



# Supplementary Regulatory Capital Disclosures

**Q1 2024**

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

**For further information, contact Scotiabank Investor Relations:**

John McCartney – [john.mccartney@scotiabank.com](mailto:john.mccartney@scotiabank.com)

Sophia Saeed – [sophia.saeed@scotiabank.com](mailto:sophia.saeed@scotiabank.com)

Rebecca Hoang - [rebecca.hoang@scotiabank.com](mailto:rebecca.hoang@scotiabank.com)

## Supplementary Regulatory Capital Disclosures

For the period ended: January 31, 2024

Section/Tab	Description	Frequency	Page #
Overview	Overview	Quarterly	4-5
Highlights	Regulatory Capital - Highlights	Quarterly	6
EAD_RWA	Exposure at Default and Risk-weighted Assets for Credit Risk Portfolios	Quarterly	7
<b>Pillar III report</b>			
KM1	Key metrics (at consolidated group level)	Quarterly	8
KM2	Key metrics – TLAC requirements (at resolution group level)	Quarterly	9
Qualitative	Summary of Qualitative Requirements - Pillar III (Cross Referenced)	Annual	10-16
OV1	Overview of RWA	Quarterly	17-18
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statements	Quarterly	19-20
LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly	21
CC1	Composition of regulatory capital	Quarterly	22-24
CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	25-28
TLAC1	TLAC composition for G-SIBs (at resolution group level)	Quarterly	29
TLAC3	Resolution entity – creditor ranking at legal entity level	Quarterly	30-31
LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly	32
LR2	Leverage ratio common disclosure template	Quarterly	33
CR1	Credit quality of assets	Quarterly	34
CR2	Changes in stock of defaulted loans and debt securities	Quarterly	35
CR3	Credit risk mitigation techniques – overview	Quarterly	36
CR4	Standardized approach – credit risk exposures and credit risk mitigation (CRM) effects	Quarterly	37-40
CR5	Standardized approach – exposures by asset classes and risk weights	Quarterly	41-43
CR6 (Retail)	AIRB – Retail credit risk exposures by portfolio and probability of default (PD) range	Quarterly	44-49
CR6 (Non-Retail-AIRB)	AIRB – Non-Retail credit risk exposures by portfolio and probability of default (PD) range	Quarterly	50-55
CR6 (Non-Retail-FIRB)	FIRB – Non-Retail credit risk exposures by portfolio and probability of default (PD) range	Quarterly	56-61
CR7	IRB – effect on RWA of credit derivatives used as CRM techniques	Quarterly	62
CR8	RWA flow statements of credit risk exposures under IRB	Quarterly	63
CR10	IRB (specialized lending and equities under the simple risk weight method)	Quarterly	64-65

## Supplementary Regulatory Capital Disclosures

For the period ended: January 31, 2024

Section/Tab	Description	Frequency	Page #
CCR1	Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly	66
CCR2	Credit valuation adjustment (CVA) capital charge	Quarterly	67
CCR3	Standardized approach of CCR exposures by regulatory portfolio and risk weights	Quarterly	68-69
CCR4 (AIRB)	AIRB – CCR exposures by portfolio and PD scale	Quarterly	70-72
CCR4 (FIRB)	FIRB – CCR exposures by portfolio and PD scale	Quarterly	73-75
CCR5	Composition of collateral for CCR exposure	Quarterly	76
CCR6	Credit derivatives exposures	Quarterly	77
CCR7	RWA flow statements of CCR exposures under the Internal Model Method (IMM)	Quarterly	78
CCR8	Exposures to central counterparties	Quarterly	79
SEC1	Securitization exposures in the banking book	Quarterly	80-81
SEC2	Securitization exposures in the trading book	Quarterly	82-83
SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Quarterly	84-85
SEC4	Securitization exposures in the banking book and associated capital requirements – bank acting as investor	Quarterly	86-87
CMS1	Comparison of modelled and standardised RWA at risk level	Quarterly	88
CMS2	Comparison of modelled and standardised RWA for credit risk at asset class level	Quarterly	89
CCyB1	Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Quarterly	90
LIQ	Liquidity Disclosures (LCR, NSFR)	Quarterly	<a href="#">Q1 2024 Report</a>
IRRBB	Interest Rate Risk in the Banking Book disclosures	Annual	<a href="#">Annual Report</a>
ENC	Asset encumbrance	Quarterly	<a href="#">Annual Report</a>
GSIB1	Disclosures of G-SIB Indicators (refer to Quarterly Report to Shareholders)	Annual	<a href="#">Q1 2024 Report</a>
REMA	Remuneration policy	Annual	<a href="#">Proxy Circular</a>
REM1	Remuneration awarded during the financial year	Annual	<a href="#">Proxy Circular</a>
REM2	Special payments	Annual	<a href="#">Proxy Circular</a>
REM3	Deferred remuneration	Annual	<a href="#">Proxy Circular</a>

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

Capital_Flow	Flow Statement for Regulatory Capital	Quarterly	91
RWA_Summary	Risk-weighted Assets and Capital Ratios	Quarterly	92
RWA_Flow	Movement of Risk-weighted Assets by Risk Type	Quarterly	93
RWA_by_Business	Risk-weighted Assets Arising from the Activities of the Bank's Businesses	Quarterly	94
Geography	Credit Risk Exposures by Geography	Quarterly	95

## Supplementary Regulatory Capital Disclosures

For the period ended: January 31, 2024

Section/Tab	Description	Frequency	Page #
Maturity	IRB Credit Risk Exposures by Maturity	Quarterly	96
IRB_Losses	IRB Credit Losses	Quarterly	97
BackTest	Estimated and Actual Loss Parameters - Non-Retail and Retail AIRB Portfolios	Quarterly	98
Derivatives	Derivatives - Counterparty Credit Risk	Quarterly	99
Mkt_Risk	Total Market Risk-weighted Assets *	Quarterly	100
Glossary	Glossary	Quarterly	101

\*BNS has deferred MRA, MRB, MR1, MR2, MR3, MR4 disclosures as allowed by OSFI Pillar 3 guideline issued April 2017.

For further information contact: John McCartney - (416) 863-7579, Sophia Saeed - (416) 933-8869, or Rebecca Hoang - (416) 933-0129

**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)	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
<b>Common Equity Tier 1 capital<sup>(1)</sup></b>	<b>58,060</b>	57,041	55,832	55,520	54,138
<b>Tier 1 capital<sup>(1)</sup></b>	<b>66,952</b>	65,223	64,016	63,688	62,317
<b>Total capital<sup>(1)</sup></b>	<b>75,401</b>	75,651	74,332	73,197	71,867
<b>Total loss absorbing capacity (TLAC)<sup>(2)</sup></b>	<b>130,445</b>	134,504	134,207	127,815	131,433
<b>Risk-weighted Assets<sup>(1)</sup></b>					
Capital Risk-weighted Assets	<b>451,018</b>	440,017	439,814	451,063	471,528
<b>Capital Ratios (%)<sup>(1)</sup></b>					
Common Equity Tier 1 (as a percentage of risk-weighted assets)	<b>12.9</b>	13.0	12.7	12.3	11.5
Tier 1 (as a percentage of risk-weighted assets)	<b>14.8</b>	14.8	14.6	14.1	13.2
Total capital (as a percentage of risk-weighted assets)	<b>16.7</b>	17.2	16.9	16.2	15.2
Total loss absorbing capacity (as a percentage of risk-weighted assets) <sup>(2)</sup>	<b>28.9</b>	30.6	30.5	28.3	27.9
<b>Leverage<sup>(3)</sup>:</b>					
Leverage Exposures	<b>1,547,503</b>	1,562,963	1,551,344	1,530,107	1,468,559
Leverage Ratio (%)	<b>4.3</b>	4.2	4.1	4.2	4.2
TLAC Leverage Ratio (%) <sup>(2)</sup>	<b>8.4</b>	8.6	8.7	8.4	8.9
<b>OSFI Pillar 1 Target (%)</b>					
Common Equity Tier 1 minimum ratio	<b>8.0</b>	8.0	8.0	8.0	8.0
Tier 1 capital minimum ratio	<b>9.5</b>	9.5	9.5	9.5	9.5
Total capital minimum ratio	<b>11.5</b>	11.5	11.5	11.5	11.5
Leverage minimum ratio	<b>3.5</b>	3.5	3.5	3.5	3.0
Total loss absorbing capacity minimum ratio	<b>21.5</b>	21.5	21.5	21.5	21.5
TLAC Leverage minimum ratio	<b>7.25</b>	7.25	7.25	7.25	6.75

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

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

Exposure Type	Exposure At Default (Post CRM) <sup>(1)</sup>						Q1 2024 Revised Basel III						Q4 2023 Revised Basel III	
	Drawn	Undrawn	CCR	Others <sup>(4)</sup>	Total	% IRB	Drawn	Undrawn	CCR	Others <sup>(4)</sup>	Total	% IRB	EAD	RWA
<b>IRB Exposures</b>														
Sovereign, PSEs and MDBs	237,322	2,896	4,662	727	245,607	91%	5,252	313	432	41	6,038	54%	247,268	5,651
Bank, and Financial Institutions	16,038	12,644	8,326	7,870	44,878	95%	4,231	5,628	1,581	2,370	13,810	93%	45,359	13,702
Corporate - Large, Mid-Size, SME and others	218,257	76,212	17,503	23,298	335,270	86%	75,063	24,102	2,815	6,111	108,091	67%	351,340	113,899
<b>Total Non Retail</b>	<b>471,617</b>	<b>91,752</b>	<b>30,491</b>	<b>31,895</b>	<b>625,755</b>		<b>84,546</b>	<b>30,043</b>	<b>4,828</b>	<b>8,522</b>	<b>127,939</b>		<b>643,967</b>	<b>133,252</b>
Residential Mortgages	214,311	-	-	-	214,311	77%	24,674	-	-	-	24,674	55%	214,619	23,952
Secured Lines Of Credit	22,451	54,167	-	-	76,618	99%	4,203	2,166	-	-	6,369	97%	74,040	5,996
Qualifying Revolving Retail Exposures (QRRE)	16,030	47,208	-	-	63,238	76%	10,761	5,286	-	-	16,047	57%	58,679	14,399
Other Retail	33,828	4,971	-	-	38,799	49%	21,080	2,120	-	-	23,200	43%	39,273	23,735
<b>Total Retail</b>	<b>286,620</b>	<b>106,346</b>	<b>-</b>	<b>-</b>	<b>392,966</b>		<b>60,718</b>	<b>9,572</b>	<b>-</b>	<b>-</b>	<b>70,290</b>		<b>386,611</b>	<b>68,082</b>
Securitized	18,418	-	-	12,478	30,896	89%	3,603	-	-	1,863	5,466	81%	30,477	5,268
Trading Derivatives	-	-	25,429	-	25,429	97%	-	-	4,621	-	4,621	86%	25,520	4,657
<b>Total IRB</b>	<b>776,655</b>	<b>198,098</b>	<b>55,920</b>	<b>44,373</b>	<b>1,075,046</b>		<b>148,867</b>	<b>39,615</b>	<b>9,449</b>	<b>10,385</b>	<b>208,316</b>		<b>1,086,575</b>	<b>211,259</b>
<b>Standardized Exposures</b>														
Sovereign, PSEs and MDBs	25,540	132	67	54	25,793		5,026	81	35	54	5,196		25,478	3,875
Bank, and Financial Institutions	2,186	148	27	96	2,457		907	47	17	61	1,032		2,837	1,216
Corporate - Large, Mid-Size, SME and others	44,905	7,147	646	1,946	54,644		44,551	7,128	646	1,953	54,278		55,083	54,655
<b>Total Non Retail</b>	<b>72,631</b>	<b>7,427</b>	<b>740</b>	<b>2,096</b>	<b>82,894</b>		<b>50,484</b>	<b>7,256</b>	<b>698</b>	<b>2,068</b>	<b>60,506</b>		<b>83,398</b>	<b>59,746</b>
Residential Mortgages	63,461	-	-	-	63,461		20,393	-	-	-	20,393		64,402	20,744
Secured Lines Of Credit	486	107	-	-	593		171	37	-	-	208		594	208
Qualifying Revolving Retail Exposures (QRRE)	11,983	7,518	-	-	19,501		7,923	4,033	-	-	11,956		19,849	12,001
Other Retail	39,097	1,299	-	55	40,451		29,439	982	-	41	30,462		40,591	30,574
<b>Total Retail</b>	<b>115,027</b>	<b>8,924</b>	<b>-</b>	<b>55</b>	<b>124,006</b>		<b>57,926</b>	<b>5,052</b>	<b>-</b>	<b>41</b>	<b>63,019</b>		<b>125,436</b>	<b>63,527</b>
Securitized	2,687	-	-	970	3,657		1,003	-	-	312	1,315		2,570	914
Trading Derivatives	-	-	783	-	783		-	-	747	-	747		708	674
<b>Total Standardized</b>	<b>190,345</b>	<b>16,351</b>	<b>1,523</b>	<b>3,121</b>	<b>211,340</b>		<b>109,413</b>	<b>12,308</b>	<b>1,445</b>	<b>2,421</b>	<b>125,587</b>		<b>212,112</b>	<b>124,861</b>
Sub Debt and Equities <sup>(2)</sup>	6,696	93	-	-	6,789		15,947	195	-	-	16,142		6,749	16,000
CCP exposures	-	-	15,830	-	15,830		-	-	839	-	839		25,489	770
Derivatives - CVA	-	-	-	-	-		-	-	5,376	-	5,376		-	4,703
Other Assets	-	-	-	32,972	32,972		-	-	-	21,480	21,480		23,423	21,077
<b>Total Credit Risk</b>	<b>973,696</b>	<b>214,542</b>	<b>73,273</b>	<b>80,466</b>	<b>1,341,977</b>		<b>274,227</b>	<b>52,118</b>	<b>17,109</b>	<b>34,286</b>	<b>377,740</b>		<b>1,354,348</b>	<b>378,670</b>

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

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

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

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



<b>KM1: Key metrics (at consolidated group level)</b>		
(in \$ millions)	a	a <sub>2</sub>
	<b>Q1 2024</b> Revised Basel III	<b>Q4 2023</b> Revised Basel III
<b>Resolution group</b>		
Available capital (amounts)		
1 Common Equity Tier 1 (CET1)	58,060	57,041
2 Tier 1	66,952	65,223
3 Total capital	75,401	75,651
Risk-weighted assets (amounts)		
4 Total risk-weighted assets (RWA)	451,018	440,017
4a Total risk-weighted assets (pre-floor)	443,217	440,017
Risk-based capital ratios as a percentage of RWA		
5 CET1 ratio (%)	12.9	13.0
5a CET1 ratio (%) (pre-floor ratio)	13.1	13.0
6 Tier 1 ratio (%)	14.8	14.8
6a Tier 1 ratio (%) (pre-floor ratio)	15.1	14.8
7 Total capital ratio (%)	16.7	17.2
7a Total capital ratio (%) (pre-floor ratio)	17.0	17.2
Additional CET1 buffer requirements as a percentage of RWA		
8 Capital conservation buffer requirement (2.5% from 2019) (%)	8.0	2.5
9 Countercyclical buffer requirement (%)	2.5	0.0
10 Bank G-SIB and/or D-SIB additional requirements (%)	1.0	1.0
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	11.5	3.5
12 CET1 available after meeting the bank's minimum capital requirements (%)*	4.9	5.0
Basel III Leverage ratio		
13 Total Basel III leverage ratio exposure measure	1,547,503	1,562,963
14 Basel III leverage ratio (row 2 / row 13)	4.33	4.17

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

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
<b>Resolution group</b>					
1	Total loss absorbing capacity (TLAC) available	130,445	134,504	134,207	127,815
2	Total RWA at the level of the resolution group	451,018	440,017	439,814	451,063
3	TLAC as a percentage of RWA (row 1 / row 2) (%)	28.9%	30.6%	30.5%	28.3%
4	Leverage exposure measure at the level of the resolution group	1,547,503	1,562,963	1,551,344	1,530,107
5	TLAC as a percentage of leverage exposure measure (row 1 / row 4) (%)	8.4%	8.6%	8.7%	8.4%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	N/A	N/A	N/A	N/A

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

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

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

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

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

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

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

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

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

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

Item #	Pillar III - Requirements - Qualitative	Frequency	2023 Annual Report: MD&A	2023 Annual Report: Financial Statements	Regulatory Capital Supplementary Package	Financial Reporting Supplementary Package
			Page Reference			
	<ul style="list-style-type: none"> <li>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</li> </ul>	Annual	<a href="#">69-70</a>	<a href="#">199-200</a>		
	<ul style="list-style-type: none"> <li>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]).</li> </ul>	Annual	n/a			
	(c) Summary of the bank’s accounting policies for securitization activities.	Annual	<a href="#">69-70, 115</a>	<a href="#">199-200</a>		
	(d) If applicable, the names of external credit assessment institution (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used.	Annual			<a href="#">Overview</a>	
	(e) If applicable, describe the process for implementing the Basel internal assessment approach (IAA). The description should include:	Annual			<a href="#">Overview</a>	
	<ul style="list-style-type: none"> <li>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;</li> </ul>	Annual			<a href="#">Overview</a>	
	<ul style="list-style-type: none"> <li>control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review; and</li> </ul>	Annual			<a href="#">Overview</a>	
	<ul style="list-style-type: none"> <li>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.</li> </ul>	Annual			<a href="#">Overview</a>	
	(f) Banks must describe the use of internal assessment other than for IAA capital purposes.	Annual	n/a			
<b>Part 7 - Market risk</b>						
	OSFI revised Pillar 3 Market Risk disclosure requirements allow for a continuation of the existing Basel 2.5 Market Risk disclosures until the implementation of the next phase of Pillar 3 disclosures in Canada. <b>As a result, the Bank's Market Risk disclosures continue to be based on Basel 2.5 disclosure requirements.</b>			n/a		
	OSFI's requirements for Pillar 3 Requirements may be found in ( <a href="http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-ld/Pages/plr3.aspx">http://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-ld/Pages/plr3.aspx</a> ).					



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

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

**OV1: Overview of RWA**

(in \$ millions)	a	b	b <sub>2</sub>	b <sub>3</sub>	c	
	RWA <sup>(1)</sup>				Minimum capital requirements <sup>(2)</sup>	
	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2024 Revised Basel III	
1	Credit risk (excluding counterparty credit risk)	337,188	339,497	339,160	343,535	26,975
2	Of which: standardized approach (SA)	143,787	142,782	144,413	145,014	11,503
3	Of which: foundation internal ratings-based (F-IRB) approach	65,859	66,816	63,861	67,781	5,269
4	Of which: supervisory slotting approach	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	127,542	129,899	130,886	130,740	10,203
6	Counterparty credit risk (CCR)	11,733	11,573	12,096	11,367	939
7	Of which: standardized approach for counterparty credit risk (SA-CCR)	600	514	705	918	48
8	Of which: Internal Model Method (IMM)	5,274	5,308	5,543	5,136	422
9	Of which: other CCR <sup>(3)</sup>	5,859	5,751	5,848	5,313	469
10	Credit valuation adjustment (CVA)	5,376	4,703	4,356	5,658	430
11	Equity investments in funds – look-through approach	3,276	3,322	3,144	3,002	262
12	Equity investments in funds – mandate-based approach	268	270	308	302	21
12a	Equity investments in funds – fall-back approach	-	-	-	-	-
13	Settlement risk	9	2	15	-	1

**OV1: Overview of RWA**

(in \$ millions)		a	b	b <sub>2</sub>	b <sub>3</sub>	c
		RWA <sup>(1)</sup>				Minimum capital requirements <sup>(2)</sup>
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2024 Revised Basel III
14	Securitization exposures in banking book	6,781	6,182	5,657	3,919	544
15	Of which: securitization internal ratings-based approach (SEC-IRBA)	1,558	1,658	1,548	-	125
16	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	5,058	4,476	4,063	3,871	406
17	Of which: securitization standardized approach (SEC-SA)	165	48	46	48	13
18	Market risk	15,893	12,040	12,131	13,443	1,271
19	Of which: standardized approach (SA)	15,893	1,458	1,115	1,157	1,271
20	Of which: internal model approaches (IMA)	-	10,582	11,016	12,286	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-
22	Operational risk	49,584	49,307	48,310	48,062	3,967
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	13,109	13,121	13,278	13,541	1,049
24	Output floor applied	67.5%	65.0%	65.0%	65.0%	
25	Floor adjustment	7,801	-	1,359	8,234	
26	N/A					
27	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 18 + 21 + 22 + 23 + 25)</b>	<b>451,018</b>	<b>440,017</b>	<b>439,814</b>	<b>451,063</b>	<b>36,083</b>

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

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

(3) Includes SFT and CCP Default Fund.

**L1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories <sup>(1)</sup>**

Q1 2024 Revised Basel III (in \$ millions)	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: <sup>(2)</sup>				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup>
<b>Assets</b>							
Cash and deposits with financial institutions	67,249	67,110	67,110	-	-	-	-
Precious metals	807	807	807	-	-	807	-
Trading assets	-	-	-	-	-	-	-
Securities	116,864	116,864	750	-	-	116,114	-
Loans	7,640	7,640	858	-	-	7,203	-
Other	1,883	1,883	-	-	-	1,883	-
Financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-
Securities purchased under resale agreements and securities borrowed	199,061	199,061	-	199,061	-	-	-
Derivative financial instruments	39,611	39,611	-	39,611	-	29,750	-
Investment securities	140,259	139,323	139,306	-	-	-	17
Loans	-	-	-	-	-	-	-
Residential mortgages <sup>(4)</sup>	341,042	340,936	340,936	-	-	-	-
Personal loans	104,124	104,124	99,764	-	4,360	-	-
Credit cards	17,166	17,166	13,579	-	263	-	3,324
Business and government	287,888	287,878	270,824	-	16,482	-	572
Allowance for credit loss	(6,328)	(6,328)	(6,224)	-	-	-	(104)
Customers' liability under acceptances, net of allowance	15,998	15,998	15,998	-	-	-	-
Property and equipment	5,519	5,518	5,518	-	-	-	-
Investments in associates	1,957	2,570	2,570	-	-	-	-
Goodwill and other intangible assets	16,981	16,981	-	-	-	-	16,981
Deferred tax assets	3,186	3,178	2,482	-	-	-	696
Other assets	31,979	30,318	27,997	1,761	-	-	560
<b>Total assets</b>	<b>1,392,886</b>	<b>1,390,638</b>	<b>982,275</b>	<b>240,433</b>	<b>21,105</b>	<b>155,757</b>	<b>22,046</b>

**L1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories <sup>(1)</sup>**

Q1 2024 Revised Basel III (in \$ millions)	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items: <sup>(2)</sup>				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital <sup>(3)</sup>
<b>Liabilities</b>							
Deposits							
Personal	292,576	292,576	-	-	-	-	292,576
Business and government	597,114	597,114	-	-	-	-	597,114
Financial institutions	50,083	50,083	-	-	-	-	50,083
Financial instruments designated at fair value through profit or loss	32,074	32,074	-	-	-	-	32,074
Acceptances	16,094	16,094	-	-	-	-	16,094
Obligations related to securities sold short	43,621	43,621	-	-	-	43,621	-
Derivative financial instruments	47,134	47,134	-	47,134	-	30,576	-
Obligations related to securities sold under repurchase agreements and securities lent	162,115	162,115	-	162,115	-	-	-
Subordinated debentures	7,984	7,984	-	-	-	-	7,984
Other liabilities	63,639	61,391	-	-	-	427	60,964
<b>Total liabilities</b>	<b>1,312,434</b>	<b>1,310,186</b>	<b>-</b>	<b>209,249</b>	<b>-</b>	<b>74,624</b>	<b>1,056,889</b>

(1) Based on the Consolidated Statement of Financial Position as reported in the Bank's Q1 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 \$58.4 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**

Q1 2024 Revised Basel III (in \$ millions)		a	b	c	d	e
		Total	Items subject to: <sup>(1)</sup>			
			Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,368,592	982,275	21,105	240,433	155,757
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	283,873	-	-	209,249	74,624
3	Total net amount under regulatory scope of consolidation	1,084,719	982,275	21,105	31,184	81,133
4	Off-balance sheet amounts <sup>(2)</sup>	268,660	250,141	13,448	5,071	-
5	Differences in valuations <sup>(3)</sup>	2,005	2,005	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	160,370	360	-	160,010	-
7	Differences due to considerations of provisions <sup>(4)</sup>	4,728	4,925	-	(197)	-
8	Collateral offsetting <sup>(5)</sup>	(184,314)	(5,560)	-	(178,754)	-
9	Differences due to Potential Future Exposures and Collateral Haircut	55,959	-	-	55,959	-
10	Differences due to deconsolidated subsidiaries	-	-	-	-	-
11	Other differences not classified above	5	5	-	-	-
12	<b>Exposure amounts considered for regulatory purposes <sup>(6)</sup></b>	<b>1,392,132</b>	<b>1,234,151</b>	<b>34,553</b>	<b>73,273</b>	<b>81,133</b>

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

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

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

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

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

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

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,532	20,025	19,539	19,016	u+y
2 Retained earnings	56,443	55,746	55,783	54,967	v
3 Accumulated other comprehensive income (and other reserves)	(6,998)	(6,918)	(7,340)	(4,906)	w
4 Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	-	-	-	
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	762	763	729	728	aa
6 <b>Common Equity Tier 1 capital before regulatory adjustments</b>	70,739	69,616	68,711	69,805	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
7 Prudential valuation adjustments	(10)	(8)	-	-	o
8 Goodwill (net of related tax liability)	(9,034)	(9,181)	(9,473)	(9,558)	g
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	(6,419)	(6,558)	(6,579)	(6,405)	h-q+i-r
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(256)	(231)	(204)	(131)	k
11 Cash flow hedge reserve	3,462	4,545	4,762	4,347	x
12 Shortfall of provisions to expected losses	(282)	(104)	(513)	(407)	dd
13 Securitization gain on sale	-	-	-	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	197	(211)	(181)	(1,523)	p
15 Defined benefit pension fund net assets (net of related tax liability)	(320)	(683)	(557)	(469)	l-s
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(12)	(11)	-	-	a
17 Reciprocal cross holdings in common equity	-	-	-	-	
18 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-	-	-	e
20 Mortgage servicing rights (amount above 10% threshold)	-	-	-	-	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-	-	
22 Amount exceeding the 15% threshold	-	-	-	-	
23 of which: significant investments in the common stock of financials	-	-	-	-	f
24 of which: mortgage servicing rights	-	-	-	-	
25 of which: deferred tax assets arising from temporary differences	-	-	-	-	j
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI	(5)	(133)	(134)	(139)	ff+gg+hh+ii
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	
28 <b>Total regulatory adjustments to Common Equity Tier 1</b>	(12,679)	(12,575)	(12,879)	(14,285)	
29 <b>Common Equity Tier 1 capital (CET1)</b>	58,060	57,041	55,832	55,520	

**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Additional Tier 1 capital: instruments</b>					
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,779	8,075	8,075	8,075	z
31 of which: classified as equity under applicable accounting standards	8,779	8,075	8,075	8,075	
32 of which: classified as liabilities under applicable accounting standards	-	-	-	-	
33 <i>Directly issued capital instruments subject to phase out from additional Tier 1</i>	-	-	-	-	
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	114	107	109	93	bb
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
36 Additional Tier 1 capital before regulatory adjustments	8,893	8,182	8,184	8,168	
<b>Additional Tier 1 capital: regulatory adjustments</b>					
37 Investments in own Additional Tier 1 instruments	(1)	-	-	-	
38 Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-	-	-	-	b
41 Other deductions from Tier 1 capital as determined by OSFI	-	-	-	-	
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-	
43 <b>Total regulatory adjustments to Additional Tier 1 capital</b>	(1)	-	-	-	
44 <b>Additional Tier 1 capital (AT1)</b>	8,892	8,182	8,184	8,168	
45 <b>Tier 1 capital (T1 = CET1 + AT1)</b>	66,952	65,223	64,016	63,688	
<b>Tier 2 capital: instruments and provisions</b>					
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	6,403	8,412	8,264	7,457	m
47 <i>Directly issued capital instruments subject to phase out from Tier 2</i>	-	-	-	-	
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	85	85	106	80	cc
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-	-	-	
50 Collective allowances	1,961	1,931	1,946	1,972	c+d
51 <b>Tier 2 capital before regulatory adjustments</b>	8,449	10,428	10,316	9,509	



**CC1: Composition of regulatory capital**

(in \$ millions)	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>	b
	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation <sup>(1)</sup>
<b>Tier 2 capital: regulatory adjustments</b>					
52 Investments in own Tier 2 instruments	-	-	-	-	ee
53 Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments	-	-	-	-	
54 Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	-	
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions.	-	-	-	-	
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation.	-	-	-	-	
56 Other deductions from Tier 2 capital	-	-	-	-	
57 <b>Total regulatory adjustments to Tier 2 capital</b>	-	-	-	-	
58 <b>Tier 2 capital (T2)</b>	8,449	10,428	10,316	9,509	
59 <b>Total capital (TC = T1 + T2)</b>	75,401	75,651	74,332	73,197	
60 <b>Total risk-weighted assets</b>	451,018	440,017	439,814	451,063	
<b>Capital ratios</b>					
61 <b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	12.9%	13.0%	12.7%	12.3%	
62 <b>Tier 1 (as a percentage of risk-weighted assets)</b>	14.8%	14.8%	14.6%	14.1%	
63 <b>Total capital (as a percentage of risk-weighted assets)</b>	16.7%	17.2%	16.9%	16.2%	
64 <b>Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of risk-weighted assets)</b>	8.0%	8.0%	8.0%	8.0%	
65 of which: capital conservation buffer	8.0%	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 <b>Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)<sup>(2)</sup></b>	4.9%	5.0%	4.7%	4.3%	
<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))<sup>(3)</sup></b>					
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%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>					
72 Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	3,999	4,489	3,379	3,479	
73 Significant investments in the common stock of financial entities	2,423	2,462	2,773	2,848	
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,704	2,664	2,416	2,442	
<b>Applicable caps on the inclusion of allowances in Tier 2</b>					
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	2,742	2,823	2,762	2,707	
77 Cap on inclusion of allowances in Tier 2 under standardized approach	1,961	1,931	1,946	1,972	
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,954	-	-	-	
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 <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q1 2024 Revised Basel III	Q1 2024 Revised Basel III	
<b>Assets</b>			
Cash and deposits with financial institutions	67,249	67,110	
Precious metals	807	807	
<b>Trading assets</b>			
Securities	116,864	116,864	
- Investment in own shares		12	a
- Other trading securities		116,852	
Loans	7,640	7,640	
Other	1,883	1,883	
	126,387	126,387	
Financial instruments designated at fair value through profit and loss	-	-	
Securities purchased under resale agreements and securities borrowed	199,061	199,061	
Derivative financial instruments	39,611	39,611	
Investment securities	140,259	139,323	
- Significant investments in Additional Tier 1 capital and other financial institutions reflected in regulatory capital		-	b
- Equity investments in funds subject to the fall-back approach		17	ff
- Other securities		139,306	
<b>Loans</b>			
Residential mortgages	341,042	340,936	
Personal loans	104,124	104,124	
Credit cards	17,166	17,166	
Business and government	287,888	287,878	
- Business and Government		287,871	
- Portion of exposure below materiality threshold for credit protection		7	gg
	750,220	750,104	
Allowance for credit losses	(6,328)	(6,328)	
- General Allowance reflected in Tier 2 capital		(1,961)	c
- Shortfall of allowances to expected loss		(282)	dd
- Excess of allowances to expected loss		-	d
- Allowances not reflected in regulatory capital		(4,085)	

**CC2: Reconciliation of regulatory capital to balance sheet**

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q1 2024 Revised Basel III	Q1 2024 Revised Basel III	
<b>Other</b>			
Customers' liability under acceptances, net of allowance	15,998	15,998	
Property and equipment	5,519	5,518	
Investments in associates	1,957	2,570	
- 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		2,570	
Goodwill and other intangible assets	16,981	16,981	
- Goodwill		9,034	g
- Imputed goodwill for Significant Investments		-	g
- Intangibles (excl computer software)		4,909	h
- Computer software intangibles		3,038	i
Deferred tax assets	3,186	3,178	
- Deferred tax assets arising from temporary differences exceeding the regulatory threshold		-	j
- Deferred tax assets that rely on future profitability		256	k
- Deferred tax assets not deducted from regulatory capital		2,922	
Other Assets	31,979	30,318	
- Defined pension fund assets		448	l
- Prepaid portfolio mortgage insurance		112	hh
- Other assets		29,758	
Total other	75,620	74,563	
<b>Total assets</b>	<b>1,392,886</b>	<b>1,390,638</b>	

**CC2: Reconciliation of regulatory capital to balance sheet**

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q1 2024 Revised Basel III	Q1 2024 Revised Basel III	
<b>Liabilities</b>			
Deposits			
Personal	292,576	292,576	
Business and government	597,114	597,114	
- Investment in own Tier 2 instruments		-	ee
- Other deposits from Business and government		597,114	
Financial institutions	50,083	50,083	
	939,773	939,773	
Financial instruments designated at fair value through profit and loss	32,074	32,074	
<b>Other</b>			
Acceptances	16,094	16,094	
Obligations related to securities sold short	43,621	43,621	
Derivative financial instruments	47,134	47,134	
Obligations related to securities sold under repurchase agreements and securities lent	162,115	162,115	
Subordinated debentures	7,984	7,984	
- Regulatory capital amortization of maturing debentures		1,531	
- Subordinated debentures used for regulatory capital		6,453	
- of which: are included in Tier 2 capital		6,403	m
- of which: are subject to phase out not included in Tier 2 capital		50	
Other liabilities	63,639	61,391	
- Liquidity reserves		10	o
- Gains/losses due to changes in own credit risk including DVA on derivatives		(197)	p
- Contractual service margins		(131)	ii
- Deferred tax liabilities		1,884	
- Intangible assets (excl. computer software and mortgage servicing rights)		1,270	q
- Intangible assets - computer software		258	r
- Defined benefit pension fund assets		128	s
- Other deferred tax liabilities		228	
- Other liabilities		59,825	
Total other	340,587	338,339	
<b>Total liabilities</b>	<b>1,312,434</b>	<b>1,310,186</b>	

**CC2: Reconciliation of regulatory capital to balance sheet**

Condensed balance sheet (in \$ millions)	a	b	c
	Balance sheet as in published financial statements <sup>(1)</sup>	Under regulatory scope of consolidation <sup>(2)</sup>	Cross-reference to Definition of Capital Components
	Q1 2024 Revised Basel III	Q1 2024 Revised Basel III	
<b>Equity</b>			
Common equity			
Common shares	20,599	20,599	
- of which: amount eligible for CET1		20,599	u
- of which: amount eligible for AT1		-	
Retained earnings	56,443	56,443	v
Accumulated other comprehensive income	(6,998)	(6,998)	w
- Cash flow hedging reserve		(3,462)	x
- Other		(3,536)	
Other reserves	(67)	(67)	
- portion allowed for inclusion into CET1		(67)	y
- portion not allowed for regulatory capital		-	
Total common equity	69,977	69,977	
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	78,756	78,756	
Non-controlling interests in subsidiaries	1,696	1,696	
- portion allowed for inclusion into CET1		762	aa
- portion allowed for inclusion into Tier 1 capital		114	bb
- portion allowed for inclusion into Tier 2 capital		85	cc
- portion not allowed for regulatory capital		735	
Total equity	80,452	80,452	
<b>Total liabilities and equity</b>	<b>1,392,886</b>	<b>1,390,638</b>	

(1) Consolidated Statement of Financial Position as reported in the First 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: \$396 million, equity: \$296 million), Scotia Life Insurance Company (assets: \$2 million, equity: \$19 million), Scotia Reinsurance Limited (assets: \$115 million equity: \$51 million), Scotia Jamaica Life Insurance Co. Ltd (assets: \$498 million, equity: \$123 million), Scotia Life Trinidad and Tobago Ltd (assets: \$521 million, equity: \$86 million), Scotia Corredora de Seguros SA (assets: \$1 million, equity: \$7 million), Scotia Corredores de Seguros (assets: \$1 million, equity: \$5 million), MD Life Insurance Company (assets: \$1,379 million, equity: \$20 millions) and Scotia General Insurance Company (assets: less than \$1 million, equity: \$6 million).

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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q1 2024 Revised Basel III Amounts	Q4 2023 Revised Basel III Amounts	Q3 2023 Revised Basel III Amounts	Q2 2023 Revised Basel III Amounts
<b>Regulatory capital elements of TLAC and adjustments</b>					
1	Common Equity Tier 1 capital (CET1)	58,060	57,041	55,832	55,520
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,892	8,182	8,184	8,168
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-
4	Other adjustments	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,892	8,182	8,184	8,168
6	Tier 2 capital (T2) before TLAC adjustments	8,449	10,428	10,316	9,509
7	Amortized portion of T2 instruments where remaining maturity > 1 year	1,329	1,029	976	999
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	9,778	11,457	11,292	10,508
11	TLAC arising from regulatory capital	76,730	76,680	75,308	74,196
<b>Non-regulatory capital elements of TLAC</b>					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements.	54,075	58,001	59,224	53,977
14	Of which: amount eligible as TLAC after application of the caps	N/A	N/A	N/A	N/A
15	External TLAC instruments issued by funding vehicles prior to 1 January 2022	-	-	-	-
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	N/A	N/A	N/A	N/A
17	TLAC arising from non-regulatory capital instruments before adjustments	54,075	58,001	59,224	53,977
<b>Non-regulatory capital elements of TLAC: adjustments</b>					
18	TLAC before deductions	130,805	134,681	134,532	128,173
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	(360)	(177)	(325)	(358)
21	Other adjustments to TLAC	-	-	-	-
22	TLAC available after deductions	130,445	134,504	134,207	127,815
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	451,018	440,017	439,814	451,063
24	Leverage exposure measure	1,547,503	1,562,963	1,551,344	1,530,107
<b>TLAC ratios and buffers</b>					
25	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	28.9%	30.6%	30.5%	28.3%
26	TLAC (as a percentage of leverage exposure)	8.4%	8.6%	8.7%	8.4%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.6%	8.5%	8.20%	8.00%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer requirement	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%

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

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

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
<b>Q1 2024 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	20,599	-	8,779	7,868	78,615	-	115,861
3	Subset of row 2 that are excluded liabilities	12	-	1	-	451	-	464
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	20,587	-	8,778	7,868	78,164	-	115,397
5	Subset of row 4 that are potentially eligible as TLAC	20,587	-	8,778	7,868	59,088	-	96,321
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,662	17,946	-	19,608
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	26,140	-	26,140
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,526	5,575	-	10,101
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,680	9,427	-	11,107
10	Subset of row 5 that is perpetual securities	20,587	-	8,778	-	-	-	29,365
<b>Q4 2023 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	20,109	300	7,775	9,683	75,305	-	113,172
3	Subset of row 2 that are excluded liabilities	11	-	-	-	195	-	206
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	20,098	300	7,775	9,683	75,110	-	112,966
5	Subset of row 4 that are potentially eligible as TLAC	20,098	300	7,775	9,683	61,066	-	98,922
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	20,460	-	20,460
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,716	26,043	-	27,759
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,124	6,322	-	12,446
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,843	8,241	-	10,084
10	Subset of row 5 that is perpetual securities	20,098	300	7,775	-	-	-	28,173

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

(in \$ millions)		Creditor ranking						Sum of 1 to 6
		1 (most junior)	2	3	4	5	6 (most senior)	
<b>Q3 2023 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	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
<b>Q2 2023 Revised Basel III</b>								
1	Description of creditor ranking	Common shares Book value	Preferred shares Stated value	Additional Tier 1 and Limited Recourse Capital Notes Stated value	Subordinated Debt Par value	Bail-in Debt <sup>(1)</sup> Par value	Other Liabilities <sup>(2)</sup>	Total
2	Total capital and liabilities net of credit risk mitigation	19,160	300	7,775	8,586	76,513	-	112,334
3	Subset of row 2 that are excluded liabilities	-	-	-	-	372	-	372
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	19,160	300	7,775	8,586	76,141	-	111,962
5	Subset of row 4 that are potentially eligible as TLAC	19,160	300	7,775	8,586	56,613	-	92,434
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	17,568	-	17,568
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,666	24,409	-	26,075
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,234	6,515	-	11,749
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,686	8,121	-	9,807
10	Subset of row 5 that is perpetual securities	19,160	300	7,775	-	-	-	27,235

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

(2) Disclosure not currently required by OSFI.



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

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
1	Total consolidated assets as per published financial statements	1,392,886	1,410,789	1,396,098	1,373,198
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2,248)	(2,113)	(2,153)	(2,284)
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(3,890)	(3,335)	(2,987)	(2,536)
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	(6,760)	(16,223)	(7,603)	(7,235)
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	8,774	9,923	11,200	10,515
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	171,749	176,287	169,486	171,184
8	Other adjustments	(13,008)	(12,365)	(12,697)	(12,735)
9	<b>Leverage ratio exposure measure</b>	<b>1,547,503</b>	<b>1,562,963</b>	<b>1,551,344</b>	<b>1,530,107</b>

**LR2: Leverage ratio common disclosure**

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
<b>On-balance sheet exposures <sup>(1)</sup></b>					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,148,076	1,154,676	1,147,945	1,138,995
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(9,848)	(11,596)	(8,909)	(10,835)
4	(Asset amounts deducted in determining Basel III Tier 1 capital)	(13,008)	(12,365)	(12,697)	(12,761)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)</b>	<b>1,125,220</b>	<b>1,130,715</b>	<b>1,126,339</b>	<b>1,115,399</b>
<b>Derivative exposures</b>					
6	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	20,026	22,991	23,121	23,786
7	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	20,904	22,114	20,996	22,964
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	2,640	4,431	4,495	2,669
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(871)	(2,823)	(2,651)	(1,094)
11	<b>Total derivative exposures (sum of rows 6 to 10)</b>	<b>42,699</b>	<b>46,713</b>	<b>45,961</b>	<b>48,325</b>
<b>Securities financing transaction exposures</b>					
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	286,406	272,667	256,909	237,987
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(87,345)	(73,342)	(58,551)	(53,303)
14	Counterparty credit risk (CCR) exposure for SFT assets	8,774	9,923	11,200	10,515
15	Agent transaction exposures	-	-	-	-
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>207,835</b>	<b>209,248</b>	<b>209,558</b>	<b>195,199</b>
<b>Other off-balance sheet exposures</b>					
17	Off-balance sheet exposure at gross notional amount	523,003	530,476	512,296	522,852
18	(Adjustments for conversion to credit equivalent amounts)	(351,254)	(354,189)	(342,810)	(351,668)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>171,749</b>	<b>176,287</b>	<b>169,486</b>	<b>171,184</b>
<b>Capital and total exposures</b>					
20	<b>Tier 1 capital</b>	<b>66,952</b>	<b>65,223</b>	<b>64,016</b>	<b>63,688</b>
21	<b>Total exposures (sum of rows 5, 11, 16 and 19)</b>	<b>1,547,503</b>	<b>1,562,963</b>	<b>1,551,344</b>	<b>1,530,107</b>
<b>Leverage ratio</b>					
22	<b>Basel III leverage ratio</b>	<b>4.3%</b>	<b>4.2%</b>	<b>4.1%</b>	<b>4.2%</b>

(1) On-balance sheet items exclude securities purchased under resale agreements and securities borrowed (\$199,061 million), derivative financial instruments (\$39,611 million), assets outside the regulatory scope of consolidation (\$2,248 million).

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

(in \$ millions)		a	b	c	d		e	f	g
		Gross carrying values of <sup>(2)</sup>		Allowances/ impairments <sup>(4)</sup>	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	
		Defaulted exposures <sup>(3)</sup>	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			
<b>Q1 2024</b>									
<b>Revised Basel III</b>									
1	Loans <sup>(5)</sup>	6,027	807,752	6,266	1,520	2,686	2,060	807,513	
2	Debt Securities	207	137,312	1	-	-	1	137,518	
3	Off-balance sheet exposures <sup>(6)</sup>	288	277,772	156	-	57	99	277,904	
4	<b>Total</b>	<b>6,522</b>	<b>1,222,836</b>	<b>6,423</b>	<b>1,520</b>	<b>2,743</b>	<b>2,160</b>	<b>1,222,935</b>	
<b>Q4 2023</b>									
<b>Revised Basel III</b>									
1	Loans <sup>(5)</sup>	5,659	843,437	6,299	1,453	2,771	2,075	842,797	
2	Debt Securities	217	116,930	1	-	-	1	117,146	
3	Off-balance sheet exposures <sup>(6)</sup>	204	288,172	149	-	52	97	288,227	
4	<b>Total</b>	<b>6,080</b>	<b>1,248,539</b>	<b>6,449</b>	<b>1,453</b>	<b>2,823</b>	<b>2,173</b>	<b>1,248,170</b>	
<b>Q3 2023</b>									
<b>Revised Basel III</b>									
1	Loans <sup>(5)</sup>	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 <sup>(6)</sup>	251	278,534	132	-	38	94	278,653	
4	<b>Total</b>	<b>5,855</b>	<b>1,233,000</b>	<b>5,946</b>	<b>1,432</b>	<b>2,762</b>	<b>1,752</b>	<b>1,232,909</b>	
<b>Q2 2023</b>									
<b>Revised Basel III</b>									
1	Loans <sup>(5)</sup>	5,295	838,269	5,705	1,390	2,667	1,648	837,859	
2	Debt Securities	217	113,818	1	-	-	1	114,034	
3	Off-balance sheet exposures <sup>(6)</sup>	269	297,051	129	-	40	89	297,191	
4	<b>Total</b>	<b>5,781</b>	<b>1,249,138</b>	<b>5,835</b>	<b>1,390</b>	<b>2,707</b>	<b>1,738</b>	<b>1,249,084</b>	

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

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

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

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

(5) Includes bankers acceptances and deposits with banks.

(6) Excludes all revocable loan commitments.

**CR2: Changes in stock of defaulted loans and debt securities<sup>(1)</sup>**

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel	Q2 2023 Revised Basel
1	Defaulted loans and debt securities - at the end of the previous reporting period <sup>(2)</sup>	6,080	5,855	5,781	5,526
2	Loans and debt securities that have defaulted since the last reporting period	2,464	1,953	1,914	1,619
3	Returned to non-defaulted status <sup>(3)</sup>	(1,038)	(917)	(941)	(854)
4	Amounts written off	(939)	(810)	(800)	(696)
5	Other changes <sup>(4)</sup>	(45)	(1)	(99)	186
6	<b>Defaulted loans and debt securities - at the end of the reporting period (1 + 2 - 3 - 4 + 5)<sup>(2)</sup></b>	<b>6,522</b>	<b>6,080</b>	<b>5,855</b>	<b>5,781</b>

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

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

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

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

**CR3: Credit risk mitigation techniques – overview**

(in \$ millions)		a	b1	b	d	f
		Unsecured exposures: carrying amount <sup>(1)</sup>	Exposures to be secured <sup>(1)</sup>	Exposures secured by collateral <sup>(2) (3)</sup>	Exposures secured by financial guarantees <sup>(4)</sup>	Exposures secured by credit derivatives
<b>Q1 2024 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	316,345	491,168	390,636	100,532	-
2	Debt Securities	80,674	56,844	-	56,844	-
3	<b>Total</b>	<b>397,019</b>	<b>548,012</b>	<b>390,636</b>	<b>157,376</b>	-
4	Of which defaulted	2,549	1,774	1,473	301	-
<b>Q4 2023 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	344,286	498,511	394,945	103,566	-
2	Debt Securities	74,650	42,496	-	42,496	-
3	<b>Total</b>	<b>418,936</b>	<b>541,007</b>	<b>394,945</b>	<b>146,062</b>	-
4	Of which defaulted	2,435	1,552	1,257	295	-
<b>Q3 2023 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	346,119	499,739	397,421	102,318	-
2	Debt Securities	72,332	36,066	-	36,066	-
3	<b>Total</b>	<b>418,451</b>	<b>535,805</b>	<b>397,421</b>	<b>138,384</b>	-
4	Of which defaulted	2,325	1,449	1,156	293	-
<b>Q2 2023 Revised Basel III</b>						
1	Loans <sup>(5)</sup>	326,672	511,187	404,050	107,137	-
2	Debt Securities	82,745	31,289	-	31,289	-
3	<b>Total</b>	<b>409,417</b>	<b>542,476</b>	<b>404,050</b>	<b>138,426</b>	-
4	Of which defaulted	2,356	1,380	1,094	286	-

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

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

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

(4) Includes government insured mortgages.

(5) Includes bankers acceptances and deposits with banks.

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

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

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

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

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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Q3 2023 Revised Basel III</b>							
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 <sup>(2)</sup>	59,972	-	59,972	-	15,215	25%
14	<b>Total</b>	<b>253,490</b>	<b>73,227</b>	<b>249,357</b>	<b>18,508</b>	<b>144,413</b>	<b>54%</b>



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

(in \$ millions)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM <sup>(1)</sup>		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
<b>Q2 2023 Revised Basel III</b>							
1	Sovereigns and their central banks	14,252	649	15,534	101	1,038	7%
2	Public sector entities (PSEs)	3,181	450	9,766	90	3,253	33%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1,826	184	1,793	30	930	51%
	Of which: securities firms and other financial institutions treated as banks	1,047	41	943	2	489	52%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	45,117	31,154	39,082	8,551	47,183	99%
	Of which: securities firms and other financial institutions treated as corporates	125	12	115	2	97	83%
	Of which: specialised lending	130	50	130	20	179	119%
7	Subordinated debt, equity and other capital	2,799	-	2,799	-	7,265	260%
8	Retail	49,672	36,625	48,508	8,765	40,101	70%
9	Real estate	75,388	2,666	70,831	502	27,557	39%
	Of which: general RRE	67,091	1,097	62,833	109	19,678	31%
	Of which: IPRRE	1,648	-	1,572	-	755	48%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	3,160	289	3,044	106	2,622	83%
	Of which: IPCRE	1,620	230	1,602	90	1,694	100%
	Of which: land acquisition, development and construction	1,869	1,050	1,780	197	2,808	142%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	2,388	422	2,361	85	2,866	117%
13	Other Assets <sup>(2)</sup>	82,791	-	82,791	-	14,821	18%
<b>14</b>	<b>Total</b>	<b>277,414</b>	<b>72,150</b>	<b>273,465</b>	<b>18,124</b>	<b>145,014</b>	<b>50%</b>

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

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

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

Asset classes	Risk weight																				ad	Total credit exposures amount (post-CCF and post-CRM) <sup>(1)</sup>											
	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			
<b>Q4 2023 Revised Basel III</b>																																	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,243	
9	Real estate	-	-	13,487	8,774	12,743	16,673	8,497	76	333	2,074	-	986	-	525	12	-	1,832	1,134	1,338	3	394	-	1,337	-	-	-	-	-	-	33	70,251	
	Of which: general RRE	-	-	13,487	8,774	12,586	16,518	8,497	76	-	1,484	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	61,706	
	Of which: IPRRE	-	-	-	-	157	155	-	-	333	590	-	215	-	-	-	12	-	-	-	-	3	-	-	-	-	-	-	-	-	-	1,465	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	771	-	-	-	-	1,832	-	849	-	-	-	-	-	-	-	-	-	-	-	-	3,452
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	274	-	-	-	1,134	-	-	-	394	-	211	-	-	-	-	-	-	-	2,013
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	489	-	-	1,126	-	-	-	-	-	-	-	-	1,615
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,890	-	-	983	-	-	-	-	-	-	-	-	2,873
13	Other Assets <sup>(2)</sup>	15,557	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,268
14	<b>Total</b>	<b>34,870</b>	<b>4,846</b>	<b>14,596</b>	<b>8,774</b>	<b>13,018</b>	<b>16,673</b>	<b>9,108</b>	<b>76</b>	<b>333</b>	<b>4,275</b>	-	<b>986</b>	-	<b>225</b>	<b>525</b>	<b>54,715</b>	-	<b>5,963</b>	<b>1,134</b>	<b>63,391</b>	<b>3</b>	<b>394</b>	<b>170</b>	<b>2,320</b>	-	<b>2,078</b>	-	<b>263</b>	-	<b>33</b>	<b>238,769</b>	
<b>Q4 2023 Revised Basel III</b>																																	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59,726	
9	Real estate	-	-	13,261	8,693	12,813	17,754	8,629	-	333	2,067	-	1,067	-	690	11	-	1,645	717	1,146	4	306	-	1,674	-	-	-	-	-	-	111	70,921	
	Of which: general RRE	-	-	13,261	8,693	12,656	17,600	8,629	-	-	1,449	-	-	-	254	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	111	62,653
	Of which: IPRRE	-	-	-	-	157	154	-	-	333	618	-	241	-	-	11	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	1,518
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	826	-	-	-	-	1,645	-	947	-	-	-	-	-	-	-	-	-	-	-	-	3,418
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	717	-	-	306	-	278	-	-	-	-	-	-	-	1,737
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	199	-	-	1,396	-	-	-	-	-	-	-	-	1,595
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,840	-	-	757	-	-	-	-	-	-	-	-	2,597
13	Other Assets <sup>(2)</sup>	6,343	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,759
14	<b>Total</b>	<b>26,751</b>	<b>5,190</b>	<b>14,495</b>	<b>8,693</b>	<b>12,825</b>	<b>17,754</b>	<b>9,168</b>	-	<b>333</b>	<b>3,958</b>	-	<b>1,067</b>	-	<b>228</b>	<b>690</b>	<b>54,969</b>	-	<b>6,227</b>	<b>717</b>	<b>62,278</b>	<b>4</b>	<b>306</b>	<b>116</b>	<b>2,431</b>	-	<b>2,079</b>	-	<b>187</b>	-	<b>111</b>	<b>230,577</b>	

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

(in \$ millions)	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	v	x	y	z		aa	ab	ac	ad
	0%	15%	20%	25%	30%	35%	40%	44%	45%	50%	55%	60%	65%	66%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	220%	250%	330%	400%	1250%	Others	Total credit exposures amount (post-CCF and post-CRM) <sup>(1)</sup>	
<b>Q3 2023 Revised Basel III</b>																																
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 <sup>(2)</sup>	44,757	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,215	-	-	203	-	381	-	-	-	-	-	59,972	
14	<b>Total</b>	<b>63,620</b>	<b>5,010</b>	<b>13,985</b>	<b>8,569</b>	<b>12,684</b>	<b>17,789</b>	<b>9,530</b>	<b>329</b>	<b>3,931</b>	<b>-</b>	<b>992</b>	<b>-</b>	<b>243</b>	<b>676</b>	<b>53,967</b>	<b>-</b>	<b>4,321</b>	<b>817</b>	<b>66,179</b>	<b>4</b>	<b>203</b>	<b>103</b>	<b>2,428</b>	<b>-</b>	<b>2,188</b>	<b>-</b>	<b>183</b>	<b>-</b>	<b>114</b>	<b>267,865</b>	
<b>Q2 2023 Revised Basel III</b>																																
1	Sovereigns and their central banks	13,337	-	508	-	-	-	-	-	1,707	-	-	-	-	-	-	-	-	-	83	-	-	-	-	-	-	-	-	-	-	15,635	
2	Public sector entities (PSEs)	6,603	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,253	-	-	-	-	-	-	-	-	-	-	9,856	
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Banks	-	-	368	-	66	-	487	-	304	-	-	-	167	-	346	-	-	-	-	-	23	-	62	-	-	-	-	-	-	1,823	
	Of which: securities firms and other financial institutions	-	-	366	-	-	-	61	-	150	-	-	-	167	-	116	-	-	-	-	23	-	62	-	-	-	-	-	-	-	945	
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	24	-	-	-	-	-	-	-	-	-	-	28	3,016	-	44,468	-	-	97	-	-	-	-	-	-	-	-	-	47,633	
	Of which: securities firms and other financial institutions	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	-	-	-	-	-	-	-	-	-	-	117	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53	-	97	-	-	-	-	-	-	-	-	150	
7	Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,621	-	178	-	-	2,799	
8	Retail	-	4,763	-	-	-	-	-	-	-	-	-	-	-	-	52,496	-	-	-	14	-	-	-	-	-	-	-	-	-	-	57,273	
9	Real estate	-	-	12,730	8,403	12,645	18,602	8,929	-	331	2,107	-	999	-	686	15	1,611	747	1,135	5	212	-	2,008	-	-	-	-	-	-	168	71,333	
	Of which: general RRE	-	-	12,730	8,403	12,500	18,451	8,929	-	-	1,464	-	-	-	297	-	-	-	-	-	-	-	-	-	-	-	-	-	-	168	62,942	
	Of which: IPRRE	-	-	-	-	145	151	-	331	643	-	282	-	-	15	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	1,572	
	Of which: other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: general CRE	-	-	-	-	-	-	-	-	-	717	-	-	-	-	-	1,611	-	822	-	-	-	-	-	-	-	-	-	-	-	-	3,150
	Of which: IPCRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	389	-	-	747	-	212	-	344	-	-	-	-	-	-	-	-	1,692	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	313	-	-	1,664	-	-	-	-	-	-	-	1,977	
10	Reverse mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,606	-	-	840	-	-	-	-	-	-	2,446	
13	Other Assets <sup>(2)</sup>	67,971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14,820	-	-	-	-	-	-	-	-	-	-	82,791	
14	<b>Total</b>	<b>87,911</b>	<b>4,763</b>	<b>13,630</b>	<b>8,403</b>	<b>12,711</b>	<b>18,602</b>	<b>9,416</b>	<b>331</b>	<b>4,118</b>	<b>-</b>	<b>999</b>	<b>-</b>	<b>167</b>	<b>686</b>	<b>52,885</b>	<b>-</b>	<b>4,627</b>	<b>747</b>	<b>65,379</b>	<b>5</b>	<b>235</b>	<b>97</b>	<b>2,910</b>	<b>-</b>	<b>2,621</b>	<b>-</b>	<b>178</b>	<b>-</b>	<b>168</b>	<b>291,589</b>	

(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**

		a	b	c	d
	Risk weight (in \$ millions)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF <sup>(1)</sup>	Exposure (post-CCF and post- CRM) <sup>(2)</sup>
<b>Q1 2024 Revised Basel III</b>					
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%	-
<b>11</b>	<b>Total exposures</b>	<b>220,267</b>	<b>70,036</b>	<b>26.4%</b>	<b>238,769</b>
<b>Q4 2023 Revised Basel III</b>					
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%	-
<b>11</b>	<b>Total exposures</b>	<b>212,051</b>	<b>70,782</b>	<b>26.2%</b>	<b>230,577</b>
<b>Q3 2023 Revised Basel III</b>					
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%	-
<b>11</b>	<b>Total exposures</b>	<b>249,357</b>	<b>73,227</b>	<b>27.2%</b>	<b>267,865</b>
<b>Q2 2023 Revised Basel III</b>					
1	Less than 40%	143,102	12,635	23.1%	146,020
2	40–70%	15,850	234	19.3%	15,885
3	75–80%	46,852	25,548	23.6%	52,885
4	85%	3,922	2,327	39.6%	4,627
5	90–100%	58,029	30,032	31.3%	66,126
6	105–130%	309	71	40.0%	337
7	150%	2,602	1,300	23.7%	2,910
8	250%	2,621	-	0.0%	2,621
9	400%	178	-	0.0%	178
10	1250%	-	-	0.0%	-
<b>11</b>	<b>Total exposures</b>	<b>273,465</b>	<b>72,147</b>	<b>27.3%</b>	<b>291,589</b>

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

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

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

**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 <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q4 2023 Revised Basel III</b>													
<b>Retail - insured exposures secured by residential real estate</b>													
	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%	-	
	<b>Sub-total</b>	<b>68,910</b>	<b>-</b>	<b>0%</b>	<b>11,223</b>	<b>0.10%</b>	<b>342,296</b>	<b>35.15%</b>		<b>1,000</b>	<b>8.9%</b>	<b>4</b>	<b>21</b>
<b>Retail - uninsured exposures secured by residential real estate</b>													
	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	
	<b>Sub-total</b>	<b>225,561</b>	<b>64,079</b>	<b>81%</b>	<b>277,436</b>	<b>0.56%</b>	<b>1,352,884</b>	<b>19.79%</b>		<b>28,948</b>	<b>10.4%</b>	<b>322</b>	<b>242</b>

**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 <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Retail - qualifying revolving (QRRE)</b>													
	0.00 to <0.15	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	
	<b>Sub-total</b>	<b>16,187</b>	<b>53,548</b>	<b>79%</b>	<b>58,679</b>	<b>1.28%</b>	<b>6,541,478</b>	<b>89.53%</b>		<b>14,399</b>	<b>24.5%</b>	<b>640</b>	<b>693</b>
<b>Other Retail Exposures</b>													
	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	
	<b>Sub-total</b>	<b>34,449</b>	<b>5,076</b>	<b>95%</b>	<b>39,273</b>	<b>2.65%</b>	<b>1,154,232</b>	<b>66.13%</b>		<b>23,735</b>	<b>60.4%</b>	<b>683</b>	<b>525</b>
<b>Total</b>		<b>345,107</b>	<b>122,703</b>	<b>81%</b>	<b>386,611</b>	<b>0.87%</b>	<b>9,390,890</b>	<b>35.53%</b>		<b>68,082</b>	<b>17.6%</b>	<b>1,649</b>	<b>1,481</b>



**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 <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Q3 2023 Revised Basel III</b>													
<b>Retail - insured exposures secured by residential real estate</b>													
	0.00 to <0.15	28,364	-	0%	7,373	0.05%	178,302	28.46%		294	4.0%	1	
	0.15 to <0.25	25,152	-	0%	4,217	0.19%	105,489	45.42%		727	17.2%	4	
	0.25 to <0.50	461	-	0%	-	0.00%	2,641	0.00%		-	0.0%	-	
	0.50 to <0.75	12,629	-	0%	46	0.68%	47,697	12.21%		5	10.9%	-	
	0.75 to <2.50	2,112	-	0%	-	1.97%	7,900	11.32%		-	0.0%	-	
	2.50 to <10.00	429	-	0%	-	0.00%	1,884	0.00%		-	0.0%	-	
	10.00 to <100.00	520	-	0%	-	0.00%	2,244	0.00%		-	0.0%	-	
	100.00 (Default)	219	-	0%	-	100.00%	1,155	105.18%		-	0.0%	-	
	<b>Sub-total</b>	<b>69,886</b>	<b>-</b>	<b>0%</b>	<b>11,636</b>	<b>0.10%</b>	<b>347,312</b>	<b>34.54%</b>		<b>1,026</b>	<b>8.8%</b>	<b>5</b>	<b>15</b>
<b>Retail - uninsured exposures secured by residential real estate</b>													
	0.00 to <0.15	71,907	53,181	81%	115,064	0.05%	709,023	18.28%		3,078	2.7%	11	
	0.15 to <0.25	93,113	9,668	78%	100,609	0.18%	420,279	21.08%		7,856	7.8%	38	
	0.25 to <0.50	944	-	0%	944	0.44%	2,836	53.82%		398	42.2%	2	
	0.50 to <0.75	49,653	484	109%	50,183	0.68%	163,083	22.45%		11,073	22.1%	76	
	0.75 to <2.50	9,487	-	0%	9,487	1.96%	24,576	21.92%		4,079	43.0%	41	
	2.50 to <10.00	1,512	42	128%	1,566	4.98%	10,473	25.97%		1,306	83.4%	19	
	10.00 to <100.00	1,177	3	402%	1,187	23.71%	4,979	21.17%		1,306	110.0%	59	
	100.00 (Default)	341	-	0%	341	100.00%	29,639	41.85%		1,020	299.1%	65	
	<b>Sub-total</b>	<b>228,134</b>	<b>63,378</b>	<b>81%</b>	<b>279,381</b>	<b>0.53%</b>	<b>1,364,888</b>	<b>20.37%</b>		<b>30,116</b>	<b>10.8%</b>	<b>311</b>	<b>173</b>

**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 <sup>(1)</sup>	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(1)</sup>	RWA density <sup>(6)</sup>	EL <sup>(1)</sup>	Provisions <sup>(7)</sup>
<b>Retail - qualifying revolving (QRRE)</b>													
	0.00 to <0.15	2,133	41,046	78%	34,282	0.09%	3,466,933	88.25%		1,650	4.8%	27	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	3,369	5,511	77%	7,605	0.34%	385,387	88.06%		1,100	14.5%	23	
	0.50 to <0.75	1,058	3,155	91%	3,924	0.68%	580,128	91.29%		1,018	25.9%	24	
	0.75 to <2.50	5,965	2,084	87%	7,778	1.76%	690,614	93.07%		4,203	54.0%	128	
	2.50 to <10.00	1,907	180	103%	2,093	4.95%	269,086	94.47%		2,386	114.0%	98	
	10.00 to <100.00	1,560	53	120%	1,623	19.43%	174,453	92.90%		3,157	194.5%	292	
	100.00 (Default)	86	-	0%	86	100.00%	801,599	90.54%		562	653.5%	33	
	<b>Sub-total</b>	<b>16,078</b>	<b>52,029</b>	<b>79%</b>	<b>57,391</b>	<b>1.26%</b>	<b>6,368,200</b>	<b>89.45%</b>		<b>14,076</b>	<b>24.5%</b>	<b>625</b>	<b>607</b>
<b>Other Retail Exposures</b>													
	0.00 to <0.15	5,492	1,288	73%	6,437	0.09%	275,023	65.56%		972	15.1%	4	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%		-	0.0%	-	
	0.25 to <0.50	7,264	326	75%	7,508	0.32%	272,123	65.21%		2,701	36.0%	16	
	0.50 to <0.75	1,241	3,238	106%	4,665	0.62%	14,063	66.45%		2,503	53.7%	19	
	0.75 to <2.50	15,245	82	88%	15,318	1.20%	446,477	66.10%		10,850	70.8%	122	
	2.50 to <10.00	3,955	1	100%	3,956	4.98%	112,519	67.49%		3,949	99.8%	133	
	10.00 to <100.00	1,162	4	123%	1,167	28.97%	33,301	65.18%		1,790	153.4%	220	
	100.00 (Default)	227	-	0%	227	100.00%	19,710	85.58%		1,030	453.7%	146	
	<b>Sub-total</b>	<b>34,586</b>	<b>4,939</b>	<b>95%</b>	<b>39,278</b>	<b>2.56%</b>	<b>1,173,216</b>	<b>66.11%</b>		<b>23,795</b>	<b>60.6%</b>	<b>660</b>	<b>440</b>
<b>Total</b>		<b>348,684</b>	<b>120,346</b>	<b>81%</b>	<b>387,686</b>	<b>0.83%</b>	<b>9,253,616</b>	<b>35.65%</b>		<b>69,013</b>	<b>17.8%</b>	<b>1,601</b>	<b>1,235</b>

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

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

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

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

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

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

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

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

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

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

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

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q4 2023 Revised Basel III</b>													
<b>Sovereign <sup>(1)</sup></b>													
	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	
	<b>Sub-total</b>	<b>182,423</b>	<b>5,962</b>	<b>46%</b>	<b>241,834</b>	<b>0.17%</b>	<b>435</b>	<b>12.71%</b>	<b>2.16</b>	<b>4,984</b>	<b>2.1%</b>	<b>74</b>	<b>8</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>

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

(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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	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	
	<b>Sub-total</b>	<b>101,419</b>	<b>70,318</b>	<b>46%</b>	<b>134,134</b>	<b>1.10%</b>	<b>12,036</b>	<b>37.91%</b>	<b>1.73</b>	<b>51,591</b>	<b>38.5%</b>	<b>507</b>	<b>582</b>
<b>Corporate – Specialized Lending</b>	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%	-	
	<b>Sub-total</b>	<b>12,027</b>	<b>9,884</b>	<b>43%</b>	<b>15,189</b>	<b>0.26%</b>	<b>817</b>	<b>30.61%</b>	<b>2.03</b>	<b>5,242</b>	<b>34.5%</b>	<b>13</b>	<b>23</b>
<b>Total</b>		<b>295,869</b>	<b>86,164</b>	<b>45%</b>	<b>391,157</b>	<b>0.50%</b>	<b>13,288</b>	<b>22.05%</b>	<b>2.01</b>	<b>61,817</b>	<b>15.8%</b>	<b>594</b>	<b>613</b>

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Q3 2023 Revised Basel III</b>													
<b>Sovereign <sup>(1)</sup></b>													
	0.00 to <0.15	169,577	5,668	47%	229,417	0.01%	369	12.58%	2.00	3,055	1.3%	5	
	0.15 to <0.25	899	105	40%	941	0.18%	16	36.49%	1.03	233	24.8%	1	
	0.25 to <0.50	484	32	39%	477	0.35%	8	25.22%	1.23	119	24.9%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	3,930	28	42%	3,961	1.34%	22	17.49%	1.27	1,370	34.6%	9	
	2.50 to <10.00	20	-	0%	20	2.56%	1	25.00%	5.00	17	85.0%	-	
	10.00 to <100.00	648	-	25%	648	17.02%	4	3.24%	0.67	98	15.1%	4	
	100.00 (Default)	208	-	0%	208	100.00%	2	25.01%	3.72	1	0.5%	52	
	<b>Sub-total</b>	<b>175,766</b>	<b>5,833</b>	<b>47%</b>	<b>235,672</b>	<b>0.17%</b>	<b>422</b>	<b>12.77%</b>	<b>1.98</b>	<b>4,893</b>	<b>2.1%</b>	<b>71</b>	<b>3</b>
<b>Bank</b>													
	0.00 to <0.15	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>	<b>-</b>	<b>-</b>

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

(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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA <sup>(6)</sup>	RWA density <sup>(7)</sup>	EL	Provisions <sup>(8)</sup>
<b>Corporate - Other</b>	0.00 to <0.15	20,832	17,318	45%	29,687	0.11%	1,309	39.47%	1.98	6,687	22.5%	12	
	0.15 to <0.25	25,349	16,304	44%	32,920	0.18%	1,842	35.98%	1.70	8,809	26.8%	22	
	0.25 to <0.50	38,633	25,385	47%	50,216	0.29%	5,356	38.04%	1.75	18,540	36.9%	56	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	16,474	8,707	48%	20,194	1.01%	2,866	39.90%	1.66	13,350	66.1%	82	
	2.50 to <10.00	1,761	658	46%	1,976	3.88%	338	41.37%	1.65	1,983	100.4%	31	
	10.00 to <100.00	462	51	43%	469	28.18%	58	38.72%	1.39	812	173.1%	51	
	100.00 (Default)	790	153	60%	814	100.00%	73	37.26%	1.35	1,895	232.8%	224	
	<b>Sub-total</b>	<b>104,301</b>	<b>68,576</b>	<b>46%</b>	<b>136,276</b>	<b>1.08%</b>	<b>11,842</b>	<b>38.17%</b>	<b>1.77</b>	<b>52,076</b>	<b>38.2%</b>	<b>478</b>	<b>450</b>
<b>Corporate – Specialized Lending</b>	0.00 to <0.15	1,662	2,537	39%	2,498	0.10%	66	31.79%	2.50	576	23.1%	1	
	0.15 to <0.25	3,891	2,759	44%	4,850	0.18%	159	28.41%	1.84	1,349	27.8%	3	
	0.25 to <0.50	4,921	4,106	42%	6,236	0.27%	283	33.79%	2.08	2,598	41.7%	6	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	429	244	49%	485	0.92%	38	35.56%	2.80	362	74.6%	2	
	2.50 to <10.00	36	-	0%	21	4.77%	4	30.81%	2.23	19	90.5%	-	
	10.00 to <100.00	-	-	47%	-	17.02%	3	3.00%	1.00	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>10,939</b>	<b>9,646</b>	<b>42%</b>	<b>14,090</b>	<b>0.24%</b>	<b>553</b>	<b>31.64%</b>	<b>2.10</b>	<b>4,904</b>	<b>34.8%</b>	<b>12</b>	<b>10</b>
<b>Total</b>		<b>291,006</b>	<b>84,055</b>	<b>45%</b>	<b>386,038</b>	<b>0.49%</b>	<b>12,817</b>	<b>22.43%</b>	<b>1.91</b>	<b>61,873</b>	<b>16.0%</b>	<b>561</b>	<b>463</b>

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

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

(3) Represents the number of individual borrowers.

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

(5) Effective remaining maturity in years.

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

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



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

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

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

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

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q4 2023 Revised Basel III</b>													
<b>Sovereign</b>													
	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%	-	
	<b>Sub-total</b>	<b>1,018</b>	<b>696</b>	<b>44%</b>	<b>1,386</b>	<b>0.12%</b>	<b>35</b>	<b>43.73%</b>	<b>1.85</b>	<b>301</b>	<b>21.7%</b>	<b>-</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	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%	-	
	<b>Sub-total</b>	<b>16,123</b>	<b>44,874</b>	<b>46%</b>	<b>38,796</b>	<b>0.09%</b>	<b>430</b>	<b>46.03%</b>	<b>2.30</b>	<b>12,378</b>	<b>31.9%</b>	<b>17</b>	<b>3</b>

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

		a	b	c	d	e	f	g	h	i	j	k	l
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>	0.00 to <0.15	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%	-	
	<b>Sub-total</b>	<b>114,024</b>	<b>176,751</b>	<b>39%</b>	<b>182,953</b>	<b>0.27%</b>	<b>2,248</b>	<b>35.65%</b>	<b>2.02</b>	<b>54,134</b>	<b>29.6%</b>	<b>175</b>	<b>242</b>
<b>Corporate – Specialized Lending</b>	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%	-	
	<b>Sub-total</b>	<b>23</b>	<b>128</b>	<b>40%</b>	<b>34</b>	<b>0.06%</b>	<b>1</b>	<b>20.00%</b>	<b>1.12</b>	<b>3</b>	<b>8.8%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>131,188</b>	<b>222,449</b>	<b>41%</b>	<b>223,169</b>	<b>0.24%</b>	<b>2,714</b>	<b>37.50%</b>	<b>2.07</b>	<b>66,816</b>	<b>29.9%</b>	<b>192</b>	<b>245</b>

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

	a	b	c	d	e	f	g	h	i	j	k	l	
(in \$ millions)	PD scale	Original on-balance sheet gross exposures	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Q3 2023 Revised Basel III</b>													
<b>Sovereign</b>													
	0.00 to <0.15	636	1,288	27%	1,075	0.05%	28	40.93%	1.51	135	12.6%	-	
	0.15 to <0.25	34	-	40%	34	0.18%	1	44.88%	3.67	18	52.9%	-	
	0.25 to <0.50	20	37	40%	34	0.35%	1	40.61%	2.15	17	50.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	80	8	37%	83	1.23%	3	44.85%	1.11	67	80.7%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	98	-	0%	98	100.00%	1	45.00%	1.73	-	0.0%	44	
	<b>Sub-total</b>	<b>868</b>	<b>1,333</b>	<b>28%</b>	<b>1,324</b>	<b>7.51%</b>	<b>34</b>	<b>41.57%</b>	<b>1.57</b>	<b>237</b>	<b>17.9%</b>	<b>44</b>	<b>-</b>
<b>Bank <sup>(1)</sup></b>													
	0.00 to <0.15	13,466	39,299	46%	33,474	0.07%	286	46.37%	2.36	10,382	31.0%	11	
	0.15 to <0.25	317	1,870	54%	1,346	0.18%	47	44.44%	2.41	597	44.4%	1	
	0.25 to <0.50	1,066	597	39%	1,299	0.32%	60	44.74%	0.96	618	47.6%	2	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	243	37	28%	252	1.42%	19	43.43%	0.46	192	76.2%	2	
	2.50 to <10.00	-	14	21%	3	2.56%	3	0.00%	0.13	-	0.0%	-	
	10.00 to <100.00	20	-	0%	20	17.02%	1	45.00%	0.50	41	205.0%	2	
	100.00 (Default)	-	3	50%	1	100.00%	2	44.71%	0.05	7	700.0%	1	
	<b>Sub-total</b>	<b>15,112</b>	<b>41,820</b>	<b>46%</b>	<b>36,395</b>	<b>0.11%</b>	<b>418</b>	<b>46.22%</b>	<b>2.29</b>	<b>11,837</b>	<b>32.5%</b>	<b>19</b>	<b>2</b>

**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 <sup>(2)</sup>	Number of obligors <sup>(3)</sup>	Average LGD <sup>(4)</sup>	Average maturity <sup>(5)</sup>	RWA	RWA density	EL	Provisions <sup>(7)</sup>
<b>Corporate - Other <sup>(8)</sup></b>													
	0.00 to <0.15	60,563	114,203	40%	106,960	0.09%	1,112	34.95%	1.85	21,416	20.0%	35	
	0.15 to <0.25	21,607	28,552	36%	32,089	0.18%	377	38.58%	2.34	11,205	34.9%	23	
	0.25 to <0.50	23,056	18,071	39%	29,401	0.29%	454	35.30%	2.23	11,641	39.6%	30	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	5,333	6,249	41%	7,282	1.03%	208	32.84%	2.47	4,867	66.8%	25	
	2.50 to <10.00	1,201	1,399	48%	1,760	4.03%	51	32.60%	2.49	1,784	101.4%	24	
	10.00 to <100.00	158	272	43%	275	32.89%	6	58.79%	2.17	870	316.4%	54	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>111,918</b>	<b>168,746</b>	<b>39%</b>	<b>177,767</b>	<b>0.27%</b>	<b>2,208</b>	<b>35.59%</b>	<b>2.03</b>	<b>51,783</b>	<b>29.1%</b>	<b>191</b>	<b>208</b>
<b>Corporate – Specialized Lending</b>													
	0.00 to <0.15	19	143	40%	36	0.07%	2	20.63%	1.29	4	11.1%	-	
	0.15 to <0.25	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.25 to <0.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.50 to <0.75	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	0.75 to <2.50	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	2.50 to <10.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	10.00 to <100.00	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.00%	-	-	0.0%	-	
	<b>Sub-total</b>	<b>19</b>	<b>143</b>	<b>40%</b>	<b>36</b>	<b>0.07%</b>	<b>2</b>	<b>20.63%</b>	<b>1.29</b>	<b>4</b>	<b>11.1%</b>	<b>-</b>	<b>-</b>
<b>Total</b>		<b>127,917</b>	<b>212,042</b>	<b>41%</b>	<b>215,522</b>	<b>0.29%</b>	<b>2,662</b>	<b>37.42%</b>	<b>2.07</b>	<b>63,861</b>	<b>29.6%</b>	<b>254</b>	<b>210</b>

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

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

(3) Represents the number of individual borrowers.

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

(5) Effective remaining maturity in years.

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

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

(8) Includes purchased receivables portfolio totaling \$1.7 billion EAD, \$0.2 billion RWA (\$1.6 billion EAD, \$0.2 billion RWA in Q4 2023; \$2.2 billion EAD, \$0.4 billion RWA in Q3 2023).

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

(in \$ millions)		Q1 2024		Q4 2023		Q3 2023		Q2 2023	
		Revised Basel III		Revised Basel III		Revised Basel III		Revised Basel III	
		a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
		Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>	Pre-credit derivatives RWA	Actual RWA <sup>(1)</sup>
1	Sovereign – FIRB	336	336	301	301	237	237	278	278
2	Sovereign – AIRB	5,270	5,270	4,984	4,984	4,893	4,893	4,882	4,882
3	Bank – FIRB	8,545	8,545	8,743	8,743	8,261	8,261	8,087	8,087
4	Bank – AIRB	-	-	-	-	-	-	-	-
5	Other securities firms treated as Bank - F-IRB	3,684	3,684	3,635	3,635	3,576	3,576	3,744	3,744
6	Other securities firms treated as Bank - A-IRB	-	-	-	-	-	-	-	-
7	Corporate – FIRB	48,683	48,683	48,559	48,559	46,265	46,265	50,167	50,167
8	Corporate – AIRB	47,448	47,448	51,456	51,456	51,954	51,954	52,835	52,835
9	Other securities firms treated as Corporate - F-IRB	4,413	4,413	5,326	5,326	5,168	5,168	5,041	5,041
10	Other securities firms treated as Corporate - A-IRB	118	118	134	134	121	121	279	279
11	Specialized lending – FIRB	59	59	3	3	4	4	4	4
12	Specialized lending – AIRB	4,393	4,393	5,242	5,242	4,904	4,904	5,053	5,053
13	Retail – qualifying revolving (QRRE)	16,047	16,047	14,399	14,399	14,076	14,076	13,199	13,199
14	Retail – residential mortgage exposures	31,043	31,043	29,948	29,948	31,142	31,142	31,579	31,579
15	Retail – SME	-	-	-	-	-	-	-	-
16	Other retail exposures	23,200	23,200	23,735	23,735	23,795	23,795	22,913	22,913
17	Equity – FIRB	-	-	-	-	-	-	-	-
18	Equity – AIRB	-	-	-	-	-	-	-	-
19	Purchased receivables – FIRB	139	139	249	249	350	350	459	459
20	Purchased receivables – AIRB	23	23	1	1	1	1	1	1
21	<b>Total</b>	<b>193,401</b>	<b>193,401</b>	<b>196,715</b>	<b>196,715</b>	<b>194,747</b>	<b>194,747</b>	<b>198,521</b>	<b>198,521</b>

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

**CR8: RWA flow statements of credit risk exposures under IRB**

(in \$ millions)		a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
		Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III
1	RWA as at end of previous reporting period	196,715	194,747	198,521	232,228
2	Asset size <sup>(1)</sup>	(4,857)	(1,213)	(3,531)	(4,510)
3	Asset quality <sup>(2)</sup>	1,941	(98)	1,828	440
4	Model updates <sup>(3)</sup>	2,011	-	-	-
5	Methodology and policy <sup>(4)</sup>	-	-	-	(31,478)
6	Acquisitions and disposals <sup>(5)</sup>	-	-	-	-
7	Foreign exchange movements <sup>(6)</sup>	(2,409)	3,279	(2,071)	1,841
8	Other <sup>(7)</sup>	-	-	-	-
<b>9</b>	<b>RWA as at end of reporting period</b>	<b>193,401</b>	<b>196,715</b>	<b>194,747</b>	<b>198,521</b>

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

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

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

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

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

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

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



**CR10: IRB (Specialized lending and equities under the simple risk-weight method)**
**Specialized Lending<sup>(1)</sup> - 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			Total
Strong	Less than 2.5 years	-	-	50%	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-	-	-	-	-
Good	Less than 2.5 years	-	-	70%	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-	-	-	-	-
Satisfactory		-	-	115%	-	-	-	-	-	-	-
Weak		-	-	250%	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-	-	-
HVCRE											
Regulatory Categories	Remaining Maturity	On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount				RWA	Expected Losses	
Strong	Less than 2.5 years	-	-	70%					-	-	-
	Equal to or more than 2.5 years	-	-	95%					-	-	-
Good	Less than 2.5 years	-	-	95%					-	-	-
	Equal to or more than 2.5 years	-	-	120%					-	-	-
Satisfactory		-	-	140%					-	-	-
Weak		-	-	250%					-	-	-
Default		-	-	-					-	-	-
Total		-	-	-					-	-	-
Equities under the simple risk-weight approach											
Categories		On-balance sheet amount	Off-balance sheet amount	RW	Exposure Amount				RWA	Expected Losses	
Exchange-traded equity exposures		-	-	190%					-	-	-
Private equity exposures		-	-	290%					-	-	-
Other equity exposures		-	-	370%					-	-	-
Total		-	-	-					-	-	-

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

**CR10: IRB (Specialized lending and equities under the simple risk-weight method)**
**Specialized Lending<sup>(1)</sup> - Q4 2023 Revised Basel III**
**Other than HVCRE**

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

**HVCRE**

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

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

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

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

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

(in \$ millions)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
<b>Q1 2024 Revised Basel III</b>							
1	CEM / SA-CCR (for derivatives)	171	587		1.4	1,058	501
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			19,009	1.4	26,418	5,220
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					29,967	5,173
5	VaR for SFTs					-	-
6	Total						10,894
<b>Q4 2023 Revised Basel III</b>							
1	CEM / SA-CCR (for derivatives)	170	351		1.4	728	420
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			19,445	1.4	26,991	5,224
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					15,114	3,692
5	VaR for SFTs					14,317	1,467
6	Total						10,803
<b>Q3 2023 Revised Basel III</b>							
1	CEM / SA-CCR (for derivatives)	290	744		1.4	1,447	606
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			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
<b>Q2 2023 Revised Basel III</b>							
1	CEM / SA-CCR (for derivatives)	314	708		1.4	1,424	714
2	Internal Model Method (for derivatives and SFTs) <sup>(2)</sup>			17,680	1.4	24,473	5,063
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					15,074	2,838
5	VaR for SFTs					19,245	1,863
6	Total						10,478

(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)	Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III	
	a	b	a <sub>2</sub>	b <sub>2</sub>	a <sub>3</sub>	b <sub>3</sub>	a <sub>4</sub>	b <sub>4</sub>
	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	-	-	27,589	4,703	27,881	4,356	24,222	5,658
1 (i) VaR component (including the 3 × multiplier)		-		906		917		1,277
2 (ii) Stressed VaR component (including the 3 × multiplier)		-		3,797		3,439		4,381
3 All portfolios subject to the Standardized CVA capital charge <sup>(1)</sup>	-	5,376	-	-	-	-	-	-
<b>4 Total subject to the CVA capital charge</b>	<b>-</b>	<b>5,376</b>	<b>27,589</b>	<b>4,703</b>	<b>27,881</b>	<b>4,356</b>	<b>24,222</b>	<b>5,658</b>

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

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure <sup>(1)</sup>
<b>Regulatory portfolio</b>														
<b>Q1 2024 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	62	-	-	-	17	-	-	-	79
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	59	-	-	-	59
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	19	10	2	2	-	-	-	-	-	-	33
Securities firms and other financial institutions treated as Banks	-	-	-	-	27	-	27	-	-	-	-	-	-	54
Corporates	-	-	-	-	-	-	-	-	26	1,270	-	-	-	1,296
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	2	-	-	-	2
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	<b>19</b>	<b>37</b>	<b>64</b>	<b>29</b>	-	<b>26</b>	<b>1,348</b>	-	-	-	<b>1,523</b>
<b>Q4 2023 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	-	-	-	-	66	-	-	-	66
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	28	-	-	-	28
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	574	4	-	-	-	-	-	-	-	578
Securities firms and other financial institutions treated as Banks	-	-	-	-	193	-	-	-	-	-	-	-	-	193
Corporates	-	-	-	-	-	-	-	-	-	1,117	-	-	-	1,117
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	4	3	-	-	-	7
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>767</b>	<b>4</b>	-	-	<b>4</b>	<b>1,214</b>	-	-	-	<b>1,989</b>

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure <sup>(1)</sup>
<b>Regulatory portfolio</b>														
<b>Q3 2023 Revised Basel III</b>														
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 <sup>(2)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>165</b>	<b>1</b>	<b>1</b>	-	<b>1</b>	<b>1,679</b>	-	-	-	<b>1,847</b>
<b>Q2 2023 Revised Basel III</b>														
Sovereigns	-	-	-	-	-	3	-	-	-	47	-	-	-	50
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	51	-	-	-	51
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	-	29	4	-	-	-	-	-	-	-	33
Securities firms and other financial institutions treated as Banks	-	-	-	-	133	-	2	-	-	-	-	-	-	135
Corporates	-	-	-	-	-	-	-	-	2	1,253	-	-	-	1,255
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	16	-	-	-	16
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets (2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>162</b>	<b>7</b>	<b>2</b>	-	<b>2</b>	<b>1,367</b>	-	-	-	<b>1,540</b>

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

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
<b>Q1 2024 Revised Basel III</b>								
<b>Sovereign</b>								
	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%
	<b>Sub-total</b>	<b>6,683</b>	<b>0.04%</b>	<b>103</b>	<b>15.96%</b>	<b>2.84</b>	<b>180</b>	<b>2.7%</b>
<b>Bank</b>								
	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%
	<b>Sub-total</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Corporate</b>								
	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%
	<b>Sub-total</b>	<b>13,942</b>	<b>0.11%</b>	<b>4,308</b>	<b>41.66%</b>	<b>0.37</b>	<b>1,922</b>	<b>13.8%</b>
<b>Total</b>		<b>20,625</b>	<b>0.09%</b>	<b>4,411</b>	<b>33.34%</b>	<b>1.17</b>	<b>2,102</b>	<b>10.2%</b>

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
<b>Q4 2023 Revised Basel III</b>								
<b>Sovereign</b>								
	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%
	<b>Sub-total</b>	<b>7,434</b>	<b>0.03%</b>	<b>98</b>	<b>15.81%</b>	<b>2.69</b>	<b>164</b>	<b>2.2%</b>
<b>Bank</b>								
	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%
	<b>Sub-total</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Corporate</b>								
	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%
	<b>Sub-total</b>	<b>15,901</b>	<b>0.12%</b>	<b>4,040</b>	<b>41.78%</b>	<b>0.27</b>	<b>2,323</b>	<b>14.6%</b>
<b>Total</b>		<b>23,335</b>	<b>0.09%</b>	<b>4,138</b>	<b>33.51%</b>	<b>1.04</b>	<b>2,487</b>	<b>10.7%</b>



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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
<b>Q3 2023 Revised Basel III</b>								
<b>Sovereign</b>								
	0.00 to <0.15	8,164	0.03%	97	15.96%	2.41	176	2.2%
	0.15 to <0.25	103	0.18%	2	14.44%	0.10	9	8.4%
	0.25 to <0.50	182	0.25%	1	25.00%	0.11	26	14.5%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	12	0.90%	2	25.00%	1.00	5	38.8%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	<b>Sub-total</b>	<b>8,461</b>	<b>0.04%</b>	<b>102</b>	<b>16.15%</b>	<b>2.33</b>	<b>216</b>	<b>2.6%</b>
<b>Bank</b>								
	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%
	<b>Sub-total</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>0.0%</b>
<b>Corporate</b>								
	0.00 to <0.15	18,728	0.07%	3,132	41.33%	0.09	1,932	10.3%
	0.15 to <0.25	1,282	0.18%	265	48.54%	1.52	409	31.9%
	0.25 to <0.50	999	0.29%	400	52.84%	2.12	441	44.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	740	0.92%	166	41.47%	0.88	500	67.6%
	2.50 to <10.00	3	3.52%	10	42.05%	3.97	4	107.7%
	10.00 to <100.00	1	33.33%	2	35.00%	1.90	2	183.3%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	<b>Sub-total</b>	<b>21,753</b>	<b>0.12%</b>	<b>3,975</b>	<b>42.28%</b>	<b>0.30</b>	<b>3,288</b>	<b>15.1%</b>
<b>Total</b>		<b>30,214</b>	<b>0.10%</b>	<b>4,077</b>	<b>34.96%</b>	<b>0.87</b>	<b>3,504</b>	<b>11.6%</b>

(1) Represents AIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
<b>Q1 2024 Revised Basel III</b>								
<b>Sovereign</b>								
	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%
	<b>Sub-total</b>	<b>3,474</b>	<b>0.07%</b>	<b>80</b>	<b>45.00%</b>	<b>0.09</b>	<b>385</b>	<b>11.1%</b>
<b>Bank</b>								
	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%
	<b>Sub-total</b>	<b>18,160</b>	<b>0.11%</b>	<b>393</b>	<b>44.88%</b>	<b>1.42</b>	<b>3,486</b>	<b>19.2%</b>
<b>Corporate</b>								
	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%
	<b>Sub-total</b>	<b>13,661</b>	<b>0.24%</b>	<b>924</b>	<b>41.74%</b>	<b>1.40</b>	<b>3,476</b>	<b>25.4%</b>
<b>Total</b>		<b>35,295</b>	<b>0.16%</b>	<b>1,397</b>	<b>43.68%</b>	<b>1.28</b>	<b>7,347</b>	<b>20.8%</b>

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
<b>Q4 2023 Revised Basel III</b>								
<b>Sovereign</b>								
	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%
	<b>Sub-total</b>	<b>2,640</b>	<b>0.08%</b>	<b>47</b>	<b>45.00%</b>	<b>0.15</b>	<b>322</b>	<b>12.2%</b>
<b>Bank</b>								
	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%
	<b>Sub-total</b>	<b>16,300</b>	<b>0.11%</b>	<b>396</b>	<b>45.18%</b>	<b>1.49</b>	<b>3,217</b>	<b>19.7%</b>
<b>Corporate</b>								
	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%
	<b>Sub-total</b>	<b>12,886</b>	<b>0.23%</b>	<b>851</b>	<b>41.71%</b>	<b>1.32</b>	<b>3,250</b>	<b>25.2%</b>
<b>Total</b>		<b>31,826</b>	<b>0.16%</b>	<b>1,294</b>	<b>43.76%</b>	<b>1.31</b>	<b>6,789</b>	<b>21.3%</b>

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

(in \$ millions)	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD <sup>(2)</sup>	Number of obligors	Average LGD <sup>(3)</sup>	Average maturity <sup>(4)</sup>	RWA	RWA density <sup>(5)</sup>
<b>Q3 2023 Revised Basel III</b>								
<b>Sovereign</b>								
	0.00 to <0.15	1,162	0.06%	31	45.00%	0.26	131	11.3%
	0.15 to <0.25	45	0.18%	1	45.00%	0.01	12	26.0%
	0.25 to <0.50	-	0.35%	1	45.00%	1.00	-	42.7%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	-	0.00%	-	0.00%	-	-	0.0%
	2.50 to <10.00	-	0.00%	-	0.00%	-	-	0.0%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	<b>Sub-total</b>	<b>1,207</b>	<b>0.07%</b>	<b>33</b>	<b>45.00%</b>	<b>0.25</b>	<b>143</b>	<b>11.8%</b>
<b>Bank</b>								
	0.00 to <0.15	14,183	0.08%	300	44.87%	1.62	2,338	16.5%
	0.15 to <0.25	861	0.18%	36	45.00%	1.54	246	28.5%
	0.25 to <0.50	356	0.28%	33	45.00%	0.40	114	32.1%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	842	0.90%	30	45.00%	0.29	648	76.9%
	2.50 to <10.00	-	2.56%	1	45.00%	1.16	-	104.1%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	<b>Sub-total</b>	<b>16,242</b>	<b>0.13%</b>	<b>400</b>	<b>44.89%</b>	<b>1.52</b>	<b>3,346</b>	<b>20.6%</b>
<b>Corporate</b>								
	0.00 to <0.15	9,366	0.09%	411	42.49%	0.99	1,383	14.8%
	0.15 to <0.25	2,075	0.18%	184	40.64%	2.01	548	26.4%
	0.25 to <0.50	1,502	0.30%	155	39.19%	1.55	523	34.8%
	0.50 to <0.75	-	0.00%	-	0.00%	-	-	0.0%
	0.75 to <2.50	278	1.01%	56	45.95%	1.15	208	74.8%
	2.50 to <10.00	13	5.82%	8	28.95%	1.61	11	90.6%
	10.00 to <100.00	-	0.00%	-	0.00%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.00%	-	-	0.0%
	<b>Sub-total</b>	<b>13,234</b>	<b>0.15%</b>	<b>814</b>	<b>41.88%</b>	<b>1.21</b>	<b>2,673</b>	<b>20.2%</b>
<b>Total</b>		<b>30,683</b>	<b>0.14%</b>	<b>1,247</b>	<b>43.60%</b>	<b>1.34</b>	<b>6,162</b>	<b>20.1%</b>

(1) Represents FIRB exposures for Derivatives and SFT.

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

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

(4) Effective remaining maturity in years.

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

**CCR5: Composition of collateral for CCR exposure <sup>(1)</sup>**

(in \$ millions)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated <sup>(2)</sup>	Unsegregated <sup>(2)</sup>	Segregated <sup>(2)</sup>	Unsegregated <sup>(2)</sup>		
<b>Q1 2024 Revised Basel III</b>						
Cash – domestic currency	-	1,932	-	2,335	6,535	158
Cash – other currencies	8	7,459	184	13,467	53,753	34,604
Domestic sovereign debt	-	263	1,468	1,590	1,187	2,295
Other sovereign debt	2,389	261	1,692	1,171	1,655	8,359
Government agency debt	1,397	688	2,664	1,716	2,239	4,149
Corporate bonds	1,459	134	1,848	256	30,943	53,031
Equity securities	2,203	-	3	150	40,931	45,021
Other collateral	-	-	-	-	4	-
<b>Total</b>	<b>7,456</b>	<b>10,737</b>	<b>7,859</b>	<b>20,685</b>	<b>137,247</b>	<b>147,617</b>
<b>Q4 2023 Revised Basel III</b>						
Cash – domestic currency	-	2,922	-	3,333	6,709	714
Cash – other currencies	-	8,337	74	15,943	51,059	33,084
Domestic sovereign debt	225	242	484	1,341	1,451	1,646
Other sovereign debt	1,545	440	1,789	1,579	1,961	5,900
Government agency debt	1,621	1,143	2,059	800	2,823	7,150
Corporate bonds	1,681	190	1,235	136	36,103	53,467
Equity securities	616	-	1,532	113	39,173	43,184
Other collateral	-	-	-	-	4	-
<b>Total</b>	<b>5,688</b>	<b>13,274</b>	<b>7,173</b>	<b>23,245</b>	<b>139,283</b>	<b>145,145</b>
<b>Q3 2023 Revised Basel III</b>						
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	-
<b>Total</b>	<b>5,358</b>	<b>11,535</b>	<b>7,098</b>	<b>21,260</b>	<b>131,178</b>	<b>137,896</b>
<b>Q2 2023 Revised Basel III</b>						
Cash – domestic currency	13	2,926	11	2,230	6,503	638
Cash – other currencies	-	7,406	26	14,582	43,330	34,340
Domestic sovereign debt	103	274	85	821	968	1,133
Other sovereign debt	2,169	256	366	2,955	2,229	7,427
Government agency debt	1,833	431	1,182	1,227	2,025	8,974
Corporate bonds	943	1,395	1,666	627	24,597	44,594
Equity securities	684	-	3,265	158	39,325	34,156
Other collateral	-	-	-	-	8	-
<b>Total</b>	<b>5,745</b>	<b>12,688</b>	<b>6,601</b>	<b>22,600</b>	<b>118,985</b>	<b>131,262</b>

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

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

CCR6: Credit derivatives exposures		
(in \$ millions)	a	b
	Protection bought	Protection sold
<b>Q1 2024 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	7,650	2,227
Index credit default swaps	-	-
Credit default swaps	7,650	2,227
Total return swaps	17,366	413
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,016</b>	<b>2,640</b>
<b>Fair values</b>		
Positive fair value (asset)	254	4
Negative fair value (liability)	-	(26)
<b>Q4 2023 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	8,261	4,155
Index credit default swaps	-	-
Credit default swaps	8,261	4,155
Total return swaps	15,269	276
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>23,530</b>	<b>4,431</b>
<b>Fair values</b>		
Positive fair value (asset)	336	8
Negative fair value (liability)	-	(28)
<b>Q3 2023 Revised Basel III</b>		
<b>Notionals</b>		
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	-	-
<b>Total notionals</b>	<b>25,895</b>	<b>4,495</b>
<b>Fair values</b>		
Positive fair value (asset)	391	7
Negative fair value (liability)	-	(28)
<b>Q2 2023 Revised Basel III</b>		
<b>Notionals</b>		
Single-name credit default swaps	8,181	2,461
Index credit default swaps	-	-
Credit default swaps	8,181	2,461
Total return swaps	16,835	208
Credit options	-	-
Other credit derivatives	-	-
<b>Total notionals</b>	<b>25,016</b>	<b>2,669</b>
<b>Fair values</b>		
Positive fair value (asset)	473	11
Negative fair value (liability)	-	(25)

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

(in \$ millions) <sup>(1)</sup>	a	a <sub>2</sub>	a <sub>3</sub>	a <sub>4</sub>
	Q1 2024	Q4 2023	Q3 2023	Q2 2023
	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III
1 RWA as at end of previous reporting period	5,308	5,543	5,136	5,670
2 Asset size <sup>(2)</sup>	112	(543)	590	(511)
3 Asset quality <sup>(3)</sup>	(118)	43	(46)	(17)
4 Model updates <sup>(4)</sup>	121	-	-	-
5 Methodology and policy <sup>(5)</sup>	-	-	-	(103)
6 Acquisitions and disposals <sup>(6)</sup>	-	-	-	-
7 Foreign exchange movements <sup>(7)</sup>	(149)	265	(137)	97
8 Other <sup>(8)</sup>	-	-	-	-
<b>9 RWA as at end of current reporting period</b>	<b>5,274</b>	<b>5,308</b>	<b>5,543</b>	<b>5,136</b>

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

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

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

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

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

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

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

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

**CCR8: Exposures to central counterparties**

(in \$ millions)	a		b		a <sub>2</sub>		b <sub>2</sub>		a <sub>3</sub>		b <sub>3</sub>		a <sub>4</sub>		b <sub>4</sub>	
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
	Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III									
<b>1 Exposures to QCCPs (total)</b>		<b>839</b>		<b>770</b>		<b>683</b>		<b>889</b>								
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9,287	199	10,776	227	12,331	253	14,797	313								
3 (i) OTC derivatives	2,706	54	4,256	85	3,634	73	3,645	73								
4 (ii) Exchange-traded derivatives	4,289	99	4,078	93	4,614	98	9,359	204								
5 (iii) Securities financing transactions	2,292	46	2,442	49	4,083	82	1,793	36								
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-								
7 Segregated initial margin	3,978	-	12,208	-	8,986	-	10,195	-								
8 Non-segregated initial margin	-	-	-	-	-	-	-	-								
9 Pre-funded default fund contributions	1,104	640	1,060	543	1,120	430	1,255	576								
10 Unfunded default fund contributions <sup>(1)</sup>	1,461	-	1,445	-	1,417	-	1,416	-								
<b>11 Exposures to non-QCCPs (total)</b>		-		-		-		-								
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-	-	-	-	-								
13 (i) OTC derivatives	-	-	-	-	-	-	-	-								
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-								
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-								
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-								
17 Segregated initial margin	-	-	-	-	-	-	-	-								
18 Non-segregated initial margin	-	-	-	-	-	-	-	-								

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



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

(in \$ millions)		a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
		Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
		Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q1 2024 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	10,893	-	10,893	1,107	-	1,107
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	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	<b>Wholesale (total)</b>	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

<b>Q4 2023 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	10,843	-	10,843	1,115	-	1,115
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	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	<b>Wholesale (total)</b>	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

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

(in \$ millions)	a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k	
	Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>			
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	
<b>Q3 2023 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	10,261	-	10,261	1,809	-	1,809
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	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	<b>Wholesale (total)</b>	<b>454</b>	-	<b>10,262</b>	<b>10,716</b>	<b>7,505</b>	-	<b>7,505</b>	<b>361</b>	-	<b>361</b>
	– 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
<b>Q2 2023 Revised Basel III</b>											
1	<b>Retail (total)</b>	-	-	-	-	9,494	-	9,494	1,666	-	1,666
	– of which										
2	Residential Mortgage <sup>(5)</sup>	-	-	-	-	1,020	-	1,020	-	-	-
3	Credit Card	-	-	-	-	224	-	224	730	-	730
4	Consumer Receivables	-	-	-	-	2,844	-	2,844	122	-	122
5	Auto Loans/Leases	-	-	-	-	5,406	-	5,406	814	-	814
6	<b>Wholesale (total)</b>	<b>590</b>	-	-	<b>590</b>	<b>7,627</b>	-	<b>7,627</b>	<b>328</b>	-	<b>328</b>
	– of which										
7	Loan to Corporates	-	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	4,007	-	4,007	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	1,543	-	1,543	280	-	280
11	Other Wholesale	590	-	-	590	2,077	-	2,077	-	-	-
12	Re-Securitization	-	-	-	-	-	-	-	48	-	48

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

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

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

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

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

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

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

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

(in \$ millions)	a <sup>(1)</sup>	a <sup>(2)</sup>	b	c	e	f	g	i	j	k
	Bank acts as Originator				Bank acts as Sponsor <sup>(3)</sup>			Bank acts as Investor <sup>(4)</sup>		
	Traditional	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>Q3 2023 Revised Basel III</b>										
1	<b>Retail (total)<sup>(5)</sup></b>	-	-	-	-	-	-	6	-	6
	– of which	-	-	-	-	-	-	-	-	-
2	Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	1	-	1
3	Credit Card	-	-	-	-	-	-	4	-	4
4	Consumer Receivables	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total)<sup>(5)</sup></b>	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-
<b>Q2 2023 Revised Basel III</b>										
1	<b>Retail (total)<sup>(5)</sup></b>	-	-	-	-	-	-	11	-	11
	– of which	-	-	-	-	-	-	-	-	-
2	Residential Mortgage <sup>(6)</sup>	-	-	-	-	-	-	1	-	1
3	Credit Card	-	-	-	-	-	-	9	-	9
4	Consumer Receivables	-	-	-	-	-	-	1	-	1
5	Auto Loans/Leases	-	-	-	-	-	-	-	-	-
6	<b>Wholesale (total)<sup>(5)</sup></b>	-	-	-	-	-	-	25	-	25
	– of which	-	-	-	-	-	-	-	-	-
7	Loan to Corporates	-	-	-	-	-	-	-	-	-
8	Trade Receivables	-	-	-	-	-	-	-	-	-
9	Diversified Asset-Backed Securities	-	-	-	-	-	-	-	-	-
10	Auto Wholesale/Rentals	-	-	-	-	-	-	19	-	19
11	Other Wholesale	-	-	-	-	-	-	6	-	6
12	Re-Securitization	-	-	-	-	-	-	-	-	-

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

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

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

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

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

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

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA
<b>Q1 2024 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>26,083</b>	<b>3,306</b>	<b>1,728</b>	<b>45</b>	<b>-</b>	<b>10,333</b>	<b>20,563</b>	<b>266</b>	<b>-</b>	<b>1,558</b>	<b>3,909</b>	<b>-</b>	<b>-</b>	<b>125</b>	<b>313</b>	<b>-</b>	<b>-</b>
2 Traditional securitization	15,871	3,185	1,728	45	-	-	20,563	266	-	-	3,909	-	-	-	313	-	-
3 Of which securitization	15,871	3,185	1,728	45	-	-	20,563	266	-	-	3,909	-	-	-	313	-	-
4 Of which retail underlying	9,620	1,237	36	-	-	-	10,893	-	-	-	1,562	-	-	-	125	-	-
5 Of which wholesale	6,251	1,948	1,692	45	-	-	9,670	266	-	-	2,347	-	-	-	188	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
10 Of which securitization	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,212	121	-	-	-	10,333	-	-	-	1,558	-	-	-	125	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q4 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>26,109</b>	<b>3,144</b>	<b>1,587</b>	<b>-</b>	<b>-</b>	<b>11,001</b>	<b>19,476</b>	<b>363</b>	<b>-</b>	<b>1,658</b>	<b>3,610</b>	<b>-</b>	<b>-</b>	<b>133</b>	<b>289</b>	<b>-</b>	<b>-</b>
2 Traditional securitization	15,233	3,019	1,587	-	-	-	19,476	363	-	-	3,610	-	-	-	289	-	-
3 Of which securitization	15,233	3,019	1,587	-	-	-	19,476	363	-	-	3,610	-	-	-	289	-	-
4 Of which retail underlying	9,453	1,358	32	-	-	-	10,843	-	-	-	1,584	-	-	-	127	-	-
5 Of which wholesale	5,780	1,661	1,555	-	-	-	8,633	363	-	-	2,026	-	-	-	162	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
10 Of which securitization	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	10,876	125	-	-	-	11,001	-	-	-	1,658	-	-	-	133	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	(in \$ millions)	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA
<b>Q3 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>23,992</b>	<b>2,962</b>	<b>1,528</b>	-	-	<b>10,262</b>	<b>17,766</b>	<b>454</b>	-	<b>1,548</b>	<b>3,359</b>	-	-	<b>124</b>	<b>269</b>	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q2 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)(2)</sup></b>	<b>13,476</b>	<b>2,676</b>	<b>1,559</b>	-	-	-	<b>17,121</b>	<b>590</b>	-	-	<b>3,264</b>	-	-	-	<b>262</b>	-	-
2 Traditional securitization	13,476	2,676	1,559	-	-	-	17,121	590	-	-	3,264	-	-	-	262	-	-
3 Of which securitization	13,476	2,676	1,559	-	-	-	17,121	590	-	-	3,264	-	-	-	262	-	-
4 Of which retail underlying	8,223	1,230	41	-	-	-	9,494	-	-	-	1,409	-	-	-	113	-	-
5 Of which wholesale	5,253	1,446	1,518	-	-	-	7,627	590	-	-	1,855	-	-	-	149	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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%
<b>Q1 2024 Revised Basel III</b>																	
<b>1 Total exposures <sup>(1)</sup></b>	<b>1,032</b>	<b>1,030</b>	<b>1,329</b>	-	-	-	<b>2,599</b>	<b>792</b>	-	-	<b>1,149</b>	<b>165</b>	-	-	<b>92</b>	<b>14</b>	-
2 Traditional securitization	1,032	1,030	1,329	-	-	-	2,599	792	-	-	1,149	165	-	-	92	14	-
3 Of which securitization	1,032	1,030	1,283	-	-	-	2,599	746	-	-	1,149	119	-	-	92	10	-
4 Of which retail underlying	295	30	782	-	-	-	1,107	-	-	-	475	-	-	-	38	-	-
5 Of which wholesale	737	1,000	501	-	-	-	1,492	746	-	-	674	119	-	-	54	10	-
6 Of which re-securitization	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
7 Of which senior	-	-	46	-	-	-	-	46	-	-	-	46	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q4 2023 Revised Basel III</b>																	
<b>1 Total exposures <sup>(1)</sup></b>	<b>389</b>	<b>1,040</b>	<b>778</b>	-	-	-	<b>2,159</b>	<b>48</b>	-	-	<b>866</b>	<b>48</b>	-	-	<b>70</b>	<b>4</b>	-
2 Traditional securitization	389	1,040	778	-	-	-	2,159	48	-	-	866	48	-	-	70	4	-
3 Of which securitization	389	1,040	730	-	-	-	2,159	-	-	-	866	-	-	-	70	-	-
4 Of which retail underlying	389	304	422	-	-	-	1,115	-	-	-	408	-	-	-	33	-	-
5 Of which wholesale	-	736	308	-	-	-	1,044	-	-	-	458	-	-	-	37	-	-
6 Of which re-securitization	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
7 Of which senior	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(in \$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%	IRBA	ERBA / IAA	SA	1250%
<b>Q3 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>1,001</b>	<b>74</b>	<b>1,095</b>	-	-	-	<b>2,124</b>	<b>46</b>	-	-	<b>704</b>	<b>46</b>	-	-	<b>57</b>	<b>4</b>	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Q2 2023 Revised Basel III</b>																	
<b>1 Total exposures<sup>(1)</sup></b>	<b>938</b>	<b>376</b>	<b>680</b>	-	-	-	<b>1,946</b>	<b>48</b>	-	-	<b>607</b>	<b>48</b>	-	-	<b>48</b>	<b>4</b>	-
2 Traditional securitization	938	376	680	-	-	-	1,946	48	-	-	607	48	-	-	48	4	-
3 Of which securitization	938	376	632	-	-	-	1,946	-	-	-	607	-	-	-	48	-	-
4 Of which retail underlying	938	376	352	-	-	-	1,666	-	-	-	454	-	-	-	36	-	-
5 Of which wholesale	-	-	280	-	-	-	280	-	-	-	153	-	-	-	12	-	-
6 Of which re-securitization	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
7 Of which senior	-	-	48	-	-	-	-	48	-	-	-	48	-	-	-	4	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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



<b>CMS1 – Comparison of modelled and standardised RWA at risk level</b>				
<b>(in \$ millions)</b>				
<b>Q1 2024 Revised Basel III</b>				
	<b>a</b>	<b>b</b>	<b>c = (a+b)</b>	<b>d</b>
<b>Risk-weighted Assets (RWA)</b>	<b>RWA IRB approaches</b>	<b>RWA for standardised approaches</b>	<b>Total RWA</b>	<b>RWA calculated using full standardised approach. (ie used in the base of the output floor)</b>
Risk Weighted Assets				
1 Credit risk (excluding counterparty credit risk)	193,401	143,786	337,187	557,632
2 Counterparty credit risk	9,449	2,284	11,733	40,668
3 Credit valuation adjustment		5,376	5,376	6,501
4 Securitisation exposures in the banking book	5,467	1,314	6,781	6,976
5 Market risk	-	15,893	15,893	15,893
6 Operational risk		49,584	49,584	49,584
7 Residual RWA	-	16,663	16,663	16,663
8 Total	208,317	234,900	443,217	693,917

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

(in \$ millions)

	Q1 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	5,605	5,161	10,766	10,973
<i>Of which: categorised as MDB/PSE in SA</i>	1,058	4,003	5,061	5,336
2 Banks and other financial institutions	11,767	995	12,762	15,082
3 Covered Bonds	463	20	483	469
4 Equity	-	6,248	6,248	6,248
5 Purchased receivables	162	-	162	162
6 Corporates	90,694	45,784	136,478	258,462
<i>Of which: F-IRB is applied</i>	52,284	-	52,284	146,101
<i>Of which: A-IRB is applied</i>	38,410	-	38,410	66,577
7 Retail	70,290	63,019	133,309	177,009
<i>Of which: qualifying revolving retail</i>	16,047	11,956	28,003	27,983
<i>Of which: other retail</i>	23,200	30,463	53,663	56,235
<i>Of which: retail residential mortgages</i>	31,043	20,600	51,643	92,791
8 Specialised lending	14,420	7,848	22,268	74,516
<i>Of which: income-producing real estate and high volatility commercial real estate</i>	9,968	4,417	14,385	55,470
9 Others	-	14,711	14,711	14,711
<b>10 Total</b>	<b>193,401</b>	<b>143,786</b>	<b>337,187</b>	<b>557,632</b>

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

Geographical breakdown <sup>(1)</sup>	Q1 2024 Revised Basel III					
	a	b		c	d	e
	Countercyclical capital buffer rate <sup>(2)</sup>	EAD and/or (RWA) used in the computation of the CCyB		Bank-specific countercyclical capital buffer rate <sup>(4)</sup>	Countercyclical capital buffer amount <sup>(5)</sup>	
		Exposure Values	RWA <sup>(3)</sup>			
1 Australia (AU)	1.0000	-	1,544			
2 France (FR)	1.0000	-	316			
3 Germany (DE)	0.7500	-	521			
4 Hong Kong SAR (HK)	1.0000	-	691			
5 Luxembourg (LU)	0.5000	-	481			
6 Netherlands (NL)	1.0000	-	282			
7 Sweden (SE)	2.0000	-	46			
8 United Kingdom (GB)	2.0000	-	2,802			
9 Norway (NO)	2.5000	-	4			
10 Other (if needed)	-	-	-			
Sum		-	6,686			
Total		-	312,564	0.0293	132	

- (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)	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III
<b>Common Equity Tier 1 (CET1) capital</b>					
<b>Opening amount</b>	57,041	55,832	55,520	54,138	53,081
Net income attributable to equity holders of the Bank	2,174	1,354	2,191	2,133	1,732
Dividends paid to equity holders of the Bank	(1,395)	(1,387)	(1,375)	(1,331)	(1,329)
Shares issued	490	482	467	428	25
Shares repurchased/redeemed	-	-	-	-	-
Removal of own credit spread (net of tax)	408	(30)	1,342	(1,203)	893
ECL transitional adjustment	-	-	-	-	(75)
Contractual Service Margins	131	-	-	-	-
Movements in other comprehensive income (OCI), excluding cash flow hedges	(1,150)	205	(2,019)	1,833	(12)
Currency translation differences	(1,270)	379	(812)	633	523
Debt and equity investments fair valued through OCI	772	(344)	(57)	162	415
Employee Benefits	(356)	225	178	(163)	(133)
Other	(296)	(55)	(1,328)	1,201	(817)
Goodwill and other intangible assets (deduction, net of related tax liability)	286	313	(89)	(163)	(254)
Other, including regulatory adjustments and transitional arrangements	75	272	(205)	(315)	77
Deferred tax assets that rely on future probability	(25)	(27)	(73)	1	(44)
Prudential valuation adjustments	(2)	-	-	-	-
IFRS 17 <sup>(1)</sup>	(86)	-	-	-	-
Threshold deductions	-	-	-	-	-
Other	188	299	(132)	(316)	121
<b>Closing Amount</b>	<b>58,060</b>	<b>57,041</b>	<b>55,832</b>	<b>55,520</b>	<b>54,138</b>
<b>Other Additional Tier 1 capital</b>					
<b>Opening amount</b>	8,182	8,184	8,168	8,179	8,181
Capital issuances	1,004	-	-	-	-
Redeemed capital (Qualifying and Non-Qualifying)	(300)	-	-	-	-
Other, capital including regulatory adjustments and transitional arrangements (NVCC)	6	(2)	16	(11)	(2)
<b>Closing Amount</b>	<b>8,892</b>	<b>8,182</b>	<b>8,184</b>	<b>8,168</b>	<b>8,179</b>
<b>Total Tier 1 capital</b>	<b>66,952</b>	<b>65,223</b>	<b>64,016</b>	<b>63,688</b>	<b>62,317</b>
<b>Tier 2 capital</b>					
<b>Opening amount</b>	10,428	10,316	9,509	9,550	9,448
Capital issuances	-	110	1,000	-	337
Redeemed capital (Qualifying and Non-Qualifying)	(1,750)	(76)	-	(1)	-
Amortization adjustments	(300)	(54)	24	(30)	(293)
Other, including regulatory adjustments and transitional adjustments (NVCC)	71	132	(217)	(10)	58
<b>Closing Amount</b>	<b>8,449</b>	<b>10,428</b>	<b>10,316</b>	<b>9,509</b>	<b>9,550</b>
<b>Total regulatory capital</b>	<b>75,401</b>	<b>75,651</b>	<b>74,332</b>	<b>73,197</b>	<b>71,867</b>

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

Risk-Weighted Assets and Capital Ratios					
(in \$ billions)	Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
	Revised Basel III	Revised Basel III	Revised Basel III	Revised Basel III	Basel III
<b>RISK-WEIGHTED ASSETS: <sup>(1)</sup></b>					
<b>On-Balance Sheet Assets</b>					
Cash Resources	2.7	3.0	3.2	2.7	2.2
Securities	20.4	18.9	18.4	18.3	12.4
Residential Mortgages	45.1	44.7	45.8	46.5	50.4
Loans					
- Retail Loans	73.6	73.1	72.2	70.2	69.7
- Non-Personal Loans	126.1	129.0	129.6	133.4	144.9
All Other	33.7	33.3	34.4	33.7	37.2
	<b>301.6</b>	<b>302.0</b>	<b>303.6</b>	<b>304.8</b>	<b>316.8</b>
<b>Off-Balance Sheet Assets</b>					
Indirect Credit Instruments	64.9	66.2	63.8	64.8	67.0
Derivative Instruments	11.2	10.5	10.6	11.7	12.2
	<b>76.1</b>	<b>76.7</b>	<b>74.4</b>	<b>76.5</b>	<b>79.2</b>
<b>Total Credit Risk before AIRB scaling factor</b>	<b>377.7</b>	<b>378.7</b>	<b>378.0</b>	<b>381.3</b>	<b>396.0</b>
AIRB Scaling factor <sup>(2)</sup>	-	-	-	-	14.1
<b>Total Credit Risk after AIRB scaling factor</b>	<b>377.7</b>	<b>378.7</b>	<b>378.0</b>	<b>381.3</b>	<b>410.1</b>
Market Risk - Risk Assets Equivalent	15.9	12.0	12.1	13.5	11.0
Operational Risk - Risk Assets Equivalent	49.6	49.3	48.3	48.1	50.4
Regulatory Capital Floor Adjustment to RWA <sup>(3)</sup>	7.8	-	1.4	8.2	-
<b>Risk-Weighted Assets <sup>(3)</sup></b>	<b>451.0</b>	<b>440.0</b>	<b>439.8</b>	<b>451.1</b>	<b>471.5</b>
<b>REGULATORY CAPITAL RATIOS (%):</b>					
Common Equity Tier 1	12.9	13.0	12.7	12.3	11.5
Tier 1	14.8	14.8	14.6	14.1	13.2
Total	16.7	17.2	16.9	16.2	15.2

(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) Effective Q2, 2023, under Revised Basel III the additional 6% scaling factor to AIRB credit risk portfolios is no longer required.

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

## Movement of Risk-Weighted Assets by Risk Type

Credit Risk RWA (in \$ millions)	Q1 2024 Revised Basel III		Q4 2023 Revised Basel III	
	Credit Risk	Of which Counterparty Credit Risk	Credit Risk	Of which Counterparty Credit Risk
Credit risk-weighted assets as at beginning of Quarter	378,670	16,276	378,014	16,452
Book size <sup>(1)</sup>	(294)	392	(4,491)	(1,446)
Book quality <sup>(2)</sup>	1,833	(109)	545	644
Model updates <sup>(3)</sup>	2,132	121	-	-
Methodology and policy <sup>(4)</sup>	776	776	-	-
Acquisitions and disposals	-	-	(560)	-
Foreign exchange movements	(5,377)	(347)	5,162	626
Other	-	-	-	-
<b>Credit risk-weighted assets as at end of Quarter</b>	<b>377,740</b>	<b>17,109</b>	<b>378,670</b>	<b>16,276</b>

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

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

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

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

Market Risk RWA (in \$ millions)	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
Market risk-weighted assets as at beginning of Quarter	12,040	12,131
Movement in risk levels <sup>(1)</sup>	-	(104)
Model updates <sup>(2)</sup>	-	13
Methodology and policy <sup>(3)</sup>	3,853	-
Acquisitions and disposals	-	-
Other	-	-
<b>Market risk-weighted assets as at end of Quarter</b>	<b>15,893</b>	<b>12,040</b>

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

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

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

Operational Risk RWA (in \$ millions)	Q1 2024 Revised Basel III	Q4 2023 Revised Basel III
Operational risk-weighted assets as at beginning of Quarter	49,307	48,310
Acquisitions and disposals	-	-
Higher Revenue	272	403
Methodology and policy <sup>(1)</sup>	-	-
ILM changes	5	594
<b>Operational risk-weighted assets as at end of Quarter</b>	<b>49,584</b>	<b>49,307</b>

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

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

(in \$ billions)		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 <sup>(1)</sup>	-2%	1%	9%	0%	-1%	2%

(in \$ billions)		Q4 2023 Revised Basel III				
Risk-weighted Assets (RWA)	Canadian Banking	International Banking	Global Banking & Markets	Global Wealth Management	Other	All Bank
RWA	\$145.2	\$150.1	\$99.2	\$22.2	\$23.3	\$440.0
Proportion of Bank	33%	34%	23%	5%	5%	100%
Comprised of:						
Credit risk	89%	89%	82%	70%	79%	86%
Market risk	- %	2%	7%	- %	7%	3%
Operational risk	11%	9%	11%	30%	14%	11%
Other <sup>(1)</sup>	0%	0%	0%	0%	0%	0%

(1) Includes Basel III capital floor adjustments

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

Exposure at Default										
(in \$ millions)	Q1 2024 Revised Basel III					Q4 2023 Revised Basel III				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
	Drawn	Undrawn	Other <sup>(3)</sup>			Drawn	Undrawn	Other <sup>(3)</sup>		
Canada	242,374	47,847	37,213	430,593	758,027	253,003	49,641	37,785	425,576	766,005
USA	139,928	33,092	53,927	-	226,947	137,284	35,009	51,281	-	223,574
Chile	27,720	1,829	4,073	30,561	64,183	28,645	1,825	4,336	31,927	66,733
Mexico	36,886	2,736	3,277	21,407	64,306	36,863	2,372	3,061	20,000	62,296
Peru	14,786	1,344	2,767	11,322	30,219	15,902	1,474	3,444	11,647	32,467
Colombia	7,685	319	1,077	7,723	16,804	7,886	400	1,116	7,431	16,833
Other International										
Europe	20,706	6,127	16,899	-	43,732	19,474	6,347	17,460	-	43,281
Caribbean	16,851	1,446	1,472	14,267	34,036	16,836	1,545	1,234	14,359	33,974
Latin America (other)	16,043	1,004	1,945	1,099	20,091	17,118	1,377	2,070	1,107	21,672
All Other	21,267	3,437	3,337	-	28,041	24,541	3,731	3,580	-	31,852
<b>Total</b>	<b>544,246</b>	<b>99,181</b>	<b>125,987</b>	<b>516,972</b>	<b>1,286,386</b>	<b>557,552</b>	<b>103,721</b>	<b>125,367</b>	<b>512,047</b>	<b>1,298,687</b>

(in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III	Q3 2022 Basel III
Canada	761,843	748,855	715,376	710,049	698,524
USA	217,408	218,152	260,258	247,672	225,869
Chile	68,251	72,615	68,833	60,528	57,674
Mexico	60,752	57,805	55,336	50,793	46,176
Peru	33,340	32,989	32,542	32,176	31,559
Colombia	17,047	15,292	14,108	13,291	13,840
Other International					
Europe	44,843	46,418	44,314	46,156	44,735
Caribbean	32,272	32,755	31,603	32,057	30,016
Latin America (other)	22,584	21,879	21,167	20,890	18,317
All Other	29,824	32,365	33,595	34,088	35,595
<b>Total</b>	<b>1,288,164</b>	<b>1,279,125</b>	<b>1,277,132</b>	<b>1,247,700</b>	<b>1,202,305</b>

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

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

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



IRB Credit Risk Exposures by Maturity <sup>(1)(2)</sup>								
Exposure at Default								
(in \$ millions)	Q1 2024 Revised Basel III				Q4 2023 Revised Basel III			
	Drawn	Undrawn	Other <sup>(3)</sup>	Total	Drawn	Undrawn	Other <sup>(3)</sup>	Total
<b>Non-Retail</b>								
Less than 1 year	182,436	30,196	70,864	283,496	201,930	30,922	70,999	303,851
1 to 5 years	189,132	58,702	40,506	288,340	183,665	61,548	39,786	284,999
Over 5 Years	44,071	2,854	7,341	54,266	41,460	3,972	7,996	53,428
<b>Total Non-Retail</b>	<b>415,639</b>	<b>91,752</b>	<b>118,711</b>	<b>626,102</b>	<b>427,055</b>	<b>96,442</b>	<b>118,781</b>	<b>642,278</b>
<b>Retail</b>								
Less than 1 year	40,059	59,138	-	99,197	34,440	56,698	-	91,138
1 to 5 years	245,445	-	-	245,445	253,126	-	-	253,126
Over 5 Years	15,893	-	-	15,893	16,457	-	-	16,457
Revolving Credits <sup>(4)</sup>	41,201	47,208	-	88,409	41,084	42,492	-	83,576
<b>Total Retail</b>	<b>342,598</b>	<b>106,346</b>	<b>-</b>	<b>448,944</b>	<b>345,107</b>	<b>99,190</b>	<b>-</b>	<b>444,297</b>
<b>Total</b>	<b>758,237</b>	<b>198,098</b>	<b>118,711</b>	<b>1,075,046</b>	<b>772,162</b>	<b>195,632</b>	<b>118,781</b>	<b>1,086,575</b>

(in \$ millions)	Q3 2023 Revised Basel III	Q2 2023 Revised Basel III	Q1 2023 Basel III	Q4 2022 Basel III
<b>Non-Retail</b>				
Less than 1 year	316,619	301,507	334,670	315,321
1 to 5 years	269,620	272,429	295,791	291,225
Over 5 Years	45,996	45,981	42,241	45,636
<b>Total Non-Retail</b>	<b>632,235</b>	<b>619,917</b>	<b>672,702</b>	<b>652,182</b>
<b>Retail</b>				
Less than 1 year	87,146	86,915	57,892	56,047
1 to 5 years	259,636	263,277	267,355	267,711
Over 5 Years	16,877	16,700	16,629	16,917
Revolving Credits <sup>(4)</sup>	82,277	82,193	71,798	71,063
<b>Total Retail</b>	<b>445,936</b>	<b>449,085</b>	<b>413,674</b>	<b>411,738</b>
<b>Total</b>	<b>1,078,171</b>	<b>1,069,002</b>	<b>1,086,376</b>	<b>1,063,920</b>

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

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

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

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

IRB Credit Losses										
Exposure Type	Q1 2024 Revised Basel III		Q4 2023 Revised Basel III		Q3 2023 Revised Basel III		Q2 2023 Revised Basel III		Q1 2023 Basel III	
	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate	Actual Loss Rate <sup>(4)</sup>	Expected Loss Rate	Actual Loss Rate <sup>(4)</sup>	Expected Loss Rate	Actual Loss Rate	Expected Loss Rate
	%	%	%	%	%	%	%	%	%	%
<b>Non-Retail</b> <sup>(1)(3)</sup>										
Corporate	0.06	0.27	0.04	0.28	0.04	0.29	0.02	0.33	0.03	0.37
Sovereign	-	0.04	-	0.05	-	0.05	-	0.04	-	0.04
Bank	-	0.35	-	0.34	-	0.36	-	0.36	-	0.34
<b>Retail</b> <sup>(2)(3)</sup>										
Real Estate Secured	-	0.09	-	0.08	-	0.09	-	0.09	-	0.08
QRRE	3.00	3.06	2.74	2.94	2.56	2.90	2.41	2.82	2.14	2.98
Other Retail	0.63	1.69	0.45	1.54	0.38	1.53	0.34	1.41	0.33	1.44

- (1) Non-retail actual loss rates represent the credit losses net of recoveries for the current and prior three quarters divided by the 5-point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.
- (2) Retail actual loss rates represent write-offs net of recoveries for the current and prior three quarters divided by the 5-point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.
- (3) Expected losses are calculated using "through the business cycle" Basel risk parameters (PD, LGD, and EAD) on IRB portfolio, which are estimated to include a long term time horizon. Actual losses are a "point in time" representation and reflect the current economic conditions. During an economic downturn PCL on impaired loans may exceed expected losses, and may fall below expected losses during times of economic growth.
- (4) Prior Period have been restated to conform with current presentation.

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

Exposure Type	Q1 2024 Revised Basel III						Q4 2023 Revised Basel III					
	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF <sup>(2)</sup> %	Actual CCF <sup>(2)</sup> %	Average estimated PD %	Actual default rate %	Average estimated LGD %	Actual LGD %	Average estimated CCF <sup>(2)</sup> %	Actual CCF <sup>(2)</sup> %
Non-Retail <sup>(1)</sup>	0.50	0.28	39.60	17.73	50.22	18.55	0.53	0.28	39.57	18.30	49.99	9.31

(1) Reporting is on a one quarter lag basis. For reporting as of Q1/24, estimated parameters are based on portfolio count-weighted averages at Q4/22 whereas actual parameters are based on count-weighted averages of realized parameters during the subsequent four quarters (Q1/23 – Q4/23).

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

(in \$ millions) <sup>(1)</sup>	Four-quarter period ending Q1 2024 Revised Basel III						Four-quarter period ending Q4 2023 Revised Basel III					
	Average estimated PD <sup>(2)(7)</sup> %	Actual default rate <sup>(2)(5)</sup> %	Average estimated LGD <sup>(3)(7)</sup> %	Actual LGD <sup>(3)(6)</sup> %	Estimated EAD <sup>(4)(7)</sup> \$	Actual EAD <sup>(4)(5)</sup> \$	Average estimated PD <sup>(2)(7)</sup> %	Actual default rate <sup>(2)(5)</sup> %	Average estimated LGD <sup>(3)(7)</sup> %	Actual LGD <sup>(3)(6)</sup> %	Estimated EAD <sup>(4)(7)</sup> \$	Actual EAD <sup>(4)(5)</sup> \$
Residential real estate secured												
Residential mortgages												
Insured mortgages <sup>(8)</sup>	0.43	0.41	-	-	-	-	0.43	0.38	-	-	-	-
Uninsured mortgages	0.34	0.26	17.51	11.49	-	-	0.34	0.22	18.07	12.57	-	-
Secured lines of credit	0.21	0.18	24.32	18.32	106	100	0.20	0.15	26.94	17.31	80	76
Qualifying revolving retail exposures	1.46	1.04	79.05	77.02	588	509	1.42	1.00	83.24	76.54	538	467
Other retail	1.70	1.06	64.76	55.91	15	15	1.69	1.01	65.12	56.11	16	16

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

(2) Account weighted aggregation.

(3) Default weighted aggregation.

(4) EAD is estimated for revolving products only.

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

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

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

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

**Derivatives - Counterparty Credit Risk<sup>(1)</sup>**

(in \$ millions)

Contract Types	Q1 2024 Revised Basel III				Q4 2023 Revised Basel III				Q3 2023 Revised Basel III				Q2 2023 Revised Basel III			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk-weighted Assets <sup>(2)</sup>
<b>Interest Rate Contracts:</b>																
Futures and Forward Rate Agreements	572,271	95	117	30	538,604	128	76	40	593,102	135	82	49	628,797	164	114	47
Swaps	5,663,379	4,222	6,513	698	5,701,549	4,678	8,322	611	6,102,063	4,559	7,499	657	5,883,321	4,846	9,071	967
Options Purchased	53,233	14	107	26	55,149	41	164	49	47,577	34	182	52	41,260	214	103	35
Options Written	62,519	-	28	6	62,504	-	16	4	56,383	-	15	4	49,866	-	8	2
<b>Total</b>	<b>6,351,402</b>	<b>4,331</b>	<b>6,765</b>	<b>760</b>	<b>6,357,806</b>	<b>4,847</b>	<b>8,578</b>	<b>704</b>	<b>6,799,125</b>	<b>4,728</b>	<b>7,778</b>	<b>762</b>	<b>6,603,244</b>	<b>5,224</b>	<b>9,296</b>	<b>1,051</b>
<b>Foreign Exchange Contracts:</b>																
Futures and Forwards	529,750	870	4,857	1,081	509,160	1,544	4,846	1,176	480,516	1,182	4,573	1,179	547,110	1,098	5,161	1,051
Swaps	827,743	329	10,771	2,119	864,170	1,289	10,702	2,030	800,074	2,209	11,529	2,473	762,723	1,351	8,611	2,059
Options Purchased	63,923	231	508	155	33,155	410	693	218	31,299	136	334	149	28,755	419	399	95
Options Written	68,941	-	87	32	37,292	-	26	7	32,628	-	31	10	32,840	-	14	5
<b>Total</b>	<b>1,490,357</b>	<b>1,430</b>	<b>16,223</b>	<b>3,387</b>	<b>1,443,777</b>	<b>3,243</b>	<b>16,267</b>	<b>3,431</b>	<b>1,344,517</b>	<b>3,527</b>	<b>16,467</b>	<b>3,811</b>	<b>1,371,428</b>	<b>2,868</b>	<b>14,185</b>	<b>3,210</b>
<b>Other Derivatives Contracts:</b>																
Equity	142,844	1,228	8,162	1,295	127,703	1,102	7,747	1,325	125,266	1,258	8,490	1,224	122,493	1,050	7,662	1,260
Credit	27,656	126	120	19	27,961	130	60	14	30,390	237	309	91	27,685	203	207	61
Other	55,701	1,438	3,202	413	60,383	1,502	3,402	348	52,084	1,319	3,085	360	57,207	1,428	7,551	472
<b>Total</b>	<b>226,201</b>	<b>2,792</b>	<b>11,484</b>	<b>1,727</b>	<b>216,047</b>	<b>2,734</b>	<b>11,209</b>	<b>1,687</b>	<b>207,740</b>	<b>2,814</b>	<b>11,884</b>	<b>1,675</b>	<b>207,385</b>	<b>2,681</b>	<b>15,420</b>	<b>1,793</b>
<b>Credit Valuation Adjustment</b>				<b>5,376</b>				<b>4,703</b>				<b>4,356</b>				<b>5,658</b>
<b>Total Derivatives after Netting and Collateral</b>	<b>8,067,960</b>	<b>8,553</b>	<b>34,472</b>	<b>11,250</b>	<b>8,017,630</b>	<b>10,824</b>	<b>36,054</b>	<b>10,525</b>	<b>8,351,382</b>	<b>11,069</b>	<b>36,129</b>	<b>10,604</b>	<b>8,182,057</b>	<b>10,773</b>	<b>38,901</b>	<b>11,712</b>

(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.

<b>Total Market Risk-Weighted Assets</b>					
(in \$ millions)	<b>Q1 2024</b>	<b>Q4 2023</b>	<b>Q3 2023</b>	<b>Q2 2023</b>	<b>Q1 2023</b>
	<b>Revised Basel III</b>	<b>Revised Basel III</b>	<b>Revised Basel III</b>	<b>Revised Basel III</b>	<b>Basel III</b>
All Bank VaR	-	1,766	1,798	2,082	1,796
All Bank stressed VaR	-	4,881	4,648	6,527	5,562
Incremental risk charge	-	3,935	4,570	3,677	2,748
Standardized approach <sup>(1)</sup>	<b>15,893</b>	1,458	1,115	1,157	912
<b>Market risk-weighted assets as at end of Quarter</b>	<b>15,893</b>	<b>12,040</b>	<b>12,131</b>	<b>13,443</b>	<b>11,018</b>

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

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