-	-	-	-	-	-
7 Loan to Corporates	-	-	10,333	10,333	-	-	-	-	-	-
8 Trade Receivables	-	-	-	-	4,951	-	4,951	-	-	-
9 Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10 Auto Wholesale/Rentals	-	-	-	-	2,018	-	2,018	312	-	312
11 Other Wholesale	266	-	-	266	2,701	-	2,701	1,926	-	1,926
12 Re-Securitization	-	-	-	-	-	-	-	46	-	46

SEC1: Securitization exposures in the banking book

(in \$ millions)		a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q4 2023 Revised Basel III											
1	Retail (total)	-	-	-	-	10,843	-	10,843	1,115	-	1,115
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	396	-	396	310	-	310
4	Consumer Receivables	-	-	-	-	3,165	-	3,165	97	-	97
5	Auto Loans/Leases	-	-	-	-	6,262	-	6,262	708	-	708
6	Wholesale (total)	363	-	11,001	11,364	8,633	-	8,633	1,092	-	1,092
	– of which										
7	Loan to Corporates	-	-	11,001	11,001	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,429	-	4,429	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,972	-	1,972	308	-	308
11	Other Wholesale	363	-	-	363	2,232	-	2,232	736	-	736
12	Re-Securitization	-	-	-	-	-	-	-	48	-	48
Q3 2023 Revised Basel III											
1	Retail (total)	-	-	-	-	10,261	-	10,261	1,809	-	1,809
	– of which										
2	Residential Mortgage ⁽⁵⁾	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	227	-	227	880	-	880
4	Consumer Receivables	-	-	-	-	2,734	-	2,734	110	-	110
5	Auto Loans/Leases	-	-	-	-	6,280	-	6,280	819	-	819
6	Wholesale (total)	454	-	10,262	10,716	7,505	-	7,505	361	-	361
	– of which										
7	Loan to Corporates	-	-	10,262	10,262	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,305	-	4,305	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,087	-	1,087	315	-	315
11	Other Wholesale	454	-	-	454	2,113	-	2,113	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	46	-	46

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

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

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

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

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

SEC2: Securitization exposures in the trading book

(in \$ millions)	a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
	Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q2 2024 Revised Basel III										
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	43	-	43
	– of which	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	(1)	-	(1)
3	Credit Card	-	-	-	-	-	-	39	-	39
4	Consumer Receivables	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	4	-	4
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	23	-	23
	– of which	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	23	-	23
11	Other Wholesale	-	-	-	-	-	-	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	-	-
Q1 2024 Revised Basel III										
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	34	-	34
	– of which	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	25	-	25
3	Credit Card	-	-	-	-	-	-	3	-	3
4	Consumer Receivables	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	5	-	5
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	65	-	65
	– of which	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	61	-	61
11	Other Wholesale	-	-	-	-	-	-	4	-	4
12	Re-Securitization	-	-	-	-	-	-	-	-	-

SEC2: Securitization exposures in the trading book

(in \$ millions)	a ⁽¹⁾	a ⁽²⁾	b	c	e	f	g	i	j	k
	Bank acts as Originator				Bank acts as Sponsor ⁽³⁾			Bank acts as Investor ⁽⁴⁾		
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
Q4 2023 Revised Basel III										
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	27	-	27
	– of which	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	8	-	8
3	Credit Card	-	-	-	-	-	-	17	-	17
4	Consumer Receivables	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	1	-	1
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	63	-	63
	– of which	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	59	-	59
11	Other Wholesale	-	-	-	-	-	-	4	-	4
12	Re-Securitization	-	-	-	-	-	-	-	-	-
Q3 2023 Revised Basel III										
1	Retail (total) ⁽⁵⁾	-	-	-	-	-	-	6	-	6
	– of which	-	-	-	-	-	-	-	-	-
2	Residential Mortgage ⁽⁶⁾	-	-	-	-	-	-	1	-	1
3	Credit Card	-	-	-	-	-	-	4	-	4
4	Consumer Receivables	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	-	-
6	Wholesale (total) ⁽⁵⁾	-	-	-	-	-	-	63	-	63
	– of which	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	58	-	58
11	Other Wholesale	-	-	-	-	-	-	5	-	5
12	Re-Securitization	-	-	-	-	-	-	-	-	-

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

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

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

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

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

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

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
Q2 2024 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	26,083	3,375	1,844	92	-	10,945	20,245	204	-	1,657	4,077	-	-	133	327	-	-
2 Traditional securitization	15,262	3,251	1,844	92	-	-	20,245	204	-	-	4,077	-	-	-	327	-	-
3 Of which securitization	15,262	3,251	1,844	92	-	-	20,245	204	-	-	4,077	-	-	-	327	-	-
4 Of which retail underlying	9,343	1,242	32	-	-	-	10,617	-	-	-	1,520	-	-	-	122	-	-
5 Of which wholesale	5,919	2,009	1,812	92	-	-	9,628	204	-	-	2,557	-	-	-	205	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,821	124	-	-	-	10,945	-	-	-	1,657	-	-	-	133	-	-	-
10 Of which securitization	10,821	124	-	-	-	10,945	-	-	-	1,657	-	-	-	133	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,821	124	-	-	-	10,945	-	-	-	1,657	-	-	-	133	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q1 2024 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	26,083	3,306	1,728	45	-	10,333	20,563	266	-	1,558	3,909	-	-	125	313	-	-
2 Traditional securitization	15,871	3,185	1,728	45	-	-	20,563	266	-	-	3,909	-	-	-	313	-	-
3 Of which securitization	15,871	3,185	1,728	45	-	-	20,563	266	-	-	3,909	-	-	-	313	-	-
4 Of which retail underlying	9,620	1,237	36	-	-	-	10,893	-	-	-	1,562	-	-	-	125	-	-
5 Of which wholesale	6,251	1,948	1,692	45	-	-	9,670	266	-	-	2,347	-	-	-	188	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
10 Of which securitization	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
Q4 2023 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	26,109	3,144	1,587	-	-	11,001	19,476	363	-	1,658	3,610	-	-	133	289	-	-
2 Traditional securitization	15,233	3,019	1,587	-	-	-	19,476	363	-	-	3,610	-	-	-	289	-	-
3 Of which securitization	15,233	3,019	1,587	-	-	-	19,476	363	-	-	3,610	-	-	-	289	-	-
4 Of which retail underlying	9,453	1,358	32	-	-	-	10,843	-	-	-	1,584	-	-	-	127	-	-
5 Of which wholesale	5,780	1,661	1,555	-	-	-	8,633	363	-	-	2,026	-	-	-	162	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
10 Of which securitization	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3 2023 Revised Basel III																	
1 Total exposures⁽¹⁾⁽²⁾	23,992	2,962	1,528	-	-	10,262	17,766	454	-	1,548	3,359	-	-	124	269	-	-
2 Traditional securitization	13,849	2,843	1,528	-	-	-	17,766	454	-	-	3,359	-	-	-	269	-	-
3 Of which securitization	13,849	2,843	1,528	-	-	-	17,766	454	-	-	3,359	-	-	-	269	-	-
4 Of which retail underlying	9,009	1,215	37	-	-	-	10,261	-	-	-	1,485	-	-	-	119	-	-
5 Of which wholesale	4,840	1,628	1,491	-	-	-	7,505	454	-	-	1,874	-	-	-	150	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,143	119	-	-	-	10,262	-	-	-	1,548	-	-	-	124	-	-	-
10 Of which securitization	10,143	119	-	-	-	10,262	-	-	-	1,548	-	-	-	124	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,143	119	-	-	-	10,262	-	-	-	1,548	-	-	-	124	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
Q2 2024 Revised Basel III																	
1 Total exposures ⁽¹⁾	2,744	1,285	778	-	-	-	2,090	2,717	-	-	869	476	-	-	69	38	-
2 Traditional securitization	2,744	1,285	778	-	-	-	2,090	2,717	-	-	869	476	-	-	69	38	-
3 Of which securitization	2,744	1,285	731	-	-	-	2,090	2,670	-	-	869	429	-	-	69	34	-
4 Of which retail underlying	349	439	409	-	-	-	1,143	54	-	-	452	8	-	-	36	1	-
5 Of which wholesale	2,395	846	322	-	-	-	947	2,616	-	-	417	421	-	-	33	33	-
6 Of which re-securitization	-	-	47	-	-	-	-	47	-	-	-	47	-	-	-	4	-
7 Of which senior	-	-	47	-	-	-	-	47	-	-	-	47	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q1 2024 Revised Basel III																	
1 Total exposures ⁽¹⁾	1,032	1,030	1,329	-	-	-	2,599	792	-	-	1,149	165	-	-	92	14	-
2 Traditional securitization	1,032	1,030	1,329	-	-	-	2,599	792	-	-	1,149	165	-	-	92	14	-
3 Of which securitization	1,032	1,030	1,283	-	-	-	2,599	746	-	-	1,149	119	-	-	92	10	-
4 Of which retail underlying	295	30	782	-	-	-	1,107	-	-	-	475	-	-	-	38	-	-
5 Of which wholesale	737	1,000	501	-	-	-	1,492	746	-	-	674	119	-	-	54	10	-
6 Of which re-securitization	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
7 Of which senior	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
Q4 2023 Revised Basel III																	
1 Total exposures⁽¹⁾	389	1,040	778	-	-	-	2,159	48	-	-	866	48	-	-	70	4	-
2 Traditional securitization	389	1,040	778	-	-	-	2,159	48	-	-	866	48	-	-	70	4	-
3 Of which securitization	389	1,040	730	-	-	-	2,159	-	-	-	866	-	-	-	70	-	-
4 Of which retail underlying	389	304	422	-	-	-	1,115	-	-	-	408	-	-	-	33	-	-
5 Of which wholesale	-	736	308	-	-	-	1,044	-	-	-	458	-	-	-	37	-	-
6 Of which re-securitization	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
7 Of which senior	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Q3 2023 Revised Basel III																	
1 Total exposures⁽¹⁾	1,001	74	1,095	-	-	-	2,124	46	-	-	704	46	-	-	57	4	-
2 Traditional securitization	1,001	74	1,095	-	-	-	2,124	46	-	-	704	46	-	-	57	4	-
3 Of which securitization	1,001	74	1,049	-	-	-	2,124	-	-	-	704	-	-	-	57	-	-
4 Of which retail underlying	1,001	74	734	-	-	-	1,809	-	-	-	534	-	-	-	43	-	-
5 Of which wholesale	-	-	315	-	-	-	315	-	-	-	170	-	-	-	14	-	-
6 Of which re-securitization	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
7 Of which senior	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

CMS1 – Comparison of modelled and standardised RWA at risk level

(in \$ millions)

	Q2 2024 Revised Basel III			
	a	b	c = (a+b)	d
Risk-weighted Assets (RWA)	RWA IRB approaches	RWA for standardised approaches	Total RWA	RWA calculated using full standardised approach. (ie used in the base of the output floor)
Risk Weighted Assets				
1 Credit risk (excluding counterparty credit risk)	202,246	140,639	342,885	554,140
2 Counterparty credit risk	10,442	2,207	12,649	44,091
3 Credit valuation adjustment		4,620	4,620	5,802
4 Securitisation exposures in the banking book	5,735	1,344	7,079	7,020
5 Market risk	-	16,104	16,104	16,104
6 Operational risk		50,131	50,131	50,130
7 Residual RWA	-	16,721	16,721	16,721
8 Total	218,423	231,766	450,189	694,008

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

(in \$ millions)

	Q2 2024 Revised Basel III			
	a	b	c = (a+b)	d
Risk-weighted Assets (RWA)	RWA IRB approaches	RWA for standardised approaches	Total RWA	RWA calculated using full standardised approach. (ie used in the base of the output floor)
Risk Weighted Assets				
1 Sovereign	6,893	4,783	11,676	11,200
Of which: categorised as MDB/PSE in SA	1,609	3,623	5,232	5,422
2 Banks and other financial institutions	12,044	1,146	13,190	15,321
3 Covered Bonds	509	21	530	530
4 Equity	-	4,556	4,556	4,556
5 Purchased receivables	202	-	202	202
6 Corporates	92,748	41,569	134,317	251,789
Of which: F-IRB is applied	55,905	-	55,905	148,784
Of which: A-IRB is applied	36,843	-	36,843	61,437
7 Retail	70,023	64,724	134,747	180,056
Of which: qualifying revolving retail	16,238	12,125	28,363	28,556
Of which: other retail	22,506	31,521	54,027	57,089
Of which: retail residential mortgages	31,279	21,078	52,357	94,411
8 Specialised lending	19,827	9,093	28,920	75,737
Of which: income-producing real estate and high volatility commercial real estate	12,569	4,415	16,984	54,106
9 Others	-	14,747	14,747	14,749
10 Total	202,246	140,639	342,885	554,140

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

(in \$ millions)						Q2 2024 Revised Basel III				
Geographical breakdown ⁽¹⁾	a	b			c	d	e			
	Countercyclical capital buffer rate ⁽²⁾	EAD and/or (RWA) used in the computation of the CCyB			RWA ⁽³⁾	Bank-specific countercyclical capital buffer rate ⁽⁴⁾	Countercyclical capital buffer amount ⁽⁵⁾			
		Exposure Values								
1 Australia (AU)	1.0000	-			1,628					
2 Belgium (BE)	0.5000	-			153					
3 France (FR)	1.0000	-			290					
4 Germany (DE)	0.7500	-			661					
5 Hong Kong SAR (HK)	1.0000	-			626					
6 Luxembourg (LU)	0.5000	-			533					
7 Netherlands (NL)	1.0000	-			532					
8 Sweden (SE)	2.0000	-			48					
9 United Kingdom (GB)	2.0000	-			2,992					
10 Norway (NO)	2.5000	-			5					
11 Other (if needed)	-	-			-					
Sum		-			7,468					
Total		-			318,272	0.0315	142			

- (1) Based on the exposure location of ultimate risk. The list includes jurisdictions, which have set a countercyclical capital buffer greater than zero.
- (2) The current buffer in place in the jurisdiction.
- (3) Risk-Weighted Assets amount attributed to the private sector credit exposures. The risk-weighted equivalent capital charge in the trading book is immaterial at the reporting period.
- (4) Based on the geographic weight of the RWA amount in the jurisdictions divided by the total RWA amount.
- (5) Amount of Common Equity Tier 1 capital held to meet the countercyclical capital buffer requirement, calculated as the consolidated countercyclical capital buffer rate times the consolidated total RWA amount (as used in the calculation of all risk-based capital ratios).

Flow Statement for Regulatory Capital

(in \$ millions)	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
Common Equity Tier 1 (CET1) capital					
Opening amount	58,060	57,041	55,832	55,520	54,138
Net income attributable to equity holders of the Bank	2,066	2,174	1,354	2,191	2,133
Dividends paid to equity holders of the Bank	(1,418)	(1,395)	(1,387)	(1,375)	(1,331)
Shares issued	467	490	482	467	428
Shares repurchased/redeemed	-	-	-	-	-
Removal of own credit spread (net of tax)	336	408	(30)	1,342	(1,203)
Contractual Service Margins	13	131	-	-	-
Movements in other comprehensive income (OCI), excluding cash flow hedges	88	(1,150)	205	(2,019)	1,833
Currency translation differences	443	(1,270)	379	(812)	633
Debt and equity investments fair valued through OCI	(220)	772	(344)	(57)	162
Employee Benefits	206	(356)	225	178	(163)
Other	(341)	(296)	(55)	(1,328)	1,201
Goodwill and other intangible assets (deduction, net of related tax liability)	21	286	313	(89)	(163)
Other, including regulatory adjustments and transitional arrangements	(230)	75	272	(205)	(315)
Deferred tax assets that rely on future probability	(35)	(25)	(27)	(73)	1
Prudential valuation adjustments	1	(2)	-	-	-
IFRS 17 ⁽¹⁾	-	(86)	-	-	-
Threshold deductions	-	-	-	-	-
Other	(196)	188	299	(132)	(316)
Closing Amount	59,403	58,060	57,041	55,832	55,520
Other Additional Tier 1 capital					
Opening amount	8,892	8,182	8,184	8,168	8,179
Capital issuances	-	1,004	-	-	-
Redeemed capital (Qualifying and Non-Qualifying)	-	(300)	-	-	-
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	(13)	6	(2)	16	(11)
Closing Amount	8,879	8,892	8,182	8,184	8,168
Total Tier 1 capital	68,282	66,952	65,223	64,016	63,688
Tier 2 capital					
Opening amount	8,449	10,428	10,316	9,509	9,550
Capital issuances	-	-	110	1,000	-
Redeemed capital (Qualifying and Non-Qualifying)	-	(1,750)	(76)	-	(1)
Amortization adjustments	(30)	(300)	(54)	24	(30)
Other, including regulatory adjustments and transitional adjustments (NVCC)	88	71	132	(217)	(10)
Closing Amount	8,507	8,449	10,428	10,316	9,509
Total regulatory capital	76,789	75,401	75,651	74,332	73,197

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

Risk-Weighted Assets and Capital Ratios					
(in \$ billions)	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
RISK-WEIGHTED ASSETS: ⁽¹⁾					
On-Balance Sheet Assets					
Cash Resources	2.6	2.7	3.0	3.2	2.7
Securities	20.4	20.4	18.9	18.4	18.3
Residential Mortgages	45.7	45.1	44.7	45.8	46.5
Loans					
- Retail Loans	74.2	73.6	73.1	72.2	70.2
- Non-Personal Loans	129.2	126.1	129.0	129.6	133.4
All Other	34.8	33.7	33.3	34.4	33.7
	306.9	301.6	302.0	303.6	304.8
Off-Balance Sheet Assets					
Indirect Credit Instruments	66.8	64.9	66.2	63.8	64.8
Derivative Instruments	10.3	11.2	10.5	10.6	11.7
	77.1	76.1	76.7	74.4	76.5
Total Credit Risk	384.0	377.7	378.7	378.0	381.3
Market Risk - Risk Assets Equivalent	16.1	15.9	12.0	12.1	13.5
Operational Risk - Risk Assets Equivalent	50.1	49.6	49.3	48.3	48.1
Regulatory Capital Floor Adjustment to RWA ⁽²⁾	-	7.8	-	1.4	8.2
Risk-Weighted Assets ⁽²⁾	450.2	451.0	440.0	439.8	451.1
REGULATORY CAPITAL RATIOS (%):					
Common Equity Tier 1	13.2	12.9	13.0	12.7	12.3
Tier 1	15.2	14.8	14.8	14.6	14.1
Total	17.1	16.7	17.2	16.9	16.2

(1) For purposes of this presentation only, Risk-weighted Assets (RWA) are shown by balance sheet categories. Details by Basel III exposure type are shown on tab EAD_RWA (page 7), "Exposure at Default and Risk-Weighted Assets for Credit Risk Portfolios".

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

Movement of Risk-Weighted Assets by Risk Type

Credit Risk RWA (in \$ millions)	Q2 2024 Revised Basel III		Q1 2024 Revised Basel III	
	Credit Risk	Of which Counterparty Credit Risk	Credit Risk	Of which Counterparty Credit Risk
Credit risk-weighted assets as at beginning of Quarter	377,740	17,109	378,670	16,276
Book size ⁽¹⁾	(5,801)	(1,079)	(294)	392
Book quality ⁽²⁾	3,310	362	1,833	(109)
Model updates ⁽³⁾	4,508	514	2,132	121
Methodology and policy ⁽⁴⁾	-	-	776	776
Acquisitions and disposals	-	-	-	-
Foreign exchange movements	4,199	363	(5,377)	(347)
Other	-	-	-	-
Credit risk-weighted assets as at end of Quarter	383,956	17,269	377,740	17,109

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

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

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

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

Market Risk RWA (in \$ millions)	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
Market risk-weighted assets as at beginning of Quarter	15,893	12,040
Movement in risk levels ⁽¹⁾	211	-
Model updates ⁽²⁾	-	-
Methodology and policy ⁽³⁾	-	3,853
Acquisitions and disposals	-	-
Other	-	-
Market risk-weighted assets as at end of Quarter	16,104	15,893

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

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

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

Operational Risk RWA (in \$ millions)	Q2 2024 Revised Basel III	Q1 2024 Revised Basel III
Operational risk-weighted assets as at beginning of Quarter	49,584	49,307
Acquisitions and disposals	-	-
Higher Revenue	534	272
Methodology and policy ⁽¹⁾	-	-
ILM changes	13	5
Operational risk-weighted assets as at end of Quarter	50,131	49,584

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

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

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

(in \$ billions)							Q1 2024 Revised Basel III					
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank						
RWA	\$143.0	\$148.7	\$111.6	\$22.4	\$25.3	\$451.0						
Proportion of Bank	32%	33%	25%	5%	5%	100%						
Comprised of:												
Credit risk	92%	88%	71%	71%	84%	83%						
Market risk	- %	2%	11%	- %	2%	4%						
Operational risk	10%	9%	10%	29%	15%	11%						
Other ⁽¹⁾	-2%	1%	9%	0%	-1%	2%						

(1) Includes Basel III capital floor adjustments

Credit Risk Exposures by Geography ⁽¹⁾⁽²⁾

Exposure at Default										
(in \$ millions)	Q2 2024 Revised Basel III					Q1 2024 Revised Basel III				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other ⁽³⁾			Drawn	Undrawn	Other ⁽³⁾		
Canada	238,583	46,253	37,878	437,352	760,066	242,374	47,847	37,213	430,593	758,027
USA	141,763	34,492	57,479	-	233,734	139,928	33,092	53,927	-	226,947
Chile	25,710	1,796	3,561	30,571	61,638	27,720	1,829	4,073	30,561	64,183
Mexico	37,394	2,737	3,855	22,775	66,761	36,886	2,736	3,277	21,407	64,306
Peru	16,050	1,382	2,768	11,567	31,767	14,786	1,344	2,767	11,322	30,219
Colombia	8,077	392	713	7,763	16,945	7,685	319	1,077	7,723	16,804
Other International										
Europe	18,400	6,474	16,770	-	41,644	20,706	6,127	16,899	-	43,732
Caribbean	17,611	1,372	1,426	14,738	35,147	16,851	1,446	1,472	14,267	34,036
Latin America (other)	15,577	918	1,510	1,187	19,192	16,043	1,004	1,945	1,099	20,091
All Other	18,776	3,673	3,696	-	26,145	21,267	3,437	3,337	-	28,041
Total	537,941	99,489	129,656	525,953	1,293,039	544,246	99,181	125,987	516,972	1,286,386

(in \$ millions)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
Canada	766,005	761,843	748,855	715,376	710,049
USA	223,574	217,408	218,152	260,258	247,672
Chile	66,733	68,251	72,615	68,833	60,528
Mexico	62,296	60,752	57,805	55,336	50,793
Peru	32,467	33,340	32,989	32,542	32,176
Colombia	16,833	17,047	15,292	14,108	13,291
Other International					
Europe	43,281	44,843	46,418	44,314	46,156
Caribbean	33,974	32,272	32,755	31,603	32,057
Latin America (other)	21,672	22,584	21,879	21,167	20,890
All Other	31,852	29,824	32,365	33,595	34,088
Total	1,298,687	1,288,164	1,279,125	1,277,132	1,247,700

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

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

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

IRB Credit Risk Exposures by Maturity ⁽¹⁾⁽²⁾								
Exposure at Default								
(in \$ millions)	Q2 2024 Revised Basel III				Q1 2024 Revised Basel III			
	Drawn	Undrawn	Other ⁽³⁾	Total	Drawn	Undrawn	Other ⁽³⁾	Total
Non-Retail								
Less than 1 year	167,126	26,688	72,633	266,447	182,436	30,196	70,864	283,496
1 to 5 years	194,490	62,134	41,451	298,075	189,132	58,702	40,506	288,340
Over 5 Years	49,121	4,100	7,014	60,235	44,071	2,854	7,341	54,266
Total Non-Retail	410,737	92,922	121,098	624,757	415,639	91,752	118,711	626,102
Retail								
Less than 1 year	46,145	59,867	-	106,012	40,059	59,138	-	99,197
1 to 5 years	241,288	-	-	241,288	245,445	-	-	245,445
Over 5 Years	15,710	-	-	15,710	15,893	-	-	15,893
Revolving Credits ⁽⁴⁾	42,187	48,631	-	90,818	41,201	47,208	-	88,409
Total Retail	345,330	108,498	-	453,828	342,598	106,346	-	448,944
Total	756,067	201,420	121,098	1,078,585	758,237	198,098	118,711	1,075,046

(in \$ millions)	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
Non-Retail				
Less than 1 year	303,851	316,619	301,507	334,670
1 to 5 years	284,999	269,620	272,429	295,791
Over 5 Years	53,428	45,996	45,981	42,241
Total Non-Retail	642,278	632,235	619,917	672,702
Retail				
Less than 1 year	91,138	87,146	86,915	57,892
1 to 5 years	253,126	259,636	263,277	267,355
Over 5 Years	16,457	16,877	16,700	16,629
Revolving Credits ⁽⁴⁾	83,576	82,277	82,193	71,798
Total Retail	444,297	445,936	449,085	413,674
Total	1,086,575	1,078,171	1,069,002	1,086,376

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

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

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

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

IRB Credit Losses

Exposure Type	Q2 2024 Revised Basel III		Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III	
	Actual Loss Rate	Expected Loss Rate ⁽⁴⁾	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate
	%	%	%	%	%	%	%	%	%	%
Non-Retail ⁽¹⁾⁽³⁾										
Corporate	0.07	0.25	0.06	0.27	0.04	0.28	0.04	0.29	0.02	0.33
Sovereign	-	0.08	-	0.04	-	0.05	-	0.05	-	0.04
Bank	-	0.08	-	0.35	-	0.34	-	0.36	-	0.36
Retail ⁽²⁾⁽³⁾										
Real Estate Secured	-	0.10	-	0.09	-	0.08	-	0.09	-	0.09
QRRE	3.13	3.02	3.00	3.06	2.74	2.94	2.56	2.90	2.41	2.82
Other Retail	0.84	1.73	0.63	1.69	0.45	1.54	0.38	1.53	0.34	1.41

- (1) Non-retail actual loss rates represent the credit losses net of recoveries for the current and prior three quarters divided by the 5-point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.
- (2) Retail actual loss rates represent write-offs net of recoveries for the current and prior three quarters divided by the 5-point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.
- (3) Expected losses are calculated using "through the business cycle" Basel risk parameters (PD, LGD, and EAD) on IRB portfolio, which are estimated to include a long term time horizon. Actual losses are a "point in time" representation and reflect the current economic conditions. During an economic downturn PCL on impaired loans may exceed expected losses, and may fall below expected losses during times of economic growth.
- (4) Expected Losses are as reported 12 month prior. Starting Q2, 2024 classification of Expected Losses are based on revised Basel III reforms. Corporate includes, Corporates (Large, Mid-Size, SME), and other Corporates; Sovereign includes Sovereign, PSEs and MDBs; Banks include Bank, and other Financial Institutions. This is consistent with the definition on EAD_RWA page.

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

Exposure Type	Q2 2024 Revised Basel III						Q1 2024 Revised Basel III					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF ⁽²⁾ %	Actual CCF ⁽²⁾ %
Non-Retail ⁽¹⁾	0.49	0.27	39.63	25.41	50.19	17.01	0.50	0.28	39.60	17.73	50.22	18.55

(1) Reporting is on a one quarter lag basis. For reporting as of Q2/24, estimated parameters are based on portfolio count-weighted averages at Q1/23 whereas actual parameters are based on count-weighted averages of realized parameters during the subsequent four quarters (Q2/23 – Q1/24).

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

(in \$ millions) ⁽¹⁾	Four-quarter period ending Q2 2024 Revised Basel III						Four-quarter period ending Q1 2024 Revised Basel III					
	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$	Average estimated PD ⁽²⁾⁽⁷⁾ %	Actual default rate ⁽²⁾⁽⁵⁾ %	Average estimated LGD ⁽³⁾⁽⁷⁾ %	Actual LGD ⁽³⁾⁽⁶⁾ %	Estimated EAD ⁽⁴⁾⁽⁷⁾ \$	Actual EAD ⁽⁴⁾⁽⁵⁾ \$
Residential real estate secured												
Residential mortgages												
Insured mortgages ⁽⁸⁾	0.44	0.42	-	-	-	-	0.43	0.41	-	-	-	-
Uninsured mortgages	0.35	0.28	17.55	10.06	-	-	0.34	0.26	17.51	11.49	-	-
Secured lines of credit	0.21	0.21	24.31	16.48	133	127	0.21	0.18	24.32	18.32	106	100
Qualifying revolving retail exposures	1.47	1.11	78.80	78.05	643	561	1.46	1.04	79.05	77.02	588	509
Other retail	1.82	1.11	63.87	55.61	15	14	1.70	1.06	64.76	55.91	15	15

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

(2) Account weighted aggregation.

(3) Default weighted aggregation.

(4) EAD is estimated for revolving products only.

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

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

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

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

Derivatives - Counterparty Credit Risk⁽¹⁾

(in \$ millions)

Contract Types	Q2 2024 Revised Basel III				Q1 2024 Revised Basel III				Q4 2023 Revised Basel III				Q3 2023 Revised Basel III			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets ⁽²⁾
Interest Rate Contracts:																
Futures and Forward Rate Agreements	541,058	231	118	65	572,271	95	117	30	538,604	128	76	40	593,102	135	82	49
Swaps	5,843,870	4,535	4,946	562	5,663,379	4,222	6,513	698	5,701,549	4,678	8,322	611	6,102,063	4,559	7,499	657
Options Purchased	57,982	28	151	44	53,233	14	107	26	55,149	41	164	49	47,577	34	182	52
Options Written	66,470	-	23	4	62,519	-	28	6	62,504	-	16	4	56,383	-	15	4
Total	6,509,380	4,794	5,238	675	6,351,402	4,331	6,765	760	6,357,806	4,847	8,578	704	6,799,125	4,728	7,778	762
Foreign Exchange Contracts:																
Futures and Forwards	555,411	1,156	4,599	1,056	529,750	870	4,857	1,081	509,160	1,544	4,846	1,176	480,516	1,182	4,573	1,179
Swaps	852,998	277	9,552	1,691	827,743	329	10,771	2,119	864,170	1,289	10,702	2,030	800,074	2,209	11,529	2,473
Options Purchased	35,763	326	574	172	63,923	231	508	155	33,155	410	693	218	31,299	136	334	149
Options Written	42,614	-	21	6	68,941	-	87	32	37,292	-	26	7	32,628	-	31	10
Total	1,486,786	1,759	14,746	2,925	1,490,357	1,430	16,223	3,387	1,443,777	3,243	16,267	3,431	1,344,517	3,527	16,467	3,811
Other Derivatives Contracts:																
Equity	135,678	1,370	8,904	1,577	142,844	1,228	8,162	1,295	127,703	1,102	7,747	1,325	125,266	1,258	8,490	1,224
Credit	31,162	179	138	24	27,656	126	120	19	27,961	130	60	14	30,390	237	309	91
Other	62,516	1,569	3,344	439	55,701	1,438	3,202	413	60,383	1,502	3,402	348	52,084	1,319	3,085	360
Total	229,356	3,118	12,386	2,040	226,201	2,792	11,484	1,727	216,047	2,734	11,209	1,687	207,740	2,814	11,884	1,675
Credit Valuation Adjustment				4,620				5,376				4,703				4,356
Total Derivatives after Netting and Collateral	8,225,522	9,671	32,370	10,260	8,067,960	8,553	34,472	11,250	8,017,630	10,824	36,054	10,525	8,351,382	11,069	36,129	10,604

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

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

Total Market Risk-Weighted Assets					
(in \$ millions)	Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023
	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III
All Bank VaR	-	-	1,766	1,798	2,082
All Bank stressed VaR	-	-	4,881	4,648	6,527
Incremental risk charge	-	-	3,935	4,570	3,677
Standardized approach ⁽¹⁾	16,104	15,893	1,458	1,115	1,157
Market risk-weighted assets as at end of Quarter	16,104	15,893	12,040	12,131	13,443

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

Glossary

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