

SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE

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For further information, please contact:

Raphael Ambeault

Head of Investor Relations
raphael.ambeault@laurentianbank.ca

514-601-0944

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 Second 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

	2024 Annual Report	Supplementary Regulatory Capital and Pillar 3 Disclosure
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KM1 - Key metrics

In millions of dollars (Unaudited) / As at

Row ⁽¹⁾		APRIL 30, 2025	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024	APRIL 30, 2024
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	\$ 2,305	\$ 2,309	\$ 2,282	\$ 2,264	\$ 2,239
2	Tier 1	\$ 2,551	\$ 2,555	\$ 2,527	\$ 2,509	\$ 2,485
3	Total capital	\$ 3,006	\$ 3,007	\$ 2,989	\$ 2,978	\$ 2,969
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	20,944	21,188	20,862	20,682	21,621
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	11.0 %	10.9 %	10.9 %	10.9 %	10.4 %
6	Tier 1 ratio (%)	12.2 %	12.1 %	12.1 %	12.1 %	11.5 %
7	Total capital ratio (%)	14.4 %	14.2 %	14.3 %	14.4 %	13.7 %
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⁾	4.0 %	3.9 %	3.9 %	3.9 %	3.4 %
13	Total Basel III leverage ratio exposure measure	\$ 50,262	\$ 50,083	\$ 48,653	\$ 48,011	\$ 49,121
14	Basel III leverage ratio (row 2 / row 13)	5.1 %	5.1 %	5.2 %	5.2 %	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

Row ⁽¹⁾		APRIL 30, 2025	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024	APRIL 30, 2024
Common Equity Tier 1 capital: instruments and reserves						
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 1,201	\$ 1,197	\$ 1,194	\$ 1,192	\$ 1,189
2	Retained earnings	1,331	1,320	1,308	1,290	1,279
3	Accumulated other comprehensive income (and other reserves)	80	103	81	68	31
6	Common Equity Tier 1 capital before regulatory adjustments	2,612	2,620	2,583	2,549	2,499
Common Equity Tier 1 capital: regulatory adjustments						
28	Total regulatory adjustments to Common Equity Tier 1 ⁽²⁾	(307)	(311)	(301)	(285)	(260)
29	Common Equity Tier 1 capital (CET1)	2,305	2,309	2,282	2,264	2,239
Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	246	246	246	245	246
31	of which: classified as equity under applicable accounting standards	246	246	246	245	246
36	Additional Tier 1 capital before regulatory adjustments	246	246	246	245	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	245	246
45	Tier 1 capital (T1 = CET1 + AT1)	2,551	2,555	2,527	2,509	2,485
Tier 2 capital: instruments and allowances						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	325	323	327	327	330
50	Collective allowances	130	129	135	142	154
51	Tier 2 capital before regulatory adjustments	455	452	461	469	484
Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital	—	—	—	—	—
58	Tier 2 capital (T2)	455	452	461	469	484
59	Total capital (TC = T1 + T2)	\$ 3,006	\$ 3,007	\$ 2,989	\$ 2,978	\$ 2,969
60	Total risk-weighted assets	\$ 20,944	\$ 21,188	\$ 20,862	\$ 20,682	\$ 21,621
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.0 %	10.9 %	10.9 %	10.9 %	10.4 %
62	Tier 1 (as a percentage of risk-weighted assets)	12.2 %	12.1 %	12.1 %	12.1 %	11.5 %
63	Total capital (as a percentage of risk-weighted assets)	14.4 %	14.2 %	14.3 %	14.4 %	13.7 %
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 11.0% as at April 30, 2025, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio increased by 10 basis compared with October 31, 2024, 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		APRIL 30, 2025	JANUARY 31, 2025	OCTOBER 31, 2024	JULY 31, 2024	APRIL 30, 2024
Row ⁽¹⁾						
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	\$ 45,258	\$ 44,749	\$ 43,570	\$ 43,579	\$ 44,375
4	(Asset amounts deducted in determining Tier 1 capital ⁽²⁾)	(307)	(311)	(301)	(285)	(260)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	44,951	44,438	43,269	43,294	44,115
Derivative exposures						
6	Replacement cost associated with all derivative transactions	243	158	96	77	59
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	195	192	176	177	157
11	Total derivative exposures (sum of lines 6 to 10)	438	350	272	254	216
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	7,718	7,308	6,610	6,135	6,292
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,878)	(4,022)	(3,506)	(3,596)	(3,523)
14	Counterparty credit risk (CCR) exposure for SFTs	56	60	46	36	41
16	Total securities financing transaction exposures (sum of lines 12 to 15)	2,896	3,346	3,150	2,575	2,810
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	8,260	8,023	7,911	7,891	7,999
18	(Adjustments for conversion to credit equivalent amounts)	(6,283)	(6,075)	(5,948)	(6,003)	(6,019)
19	Off-balance sheet items (sum of lines 17 and 18)	1,977	1,948	1,962	1,889	1,980
Capital and total exposures						
20	Tier 1 capital	\$ 2,551	\$ 2,555	\$ 2,527	\$ 2,509	\$ 2,485
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$ 50,262	\$ 50,083	\$ 48,653	\$ 48,011	\$ 49,121
Leverage ratio						
22	Basel III leverage ratio	5.1 %	5.1 %	5.2 %	5.2 %	5.1 %

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

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

CR1 - Credit quality of assets

	AS AT APRIL 30, 2025						AS AT JANUARY 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		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		
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	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	\$ 408	\$ 35,924	\$ (191)	\$ (75)	\$ (116)	\$ 36,141	\$ 400	\$ 36,876	\$ (194)	\$ (78)	\$ (115)	\$ 37,082													
2 Debt securities	—	7,838	—	—	—	7,838	—	6,373	—	—	—	6,373													
3 Off-balance sheet exposures	—	8,260	(13)	—	(13)	8,247	—	8,023	(13)	—	(13)	8,010													
4 Total	\$ 408	\$ 52,022	\$ (204)	\$ (75)	\$ (129)	\$ 52,226	\$ 400	\$ 51,272	\$ (207)	\$ (78)	\$ (129)	\$ 51,465													

CR3 - Credit risk mitigation techniques – overview

	AS AT APRIL 30, 2025				AS AT JANUARY 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	\$ 21,795	\$ 14,462	\$ 818	\$ 13,644	\$ 22,993	\$ 14,205	\$ 888	\$ 13,317
2 Debt securities	6,712	1,126	—	1,126	5,334	1,039	—	1,039
3 Total	28,507	15,588	818	14,770	28,327	15,244	888	14,356
4 Of which defaulted	\$ 322	\$ 11	\$ —	\$ 11	\$ 308	\$ 13	\$ —	\$ 13

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

	AS AT APRIL 30, 2025						AS AT JANUARY 31, 2025					
	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	
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	\$ 2,296	\$ —	\$ 7,196	\$ —	\$ 1	— %	\$ 2,324	\$ —	\$ 7,243	\$ —	\$ 1	— %
2 Public sector entities (PSEs)	4,833	180	13,496	279	131	1 %	3,856	185	12,270	238	107	1 %
4 Banks	779	—	1,422	—	511	36 %	1,036	—	1,681	—	585	35 %
Of which: securities firms and other financial institutions treated as banks	6	—	649	—	287	44 %	6	—	651	—	288	44 %
6 Corporates	4,479	1,058	4,478	392	4,330	89 %	4,616	1,233	4,616	439	4,489	89 %
Of which: securities firms and other financial institutions treated as corporates	245	158	245	59	282	93 %	381	164	381	61	375	85 %
7 Subordinated debt, equity and other capital	65	—	65	—	151	234 %	69	—	69	—	162	235 %
8 Retail	4,434	1,656	3,560	313	2,777	72 %	4,370	1,665	3,425	314	2,679	72 %
9 Real estate	26,295	5,365	12,960	992	9,456	68 %	26,292	4,940	13,245	957	9,643	68 %
Of which: general RRE	15,017	1,531	5,834	153	1,641	27 %	15,110	1,514	5,887	151	1,659	28 %
Of which: IPRRE	1,016	15	725	1	300	41 %	1,038	15	739	2	306	41 %
Of which: general CRE	489	227	474	23	377	76 %	455	225	443	22	345	74 %
Of which: IPCRE	6,450	759	3,107	95	2,948	92 %	6,376	504	3,262	77	3,060	92 %
Of which: land acquisition, development and construction	3,310	2,833	2,819	720	4,191	118 %	3,301	2,682	2,914	705	4,273	118 %
11 Mortgage-backed securities	801	—	—	—	—	— %	860	—	—	—	—	— %
12 Defaulted exposures	333	—	322	—	362	113 %	321	—	308	—	349	113 %
13 Other assets	1,357	—	1,357	—	775	57 %	1,387	—	1,387	—	631	46 %
14 Total	\$ 45,672	\$ 8,259	\$ 44,856	\$ 1,976	\$ 18,494	40 %	\$ 45,132	\$ 8,023	\$ 44,244	\$ 1,948	\$ 18,646	40 %

(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 APRIL 30, 2025

		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	\$7,196	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 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

AS AT JANUARY 31, 2025

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

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

		AS AT APRIL 30, 2025				AS AT JANUARY 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%	\$ 28,223	\$ 3,176	19 %	\$ 28,825	\$ 27,544	\$ 3,049	18 %	\$ 28,103
2	40–70%	2,217	427	17	2,289	2,268	411	17	2,339
3	75%	3,656	1,024	24	3,905	3,542	1,072	24	3,804
4	85%	3,227	229	36	3,310	3,109	158	37	3,167
5	90–100%	5,627	1,917	31	6,218	5,836	2,051	32	6,482
6	105–130%	499	45	15	505	516	41	16	522
7	150%	1,274	1,441	26	1,647	1,296	1,241	28	1,640
8	250%	133	—	n.a.	133	135	—	n.a.	135
11	Total exposures	\$ 44,856	\$ 8,259	24 %	\$ 46,832	\$ 44,244	\$ 8,023	24 %	\$ 46,193

CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT APRIL 30, 2025						AS AT JANUARY 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)	\$ 73	\$ 139	\$ —	\$ —	\$ 298	\$ 130	\$ 77	\$ 136	\$ —	\$ —	\$ 299	\$ 159
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)	—	—	—	—	1,899	218	—	—	—	—	1,948	242
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
6 Total	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 348	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 400

(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 APRIL 30, 2025						AS AT JANUARY 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	\$ 1,590	\$ —	\$ —	\$ —	\$ —	\$ 1,590	\$ 1,656	\$ —	\$ —	\$ —	\$ —	\$ 1,656
Public sector entities (PSEs)	59	33	—	—	—	92	33	19	—	—	—	52
Banks	—	120	93	—	122	335	—	82	84	—	166	333
Corporates	—	—	—	81	—	81	—	—	—	121	—	121
Securities firms and other financial institutions treated as Corporate	—	—	—	—	98	98	—	—	—	—	86	86
Total	\$ 1,649	\$ 153	\$ 93	\$ 81	\$ 220	\$ 2,196	\$ 1,689	\$ 101	\$ 84	\$ 121	\$ 252	\$ 2,247

CCR5 - Composition of collateral for CCR exposure

In millions of dollars (Unaudited)	AS AT APRIL 30, 2025						AS AT JANUARY 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	\$ —	\$ 101	\$ —	\$ —	\$ 3,175	\$ 3,480	\$ —	\$ 38	\$ —	\$ 174	\$ 1,635	\$ 2,863		
Cash – other currencies	—	10	—	5	—	—	—	—	—	23	—	—		
Domestic sovereign debt	—	—	—	1	4,243	5,209	—	—	—	—	4,762	4,638		
Corporate bonds	—	—	—	—	138	766	—	—	—	—	129	982		
Total	\$ —	\$ 111	\$ —	\$ 6	\$ 7,556	\$ 9,455	\$ —	\$ 38	\$ —	\$ 197	\$ 6,535	\$ 8,483		