

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 First Quarter 2026 Report to Shareholders. 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 2026 Report to Shareholders and in the document entitled *Supplementary 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 table formats where row or column items have zero balances, such items have not been presented.
- 7- Assets classified as held for sale under IFRS 5 remain subject to the same regulatory capital treatment until they are derecognized. Accordingly, the classification does not affect the measurement of the Bank's risk-weighted assets or regulatory capital ratios.

Location of Pillar 3 Disclosure

	2025 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	36, 40 to 44, 50, 53, 57	
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KM1 - Key metrics

In millions of dollars, except percentage amounts (Unaudited) / As at

JANUARY 31, 2026 OCTOBER 31, 2025 JULY 31, 2025 APRIL 30, 2025 JANUARY 31, 2025

Row ⁽¹⁾		JANUARY 31, 2026	OCTOBER 31, 2025	JULY 31, 2025	APRIL 30, 2025	JANUARY 31, 2025
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	\$ 2,294	\$ 2,330	\$ 2,316	\$ 2,305	\$ 2,309
2	Tier 1	\$ 2,539	\$ 2,575	\$ 2,561	\$ 2,551	\$ 2,555
3	Total capital	\$ 2,971	\$ 3,019	\$ 3,011	\$ 3,006	\$ 3,007
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	\$ 21,089	\$ 20,700	\$ 20,451	\$ 20,944	\$ 21,188
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	10.9 %	11.3 %	11.3 %	11.0 %	10.9 %
6	Tier 1 ratio (%)	12.0 %	12.4 %	12.5 %	12.2 %	12.1 %
7	Total capital ratio (%)	14.1 %	14.6 %	14.7 %	14.4 %	14.2 %
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%) (%) ⁽²⁾	3.9 %	4.3 %	4.3 %	4.0 %	3.9 %
13	Total Basel III leverage ratio exposure measure	\$ 51,294	\$ 51,304	\$ 51,360	\$ 50,262	\$ 50,083
14	Basel III leverage ratio (row 2 / row 13)	5.0 %	5.0 %	5.0 %	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

In millions of dollars, except percentage amounts (Unaudited) / As at

JANUARY 31, 2026 OCTOBER 31, 2025 JULY 31, 2025 APRIL 30, 2025 JANUARY 31, 2025

Row ⁽¹⁾		JANUARY 31, 2026	OCTOBER 31, 2025	JULY 31, 2025	APRIL 30, 2025	JANUARY 31, 2025
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	\$ 1,216	\$ 1,212	\$ 1,203	\$ 1,201	\$ 1,197
2	Retained earnings	1,309	1,352	1,346	1,331	1,320
3	Accumulated other comprehensive income (and other reserves)	51	72	61	80	103
6	Common Equity Tier 1 capital before regulatory adjustments	2,576	2,636	2,610	2,612	2,620
Common Equity Tier 1 capital: regulatory adjustments						
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	(283)	(306)	(294)	(307)	(311)
29	Common Equity Tier 1 capital (CET1)	2,294	2,330	2,316	2,305	2,309
Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	246	246	246	246	246
31	of which: classified as equity under applicable accounting standards	246	246	246	246	246
36	Additional Tier 1 capital before regulatory adjustments	246	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)	246	246	246	246	246
45	Tier 1 capital (T1 = CET1 + AT1)	2,539	2,575	2,561	2,551	2,555
Tier 2 capital: instruments and allowances						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	317	331	328	325	323
50	Collective allowances	115	113	121	130	129
51	Tier 2 capital before regulatory adjustments	432	444	449	455	452
Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital	—	—	—	—	—
58	Tier 2 capital (T2)	432	444	449	455	452
59	Total capital (TC = T1 + T2)	\$ 2,971	\$ 3,019	\$ 3,011	\$ 3,006	\$ 3,007
60	Total risk-weighted assets	\$ 21,089	\$ 20,700	\$ 20,451	\$ 20,944	\$ 21,188
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.9 %	11.3 %	11.3 %	11.0 %	10.9 %
62	Tier 1 (as a percentage of risk-weighted assets)	12.0 %	12.4 %	12.5 %	12.2 %	12.1 %
63	Total capital (as a percentage of risk-weighted assets)	14.1 %	14.6 %	14.7 %	14.4 %	14.2 %
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 software and other intangible assets, deferred tax assets excluding those arising from temporary differences, 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, 2026, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio decreased by 40 basis points compared with 11.3% as at October 31, 2025, mainly due to internal capital consumption, as well as from an increase in risk-weighted assets. 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, 2026	OCTOBER 31, 2025	JULY 31, 2025	APRIL 30, 2025	JANUARY 31, 2025
Row ⁽¹⁾						
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	\$ 46,485	\$ 45,831	\$ 45,687	\$ 45,258	\$ 44,749
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)	(283)	(306)	(294)	(307)	(311)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	46,202	45,524	45,393	44,951	44,438
Derivative exposures						
6	Replacement cost associated with all derivative transactions	316	136	145	243	158
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	203	196	193	195	192
11	Total derivative exposures (sum of lines 6 to 10)	519	332	338	438	350
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	7,400	7,158	6,593	7,718	7,308
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,878)	(3,739)	(3,002)	(4,878)	(4,022)
14	Counterparty credit risk (CCR) exposure for SFTs	86	88	81	56	60
16	Total securities financing transaction exposures (sum of lines 12 to 15)	2,608	3,507	3,672	2,896	3,346
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	8,046	7,992	8,159	8,260	8,023
18	(Adjustments for conversion to credit equivalent amounts)	(6,081)	(6,053)	(6,202)	(6,283)	(6,075)
19	Off-balance sheet items (sum of lines 17 and 18)	1,966	1,940	1,957	1,977	1,948
Capital and total exposures						
20	Tier 1 capital	\$ 2,539	\$ 2,575	\$ 2,561	\$ 2,551	\$ 2,555
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$ 51,294	\$ 51,304	\$ 51,360	\$ 50,262	\$ 50,083
Leverage ratio						
22	Basel III leverage ratio	5.0 %	5.0 %	5.0 %	5.1 %	5.1 %

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

(2) Comprised of deductions for software and other intangible assets, deferred tax assets excluding those arising from temporary differences, net pension plan assets, cash flow hedge reserve and other.

CR1 - Credit quality of assets

	AS AT JANUARY 31, 2026						AS AT OCTOBER 31, 2025																	
	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	\$	351	\$	37,326	\$	(180)	\$	(78)	\$	(102)	\$	37,497	\$	426	\$	36,750	\$	(177)	\$	(76)	\$	(101)	\$	36,999
2 Debt securities		—		7,800		—		—		—		7,800		—		7,681		—		—		—		7,681
3 Off-balance sheet exposures		—		8,046		(13)		—		(13)		8,033		—		7,992		(12)		—		(12)		7,980
4 Total	\$	351	\$	53,172	\$	(193)	\$	(78)	\$	(115)	\$	53,330	\$	426	\$	52,423	\$	(189)	\$	(76)	\$	(113)	\$	52,660

CR3 - Credit risk mitigation techniques – Overview

	AS AT JANUARY 31, 2026				AS AT OCTOBER 31, 2025											
	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	\$	22,127	\$	15,470	\$	909	\$	14,561	\$	21,839	\$	15,261	\$	897	\$	14,364
2 Debt securities		6,625		1,175		—		1,175		6,595		1,086		—		1,086
3 Total		28,753		16,645		909		15,736		28,433		16,347		897		15,450
4 Of which defaulted	\$	258	\$	15	\$	—	\$	15	\$	338	\$	12	\$	—	\$	12

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

	AS AT JANUARY 31, 2026						AS AT OCTOBER 31, 2025					
	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	
	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
In millions of dollars, except percentage amounts (Unaudited)												
1 Sovereigns and their central banks	\$ 2,552	\$ —	\$ 7,698	\$ —	\$ —	— %	\$ 2,547	\$ —	\$ 7,679	\$ —	\$ —	— %
2 Public sector entities (PSEs)	4,721	179	14,063	316	128	1 %	4,596	182	13,690	317	158	1 %
4 Banks	1,047	—	1,712	—	664	39 %	1,080	—	1,743	—	640	37 %
Of which: securities firms and other financial institutions treated as banks	9	—	675	—	298	44 %	9	—	673	—	297	44 %
6 Corporates	4,541	902	4,536	330	4,354	90 %	4,263	927	4,260	342	4,079	89 %
Of which: securities firms and other financial institutions treated as corporates	218	104	218	38	239	94 %	216	110	216	40	241	94 %
Of which: specialised lending	126	32	126	9	135	100 %	129	32	129	9	138	100 %
7 Subordinated debt, equity and other capital	109	—	109	—	253	233 %	97	—	97	—	216	223 %
8 Retail	4,271	1,574	3,311	288	2,577	72 %	4,311	1,648	3,362	309	2,629	72 %
9 Real estate	27,205	5,392	12,988	1,031	9,655	69 %	26,956	5,236	12,933	971	9,463	68 %
Of which: general residential real estate (RRE)	14,815	1,676	5,460	168	1,529	27 %	15,090	1,688	5,706	169	1,598	27 %
Of which: income-producing residential real estate (IPRRE)	921	12	645	1	265	41 %	948	13	667	1	274	41 %
Of which: other RRE	24	2	4	—	3	66 %	28	3	7	—	6	84 %
Of which: general commercial real estate (CRE)	533	56	519	6	432	83 %	502	70	488	7	394	80 %
Of which: income-producing commercial real estate (IPCRE)	7,172	414	3,435	68	3,159	90 %	6,768	400	3,146	63	2,895	90 %
Of which: land acquisition, development and construction	3,739	3,231	2,925	788	4,267	115 %	3,619	3,062	2,919	730	4,296	118 %
11 Mortgage-backed securities	865	—	—	—	—	— %	800	—	—	—	—	— %
12 Defaulted exposures	273	—	258	—	309	120 %	350	—	338	—	417	123 %
13 Other assets	1,240	—	1,240	—	756	61 %	1,184	—	1,184	—	654	55 %
14 Total	\$ 46,823	\$ 8,046	\$ 45,914	\$ 1,966	\$ 18,698	39 %	\$ 46,184	\$ 7,992	\$ 45,287	\$ 1,940	\$ 18,258	39 %

(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, 2026

		a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	q	r	t	u	w	x
		0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	105%	110%	150%	250%	Other	Total credit exposures amount
In millions of dollars (Unaudited)																						
1	Sovereigns and their central banks	\$7,698	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 7,698
2	Public sector entities (PSEs)	—	—	640	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	13,739	14,379
4	Banks	—	—	813	—	36	—	—	—	—	—	—	—	—	—	198	—	—	—	—	665	1,712
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	6	—	—	—	—	—	—	—	—	—	3	—	—	—	—	665	674
6	Corporates	—	—	6	—	—	—	—	—	42	—	130	3,025	—	—	1,662	—	—	—	—	—	4,866
	Of which: securities firms and other financial institutions treated as corporates	—	—	4	—	—	—	—	—	—	—	51	—	—	200	—	—	—	—	—	—	255
	Of which: specialised lending	—	—	—	—	—	—	—	—	—	—	—	—	—	135	—	—	—	—	—	—	135
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	90	18	109
8	Retail	—	204	—	—	—	—	—	—	—	—	—	3,396	—	—	—	—	—	—	—	—	3,599
9	Real estate	—	—	1,721	1,139	1,608	1,404	18	193	181	142	1,027	54	152	1,848	2,786	1	425	1,317	—	—	14,019
	Of which: general residential real estate (RRE)	—	—	1,721	1,139	1,450	1,284	18	—	8	—	6	—	—	—	—	—	—	—	—	—	5,627
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	157	120	—	193	174	2	—	2	—	—	—	—	—	—	—	—	647
	Of which: other RRE	—	—	—	—	1	—	—	—	—	—	1	—	—	—	—	1	—	—	—	—	4
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	140	—	52	152	—	180	—	—	—	—	—	524
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,021	—	—	1,848	—	—	425	210	—	—	3,503
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	2,606	—	—	—	1,107	—	—	3,713
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	155	—	—	—	103	—	258
13	Other assets	630	—	—	—	—	—	—	—	—	—	—	—	—	—	513	—	—	—	—	98	1,240
14	Total	\$8,328	\$ 204	\$3,180	\$1,139	\$1,644	\$1,404	\$ 18	\$ 193	\$ 224	\$ 142	\$1,027	\$3,580	\$3,177	\$1,848	\$ 5,315	\$ 1	\$ 425	\$1,419	\$ 90	\$14,520	\$ 47,880

AS AT OCTOBER 31, 2025

		a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	q	r	t	u	w	x
		0%	15%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	105%	110%	150%	250%	Other	Total credit exposures amount
In millions of dollars (Unaudited)																						
1	Sovereigns and their central banks	\$7,679	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 7,679
2	Public sector entities (PSEs)	—	—	791	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	13,217	14,008
4	Banks	—	—	876	—	44	—	—	—	—	—	—	—	—	—	159	—	—	—	—	663	1,742
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	6	—	—	—	—	—	—	—	—	—	3	—	—	—	—	663	672
6	Corporates	—	—	4	—	—	—	—	—	42	—	129	3,109	—	—	1,319	—	—	—	—	—	4,602
	Of which: securities firms and other financial institutions treated as corporates	—	—	3	—	—	—	—	—	—	—	51	—	—	202	—	—	—	—	—	—	257
	Of which: specialised lending	—	—	—	—	—	—	—	—	—	—	—	—	—	138	—	—	—	—	—	—	138
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	71	26	97
8	Retail	—	208	—	—	—	—	—	—	—	—	—	3,464	—	—	—	—	—	—	—	—	3,671
9	Real estate	—	—	1,796	1,180	1,679	1,469	22	199	189	172	967	48	146	1,648	2,491	5	407	1,488	—	—	13,906
	Of which: general residential real estate (RRE)	—	—	1,796	1,180	1,520	1,341	22	—	9	—	7	—	—	—	—	—	—	—	—	—	5,875
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	158	128	—	199	180	2	—	1	—	—	—	—	—	—	—	—	668
	Of which: other RRE	—	—	—	—	1	—	—	—	—	—	—	1	—	—	—	4	—	—	—	—	6
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	170	—	45	146	—	135	—	—	—	—	—	497
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	960	—	—	1,648	—	—	407	195	—	—	3,209
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	2,356	—	—	—	1,293	—	—	3,649
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	180	—	—	—	158	—	338
13	Other assets	614	—	38	—	—	—	—	—	—	—	—	—	—	—	455	—	—	—	—	77	1,184
14	Total	\$8,293	\$ 208	\$3,505	\$1,180	\$1,723	\$1,469	\$ 22	\$ 199	\$ 231	\$ 172	\$ 967	\$3,640	\$3,255	\$1,648	\$ 4,605	\$ 5	\$ 407	\$1,646	\$ 71	\$13,983	\$ 47,227

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, 2026				AS AT OCTOBER 31, 2025			
		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%	\$ 28,988	\$ 3,376	19 %	\$ 29,638	\$ 28,944	\$ 3,394	19 %	\$ 29,595
2	40–70%	2,211	240	24	2,270	2,193	269	22	2,252
3	75%	3,363	917	24	3,580	3,403	988	24	3,640
4	85%	3,124	154	35	3,178	3,187	192	35	3,255
5	90–100%	6,425	2,278	32	7,163	5,601	2,114	31	6,253
6	105–130%	415	43	25	426	399	52	23	411
7	150%	1,200	1,039	23	1,438	1,412	984	26	1,672
8	250%	188	—	n.a.	188	148	—	n.a.	148
11	Total exposures	\$ 45,914	\$ 8,046	24 %	\$ 47,880	\$ 45,287	\$ 7,992	24 %	\$ 47,226

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2026						AS AT OCTOBER 31, 2025					
	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)	\$ 33	\$ 130	\$ —	\$ —	\$ 229	\$ 114	\$ 37	\$ 139	\$ —	\$ —	\$ 246	\$ 127
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)	—	—	—	—	1,785	213	—	—	—	—	1,855	236
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total						\$ 327						\$ 363

(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, 2026						AS AT OCTOBER 31, 2025					
	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	\$ 1,487	\$ —	\$ —	\$ —	\$ —	\$ 1,487	\$ 1,544	\$ —	\$ —	\$ —	\$ —	\$ 1,544
Public sector entities (PSEs)	54	35	—	—	—	89	39	30	—	—	—	69
Banks	—	75	65	—	103	243	—	86	71	—	93	250
Corporates	—	—	—	78	—	78	—	—	—	89	—	89
Securities firms and other financial institutions treated as Corporate	—	—	—	—	117	117	—	—	—	—	149	149
Total	\$ 1,541	\$ 110	\$ 65	\$ 78	\$ 220	\$ 2,014	\$ 1,583	\$ 116	\$ 71	\$ 89	\$ 242	\$ 2,101

CCR5 - Composition of collateral for CCR exposure

In millions of dollars (Unaudited)	AS AT JANUARY 31, 2026						AS AT OCTOBER 31, 2025							
	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			
Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated			
Cash – domestic currency	\$ —	\$ 217	\$ —	\$ —	\$ 2,918	\$ 2,679	\$ —	\$ 63	\$ —	\$ 12	\$ 3,623	\$ 3,282		
Cash – other currencies	—	—	—	3	—	—	—	—	9	—	—	—		
Domestic sovereign debt	—	14	—	1	3,177	4,374	—	—	—	—	3,783	5,432		
Corporate bonds	—	—	—	—	417	1,240	—	—	—	—	490	1,035		
Total	\$ —	\$ 231	\$ —	\$ 4	\$ 6,512	\$ 8,293	\$ —	\$ 63	\$ —	\$ 21	\$ 7,896	\$ 9,749		