FIRST QUARTER 2025

SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE

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This document is available via the Bank's website at www.laurentianbank.ca

Notes to users

1- This Supplementary Regulatory Capital and Pillar 3 Disclosure document is unaudited and should be read in conjunction with the 2024 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 First Quarter 2025 Report to Shareholders and in the document entitled *Supplementary Financial Information,* which are available on the Bank's website at www.laurentianbank.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/en/data-forms/financial-data/financial-data-banks.

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

KM1 - Key metrics

In millions of dollars (Unaudited) / As at		JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024	APRIL 30, 2024	JANUARY 31, 2024
Row[1]						
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	**$ 2,309**	$ 2,282	$ 2,264	$ 2,239	$ 2,239
2	Tier 1	**$ 2,555**	$ 2,527	$ 2,509	$ 2,485	$ 2,484
3	Total capital	**$ 3,007**	$ 2,989	$ 2,978	$ 2,969	$ 2,980
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	**21,188**	20,862	20,682	21,621	21,859
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	**10.9 %**	10.9 %	10.9 %	10.4 %	10.2 %
6	Tier 1 ratio (%)	**12.1 %**	12.1 %	12.1 %	11.5 %	11.4 %
7	Total capital ratio (%)	**14.2 %**	14.3 %	14.4 %	13.7 %	13.6 %
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (%)	**2.5 %**	2.5 %	2.5 %	2.5 %	2.5 %
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	**2.5 %**	2.5 %	2.5 %	2.5 %	2.5 %
12	CET1 available after meeting the bank's minimum capital requirements (row 5 - 7%) (%)[2]	**3.9 %**	3.9 %	3.9 %	3.4 %	3.2 %
13	Total Basel III leverage ratio exposure measure	**$ 50,083**	$ 48,653	$ 48,011	$ 49,121	$ 48,829
14	Basel III leverage ratio (row 2 / row 13)	**5.1 %**	5.2 %	5.2 %	5.1 %	5.1 %

(1) Row numbering, as per OSFI's Pillar 3 Disclosure Guideline for SMSBs.

(2) 7% reflects OSFI's minimum capital ratio of 4.5% plus the 2.5% capital conservation buffer.

Modified CC1 - Composition of regulatory capital

Row[1]	In millions of dollars, except percentage amounts (Unaudited) / As at	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024	APRIL 30, 2024	JANUARY 31, 2024
	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	**$ 1,197**	$ 1,194	$ 1,192	$ 1,189	$ 1,186
2	Retained earnings	**1,320**	1,308	1,290	1,279	1,418
3	Accumulated other comprehensive income (and other reserves)	**103**	81	68	31	37
6	Common Equity Tier 1 capital before regulatory adjustments	**2,620**	2,583	2,549	2,499	2,641
	Common Equity Tier 1 capital: regulatory adjustments					
28	Total regulatory adjustments to Common Equity Tier 1[2]	**(311)**	(301)	(285)	(260)	(402)
29	**Common Equity Tier 1 capital (CET1)**	**2,309**	2,282	2,264	2,239	2,239
	Additional Tier 1 capital: instruments					
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	**246**	246	245	246	246
31	of which: classified as equity under applicable accounting standards	**246**	246	245	246	246
36	**Additional Tier 1 capital before regulatory adjustments**	**246**	246	245	246	246
	Additional Tier 1 capital: regulatory adjustments					
43	Total regulatory adjustments to Additional Tier 1 capital	**—**	—	—	—	—
44	**Additional Tier 1 capital (AT1)**	**246**	246	245	246	246
45	**Tier 1 capital (T1 = CET1 + AT1)**	**2,555**	2,527	2,509	2,485	2,484
	Tier 2 capital: instruments and allowances					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	**323**	327	327	330	332
50	Collective allowances	**129**	135	142	154	164
51	**Tier 2 capital before regulatory adjustments**	**452**	461	469	484	495
	Tier 2 capital: regulatory adjustments					
57	Total regulatory adjustments to Tier 2 capital	**—**	—	—	—	—
58	**Tier 2 capital (T2)**	**452**	461	469	484	495
59	**Total capital (TC = T1 + T2)**	**$ 3,007**	$ 2,989	$ 2,978	$ 2,969	$ 2,980
60	**Total risk-weighted assets**	**$ 21,188**	$ 20,862	$ 20,682	$ 21,621	$ 21,859
	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	**10.9 %**	10.9 %	10.9 %	10.4 %	10.2 %
62	Tier 1 (as a percentage of risk-weighted assets)	**12.1 %**	12.1 %	12.1 %	11.5 %	11.4 %
63	Total capital (as a percentage of risk-weighted assets)	**14.2 %**	14.3 %	14.4 %	13.7 %	13.6 %
	OSFI target (minimum + capital conservation buffer)[3]					
69	Common Equity Tier 1 capital target ratio	**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 %
71	Total capital target ratio	**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.

(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

The CET1 capital ratio was 10.9% as at January 31, 2025, in excess of the minimum regulatory requirement and the Bank’s target management levels. The CET1 capital ratio was unchanged compared with October 31, 2024.. The Bank met OSFI’s capital and leverage requirements throughout the quarter.

LR2 - Leverage ratio common disclosure

In millions of dollars, except percentage amounts (Unaudited) / As at		JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024	APRIL 30, 2024	JANUARY 31, 2024
Row[1]						
	On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	**$ 44,749**	$ 43,570	$ 43,579	$ 44,375	$ 44,451
4	(Asset amounts deducted in determining Tier 1 capital[2])	**(311)**	(301)	(285)	(260)	(402)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	**44,438**	43,269	43,294	44,115	44,049
	Derivative exposures					
6	Replacement cost associated with all derivative transactions	**158**	96	77	59	83
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	**192**	176	177	157	183
11	**Total derivative exposures (sum of lines 6 to 10)**	**350**	272	254	216	266
	Securities financing transaction exposures					
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	**7,308**	6,610	6,135	6,292	5,626
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**(4,022)**	(3,506)	(3,596)	(3,523)	(3,177)
14	Counterparty credit risk (CCR) exposure for SFTs	**60**	46	36	41	18
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**3,346**	3,150	2,575	2,810	2,466
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**8,023**	7,911	7,891	7,999	8,143
18	(Adjustments for conversion to credit equivalent amounts)	**(6,075)**	(5,948)	(6,003)	(6,019)	(6,096)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**1,948**	1,962	1,889	1,980	2,048
	Capital and total exposures					
20	Tier 1 capital	**$ 2,555**	$ 2,527	$ 2,509	$ 2,485	$ 2,484
21	Total exposures (sum of lines 5, 11, 16 and 19)	**$ 50,083**	$ 48,653	$ 48,011	$ 49,121	$ 48,829
	Leverage ratio					
22	Basel III leverage ratio	**5.1 %**	5.2 %	5.2 %	5.1 %	5.1 %

(1) Disclosed in accordance with OSFI's Leverage Ratio Disclosure Requirements guideline.

(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 JANUARY 31, 2025						AS AT OCTOBER 31, 2024					
	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	$ 400	$ 36,876	$ (194)	$ (78)	$ (115)	$ 37,082	$ 379	$ 36,095	$ (189)	$ (70)	$ (120)	$ 36,284
2 Debt securities	—	6,373	—	—	—	6,373	—	6,024	—	—	—	6,024
3 Off-balance sheet exposures	—	8,023	(13)	—	(13)	8,010	—	7,911	(14)	—	(14)	7,896
4 **Total**	$ 400	$ 51,272	$ (207)	$ (78)	$ (129)	$ 51,465	$ 379	$ 50,029	$ (204)	$ (70)	$ (135)	$ 50,204

CR3 - Credit risk mitigation techniques – overview

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2025				AS AT OCTOBER 31, 2024			
	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	$ 22,993	$ 14,205	$ 888	$ 13,317	$ 22,477	$ 13,927	$ 891	$ 13,036
2 Debt securities	5,334	1,039	—	1,039	5,114	910	—	910
3 **Total**	28,327	15,244	888	14,356	27,591	14,837	891	13,946
4 Of which defaulted	$ 308	$ 13	$ —	$ 13	$ 298	$ 11	$ —	$ 11

CR4 - Standardised approach – credit risk exposure and credit risk mitigation effects

In millions of dollars, except percentage amounts (Unaudited)	AS AT JANUARY 31, 2025						AS AT OCTOBER 31, 2024					
	a	b	c	d	e	f	a	b	c	d	e	f
	Exposures before CCF(1) and CRM(2)		Exposures post-CCF(1) and post-CRM(2)		RWA and RWA density		Exposures before CCF(1) and CRM(2)		Exposures post-CCF(1) and post-CRM(2)		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereigns and their central banks	$ 2,324	$ —	$ 7,243	$ —	$ 1	— %	$ 1,540	$ —	$ 6,488	$ —	$ 1	— %
2 Public sector entities (PSEs)	3,856	185	12,270	238	107	1 %	3,901	181	11,929	189	119	1 %
4 Banks	1,036	—	1,681	—	585	35 %	1,232	—	1,880	—	711	38 %
Of which: securities firms and other financial institutions treated as banks	6	—	651	—	288	44 %	7	—	655	—	289	44 %
6 Corporates	4,616	1,233	4,616	439	4,489	89 %	4,104	1,180	4,104	437	4,027	89 %
Of which: securities firms and other financial institutions treated as corporates	381	164	381	61	375	85 %	327	190	327	71	322	81 %
7 Subordinated debt, equity and other capital	69	—	69	—	162	235 %	58	—	58	—	132	229 %
8 Retail	4,370	1,665	3,425	314	2,679	72 %	4,361	1,653	3,412	310	2,660	72 %
9 Real estate	26,292	4,940	13,245	957	9,643	68 %	26,482	4,897	13,666	1,027	9,770	67 %
Of which: general RRE	15,110	1,514	5,887	151	1,659	28 %	15,323	1,519	6,080	152	1,718	28 %
Of which: IPRRE	1,038	15	739	2	306	41 %	1,061	15	759	2	316	42 %
Of which: general CRE	455	225	443	22	345	74 %	458	238	446	24	344	73 %
Of which: IPCRE	6,376	504	3,262	77	3,060	92 %	6,495	557	3,490	87	3,249	91 %
Of which: land acquisition, development and construction	3,301	2,682	2,914	705	4,273	118 %	3,133	2,566	2,890	763	4,143	113 %
11 Mortgage-backed securities	860	—	—	—	—	— %	737	—	—	—	—	— %
12 Defaulted exposures	321	—	308	—	349	113 %	309	—	298	—	343	115 %
13 Other assets	1,387	—	1,387	—	631	46 %	1,193	—	1,193	—	666	56 %
14 Total	**$ 45,132**	**$ 8,023**	**$ 44,244**	**$ 1,948**	**$ 18,646**	**40 %**	$ 43,919	$ 7,911	$ 43,027	$ 1,962	$ 18,430	41 %

(1) Credit conversion factors (CCF) is percentage used to converts an off-balance sheet exposure to its credit exposure equivalent.

(2) 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.

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

AS AT JANUARY 31, 2025

		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	$7,243	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 1	$ —	$ —	$ —	$ —	$ 7,243
2	Public sector entities (PSEs)	—	—	537	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11,971	12,507
4	Banks	—	—	866	—	44	—	—	—	23	—	—	—	—	—	103	—	—	—	644	1,681
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	2	—	—	—	1	—	—	—	—	—	3	—	—	—	644	651
6	Corporates	—	—	59	—	—	—	—	—	36	—	—	177	3,048	—	1,736	—	—	—	—	5,055
	Of which: securities firms and other financial institutions treated as corporates	—	—	58	—	—	—	—	—	—	—	—	83	—	—	301	—	—	—	—	443
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	59	10	69
8	Retail	—	209	—	—	—	—	—	—	—	—	—	3,531	—	—	—	—	—	—	—	3,740
9	Real estate	—	—	1,750	1,164	1,794	1,592	25	216	226	201	968	97	120	1,618	2,363	522	1,548	—	—	14,202
	Of which: general residential real estate (RRE)	—	—	1,750	1,164	1,628	1,453	25	—	11	—	7	—	—	—	—	—	—	—	—	6,038
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	166	139	—	216	215	3	—	2	—	—	—	—	—	—	—	740
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	198	—	95	120	—	53	—	—	—	—	465
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	961	—	—	1,618	—	522	238	—	—	3,339
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,309	—	1,309	—	—	3,618
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	226	—	82	—	—	308
13	Other assets	850	—	25	—	—	—	—	—	—	—	—	—	—	—	435	—	—	—	76	1,387
14	**Total**	**$8,093**	**$ 209**	**$3,237**	**$1,164**	**$1,838**	**$1,592**	**$ 25**	**$ 216**	**$ 285**	**$ 201**	**$ 968**	**$3,804**	**$3,167**	**$1,618**	**$ 4,864**	**$ 522**	**$1,630**	**$ 59**	**$12,701**	**$ 46,193**

AS AT OCTOBER 31, 2024

		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	$6,488	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 1	$ —	$ —	$ —	$ —	$ 6,488
2	Public sector entities (PSEs)	—	—	597	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	11,521	12,117
4	Banks	—	—	839	—	177	—	—	—	23	—	—	—	—	—	194	—	—	—	647	1,880
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	3	—	—	—	1	—	—	—	—	—	3	—	—	—	647	655
6	Corporates	—	—	67	—	—	—	—	—	70	—	—	150	2,601	—	1,648	—	5	—	—	4,541
	Of which: securities firms and other financial institutions treated as corporates	—	—	64	—	—	—	—	—	21	—	—	61	—	—	253	—	—	—	—	399
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	46	12	58
8	Retail	—	218	—	—	—	—	—	—	—	—	—	3,503	—	—	—	—	—	—	—	3,722
9	Real estate	—	—	1,765	1,202	1,846	1,678	27	217	245	210	1,103	104	120	1,679	2,715	582	1,201	—	—	14,693
	Of which: general residential real estate (RRE)	—	—	1,765	1,202	1,677	1,543	27	—	10	—	8	—	—	—	—	—	—	—	—	6,232
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	169	135	—	217	234	5	—	1	—	—	—	—	—	—	—	761
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	205	—	103	120	—	42	—	—	—	—	470
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,095	—	—	1,679	—	582	221	—	—	3,577
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,673	—	980	—	—	3,653
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	208	—	90	—	—	298
13	Other assets	642	—	17	—	—	—	—	—	—	—	—	—	—	—	446	—	—	—	86	1,193
14	**Total**	$7,130	$ 218	$3,285	$1,202	$2,023	$1,678	$ 27	$ 217	$ 338	$ 210	$1,103	$3,757	$2,721	$1,679	$ 5,211	$ 582	$1,296	$ 46	$12,266	$ 44,989

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

		AS AT JANUARY 31, 2025				AS AT OCTOBER 31, 2024			
		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%	**$ 27,544**	**$ 3,049**	**18 %**	**$ 28,103**	$ 26,542	$ 2,934	18 %	$ 27,057
2	40–70%	**2,268**	**411**	**17**	**2,339**	2,447	497	19	2,543
3	75%	**3,542**	**1,072**	**24**	**3,804**	3,539	957	23	3,757
4	85%	**3,109**	**158**	**37**	**3,167**	2,665	160	35	2,721
5	90–100%	**5,836**	**2,051**	**32**	**6,482**	6,051	2,388	35	6,890
6	105–130%	**516**	**41**	**16**	**522**	575	44	17	582
7	150%	**1,296**	**1,241**	**28**	**1,640**	1,077	931	25	1,308
8	250%	**135**	**—**	**n.a.**	**135**	132	—	n.a.	132
11	**Total exposures**	**$ 44,244**	**$ 8,023**	**24 %**	**$ 46,193**	$ 43,027	$ 7,911	25 %	$ 44,989

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2025						AS AT OCTOBER 31, 2024					
	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)	$ 77	$ 136	$ —	$ —	$ 299	$ 159	$ 41	$ 126	$ —	$ —	$ 234	$ 109
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)	—	—	—	—	1,948	242	—	—	—	—	1,419	228
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total	$ —	$ —	$ —	$ —	$ —	$ 400	$ —	$ —	$ —	$ —	$ —	$ 337

(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

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2025						AS AT OCTOBER 31, 2024					
	a	c	d	g	h	k	a	c	d	g	h	k
	0%	20%	30%	85%	100%	Total credit exposure	0%	20%	30%	85%	100%	Total credit exposure
Regulatory portfolio												
Sovereigns	$ 1,656	$ —	$ —	$ —	$ —	$ 1,656	$ 1,098	$ —	$ —	$ —	$ —	$ 1,098
Public sector entities (PSEs)	33	19	—	—	—	52	66	16	—	—	—	81
Banks	—	82	84	—	166	333	—	96	74	—	156	326
Corporates	—	—	—	121	—	121	—	—	—	73	—	73
Securities firms and other financial institutions treated as Corporate	—	—	—	—	86	86	—	—	—	—	74	74
Total	$ 1,689	$ 101	$ 84	$ 121	$ 252	$ 2,247	$ 1,163	$ 112	$ 74	$ 73	$ 231	$ 1,653

CCR5 - Composition of collateral for CCR exposure

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2025						AS AT OCTOBER 31, 2024					
	a	b	c	d	e	f	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated			Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	$ —	$ 38	$ —	$ 174	$ 1,635	$ 2,863	$ —	$ 27	$ —	$ 75	$ 3,618	$ 2,701
Cash – other currencies	—	—	—	23	—	—	—	—	—	9	—	—
Domestic sovereign debt	—	—	—	—	4,762	4,638	—	4	—	—	3,897	5,324
Corporate bonds	—	—	—	—	129	982	—	—	—	—	81	990
Total	$ —	$ 38	$ —	$ 197	$ 6,535	$ 8,483	$ —	$ 31	$ —	$ 84	$ 7,596	$ 9,015