



FIRST QUARTER 2024

SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE

Notes to Users	2
Location of Pillar 3 Disclosure	3
Overview of Risk Management and Risk-Weight Assets	
KM1 - Key Metrics	4
Composition of Capital	
CC1 - Composition of Regulatory Capital	5
Leverage Ratio	
LR2 - Leverage Ratio Common Disclosure	6
Credit Risk	
CR1 - Credit Quality of Assets	7
CR3 - Credit Risk Mitigation Techniques – Overview	7
CR4 - Standardised Approach – Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	8
CR5 - Standardised Approach – Exposures by Asset Classes and Risk Weights	9
Counterparty Credit Risk (CCR)	
CCR1 - Analysis of CCR Exposure by Approach	11
CCR3 - Standardised Approach of CCR Exposures by Regulatory Portfolio and Risk Weights	11
CCR5 - Composition of Collateral for CCR Exposure	12

For further information, please contact:

Andrew Chornenky

Vice President, Investor Relations
andrew.chornenky@lbcfg.ca

416-846-4845

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 first 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

	2023 Annual Report	Supplementary Regulatory Capital and Pillar 3 Disclosure
Overview of Risk Management and Risk-Weight Assets		
KM1 - Key Metrics		4
OVA - Bank Risk Management Approach	38 to 48	
Composition of Capital		
Modified CC1 - Composition of Regulatory Capital		5
Leverage Ratio		
LR2 - Leverage Ratio Common Disclosure		6
Credit Risk		
CRA - General Information About Credit Risk	38 to 43	
CR1 - Credit Quality of Assets		7
CRC - Qualitative Disclosure Requirements Related to Credit Risk Mitigation Techniques	40 to 43, 51, 124 to 125	
CR3 - Credit Risk Mitigation Techniques – Overview		7
CR4 - Standardised Approach – Credit Risk Exposure and Credit Risk Mitigation Effects		8
CR5 - Standardised Approach – Exposures by Asset Classes and Risk Weights		9
Counterparty Credit Risk		
CCRA - Qualitative Disclosure Related to CCR	43, 63, 65, 66, 98 to 99	
CCR1 - Analysis of CCR Exposure by Approach		11
CCR3 - Standardised Approach of CCR Exposures by Regulatory Portfolio and Risk Weights		11
CCR5 - Composition of Collateral for CCR Exposure		12
Securitization		
SECA - Qualitative Disclosure Requirements Related to Securitization Exposures	33, 88, 98 to 99, 104 to 105	
Interest Rate Risk in the Banking Book (IRRBB)		
IRRBB Disclosure		50 to 51

KM1 - Key metrics⁽¹⁾

In millions of dollars (Unaudited) / As at

JANUARY 31, 2024 OCTOBER 31, 2023 JULY 31, 2023 APRIL 30, 2023 JANUARY 31, 2023

Row ⁽²⁾											
Available capital (amounts)											
1	Common Equity Tier 1 (CET1)	\$	2,239	\$	2,231	\$	2,214	\$	2,217	\$	2,181
2	Tier 1	\$	2,484	\$	2,476	\$	2,459	\$	2,463	\$	2,426
3	Total capital	\$	2,980	\$	2,970	\$	2,955	\$	2,959	\$	2,916
Risk-weighted assets (amounts)											
4	Total risk-weighted assets (RWA)		21,859		22,575		22,651		23,785		23,901
Risk-based capital ratios as a percentage of RWA											
5	CET1 ratio (%)		10.2 %		9.9 %		9.8 %		9.3 %		9.1 %
6	Tier 1 ratio (%)		11.4 %		11.0 %		10.9 %		10.4 %		10.2 %
7	Total capital ratio (%)		13.6 %		13.2 %		13.0 %		12.4 %		12.2 %
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%) (%) ⁽³⁾		3.2 %		2.9 %		2.8 %		2.3 %		2.1 %
13	Total Basel III leverage ratio exposure measure	\$	48,829	\$	51,151	\$	51,502	\$	51,957	\$	51,495
14	Basel III leverage ratio (row 2 / row 13)		5.1 %		4.8 %		4.8 %		4.7 %		4.7 %

(1) Since the second quarter of 2023, the information in this table takes into account the implementation of the Basel III reforms requirements.

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

(3) 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

Row ⁽¹⁾		JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023	JANUARY 31, 2023
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	\$ 1,186	\$ 1,184	\$ 1,182	\$ 1,178	\$ 1,175
2	Retained earnings	1,418	1,407	1,398	1,374	1,349
3	Accumulated other comprehensive income (and other reserves)	37	23	(4)	48	39
6	Common Equity Tier 1 capital before regulatory adjustments	2,641	2,613	2,576	2,600	2,530
Common Equity Tier 1 capital: regulatory adjustments						
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	(402)	(383)	(362)	(383)	(383)
29	Common Equity Tier 1 capital (CET1)	2,239	2,231	2,214	2,217	2,181
Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	246	246	246	246	245
31	of which: classified as equity under applicable accounting standards	246	246	246	246	245
36	Additional Tier 1 capital before regulatory adjustments	246	246	246	246	245
Additional Tier 1 capital: regulatory adjustments						
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	—	—
44	Additional Tier 1 capital (AT1)	246	246	246	246	245
45	Tier 1 capital (T1 = CET1 + AT1)	2,484	2,476	2,459	2,463	2,426
Tier 2 capital: instruments and allowances						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	332	338	340	339	336
50	Collective allowances	164	156	157	158	153
51	Tier 2 capital before regulatory adjustments	495	494	496	496	489
Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital	—	—	—	—	—
58	Tier 2 capital (T2)	495	494	496	496	489
59	Total capital (TC = T1 + T2)	\$ 2,980	\$ 2,970	\$ 2,955	\$ 2,959	\$ 2,916
60	Total risk-weighted assets	\$ 21,859	\$ 22,575	\$ 22,651	\$ 23,785	\$ 23,901
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.2 %	9.9 %	9.8 %	9.3 %	9.1 %
62	Tier 1 (as a percentage of risk-weighted assets)	11.4 %	11.0 %	10.9 %	10.4 %	10.2 %
63	Total capital (as a percentage of risk-weighted assets)	13.6 %	13.2 %	13.0 %	12.4 %	12.2 %
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 10.2% as at January 31, 2024, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio increased by 30 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		JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023	JANUARY 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)	\$ 44,451	\$ 45,436	\$ 46,135	\$ 46,063	\$ 46,096
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)	(402)	(383)	(362)	(383)	(383)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	44,049	45,054	45,773	45,680	45,714
Derivative exposures						
6	Replacement cost associated with all derivative transactions	83	107	120	142	132
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	183	191	194	187	173
11	Total derivative exposures (sum of lines 6 to 10)	266	298	314	329	305
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	5,626	7,508	6,361	9,624	6,233
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,177)	(3,977)	(3,330)	(6,197)	(3,278)
14	Counterparty credit risk (CCR) exposure for SFTs	18	58	30	28	11
16	Total securities financing transaction exposures (sum of lines 12 to 15)	2,466	3,589	3,061	3,455	2,966
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	8,143	8,753	9,230	9,592	10,265
18	(Adjustments for conversion to credit equivalent amounts)	(6,096)	(6,543)	(6,876)	(7,099)	(7,756)
19	Off-balance sheet items (sum of lines 17 and 18)	2,048	2,210	2,354	2,494	2,509
Capital and total exposures						
20	Tier 1 capital	\$ 2,484	\$ 2,476	\$ 2,459	\$ 2,463	\$ 2,426
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$ 48,829	\$ 51,151	\$ 51,502	\$ 51,957	\$ 51,495
Leverage ratio						
22	Basel III leverage ratio	5.1 %	4.8 %	4.8 %	4.7 %	4.7 %

(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 JANUARY 31, 2024						AS AT OCTOBER 31, 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							
In millions of dollars (Unaudited)																
1 Loans	\$ 245	\$ 36,828	\$ (210)	\$ (55)	\$ (155)	\$ 36,863	\$ 228	\$ 37,587	\$ (206)	\$ (59)	\$ (147)	\$ 37,609				
2 Debt securities	—	6,074	—	—	—	6,074	—	6,038	—	—	—	6,038				
3 Off-balance sheet exposures	—	8,143	(9)	—	(9)	8,134	—	8,753	(9)	—	(9)	8,744				
4 Total	\$ 245	\$ 51,045	\$ (219)	\$ (55)	\$ (164)	\$ 51,071	\$ 228	\$ 52,378	\$ (215)	\$ (59)	\$ (156)	\$ 52,391				

CR3 - Credit risk mitigation techniques – overview

	AS AT JANUARY 31, 2024				AS AT OCTOBER 31, 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
In millions of dollars (Unaudited)								
1 Loans	\$ 23,148	\$ 13,870	\$ 977	\$ 12,893	\$ 24,137	\$ 13,619	\$ 1,000	\$ 12,619
2 Debt securities	5,242	832	—	832	5,241	797	—	797
3 Total	28,389	14,702	977	13,726	29,378	14,416	1,000	13,416
4 Of which defaulted	\$ 179	\$ 11	\$ —	\$ 11	\$ 157	\$ 12	\$ —	\$ 12

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

	AS AT JANUARY 31, 2024						AS AT OCTOBER 31, 2023					
	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 and CRM		Exposures post-CCF and post-CRM		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	\$ 1,914	\$ —	\$ 7,335	\$ —	\$ 1	— %	\$ 1,952	\$ —	\$ 7,446	\$ —	\$ 1	— %
2 Public sector entities (PSEs)	3,795	114	11,145	84	121	1 %	4,239	117	11,204	74	102	1 %
4 Banks	253	—	948	—	432	46 %	224	—	922	—	395	43 %
Of which: securities firms and other financial institutions treated as banks	19	—	713	—	313	44 %	21	—	719	—	316	44 %
6 Corporates	4,604	1,471	4,601	503	4,539	89 %	4,610	1,583	4,607	516	4,583	90 %
Of which: securities firms and other financial institutions treated as corporates	325	224	325	85	350	85 %	319	210	319	79	364	91 %
7 Subordinated debt, equity and other capital	54	—	54	—	123	226 %	66	—	66	—	143	217 %
8 Retail	4,377	1,697	3,317	318	2,598	72 %	4,516	1,739	3,422	327	2,675	71 %
9 Real estate	27,531	4,861	14,807	1,143	10,699	67 %	27,710	5,314	15,261	1,292	11,432	69 %
Of which: general RRE	15,668	1,489	6,414	149	1,827	28 %	15,396	1,623	6,272	162	1,815	28 %
Of which: IPRRE	1,131	16	822	2	347	42 %	1,140	18	830	2	351	42 %
Of which: general CRE	455	252	443	25	339	72 %	424	271	410	27	316	72 %
Of which: IPCRE	6,874	523	3,983	84	3,602	89 %	7,129	504	4,283	87	3,813	87 %
Of which: land acquisition, development and construction	3,400	2,580	3,144	884	4,585	114 %	3,621	2,898	3,466	1,014	5,137	115 %
11 Mortgage-backed securities	643	—	—	—	—	— %	600	—	—	—	—	— %
12 Defaulted exposures	189	—	179	—	215	120 %	169	—	157	—	186	118 %
13 Other assets	1,516	—	1,516	—	745	49 %	1,866	—	1,866	—	728	39 %
14 Total	\$ 44,877	\$ 8,143	\$ 43,900	\$ 2,048	\$ 19,474	42 %	\$ 45,952	\$ 8,753	\$ 44,951	\$ 2,210	\$ 20,246	43 %

(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 JANUARY 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	\$7,334	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ 7,335
2	Public sector entities (PSEs)	—	—	607	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10,621	11,228
4	Banks	—	—	116	—	48	—	—	—	1	—	—	—	—	—	88	—	—	—	695	948
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	15	—	—	—	—	—	—	—	—	3	—	—	—	—	695	713
6	Corporates	—	—	57	—	—	—	—	—	28	—	—	143	3,157	—	1,707	—	10	—	—	5,103
	Of which: securities firms and other financial institutions treated as corporates	—	—	54	—	—	—	—	—	19	—	—	33	—	—	305	—	—	—	—	411
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	41	13	54
8	Retail	—	214	—	—	—	—	—	—	—	—	3,421	—	—	—	—	—	—	—	—	3,635
9	Real estate	—	—	1,783	1,223	1,897	1,926	31	211	301	205	1,366	126	123	1,835	2,934	777	1,212	—	—	15,950
	Of which: general residential real estate (RRE)	—	—	1,783	1,223	1,726	1,784	31	—	9	—	8	—	—	—	—	—	—	—	—	6,563
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	171	142	—	211	291	6	—	2	—	—	—	—	—	—	—	824
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	200	—	125	123	—	21	—	—	—	—	468
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,359	—	—	1,835	—	777	96	—	—	4,067
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,912	—	1,115	—	—	4,027
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	106	—	72	—	—	179
13	Other assets	883	—	1	—	—	—	—	—	—	—	—	—	—	—	555	—	—	—	76	1,516
14	Total	\$8,218	\$ 214	\$2,565	\$1,223	\$1,945	\$1,926	\$ 31	\$ 211	\$ 330	\$ 205	\$1,366	\$3,691	\$3,280	\$1,835	\$ 5,391	\$ 777	\$1,294	\$ 41	\$11,405	\$ 45,948

AS AT OCTOBER 31, 2023

		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	\$7,445	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1	\$ —	\$ —	\$ —	\$ —	\$ 7,446
2	Public sector entities (PSEs)	—	—	510	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10,768	11,278
4	Banks	—	—	125	—	51	—	—	—	1	—	—	—	—	—	47	—	—	—	698	922
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	17	—	—	—	1	—	—	—	—	3	—	—	—	—	698	719
6	Corporates	—	—	27	—	—	—	—	—	27	—	—	178	3,107	—	1,774	—	11	—	—	5,123
	Of which: securities firms and other financial institutions treated as corporates	—	—	23	—	—	—	—	—	4	—	—	55	—	—	317	—	—	—	—	399
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	44	22	66
8	Retail	—	229	—	—	—	—	—	—	—	—	—	3,521	—	—	—	—	—	—	—	3,750
9	Real estate	—	—	1,711	1,118	1,689	2,172	34	202	323	189	1,496	125	119	2,122	3,181	696	1,377	—	—	16,553
	Of which: general residential real estate (RRE)	—	—	1,711	1,118	1,518	2,028	34	—	17	—	9	—	—	—	—	—	—	—	—	6,434
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	171	144	—	202	306	6	—	3	—	—	—	—	—	—	—	832
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	183	—	122	119	—	14	—	—	—	—	437
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,488	—	—	2,122	—	696	64	—	—	4,370
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3,167	—	1,313	—	—	4,480
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	99	—	58	—	—	157
13	Other assets	1,206	—	52	—	—	—	—	—	—	—	—	—	—	—	534	—	—	—	73	1,866
14	Total	\$8,652	\$ 229	\$2,424	\$1,118	\$1,739	\$2,172	\$ 34	\$ 202	\$ 351	\$ 189	\$1,496	\$3,824	\$3,226	\$2,122	\$ 5,636	\$ 696	\$1,446	\$ 44	\$11,561	\$ 47,161

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, 2024				AS AT OCTOBER 31, 2023			
		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%	\$ 26,304	\$ 2,545	16 %	\$ 26,711	\$ 26,688	\$ 2,690	15 %	\$ 27,102
2	40–70%	2,774	428	15	2,838	2,920	396	13	2,970
3	75%	3,456	1,023	23	3,691	3,568	1,099	23	3,824
4	85%	3,220	188	32	3,280	3,160	179	37	3,226
5	90–100%	6,191	2,926	35	7,226	6,606	3,328	35	7,757
6	105–130%	754	140	16	777	685	64	18	696
7	150%	1,085	892	25	1,307	1,206	997	26	1,468
8	250%	118	—	n.a.	118	118	—	n.a.	118
11	Total exposures	\$ 43,900	\$ 8,143	25 %	\$ 45,948	\$ 44,951	\$ 8,753	25 %	\$ 47,161

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2024						AS AT OCTOBER 31, 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)	\$ 45	\$ 129	\$ —	\$ —	\$ 244	\$ 95	\$ 72	\$ 137	\$ —	\$ —	\$ 292	\$ 121
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)	—	—	—	—	1,307	201	—	—	—	—	1,249	167
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 296	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 288

(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, 2024						AS AT OCTOBER 31, 2023					
	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	\$ 1,025	\$ —	\$ —	\$ —	\$ —	\$ 1,025	\$ 1,000	\$ —	\$ —	\$ —	\$ —	\$ 1,000
Public sector entities (PSEs)	64	14	—	—	—	78	72	48	—	—	—	120
Banks	—	66	134	—	84	285	—	62	164	—	62	288
Corporates	—	—	—	44	—	44	—	—	—	67	—	67
Securities firms and other financial institutions treated as Corporate	—	—	—	—	119	119	—	—	—	—	98	98
Total	\$ 1,088	\$ 81	\$ 134	\$ 44	\$ 203	\$ 1,551	\$ 1,072	\$ 109	\$ 164	\$ 67	\$ 160	\$ 1,572

CCR5 - Composition of collateral for CCR exposure

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2024						AS AT OCTOBER 31, 2023					
	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	\$ —	\$ 14	\$ —	\$ 133	\$ 1,977	\$ 2,731	\$ —	\$ 5	\$ —	\$ 374	\$ 1,869	\$ 2,678
Cash – other currencies	—	1	—	2	—	1	—	—	—	17	—	—
Domestic sovereign debt	—	4	—	—	3,182	3,227	—	7	—	—	3,185	3,121
Corporate bonds	—	—	—	—	89	596	—	—	—	—	85	589
Total	\$ —	\$ 19	\$ —	\$ 135	\$ 5,249	\$ 6,556	\$ —	\$ 12	\$ —	\$ 391	\$ 5,138	\$ 6,388