



THIRD QUARTER 2024

SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE

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Notes to users

- 1- This Supplementary Regulatory Capital and Pillar 3 Disclosure document is unaudited and should be read in conjunction with the 2023 Annual Report. All amounts are in millions of Canadian dollars, unless otherwise indicated.
- 2- The information provided in this document is subject to the same level of internal review and internal control processes as the information provided by the Bank for its financial reporting.
- 3- Financial information is available through the Report to Shareholders for third quarter 2024 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

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KM1 - Key metrics

In millions of dollars (Unaudited) / As at

Row ⁽¹⁾		JULY 31, 2024	APRIL 30, 2024	JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	\$ 2,264	\$ 2,239	\$ 2,239	\$ 2,231	\$ 2,214
2	Tier 1	\$ 2,509	\$ 2,485	\$ 2,484	\$ 2,476	\$ 2,459
3	Total capital	\$ 2,978	\$ 2,969	\$ 2,980	\$ 2,970	\$ 2,955
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,682	21,621	21,859	22,575	22,651
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	10.9 %	10.4 %	10.2 %	9.9 %	9.8 %
6	Tier 1 ratio (%)	12.1 %	11.5 %	11.4 %	11.0 %	10.9 %
7	Total capital ratio (%)	14.4 %	13.7 %	13.6 %	13.2 %	13.0 %
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 %	3.4 %	3.2 %	2.9 %	2.8 %
13	Total Basel III leverage ratio exposure measure	\$ 48,011	\$ 49,121	\$ 48,829	\$ 51,151	\$ 51,502
14	Basel III leverage ratio (row 2 / row 13)	5.2 %	5.1 %	5.1 %	4.8 %	4.8 %

(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

In millions of dollars, except percentage amounts (Unaudited) / As at	JULY 31, 2024	APRIL 30, 2024	JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023	
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	\$ 1,192	\$ 1,189	\$ 1,186	\$ 1,184	\$ 1,182
2	Retained earnings	1,290	1,279	1,418	1,407	1,398
3	Accumulated other comprehensive income (and other reserves)	68	31	37	23	(4)
6	Common Equity Tier 1 capital before regulatory adjustments	2,549	2,499	2,641	2,613	2,576
Common Equity Tier 1 capital: regulatory adjustments						
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	(285)	(260)	(402)	(383)	(362)
29	Common Equity Tier 1 capital (CET1)	2,264	2,239	2,239	2,231	2,214
Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	245	246	246	246	246
31	of which: classified as equity under applicable accounting standards	245	246	246	246	246
36	Additional Tier 1 capital before regulatory adjustments	245	246	246	246	246
Additional Tier 1 capital: regulatory adjustments						
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	—	—
44	Additional Tier 1 capital (AT1)	245	246	246	246	246
45	Tier 1 capital (T1 = CET1 + AT1)	2,509	2,485	2,484	2,476	2,459
Tier 2 capital: instruments and allowances						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	327	330	332	338	340
50	Collective allowances	142	154	164	156	157
51	Tier 2 capital before regulatory adjustments	469	484	495	494	496
Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital	—	—	—	—	—
58	Tier 2 capital (T2)	469	484	495	494	496
59	Total capital (TC = T1 + T2)	\$ 2,978	\$ 2,969	\$ 2,980	\$ 2,970	\$ 2,955
60	Total risk-weighted assets	\$ 20,682	\$ 21,621	\$ 21,859	\$ 22,575	\$ 22,651
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.9 %	10.4 %	10.2 %	9.9 %	9.8 %
62	Tier 1 (as a percentage of risk-weighted assets)	12.1 %	11.5 %	11.4 %	11.0 %	10.9 %
63	Total capital (as a percentage of risk-weighted assets)	14.4 %	13.7 %	13.6 %	13.2 %	13.0 %
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 July 31, 2024, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio increased by 100 basis points compared with October 31, 2023, mainly due to the risk-weighted assets reduction. 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		JULY 31, 2024	APRIL 30, 2024	JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023
Row ⁽¹⁾						
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	\$ 43,579	\$ 44,375	\$ 44,451	\$ 45,436	\$ 46,135
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)	(285)	(260)	(402)	(383)	(362)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	43,294	44,115	44,049	45,054	45,773
Derivative exposures						
6	Replacement cost associated with all derivative transactions	77	59	83	107	120
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	177	157	183	191	194
11	Total derivative exposures (sum of lines 6 to 10)	254	216	266	298	314
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	6,135	6,292	5,626	7,508	6,361
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,596)	(3,523)	(3,177)	(3,977)	(3,330)
14	Counterparty credit risk (CCR) exposure for SFTs	36	41	18	58	30
16	Total securities financing transaction exposures (sum of lines 12 to 15)	2,575	2,810	2,466	3,589	3,061
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	7,891	7,999	8,143	8,753	9,230
18	(Adjustments for conversion to credit equivalent amounts)	(6,003)	(6,019)	(6,096)	(6,543)	(6,876)
19	Off-balance sheet items (sum of lines 17 and 18)	1,889	1,980	2,048	2,210	2,354
Capital and total exposures						
20	Tier 1 capital	\$ 2,509	\$ 2,485	\$ 2,484	\$ 2,476	\$ 2,459
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$ 48,011	\$ 49,121	\$ 48,829	\$ 51,151	\$ 51,502
Leverage ratio						
22	Basel III leverage ratio	5.2 %	5.1 %	5.1 %	4.8 %	4.8 %

(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

	AS AT JULY 31, 2024						AS AT APRIL 30, 2024					
	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		
In millions of dollars (Unaudited)												
1 Loans	\$ 378	\$ 35,740	\$ (211)	\$ (82)	\$ (129)	\$ 35,907	\$ 303	\$ 37,159	\$ (216)	\$ (71)	\$ (144)	\$ 37,247
2 Debt securities	—	6,379	—	—	—	6,379	—	5,728	—	—	—	5,727
3 Off-balance sheet exposures	—	7,891	(14)	—	(14)	7,878	—	7,999	(9)	—	(9)	7,990
4 Total	\$ 378	\$ 50,011	\$ (224)	\$ (82)	\$ (142)	\$ 50,164	\$ 303	\$ 50,886	\$ (226)	\$ (71)	\$ (154)	\$ 50,963

CR3 - Credit risk mitigation techniques – overview

	AS AT JULY 31, 2024				AS AT APRIL 30, 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
In millions of dollars (Unaudited)								
1 Loans	\$ 22,462	\$ 13,573	\$ 906	\$ 12,668	\$ 23,507	\$ 13,884	\$ 930	\$ 12,953
2 Debt securities	5,511	867	—	867	4,895	833	—	833
3 Total	27,974	14,441	906	13,535	28,402	14,717	930	13,786
4 Of which defaulted	\$ 284	\$ 11	\$ —	\$ 11	\$ 222	\$ 9	\$ —	\$ 9

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

	AS AT JULY 31, 2024						AS AT APRIL 30, 2024					
	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-CRM2)		RWA and RWA density	
In millions of dollars, except percentage amounts (Unaudited)	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	\$ 2,440	\$ —	\$ 7,459	\$ —	\$ 1	— %	\$ 1,933	\$ —	\$ 7,215	\$ —	\$ 1	— %
2 Public sector entities (PSEs)	3,578	166	11,156	139	93	1 %	3,687	115	11,237	92	99	1 %
4 Banks	891	—	1,546	—	613	40 %	873	—	1,556	—	585	38 %
Of which: securities firms and other financial institutions treated as banks	20	—	676	—	297	44 %	19	—	703	—	310	44 %
6 Corporates	4,203	1,279	4,203	433	4,107	89 %	4,600	1,367	4,599	471	4,489	89 %
Of which: securities firms and other financial institutions treated as corporates	356	166	356	62	348	83 %	316	210	316	80	327	83 %
7 Subordinated debt, equity and other capital	51	—	51	—	120	237 %	45	—	45	—	107	235 %
8 Retail	4,166	1,658	3,199	307	2,499	71 %	4,318	1,704	3,313	320	2,594	71 %
9 Real estate	26,416	4,788	13,927	1,009	9,883	66 %	27,071	4,813	14,282	1,097	10,354	67 %
Of which: general RRE	15,185	1,514	6,212	151	1,761	28 %	15,499	1,491	6,229	149	1,770	28 %
Of which: IPRRE	1,062	15	769	1	322	42 %	1,107	15	802	2	337	42 %
Of which: general CRE	461	268	430	27	334	73 %	437	244	426	24	331	74 %
Of which: IPCRE	6,451	558	3,508	84	3,136	87 %	6,669	530	3,702	77	3,381	90 %
Of which: land acquisition, development and construction	3,250	2,434	3,008	746	4,330	115 %	3,355	2,531	3,124	844	4,535	114 %
11 Mortgage-backed securities	691	—	—	—	—	— %	642	—	—	—	—	— %
12 Defaulted exposures	295	—	284	—	321	113 %	232	—	222	—	268	121 %
13 Other assets	1,174	—	1,174	—	685	58 %	1,438	—	1,438	—	759	53 %
14 Total	\$ 43,905	\$ 7,891	\$ 43,000	\$ 1,889	\$ 18,323	41 %	\$ 44,839	\$ 7,999	\$ 43,908	\$ 1,980	\$ 19,255	42 %

(1) Credit conversion factors (CCF) is percentage used to convert 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 JULY 31, 2024

		a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	r	t	u	w	x	
		0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	250%	Other	Total credit exposures amount	
In millions of dollars (Unaudited)																						
1	Sovereigns and their central banks	\$7,458	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 7,459
2	Public sector entities (PSEs)	—	—	466	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10,829	11,295	
4	Banks	—	—	692	—	18	—	—	—	—	—	—	—	—	—	181	—	—	—	656	1,546	
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	16	—	—	—	—	—	—	—	—	—	4	—	—	—	656	676	
6	Corporates	—	—	58	—	—	—	—	—	30	—	—	190	2,814	—	1,538	—	5	—	—	4,636	
	Of which: securities firms and other financial institutions treated as corporates	—	—	53	—	—	—	—	—	21	—	—	68	—	—	276	—	—	—	—	418	
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	44	7	51	
8	Retail	—	218	—	—	—	—	—	—	—	—	3,289	—	—	—	—	—	—	—	—	3,507	
9	Real estate	—	—	1,772	1,216	1,873	1,759	30	203	266	202	1,295	112	113	1,646	2,639	586	1,226	—	—	14,937	
	Of which: general residential real estate (RRE)	—	—	1,772	1,216	1,705	1,623	30	—	10	—	8	—	—	—	—	—	—	—	—	6,364	
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	168	136	—	203	256	6	—	1	—	—	—	—	—	—	—	770	
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	196	—	111	113	—	38	—	—	—	—	457	
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,287	—	—	1,646	—	586	73	—	—	3,592	
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,601	—	1,153	—	—	3,754	
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	210	—	74	—	—	284	
13	Other assets	643	—	—	—	—	—	—	—	—	—	—	—	—	—	429	—	—	—	102	1,174	
14	Total	\$8,101	\$ 218	\$2,988	\$1,216	\$1,891	\$1,759	\$ 30	\$ 203	\$ 296	\$ 202	\$1,295	\$3,591	\$2,927	\$1,646	\$ 4,997	\$ 586	\$1,305	\$ 44	\$11,594	\$ 44,888	

AS AT APRIL 30, 2024

		a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	r	t	u	w	x
		0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	150%	250%	Other	Total credit exposures amount
In millions of dollars (Unaudited)																					
1	Sovereigns and their central banks	\$7,214	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ 7,215
2	Public sector entities (PSEs)	—	—	494	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10,835	11,329
4	Banks	—	—	708	—	31	—	—	—	1	—	—	—	—	—	133	—	—	—	683	1,556
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	14	—	—	—	—	—	—	—	—	—	4	—	—	—	683	703
6	Corporates	—	—	58	—	—	—	—	—	28	—	—	170	3,209	—	1,601	—	5	—	—	5,070
	Of which: securities firms and other financial institutions treated as corporates	—	—	54	—	—	—	—	—	19	—	—	63	—	—	260	—	—	—	—	396
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	38	7	45
8	Retail	—	219	—	—	—	—	—	—	—	—	3,414	—	—	—	—	—	—	—	—	3,633
9	Real estate	—	—	1,753	1,205	1,867	1,819	30	209	284	184	1,138	125	111	1,818	2,873	731	1,233	—	—	15,379
	Of which: general residential real estate (RRE)	—	—	1,753	1,205	1,695	1,678	30	—	9	—	8	—	—	—	—	—	—	—	—	6,378
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	172	141	—	208	275	6	—	2	—	—	—	—	—	—	—	803
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	179	—	123	111	—	37	—	—	—	—	450
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,130	—	—	1,818	—	731	100	—	—	3,779
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,836	—	1,133	—	—	3,969
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	131	—	91	—	—	222
13	Other assets	785	—	44	—	—	—	—	—	—	—	—	—	—	—	514	—	—	—	95	1,438
14	Total	\$7,999	\$ 219	\$3,058	\$1,205	\$1,898	\$1,819	\$ 30	\$ 209	\$ 312	\$ 184	\$1,138	\$3,709	\$3,321	\$1,818	\$ 5,252	\$ 731	\$1,330	\$ 38	\$11,620	\$ 45,888

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, 2024				AS AT APRIL 30, 2024			
		a	b	c	d	a	b	c	d
		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))
In millions of dollars (Unaudited)									
1	Less than 40%	\$ 26,537	\$ 2,618	18 %	\$ 27,002	\$ 26,614	\$ 2,558	16 %	\$ 27,031
2	40–70%	2,612	465	15	2,681	2,498	400	15	2,557
3	75%	3,361	996	23	3,591	3,471	1,024	23	3,709
4	85%	2,869	153	38	2,927	3,236	219	38	3,321
5	90–100%	5,852	2,345	34	6,643	6,128	2,735	34	7,070
6	105–130%	564	97	22	586	706	122	20	731
7	150%	1,057	1,217	21	1,312	1,121	941	23	1,337
8	250%	147	—	n.a.	147	133	—	n.a.	133
11	Total exposures	\$ 43,000	\$ 7,891	24 %	\$ 44,888	\$ 43,908	\$ 7,999	25 %	\$ 45,888

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT JULY 31, 2024						AS AT APRIL 30, 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)	\$ 51	\$ 126	\$ —	\$ —	\$ 248	\$ 104	\$ 39	\$ 112	\$ —	\$ —	\$ 211	\$ 91
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)	—	—	—	—	1,286	161	—	—	—	—	1,247	193
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 264	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 284

(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 JULY 31, 2024						AS AT APRIL 30, 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	\$ 1,055	\$ —	\$ —	\$ —	\$ —	\$ 1,055	\$ 946	\$ —	\$ —	\$ —	\$ —	\$ 946
Public sector entities (PSEs)	50	21	—	—	—	72	85	14	—	—	—	99
Banks	—	86	99	—	98	283	—	95	67	—	87	249
Corporates	—	—	—	57	—	57	—	—	—	57	—	57
Securities firms and other financial institutions treated as Corporate	—	—	—	—	66	66	—	—	—	—	107	107
Total	\$ 1,105	\$ 107	\$ 99	\$ 57	\$ 164	\$ 1,534	\$ 1,032	\$ 109	\$ 67	\$ 57	\$ 194	\$ 1,459

CCR5 - Composition of collateral for CCR exposure

AS AT JULY 31, 2024

AS AT APRIL 30, 2024

In millions of dollars (Unaudited)	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		
	a	b	c	d	e	f	a	b	c	d	e	f
Cash – domestic currency	\$ —	\$ 4	\$ —	\$ 85	\$ 2,421	\$ 2,950	\$ —	\$ 4	\$ —	\$ 194	\$ 2,347	\$ 3,348
Cash – other currencies	—	—	—	7	—	3	—	—	—	9	—	3
Domestic sovereign debt	—	—	—	—	3,622	3,819	—	—	—	—	4,001	3,632
Corporate bonds	—	—	—	—	83	640	—	—	—	—	80	692
Total	\$ —	\$ 4	\$ —	\$ 92	\$ 6,126	\$ 7,411	\$ —	\$ 4	\$ —	\$ 203	\$ 6,427	\$ 7,675