LAURENTIAN BANK

THIRD QUARTER 2025

SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE

For further information, please contact:

Raphael Ambeault — Vice President, Finance & Investor Relations — 514-601-0944

raphael.ambeault@laurentianbank.ca

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 Third 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		JULY 31, 2025	APRIL 30, 2025	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024
Row(1)						
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	**$ 2,316**	**$ 2,305**	**$ 2,309**	$ 2,282	$ 2,264
2	Tier 1	**$ 2,561**	**$ 2,551**	**$ 2,555**	$ 2,527	$ 2,509
3	Total capital	**$ 3,011**	**$ 3,006**	**$ 3,007**	$ 2,989	$ 2,978
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	**20,451**	**20,944**	**21,188**	20,862	20,682
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	**11.3 %**	**11.0 %**	**10.9 %**	10.9 %	10.9 %
6	Tier 1 ratio (%)	**12.5 %**	**12.2 %**	**12.1 %**	12.1 %	12.1 %
7	Total capital ratio (%)	**14.7 %**	**14.4 %**	**14.2 %**	14.3 %	14.4 %
	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)	**4.3 %**	**4.0 %**	**3.9 %**	3.9 %	3.9 %
13	Total Basel III leverage ratio exposure measure	**$ 51,360**	**$ 50,262**	**$ 50,083**	$ 48,653	$ 48,011
14	Basel III leverage ratio (row 2 / row 13)	**5.0 %**	**5.1 %**	**5.1 %**	5.2 %	5.2 %

(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, 2025	APRIL 30, 2025	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024
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	**$ 1,203**	**$ 1,201**	**$ 1,197**	$ 1,194	$ 1,192
2	Retained earnings	**1,346**	**1,331**	**1,320**	1,308	1,290
3	Accumulated other comprehensive income (and other reserves)	**61**	**80**	**103**	81	68
6	Common Equity Tier 1 capital before regulatory adjustments	**2,610**	**2,612**	**2,620**	2,583	2,549
	Common Equity Tier 1 capital: regulatory adjustments					
28	Total regulatory adjustments to Common Equity Tier 1[2]	**(294)**	**(307)**	**(311)**	(301)	(285)
29	**Common Equity Tier 1 capital (CET1)**	**2,316**	**2,305**	**2,309**	2,282	2,264
	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)**	**2,561**	**2,551**	**2,555**	2,527	2,509
	Tier 2 capital: instruments and allowances					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	**328**	**325**	**323**	327	327
50	Collective allowances	**121**	**130**	**129**	135	142
51	**Tier 2 capital before regulatory adjustments**	**449**	**455**	**452**	461	469
	Tier 2 capital: regulatory adjustments					
57	Total regulatory adjustments to Tier 2 capital	**—**	**—**	**—**	—	—
58	**Tier 2 capital (T2)**	**449**	**455**	**452**	461	469
59	**Total capital (TC = T1 + T2)**	**$ 3,011**	**$ 3,006**	**$ 3,007**	$ 2,989	$ 2,978
60	**Total risk-weighted assets**	**$ 20,451**	**$ 20,944**	**$ 21,188**	$ 20,862	$ 20,682
	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	**11.3 %**	**11.0 %**	**10.9 %**	10.9 %	10.9 %
62	Tier 1 (as a percentage of risk-weighted assets)	**12.5 %**	**12.2 %**	**12.1 %**	12.1 %	12.1 %
63	Total capital (as a percentage of risk-weighted assets)	**14.7 %**	**14.4 %**	**14.2 %**	14.3 %	14.4 %
	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, net pension plan assets and cash flow hedge reserve.

(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 11.3% as at July 31, 2025, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio increased by 40 basis points compared with 10.9% as at October 31, 2024, mainly due to a reduction in risk-weighted assets and internal capital generation. The Bank met OSFI's capital and leverage requirements throughout the quarter.

LR2 - Leverage ratio common disclosure

Row[1]	In millions of dollars, except percentage amounts (Unaudited) / As at	JULY 31, 2025	APRIL 30, 2025	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024
	On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	**$ 45,687**	**$ 45,258**	**$ 44,749**	$ 43,570	$ 43,579
4	(Asset amounts deducted in determining Tier 1 capital[2])	**(294)**	**(307)**	**(311)**	(301)	(285)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	**45,393**	**44,951**	**44,438**	43,269	43,294
	Derivative exposures					
6	Replacement cost associated with all derivative transactions	**145**	**243**	**158**	96	77
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	**193**	**195**	**192**	176	177
11	**Total derivative exposures (sum of lines 6 to 10)**	**338**	**438**	**350**	272	254
	Securities financing transaction exposures					
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	**6,593**	**7,718**	**7,308**	6,610	6,135
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**(3,002)**	**(4,878)**	**(4,022)**	(3,506)	(3,596)
14	Counterparty credit risk (CCR) exposure for SFTs	**81**	**56**	**60**	46	36
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**3,672**	**2,896**	**3,346**	3,150	2,575
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	**8,159**	**8,260**	**8,023**	7,911	7,891
18	(Adjustments for conversion to credit equivalent amounts)	**(6,202)**	**(6,283)**	**(6,075)**	(5,948)	(6,003)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**1,957**	**1,977**	**1,948**	1,962	1,889
	Capital and total exposures					
20	Tier 1 capital	**$ 2,561**	**$ 2,551**	**$ 2,555**	$ 2,527	$ 2,509
21	Total exposures (sum of lines 5, 11, 16 and 19)	**$ 51,360**	**$ 50,262**	**$ 50,083**	$ 48,653	$ 48,011
	Leverage ratio					
22	Basel III leverage ratio	**5.0 %**	**5.1 %**	**5.1 %**	5.2 %	5.2 %

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

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

CR1 - Credit quality of assets

In millions of dollars (Unaudited)	AS AT JULY 31, 2025						AS AT APRIL 30, 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	
1 Loans	$ 419	$ 36,546	$ (176)	$ (69)	$ (108)	$ 36,789	$ 408	$ 35,924	$ (191)	$ (75)	$ (116)	$ 36,141
2 Debt securities	—	7,833	—	—	—	7,833	—	7,838	—	—	—	7,838
3 Off-balance sheet exposures	—	8,159	(14)	—	(14)	8,146	—	8,260	(13)	—	(13)	8,247
4 Total	**$ 419**	**$ 52,539**	**$ (190)**	**$ (69)**	**$ (121)**	**$ 52,768**	$ 408	$ 52,022	$ (204)	$ (75)	$ (129)	$ 52,226

CR3 - Credit risk mitigation techniques – overview

In millions of dollars (Unaudited)	AS AT JULY 31, 2025				AS AT APRIL 30, 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
1 Loans	$ 21,783	$ 15,114	$ 871	$ 14,242	$ 21,795	$ 14,462	$ 818	$ 13,644
2 Debt securities	6,708	1,125	—	1,125	6,712	1,126	—	1,126
3 Total	**28,491**	**16,239**	**871**	**15,368**	28,507	15,588	818	14,770
4 Of which defaulted	$ 330	$ 20	$ —	$ 20	$ 322	$ 11	$ —	$ 11

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

In millions of dollars, except percentage amounts (Unaudited)	AS AT JULY 31, 2025						AS AT APRIL 30, 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(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	$ 2,279	$ —	$ 7,387	$ —	$ 1	— %	$ 2,296	$ —	$ 7,196	$ —	$ 1	— %
2 Public sector entities (PSEs)	4,916	181	13,965	323	126	1 %	4,833	180	13,496	279	131	1 %
4 Banks	1,084	—	1,747	—	615	35 %	779	—	1,422	—	511	36 %
Of which: securities firms and other financial institutions treated as banks	6	—	669	—	296	44 %	6	—	649	—	287	44 %
6 Corporates	4,194	1,037	4,192	375	4,066	89 %	4,479	1,058	4,478	392	4,330	89 %
Of which: securities firms and other financial institutions treated as corporates	264	148	264	56	295	92 %	245	158	245	59	282	93 %
7 Subordinated debt, equity and other capital	91	—	91	—	199	219 %	65	—	65	—	151	234 %
8 Retail	4,373	1,658	3,448	313	2,692	72 %	4,434	1,656	3,560	313	2,777	72 %
9 Real estate	26,768	5,283	12,885	946	9,323	67 %	26,295	5,365	12,960	992	9,456	68 %
Of which: general residential real estate (RRE)	15,170	1,698	5,767	170	1,621	27 %	15,017	1,531	5,834	153	1,641	27 %
Of which: income-producing residential real estate (IPRRE)	982	13	692	1	285	41 %	1,016	15	725	1	300	41 %
Of which: general commercial real estate (CRE)	474	71	460	7	350	75 %	489	227	474	23	377	76 %
Of which: income-producing commercial real estate (IPCRE)	6,579	630	3,060	91	2,847	90 %	6,450	759	3,107	95	2,948	92 %
Of which: land acquisition, development and construction	3,531	2,868	2,897	677	4,212	118 %	3,310	2,833	2,819	720	4,191	118 %
11 Mortgage-backed securities	860	—	—	—	—	— %	801	—	—	—	—	— %
12 Defaulted exposures	351	—	330	—	388	118 %	333	—	322	—	362	113 %
13 Other assets	1,111	—	1,111	—	658	59 %	1,357	—	1,357	—	775	57 %
14 Total	$ 46,026	$ 8,159	$ 45,155	$ 1,957	$ 18,069	38 %	$ 45,672	$ 8,259	$ 44,856	$ 1,976	$ 18,494	40 %

(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 JULY 31, 2025

	In millions of dollars (Unaudited)	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
1	Sovereigns and their central banks	$7,386	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 1	$ —	$ —	$ —	$ —	$ 7,387
2	Public sector entities (PSEs)	—	—	631	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	13,657	14,288
4	Banks	—	—	830	—	120	—	—	—	24	—	—	—	—	—	109	—	—	—	663	1,747
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	2	—	—	—	—	—	—	—	—	—	3	—	—	—	663	669
6	Corporates	—	—	4	—	—	—	—	—	36	—	—	186	2,884	—	1,457	—	—	—	—	4,567
	Of which: securities firms and other financial institutions treated as corporates	—	—	4	—	—	—	—	—	—	—	—	88	—	—	228	—	—	—	—	320
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	63	28	91
8	Retail	—	213	—	—	—	—	—	—	—	—	—	3,547	—	—	—	—	—	—	—	3,760
9	Real estate	—	—	1,780	1,163	1,739	1,499	29	208	202	215	1,118	51	131	1,374	2,375	414	1,525	—	—	13,831
	Of which: general residential real estate (RRE)	—	—	1,780	1,163	1,575	1,371	29	—	12	—	7	—	—	—	—	—	—	—	—	5,937
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	164	128	—	208	190	2	—	2	—	—	—	—	—	—	—	693
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	213	—	48	131	—	76	—	—	—	—	467
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	1,111	—	—	1,374	—	414	251	—	—	3,151
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,300	—	1,274	—	—	3,574
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	214	—	117	—	—	330
13	Other assets	582	—	—	—	—	—	—	—	—	—	—	—	—	—	443	—	—	—	86	1,111
14	Total	$7,969	$ 213	$3,246	$1,163	$1,860	$1,499	$ 29	$ 208	$ 262	$ 215	$1,118	$3,784	$3,014	$1,374	$ 4,597	$ 414	$1,642	$ 63	$14,434	$ 47,112

AS AT APRIL 30, 2025

	In millions of dollars (Unaudited)	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
1	Sovereigns and their central banks	$7,196	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ 1	$ —	$ —	$ —	$ —	$ 7,197
2	Public sector entities (PSEs)	—	—	654	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	13,122	13,776
4	Banks	—	—	669	—	19	—	—	—	5	—	—	—	—	—	87	—	—	—	643	1,423
	Of which: securities firms and other financial institutions treated as banks	—	—	—	—	2	—	—	—	1	—	—	—	—	—	3	—	—	—	643	649
6	Corporates	—	—	2	—	—	—	—	—	44	—	—	164	3,164	—	1,495	—	—	—	—	4,869
	Of which: securities firms and other financial institutions treated as corporates	—	—	1	—	—	—	—	—	—	—	—	83	—	—	220	—	—	—	—	304
7	Subordinated debt, equity and other capital	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	54	10	64
8	Retail	—	213	—	—	—	—	—	—	—	—	—	3,660	—	—	—	—	—	—	—	3,873
9	Real estate	—	—	1,754	1,162	1,783	1,546	26	214	220	197	940	81	146	1,509	2,312	505	1,556	—	—	13,951
	Of which: general residential real estate (RRE)	—	—	1,754	1,162	1,617	1,411	26	—	12	—	6	—	—	—	—	—	—	—	—	5,988
	Of which: income-producing residential real estate (IPRRE)	—	—	—	—	166	135	—	214	207	2	—	2	—	—	—	—	—	—	—	728
	Of which: general commercial real estate (CRE)	—	—	—	—	—	—	—	—	—	195	—	79	146	—	76	—	—	—	—	496
	Of which: income-producing commercial real estate (IPCRE)	—	—	—	—	—	—	—	—	—	—	934	—	—	1,509	—	505	253	—	—	3,201
	Of which: land acquisition, development and construction	—	—	—	—	—	—	—	—	—	—	—	—	—	—	2,236	—	1,303	—	—	3,539
12	Defaulted exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	242	—	80	—	—	322
13	Other assets	675	—	31	—	—	—	—	—	—	—	—	—	—	—	573	—	—	—	79	1,358
14	Total	$7,871	$ 213	$3,110	$1,162	$1,802	$1,546	$ 26	$ 214	$ 269	$ 197	$ 940	$3,905	$3,310	$1,509	$ 4,710	$ 505	$1,636	$ 54	$13,854	$ 46,833

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

In millions of dollars (Unaudited)		AS AT JULY 31, 2025				AS AT APRIL 30, 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))
1	Less than 40%	$ 28,945	$ 3,437	19 %	$ 29,607	$ 28,223	$ 3,176	19 %	$ 28,825
2	40–70%	2,435	282	22	2,496	2,217	427	17	2,289
3	75%	3,514	1,061	25	3,784	3,656	1,024	24	3,905
4	85%	2,948	201	33	3,014	3,227	229	36	3,310
5	90–100%	5,370	1,969	31	5,972	5,627	1,917	31	6,218
6	105–130%	411	46	20	420	499	45	15	505
7	150%	1,383	1,162	25	1,670	1,274	1,441	26	1,647
8	250%	149	—	n.a.	149	133	—	n.a.	133
11	**Total exposures**	**$ 45,155**	**$ 8,159**	**24 %**	**$ 47,112**	$ 44,856	$ 8,259	24 %	$ 46,832

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT JULY 31, 2025						AS AT APRIL 30, 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)	$ 39	$ 132	$ —	$ —	$ 239	$ 116	$ 73	$ 139	$ —	$ —	$ 298	$ 130
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)	—	—	—	—	1,829	190	—	—	—	—	1,899	218
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total						**$ 306**						$ 348

(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, 2025						AS AT APRIL 30, 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	$ 1,546	$ —	$ —	$ —	$ —	$ 1,546	$ 1,590	$ —	$ —	$ —	$ —	$ 1,590
Public sector entities (PSEs)	64	31	—	—	—	96	59	33	—	—	—	92
Banks	—	79	75	—	94	247	—	120	93	—	122	335
Corporates	—	—	—	81	—	81	—	—	—	81	—	81
Securities firms and other financial institutions treated as Corporate	—	—	—	—	98	98	—	—	—	—	98	98
Total	**$ 1,611**	**$ 110**	**$ 75**	**$ 81**	**$ 192**	**$ 2,069**	$ 1,649	$ 153	$ 93	$ 81	$ 220	$ 2,196

CCR5 - Composition of collateral for CCR exposure

In millions of dollars (Unaudited)	AS AT JULY 31, 2025						AS AT APRIL 30, 2025					
	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	$ —	$ 78	$ —	$ 2	$ 2,125	$ 3,033	$ —	$ 101	$ —	$ —	$ 3,175	$ 3,480
Cash – other currencies	—	—	—	7	—	—	—	10	—	5	—	—
Domestic sovereign debt	—	1	—	—	3,720	4,095	—	—	—	1	4,243	5,209
Corporate bonds	—	—	—	—	408	955	—	—	—	—	138	766
Total	$ —	$ 79	$ —	$ 9	$ 6,253	$ 8,083	$ —	$ 111	$ —	$ 6	$ 7,556	$ 9,455