LAURENTIAN BANK

THIRD QUARTER 2023

SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE
(unaudited)

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This document is available via the Bank's web site at www.lbcfg.ca.

Notes to users

1- This Supplementary Regulatory Capital and Pillar 3 Disclosure document is unaudited and should be read in conjunction with the 2022 Annual Report. All amounts are in millions of Canadian dollars, unless otherwise indicated.

2- The information provided in this document is subject to the same level of internal review and internal control processes as the information provided by the Bank for its financial reporting.

3- Financial information is available through the Report to Shareholders for the third quarter of 2023 and in the document entitled *Supplementary Financial Information,* which are available on the Bank's website at www.lbcfg.ca. Additional information is also available on the Office of the Superintendent of Financial Institutions' (OSFI) Financial Data for Banks website at https://www.osfi-bsif.gc.ca/Eng/wt-ow/Pages/fd-df.aspx.

4- The Bank's consolidated regulatory capital requirements are determined by guidelines issued by the OSFI, which are based on the Basel III framework adopted by the Basel Committee on Banking Supervision (BCBS). These guidelines and measures are presented in the following table.

OSFI guideline or advisory	**Measure**
Capital Adequacy Requirements	Common Equity Tier 1 (CET1) capital ratio Tier 1 capital ratio Total capital ratio CET1 capital Tier 1 capital Tier 2 capital Total capital Risk-weighted assets
Leverage Requirements	Leverage ratio Total exposures

5- Per OSFI's *Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements*, the Bank is a Category I SMSB (not approved for the advanced internal ratings-based (AIRB) approach).

6- For certain prescribed tables formats where row or column items have zero balances, such items have not been presented.

Location of Pillar 3 Disclosure

	2022 Annual Report	Supplementary Regulatory Capital and Pillar 3 Disclosure
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Modified CC1 - Composition of regulatory capital

In millions of dollars, except percentage amounts (Unaudited) / As at		OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023	JANUARY 31, 2023	OCTOBER 31, 2022	JULY 31, 2022	APRIL 30, 2022	JANUARY 31, 2022
Row[1]									
	Common Equity Tier 1 capital: instruments and reserves								
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	$ —	$ **1,182**	$ **1,178**	$ **1,175**	$ 1,172	$ 1,169	$ 1,168	$ 1,170
2	Retained earnings	—	**1,398**	**1,374**	**1,349**	1,322	1,291	1,259	1,222
3	Accumulated other comprehensive income (and other reserves)	—	**(4)**	**48**	**39**	42	23	19	25
6	Common Equity Tier 1 capital before regulatory adjustments	—	**2,576**	**2,600**	**2,530**	2,514	2,452	2,418	2,381
	Common Equity Tier 1 capital: regulatory adjustments								
28	Total regulatory adjustments to Common Equity Tier 1[2]	—	**(362)**	**(383)**	**(383)**	(385)	(363)	(356)	(357)
29	**Common Equity Tier 1 capital (CET1)**	—	**2,214**	**2,217**	**2,181**	2,167	2,135	2,102	2,070
	Additional Tier 1 capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	**246**	**246**	**245**	244	244	244	243
31	of which: classified as equity under applicable accounting standards	—	**246**	**246**	**245**	244	244	244	243
36	**Additional Tier 1 capital before regulatory adjustments**	—	**246**	**246**	**245**	244	244	244	243
	Additional Tier 1 capital: regulatory adjustments								
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	—	—	—	—	—
44	**Additional Tier 1 capital (AT1)**	—	**246**	**246**	**245**	244	244	244	243
45	**Tier 1 capital (T1 = CET1 + AT1)**	—	**2,459**	**2,463**	**2,426**	2,412	2,378	2,345	2,314
	Tier 2 capital: instruments and allowances								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	—	**340**	**339**	**336**	337	339	336	345
50	Collective allowances	—	**157**	**158**	**153**	134	126	117	111
51	**Tier 2 capital before regulatory adjustments**	—	**496**	**496**	**489**	470	466	452	456
	Tier 2 capital: regulatory adjustments								
57	Total regulatory adjustments to Tier 2 capital	—	—	—	—	—	—	—	(4)
58	**Tier 2 capital (T2)**	—	**496**	**496**	**489**	470	466	452	452
59	**Total capital (TC = T1 + T2)**	—	**2,955**	**2,959**	**2,916**	2,882	2,844	2,798	2,766
60	**Total risk-weighted assets**	—	**22,651**	**23,785**	**23,901**	23,909	23,465	22,557	21,232
	Capital ratios								
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	— %	**9.8 %**	**9.3 %**	**9.1 %**	9.1 %	9.1 %	9.3 %	9.8 %
62	Tier 1 (as a percentage of risk-weighted assets)	— %	**10.9 %**	**10.4 %**	**10.2 %**	10.1 %	10.1 %	10.4 %	10.9 %
63	Total capital (as a percentage of risk-weighted assets)	— %	**13.0 %**	**12.4 %**	**12.2 %**	12.1 %	12.1 %	12.4 %	13.0 %
	OSFI target[3]								
69	Common Equity Tier 1 target ratio	— %	**7.0 %**	**7.0 %**	**7.0 %**	7.0 %	7.0 %	7.0 %	7.0 %
70	Tier 1 capital target ratio	— %	**8.5 %**	**8.5 %**	**8.5 %**	8.5 %	8.5 %	8.5 %	8.5 %
71	Total capital target ratio	— %	**10.5 %**	**10.5 %**	**10.5 %**	10.5 %	10.5 %	10.5 %	10.5 %

(1) Row numbering, as per OSFI's Capital Disclosure Requirements guideline revised May 2018, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

(2) Comprised of deductions for goodwill, software and other intangible assets, net pension plan assets, cash flow hedge reserve and other.

(3) The countercyclical buffer as at all dates was nil, as all private sector credit exposures were either in Canada or the United States.

Narrative commentary

In the second quarter of 2023, OSFI’s revised capital, leverage, liquidity and disclosure rules that incorporate the final Basel III banking reforms with additional adjustments to make them suitable for federally regulated deposit-taking institutions (DTIs) took effect. The revised rules also include the SMSBs Capital and Liquidity Requirements Guideline, as well as separate Pillar 3 Disclosure Requirements for Domestic Systemically Important Banks (D-SIBs) and SMSBs. The new regulatory requirements had no material impact on the Bank's Common Equity Tier 1 capital or Common Equity Tier 1 capital ratio. Refer to the “Regulatory capital developments” section on page 14 of the Bank's MD&A for the third quarter of 2023 for more information.

The CET1 capital ratio was 9.8% as at July 31, 2023, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio increased by 70 basis points compared with October 31, 2022 due to internal capital generation and the seasonal inventory financing loan reduction. The Bank met OSFI’s capital and leverage requirements throughout the quarter.

LR2 - Leverage ratio common disclosure

Row[1]	In millions of dollars, except percentage amounts (Unaudited) / As at	OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023	JANUARY 31, 2023	OCTOBER 31, 2022	JULY 31, 2022	APRIL 30, 2022	JANUARY 31, 2022
	On-balance sheet exposures								
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	$ —	$ **46,135**	$ **46,063**	$ **46,096**	$ 46,610	$ 45,766	$ 44,676	$ 42,670
4	(Asset amounts deducted in determining Tier 1 capital[2])	—	**(362)**	**(383)**	**(383)**	(385)	(363)	(356)	(356)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	—	**45,773**	**45,680**	**45,714**	46,225	45,404	44,321	42,313
	Derivative exposures								
6	Replacement cost associated with all derivative transactions	—	**120**	**142**	**132**	112	124	124	145
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	—	**194**	**187**	**173**	169	147	147	141
11	**Total derivative exposures (sum of lines 6 to 10)**	—	**314**	**329**	**305**	281	271	271	285
	Securities financing transaction exposures								
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	—	**6,361**	**9,624**	**6,233**	6,000	5,933	5,367	5,759
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	**(3,330)**	**(6,197)**	**(3,278)**	(2,761)	(2,573)	(2,856)	(2,978)
14	Counterparty credit risk (CCR) exposure for SFTs	—	**30**	**28**	**11**	30	10	20	23
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	—	**3,061**	**3,455**	**2,966**	3,268	3,370	2,531	2,804
	Other off-balance sheet exposures								
17	Off-balance sheet exposure at gross notional amount	—	**9,230**	**9,592**	**10,265**	10,330	10,722	10,942	10,573
18	(Adjustments for conversion to credit equivalent amounts)	—	**(6,876)**	**(7,099)**	**(7,756)**	(7,933)	(8,220)	(8,462)	(8,259)
19	**Off-balance sheet items (sum of lines 17 and 18)**	—	**2,354**	**2,494**	**2,509**	2,397	2,502	2,481	2,314
	Capital and total exposures								
20	Tier 1 capital	—	**2,459**	**2,463**	**2,426**	2,412	2,378	2,345	2,314
21	Total exposures (sum of lines 5, 11, 16 and 19)	—	**51,502**	**51,957**	**51,495**	52,171	51,547	49,603	47,717
	Leverage ratio								
22	Basel III leverage ratio	— %	**4.8 %**	**4.7 %**	**4.7 %**	4.6 %	4.6 %	4.7 %	4.8 %

(1) Disclosed in accordance with OSFI's Leverage Ratio Disclosure Requirements guideline. Certain rows have been removed because there are no values in such rows.

(2) Mainly comprised of deductions for software and other intangible assets, goodwill, pension plan assets and cash flow hedges reserve.

CR1 - Credit quality of assets

In millions of dollars (Unaudited)	AS AT JULY 31, 2023						AS AT APRIL 30, 2023					
	a	b	c	d	e	g	a	b	c	d	e	g
	Gross carrying values of		Allowances/ impairments	Of which expected credit losses (ECL) accounting provisions for credit losses on standardised approach (SA) exposures		Net values (a+b-c)	Gross carrying values of		Allowances/ impairments	Of which expected credit losses (ECL) accounting provisions for credit losses on standardised approach (SA) exposures		Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1 Loans	$ 202	$ 38,156	$ (210)	$ (61)	$ (149)	$ 38,149	$ 223	$ 38,320	$ (55)	$ (55)	$ —	$ 38,488
2 Debt securities	—	6,256	—	—	—	6,256	—	5,957	(148)	—	(148)	5,809
3 Off-balance sheet exposures	—	9,230	(8)	—	(8)	9,223	—	9,592	(9)	—	(9)	9,584
4 Total	$ 202	$ 53,643	$ (218)	$ (61)	$ (157)	$ 53,628	$ 223	$ 53,869	$ (212)	$ (55)	$ (158)	$ 53,880

CR3 - Credit risk mitigation techniques – overview

In millions of dollars (Unaudited)	AS AT JULY 31, 2023				AS AT APRIL 30, 2023			
	a	b	c	d	a	b	c	d
	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured financial guarantees	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured financial guarantees
1 Loans	$ 24,912	$ 13,386	$ 1,136	$ 12,250	$ 25,192	$ 13,296	$ 1,191	$ 12,106
2 Debt securities	5,522	735	—	735	$ 5,184	$ 772	$ —	$ 772
3 Total	30,433	14,121	1,136	12,984	$ 30,376	$ 14,069	$ 1,191	$ 12,878
4 Of which defaulted	$ 129	$ 12	$ —	$ 12	$ 154	$ 14	$ —	$ 14

CR5 - Standardised approach – exposures by asset classes and risk weights

AS AT JULY 31, 2023

		a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	r	t	u	w	x
In millions of dollars (Unaudited)		0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	250%	Other	Total credit exposures amount
1	Sovereigns and their central banks	$8,521	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 1	$ —	$ —	$ —	$ —	$ 8,522
2	Public sector entities (PSEs)	—	—	479	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10,180	10,660
4	Banks	—	—	166	—	43	—	—	—	4	—	—	—	—	—	122	—	—	—	699	1,035
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	10	—	—	—	3	—	—	—	—	—	2	—	—	—	699	715
6	Corporates	—	—	4	—	—	—	—	—	10	—	—	159	3,059	—	1,846	—	10	—	—	5,088
	Of which: securities firms and other financial institutions treated as corporates	—	—	—	—	—	—	—	—	—	—	—	42	—	—	336	—	—	—	—	378
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	44	14	58
8	Retail	—	249	—	—	—	—	—	—	—	—	—	3,479	—	—	—	—	—	—	—	3,727
9	Real estate	—	—	1,877	1,216	1,748	1,863	35	209	327	1,504	145	222	1,211	75	4,845	106	1,439	—	—	16,822
	Of which: general residential real estate (RRE)	—	—	1,877	1,216	1,575	1,718	35	—	15	—	9	—	—	—	—	—	—	—	—	6,445
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	172	145	—	209	312	6	—	2	—	—	—	—	—	—	—	848
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	1,498	—	219	1,211	—	1,372	—	—	—	—	4,301
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	136	—	—	75	—	106	75	—	—	391
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3,472	—	1,364	—	—	4,836
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	72	—	57	—	—	129
13	Other assets	1,085	—	56	—	—	—	—	—	—	—	—	—	—	—	519	—	—	—	79	1,740
14	**Total**	**$9,606**	**$ 249**	**$2,583**	**$1,216**	**$1,791**	**$1,863**	**$ 35**	**$ 209**	**$ 341**	**$1,504**	**$ 145**	**$3,859**	**$4,270**	**$ 75**	**$ 7,405**	**$ 106**	**$1,507**	**$ 44**	**$10,973**	**$ 47,780**

CR5 - Standardised approach – exposures by asset classes and risk weights

AS AT APRIL 30, 2023

		a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	r	t	u	w	x
	In millions of dollars (Unaudited)	0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	250%	Other	Total credit exposures amount
1	Sovereigns and their central banks	$7,664	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 1	$ —	$ —	$ —	$ —	$ 7,665
2	Public sector entities (PSEs)	—	—	463	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	9,954	10,417
4	Banks	—	—	112	—	49	—	—	—	3	—	—	—	—	—	50	—	—	—	641	854
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	11	—	—	—	2	—	—	—	—	—	2	—	—	—	641	655
6	Corporates	—	—	4	—	—	—	—	—	16	—	—	135	3,730	—	2,099	—	10	—	—	5,994
	Of which: securities firms and other financial institutions treated as corporates	—	—	—	—	—	—	—	—	—	—	—	24	—	—	379	—	—	—	—	403
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	40	6	46
8	Retail	—	232	—	—	—	—	—	—	—	—	—	3,593	—	—	—	—	—	—	—	3,825
9	Real estate	—	—	1,856	1,203	1,750	1,946	32	211	342	1,485	145	227	1,033	69	5,028	112	1,577	—	58	17,075
	Of which: general residential real estate (RRE)	—	—	1,856	1,203	1,580	1,796	32	—	17	—	9	—	—	—	—	—	—	—	58	6,552
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	170	150	—	211	325	7	—	2	—	—	—	—	—	—	—	866
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	1,478	—	225	1,033	—	1,552	—	—	—	—	4,288
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	136	—	—	69	—	112	49	—	—	365
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3,475	—	1,528	—	—	5,003
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	52	—	102	—	—	154
13	Other assets	963	—	45	—	—	—	—	—	—	—	—	—	—	—	476	—	—	—	93	1,577
14	**Total**	**$8,627**	**$ 232**	**$2,481**	**$1,203**	**$1,799**	**$1,946**	**$ 32**	**$ 211**	**$ 361**	**$1,485**	**$ 145**	**$3,955**	**$4,763**	**$ 69**	**$ 7,706**	**$ 112**	**$1,689**	**$ 40**	**$10,751**	**$ 47,606**

In millions of dollars (Unaudited)

AS AT OCTOBER 31, 2022

	0 %	20 %	35 %	50 %	75 %	100 %	150 %	250 %	1,250 %	TOTAL
Exposure Class (after risk mitigation)										
Corporate	$ 55	$ 5	$ —	$ 30	$ —	$ 13,538	$ 27	$ —	$ —	$ 13,656
Sovereign	9,650	406	—	—	—	—	—	—	—	10,056
Bank	—	423	—	—	—	23	—	—	—	446
Retail residential mortgage loans	11,441	324	7,475	282	47	58	—	—	—	19,627
Other retail	182	—	—	—	1,099	—	5	—	—	1,286
Small business entities treated as other retail	8	—	—	—	2,225	—	—	—	—	2,233
Equity	—		—	—	—	266	—	—	—	266
Securitization	—	5	—	—	—	—	—	—	—	5
Other assets	1,269	109	—	—	—	467	—	105	—	1,950
	22,605	1,271	7,475	313	3,371	14,353	32	105	—	49,525
Derivatives[(1)]	—	193	—	—	—	127	—	—	—	320
Credit commitments	23	19	—	—	13	1,731	—	—	—	1,785
Operational risk	—	—	—	—	—	—	—	—	—	—
	$ 22,628	$ 1,482	$ 7,475	$ 313	$ 3,384	$ 16,211	$ 32	$ 105	$ —	$ 51,630

(1) Collateral held on derivatives totaled $14.8 million as at October 31, 2022 and included cash and government securities.

CR5 - Exposure amounts and credit conversion factors (CCFs) applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

		AS AT JULY 31, 2023				AS AT APRIL 30, 2023			
		a	b	c	d	a	b	c	d
	In millions of dollars (Unaudited)	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-Credit Risk Mitigation (CRM))	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-Credit Risk Mitigation (CRM))
1	Less than 40%	$ 27,050	$ 2,791	16 %	$ 27,489	$ 25,795	$ 2,911	15 %	$ 26,242
2	40–70%	2,887	399	12	2,934	2,884	394	12	2,932
3	75%	3,623	1,064	22	3,859	3,692	1,150	23	3,955
4	85%	4,201	213	32	4,270	4,672	280	33	4,763
5	90–100%	6,206	3,701	34	7,480	6,469	3,716	35	7,774
6	105–130%	104	19	10	106	110	17	10	112
7	150%	1,232	1,043	28	1,520	1,358	1,124	30	1,695
8	250%	123	—	n.a.	123	133	—	n.a.	133
11	**Total exposures**	$ 45,425	$ 9,230	26 %	$ 47,780	$ 45,112	$ 9,592	26 %	$ 47,606

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT JULY 31, 2023						AS AT APRIL 30, 2023					
	a	b	c	d	e	f	a	b	c	d	e	f
	Replacement cost	**Potential future exposure**	**EEPE([1]**	**Alpha used for computing regulatory EAD**	**EAD[2] post-CRM[3]**	**RWA**	**Replacement cost**	**Potential future exposure**	**EEPE[1]**	**Alpha used for computing regulatory EAD**	**EAD[2] post-CRM[3]**	**RWA**
1 SA-CCR[4] (for derivatives)	$ 70	$ 138	$ —	$ —	$ 292	$ 106	$ 88	$ 134	$ —	$ —	$ 315	$ 120
2 Internal Model Method (for derivatives and SFTs[5])	—	—	—	—	—	—	—	—	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	—	—	—	—	—	—	—	—	—	—	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	—	—	—	—	1,274	171	—	—	—	—	1,570	137
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total	$ —	$ —	$ —	$ —	$ —	$ 277	$ —	$ —	$ —	$ —	$ —	$ 257

(1) Effective Expected Positive Exposure (EEPE) is the weighted average over time of the effective expected exposure over the first year, or, if all the contracts in the netting set mature before one year, over the time period of the longest-maturity contract in the netting set where the weights are the proportion that an individual expected exposure represents of the entire time interval

(2) 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.

(3) Credit-risk-mitigation (CRM) refers to the attempt by lenders, through the application of various safeguards or processes, to minimize the risk of losing all of their original investment due to borrowers defaulting on their interest and principal payments.

(4) Standardized Approach for Counterparty Credit Risk (SA-CCR)

(5) Securities Financing Transactions (SFTs)

CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights

	AS AT JULY 31, 2023						AS AT APRIL 30, 2023					
	a	c	d	g	h	k	a	c	d	g	h	k
In millions of dollars (Unaudited)	0%	20%	30%	85%	100%	Total credit exposure	0%	20%	30%	85%	100%	Total credit exposure
Regulatory portfolio												
Sovereigns	$ 991	$ —	$ —	$ —	$ —	$ 991	$ 1,373	$ —	$ —	$ —	$ —	$ 1,373
Public sector entities (PSEs)	72	45	—	—	—	117	43	17	—	—	—	60
Banks	—	83	169	—	71	323	—	75	187	—	77	339
Corporates	—	—	—	39	—	39	—	—	—	53	—	53
Securities firms and other financial institutions treated as Corporate	—	—	—	—	96	96	—	—	—	—	60	60
Total	$ 1,063	$ 127	$ 169	$ 39	$ 167	$ 1,566	$ 1,416	$ 91	$ 187	$ 53	$ 138	$ 1,885