

**SUPPLEMENTARY REGULATORY CAPITAL AND PILLAR 3 DISCLOSURE**

<b>Notes to Users</b>	2
<b>Location of Pillar 3 Disclosure</b>	3
<b>Overview of Risk Management and Risk-Weight Assets</b>	
KM1 - Key Metrics	4
<b>Composition of Capital</b>	
CC1 - Composition of Regulatory Capital	5
<b>Leverage Ratio</b>	
LR2 - Leverage Ratio Common Disclosure	6
<b>Credit Risk</b>	
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
<b>Counterparty Credit Risk (CCR)</b>	
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:**

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 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 second quarter 2024 and in the document entitled *Supplementary Financial Information*, which are available on the Bank's website at [www.lbcfg.ca](http://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
<b>Overview of Risk Management and Risk-Weight Assets</b>		
KM1 - Key Metrics		4
OVA - Bank Risk Management Approach	38 to 48	
<b>Composition of Capital</b>		
Modified CC1 - Composition of Regulatory Capital		5
<b>Leverage Ratio</b>		
LR2 - Leverage Ratio Common Disclosure		6
<b>Credit Risk</b>		
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
<b>Counterparty Credit Risk</b>		
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
<b>Securitization</b>		
SECA - Qualitative Disclosure Requirements Related to Securitization Exposures	33, 88, 98 to 99, 104 to 105	
<b>Interest Rate Risk in the Banking Book (IRRBB)</b>		
IRRBB Disclosure	50 to 51	

## KM1 - Key metrics<sup>(1)</sup>

In millions of dollars (Unaudited) / As at

Row <sup>(2)</sup>		APRIL 30, 2024	JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	\$ 2,239	\$ 2,239	\$ 2,231	\$ 2,214	\$ 2,217
2	Tier 1	\$ 2,485	\$ 2,484	\$ 2,476	\$ 2,459	\$ 2,463
3	Total capital	\$ 2,969	\$ 2,980	\$ 2,970	\$ 2,955	\$ 2,959
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	21,621	21,859	22,575	22,651	23,785
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	10.4 %	10.2 %	9.9 %	9.8 %	9.3 %
6	Tier 1 ratio (%)	11.5 %	11.4 %	11.0 %	10.9 %	10.4 %
7	Total capital ratio (%)	13.7 %	13.6 %	13.2 %	13.0 %	12.4 %
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
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%) (%) <sup>(3)</sup>	3.4 %	3.2 %	2.9 %	2.8 %	2.3 %
13	Total Basel III leverage ratio exposure measure	\$ 49,121	\$ 48,829	\$ 51,151	\$ 51,502	\$ 51,957
14	Basel III leverage ratio (row 2 / row 13)	5.1 %	5.1 %	4.8 %	4.8 %	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 <sup>(1)</sup>	APRIL 30, 2024	JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1	\$ 1,189	\$ 1,186	\$ 1,184	\$ 1,182	\$ 1,178
2	1,279	1,418	1,407	1,398	1,374
3	31	37	23	(4)	48
6	2,499	2,641	2,613	2,576	2,600
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
28	(260)	(402)	(383)	(362)	(383)
29	2,239	2,239	2,231	2,214	2,217
<b>Additional Tier 1 capital: instruments</b>					
30	246	246	246	246	246
31	246	246	246	246	246
36	246	246	246	246	246
<b>Additional Tier 1 capital: regulatory adjustments</b>					
43	—	—	—	—	—
44	246	246	246	246	246
45	2,485	2,484	2,476	2,459	2,463
<b>Tier 2 capital: instruments and allowances</b>					
46	330	332	338	340	339
50	154	164	156	157	158
51	484	495	494	496	496
<b>Tier 2 capital: regulatory adjustments</b>					
57	—	—	—	—	—
58	484	495	494	496	496
59	\$ 2,969	\$ 2,980	\$ 2,970	\$ 2,955	\$ 2,959
60	\$ 21,621	\$ 21,859	\$ 22,575	\$ 22,651	\$ 23,785
<b>Capital ratios</b>					
61	10.4 %	10.2 %	9.9 %	9.8 %	9.3 %
62	11.5 %	11.4 %	11.0 %	10.9 %	10.4 %
63	13.7 %	13.6 %	13.2 %	13.0 %	12.4 %
<b>OSFI target (minimum + capital conservation buffer)<sup>(3)</sup></b>					
69	7.0 %	7.0 %	7.0 %	7.0 %	7.0 %
70	8.5 %	8.5 %	8.5 %	8.5 %	8.5 %
71	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 10.4% as at April 30, 2024, in excess of the minimum regulatory requirement and the Bank's target management levels. The CET1 capital ratio increased by 50 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		APRIL 30, 2024	JANUARY 31, 2024	OCTOBER 31, 2023	JULY 31, 2023	APRIL 30, 2023
Row <sup>(1)</sup>						
<b>On-balance sheet exposures</b>						
1	On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures but including collateral)	\$ 44,375	\$ 44,451	\$ 45,436	\$ 46,135	\$ 46,063
4	(Asset amounts deducted in determining Tier 1 capital <sup>(2)</sup> )	(260)	(402)	(383)	(362)	(383)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>44,115</b>	<b>44,049</b>	<b>45,054</b>	<b>45,773</b>	<b>45,680</b>
<b>Derivative exposures</b>						
6	Replacement cost associated with all derivative transactions	59	83	107	120	142
7	Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	157	183	191	194	187
11	<b>Total derivative exposures (sum of lines 6 to 10)</b>	<b>216</b>	<b>266</b>	<b>298</b>	<b>314</b>	<b>329</b>
<b>Securities financing transaction exposures</b>						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	6,292	5,626	7,508	6,361	9,624
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,523)	(3,177)	(3,977)	(3,330)	(6,197)
14	Counterparty credit risk (CCR) exposure for SFTs	41	18	58	30	28
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>2,810</b>	<b>2,466</b>	<b>3,589</b>	<b>3,061</b>	<b>3,455</b>
<b>Other off-balance sheet exposures</b>						
17	Off-balance sheet exposure at gross notional amount	7,999	8,143	8,753	9,230	9,592
18	(Adjustments for conversion to credit equivalent amounts)	(6,019)	(6,096)	(6,543)	(6,876)	(7,099)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>1,980</b>	<b>2,048</b>	<b>2,210</b>	<b>2,354</b>	<b>2,494</b>
<b>Capital and total exposures</b>						
20	Tier 1 capital	\$ 2,485	\$ 2,484	\$ 2,476	\$ 2,459	\$ 2,463
21	Total exposures (sum of lines 5, 11, 16 and 19)	\$ 49,121	\$ 48,829	\$ 51,151	\$ 51,502	\$ 51,957
<b>Leverage ratio</b>						
22	Basel III leverage ratio	5.1 %	5.1 %	4.8 %	4.8 %	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 APRIL 30, 2024						AS AT JANUARY 31, 2024								
	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 ECL accounting provisions for credit losses on 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	\$ 303	\$ 37,159	\$ (216)	\$ (71)	\$ (144)	\$ 37,247	\$ 245	\$ 36,828	\$ (210)	\$ (55)	\$ (155)	\$ 36,863			
2 Debt securities	—	5,728	—	—	—	5,727	—	6,074	—	—	—	6,074			
3 Off-balance sheet exposures	—	7,999	(9)	—	(9)	7,990	—	8,143	(9)	—	(9)	8,134			
<b>4 Total</b>	<b>\$ 303</b>	<b>\$ 50,886</b>	<b>\$ (226)</b>	<b>\$ (71)</b>	<b>\$ (154)</b>	<b>\$ 50,963</b>	<b>\$ 245</b>	<b>\$ 51,045</b>	<b>\$ (219)</b>	<b>\$ (55)</b>	<b>\$ (164)</b>	<b>\$ 51,071</b>			

## CR3 - Credit risk mitigation techniques – overview

	AS AT APRIL 30, 2024				AS AT JANUARY 31, 2024			
	a	b	c	d	a	b	c	d
	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured financial guarantees	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured financial guarantees
In millions of dollars (Unaudited)								
1 Loans	\$ 23,507	\$ 13,884	\$ 930	\$ 12,953	\$ 23,148	\$ 13,870	\$ 977	\$ 12,893
2 Debt securities	4,895	833	—	833	5,242	832	—	832
<b>3 Total</b>	<b>28,402</b>	<b>14,717</b>	<b>930</b>	<b>13,786</b>	<b>28,389</b>	<b>14,702</b>	<b>977</b>	<b>13,726</b>
4 Of which defaulted	\$ 222	\$ 9	\$ —	\$ 9	\$ 179	\$ 11	\$ —	\$ 11

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

	AS AT APRIL 30, 2024						AS AT JANUARY 31, 2024					
	a	b	c	d	e	f	a	b	c	d	e	f
	Exposures before CCF <sup>(1)</sup> and CRM <sup>(2)</sup>		Exposures post-CCF <sup>(1)</sup> and post-CRM <sup>(2)</sup>		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	\$ 1,933	\$ —	\$ 7,215	\$ —	\$ 1	— %	\$ 1,914	\$ —	\$ 7,335	\$ —	\$ 1	— %
2 Public sector entities (PSEs)	3,687	115	11,237	92	99	1 %	3,795	114	11,145	84	121	1 %
4 Banks	873	—	1,556	—	585	38 %	253	—	948	—	432	46 %
Of which: securities firms and other financial institutions treated as banks	19	—	703	—	310	44 %	19	—	713	—	313	44 %
6 Corporates	4,600	1,367	4,599	471	4,489	89 %	4,604	1,471	4,601	503	4,539	89 %
Of which: securities firms and other financial institutions treated as corporates	316	210	316	80	327	83 %	325	224	325	85	350	85 %
7 Subordinated debt, equity and other capital	45	—	45	—	107	235 %	54	—	54	—	123	226 %
8 Retail	4,318	1,704	3,313	320	2,594	71 %	4,377	1,697	3,317	318	2,598	72 %
9 Real estate	27,071	4,813	14,282	1,097	10,354	67 %	27,531	4,861	14,807	1,143	10,699	67 %
Of which: general RRE	15,499	1,491	6,229	149	1,770	28 %	15,668	1,489	6,414	149	1,827	28 %
Of which: IPRRE	1,107	15	802	2	337	42 %	1,131	16	822	2	347	42 %
Of which: general CRE	437	244	426	24	331	74 %	455	252	443	25	339	72 %
Of which: IPCRE	6,669	530	3,702	77	3,381	90 %	6,874	523	3,983	84	3,602	89 %
Of which: land acquisition, development and construction	3,355	2,531	3,124	844	4,535	114 %	3,400	2,580	3,144	884	4,585	114 %
11 Mortgage-backed securities	642	—	—	—	—	— %	643	—	—	—	—	— %
12 Defaulted exposures	232	—	222	—	268	121 %	189	—	179	—	215	120 %
13 Other assets	1,438	—	1,438	—	759	53 %	1,516	—	1,516	—	745	49 %
<b>14 Total</b>	<b>\$ 44,839</b>	<b>\$ 7,999</b>	<b>\$ 43,908</b>	<b>\$ 1,980</b>	<b>\$ 19,255</b>	<b>42 %</b>	<b>\$ 44,877</b>	<b>\$ 8,143</b>	<b>\$ 43,900</b>	<b>\$ 2,048</b>	<b>\$ 19,474</b>	<b>42 %</b>

(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, 2024

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

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
<b>14</b>	<b>Total</b>	<b>\$8,218</b>	<b>\$ 214</b>	<b>\$2,565</b>	<b>\$1,223</b>	<b>\$1,945</b>	<b>\$1,926</b>	<b>\$ 31</b>	<b>\$ 211</b>	<b>\$ 330</b>	<b>\$ 205</b>	<b>\$1,366</b>	<b>\$3,691</b>	<b>\$3,280</b>	<b>\$1,835</b>	<b>\$ 5,391</b>	<b>\$ 777</b>	<b>\$1,294</b>	<b>\$ 41</b>	<b>\$11,405</b>	<b>\$ 45,948</b>

**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, 2024				AS AT JANUARY 31, 2024			
		a	b	c	d	a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-Credit Risk Mitigation (CRM))	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-Credit Risk Mitigation (CRM))
In millions of dollars (Unaudited)									
1	Less than 40%	\$ 26,614	\$ 2,558	16 %	\$ 27,031	\$ 26,304	\$ 2,545	16 %	\$ 26,711
2	40–70%	2,498	400	15	2,557	2,774	428	15	2,838
3	75%	3,471	1,024	23	3,709	3,456	1,023	23	3,691
4	85%	3,236	219	38	3,321	3,220	188	32	3,280
5	90–100%	6,128	2,735	34	7,070	6,191	2,926	35	7,226
6	105–130%	706	122	20	731	754	140	16	777
7	150%	1,121	941	23	1,337	1,085	892	25	1,307
8	250%	133	—	n.a.	133	118	—	n.a.	118
<b>11</b>	<b>Total exposures</b>	<b>\$ 43,908</b>	<b>\$ 7,999</b>	<b>25 %</b>	<b>\$ 45,888</b>	<b>\$ 43,900</b>	<b>\$ 8,143</b>	<b>25 %</b>	<b>\$ 45,948</b>

## CCR1 - Analysis of CCR

In millions of dollars (Unaudited)	AS AT APRIL 30, 2024						AS AT JANUARY 31, 2024					
	a	b	c	d	e	f	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE <sup>(1)</sup>	Alpha used for computing regulatory EAD	EAD <sup>(2)</sup> post-CRM <sup>(3)</sup>	RWA	Replacement cost	Potential future exposure	EEPE <sup>(1)</sup>	Alpha used for computing regulatory EAD	EAD <sup>(2)</sup> post-CRM <sup>(3)</sup>	RWA
1 SA-CCR <sup>(4)</sup> (for derivatives)	\$ 39	\$ 112	\$ —	\$ —	\$ 211	\$ 91	\$ 45	\$ 129	\$ —	\$ —	\$ 244	\$ 95
2 Internal Model Method (for derivatives and SFTs <sup>(5)</sup> )	—	—	—	—	—	—	—	—	—	—	—	—
3 Simple Approach for credit risk mitigation (for SFTs)	—	—	—	—	—	—	—	—	—	—	—	—
4 Comprehensive Approach for credit risk mitigation (for SFTs)	—	—	—	—	1,247	193	—	—	—	—	1,307	201
5 Value-at-risk (VaR) for SFTs	—	—	—	—	—	—	—	—	—	—	—	—
<b>6 Total</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 284</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 296</b>

(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, 2024						AS AT JANUARY 31, 2024					
	a	c	d	g	h	k	a	c	d	g	h	k
	0%	20%	30%	85%	100%	Total credit exposure	0%	20%	30%	85%	100%	Total credit exposure
<b>Regulatory portfolio</b>												
Sovereigns	\$ 946	\$ —	\$ —	\$ —	\$ —	\$ 946	\$ 1,025	\$ —	\$ —	\$ —	\$ —	\$ 1,025
Public sector entities (PSEs)	85	14	—	—	—	99	64	14	—	—	—	78
Banks	—	95	67	—	87	249	—	66	134	—	84	285
Corporates	—	—	—	57	—	57	—	—	—	44	—	44
Securities firms and other financial institutions treated as Corporate	—	—	—	—	107	107	—	—	—	—	119	119
<b>Total</b>	<b>\$ 1,032</b>	<b>\$ 109</b>	<b>\$ 67</b>	<b>\$ 57</b>	<b>\$ 194</b>	<b>\$ 1,459</b>	<b>\$ 1,088</b>	<b>\$ 81</b>	<b>\$ 134</b>	<b>\$ 44</b>	<b>\$ 203</b>	<b>\$ 1,551</b>

## CCR5 - Composition of collateral for CCR exposure

In millions of dollars (Unaudited)	AS AT APRIL 30, 2024						AS AT JANUARY 31, 2024							
	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	\$ —	\$ 4	\$ —	\$ 194	\$ 2,347	\$ 3,348	\$ —	\$ 14	\$ —	\$ 133	\$ 1,977	\$ 2,731		
Cash – other currencies	—	—	—	9	—	3	—	1	—	2	—	1		
Domestic sovereign debt	—	—	—	—	4,001	3,632	—	4	—	—	3,182	3,227		
Corporate bonds	—	—	—	—	80	692	—	—	—	—	89	596		
<b>Total</b>	<b>\$ —</b>	<b>\$ 4</b>	<b>\$ —</b>	<b>\$ 203</b>	<b>\$ 6,427</b>	<b>\$ 7,675</b>	<b>\$ —</b>	<b>\$ 19</b>	<b>\$ —</b>	<b>\$ 135</b>	<b>\$ 5,249</b>	<b>\$ 6,556</b>		