

Supplementary Regulatory Capital and Pillar 3 Disclosure

Third Quarter 2026

(unaudited)

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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 *2025 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 - Third Quarter 2026*, and also in the document entitled *Supplementary Financial Information* which are available on the Bank's website at nbc.ca. Prior reporting periods are also available on the Bank's website.
- 4) The Bank has its own methods for managing capital and liquidity, and IFRS do not prescribe any particular calculation method. These measures are calculated using various guidelines and advisories issued by OSFI, which are based on the standards, recommendations, and best practices of the Basel Committee on Banking Supervision (BCBS), as 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 Maximum credit risk exposure under the Basel asset classes
Leverage Requirements	Leverage ratio Total exposure
Total Loss Absorbing Capacity (TLAC)	Key indicators – TLAC requirements Available TLAC TLAC ratio TLAC leverage ratio
Liquidity Adequacy Requirements	Liquid asset portfolio Encumbered assets and unencumbered assets Liquidity coverage ratio (LCR) High-quality liquid assets (HQLA) Cash inflows/outflows and net cash outflows Net stable funding ratio (NSFR) Available stable funding items Required stable funding items
Global systemically Important Banks (G-SIBs) – Public Disclosure Requirements	G-SIB indicators

- 5) For certain prescribed tables formats where row or column items have zero balances, such items have not been presented.

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n.a. Not applicable

(1) This document is available on the Bank's website at nbc.ca under About us > Investors.

(2) These pages are included in the document entitled *Supplementary Financial Information – Third Quarter 2026* available at nbc.ca under About us > Investors > quarterly-results.

(3) These pages are included in the *Supplementary Regulatory Capital and Pillar 3 Disclosure – Fourth Quarter 2025* available at nbc.ca under About us > Investors > quarterly-results.

(4) This page is included in the Report to Shareholders – First Quarter 2026 available at nbc.ca under About us > Investors > quarterly-results.

KM1 – Key Metrics

(millions of Canadian dollars)

The following table provides an overview of the Bank's prudential regulatory metrics.

		Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
		a	b	c	d	e
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	26,859	26,325	26,023	25,962	25,392
2	Tier 1	30,018	28,925	28,619	28,559	28,488
3	Total capital	34,101	33,006	32,718	32,657	32,563
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	198,746	194,491	189,354	188,756	183,110
4a	Total risk-weighted assets (pre-floor)	198,746	194,491	189,354	188,756	183,110
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.5%	13.5%	13.7%	13.8%	13.9%
5a	CET1 ratio (%) (pre-floor ratio)	13.5%	13.5%	13.7%	13.8%	13.9%
6	Tier 1 ratio (%)	15.1%	14.9%	15.1%	15.1%	15.6%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.1%	14.9%	15.1%	15.1%	15.6%
7	Total capital ratio (%)	17.2%	17.0%	17.3%	17.3%	17.8%
7a	Total capital ratio (%) (pre-floor ratio)	17.2%	17.0%	17.3%	17.3%	17.8%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.0%	8.9%	9.1%	9.1%	9.4%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	706,715	678,630	665,594	633,494	606,554
14	Basel III leverage ratio (row 2 / row 13)	4.2%	4.3%	4.3%	4.5%	4.7%

KM2 – Key Metrics - TLAC Requirements

(millions of Canadian dollars)

The following table provides summary information about total loss-absorbing capacity (TLAC) available, and TLAC requirements applied.

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
		a				
1	Total loss-absorbing capacity (TLAC) available	65,771	61,308	61,533	55,993	54,850
2	Total RWA at the level of the resolution group	198,746	194,491	189,354	188,756	183,110
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	33.1%	31.5%	32.5%	29.7%	30.0%
4	Leverage ratio exposure measure at the level of the resolution group	706,715	678,630	665,594	633,494	606,554
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	9.3%	9.0%	9.2%	8.8%	9.0%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	yes	yes	yes	yes	yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	no	no	no	no	no
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

OV1 – Overview of RWA

(millions of Canadian dollars)

The following table provides an overview of total RWA forming the denominator of the risk-based capital requirements. Further breakdowns of RWA are presented in subsequent parts.

		Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q3 2026
		a	b	b	b	b	c
		RWA	RWA	RWA	RWA	RWA	Minimum capital requirement ⁽¹⁾
1	Credit risk (excluding counterparty credit risk)	155,590	151,444	149,371	149,247	144,653	12,447
2	Of which: standardized approach (SA)	59,278	60,766	62,940	62,183	59,669	4,742
3	Of which: foundation internal ratings-based (FIRB) approach	16,065	14,152	12,844	13,128	13,043	1,285
4	Of which: supervisory slotting approach	–	–	–	–	–	–
5	Of which: advanced internal ratings-based (AIRB) approach	80,247	76,526	73,587	73,936	71,941	6,420
6	Counterparty credit risk (CCR)	7,302	6,968	6,482	6,749	5,784	584
7	Of which: standardized approach for counterparty credit risk	4,101	4,297	3,845	3,959	3,588	328
8	Of which: internal model method (IMM)	–	–	–	–	–	–
9	Of which: other CCR	3,201	2,671	2,637	2,790	2,196	256
10	Credit valuation adjustment (CVA)	939	1,018	864	911	934	75
11	Equity investments in funds – look-through approach	1,072	981	953	947	1,036	86
12	Equity investments in funds – mandate-based approach	–	–	–	–	–	–
13	Settlement risk	24	40	21	16	3	2
14	Securitization exposures in banking book	1,341	1,258	1,219	1,215	1,091	107
15	Of which: securitization IRB approach (SEC-IRBA)	–	–	–	–	–	–
16	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	1,075	1,029	981	970	835	86
17	Of which: securitization standardized approach (SEC-SA)	266	229	238	245	256	21
18	Market risk	10,017	10,830	9,616	8,724	9,208	801
19	Of which: standardized approach (SA)	10,017	10,830	9,616	8,724	9,208	801
20	Of which: internal model approach (IMA)	–	–	–	–	–	–
21	Capital charge for switch between trading book and banking book	–	–	–	–	–	–
22	Operational risk	19,104	18,763	18,184	17,678	17,365	1,528
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	3,357	3,189	2,644	3,269	3,036	269
24	Output floor applied	67.5%	67.5%	67.5%	67.5%	67.5%	–
25	Floor adjustment	–	–	–	–	–	–
26	N/A for D-SIBs	–	–	–	–	–	–
27	Total (1+6+10+11+12+13+14+18+21+22+23+25)	198,746	194,491	189,354	188,756	183,110	15,899

(1) The capital requirement is equal to 8% of risk weighted assets.

CMS1 – Comparison of Modelled and Standardized RWA at Risk Level

(millions of Canadian dollars)

The following tables compare full standardized RWA against modelled RWA that the Bank has supervisory approval to use in accordance with the Basel framework. The disclosure also provides the full standardized RWA amount that is the base of the output floor.

		Q3 2026				Q2 2026			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	96,312	59,278	155,590	225,185	90,678	60,766	151,444	216,479
2	Counterparty credit risk	6,127	1,175	7,302	18,864	5,980	988	6,968	17,080
3	Credit valuation adjustment		939	939	939		1,018	1,018	1,018
4	Securitization exposures in the banking book	–	1,341	1,341	1,341	–	1,258	1,258	1,258
5	Market risk	–	10,017	10,017	10,017	–	10,830	10,830	10,830
6	Operational risk		19,104	19,104	19,104		18,763	18,763	18,763
7	Residual RWA		4,453	4,453	4,453		4,210	4,210	4,210
8	Total	102,439	96,307	198,746	279,903	96,658	97,833	194,491	269,638

		Q1 2026				Q4 2025			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	86,431	62,940	149,371	210,926	87,064	62,183	149,247	208,441
2	Counterparty credit risk	5,451	1,031	6,482	15,872	5,217	1,532	6,749	17,052
3	Credit valuation adjustment		864	864	864		911	911	911
4	Securitization exposures in the banking book	–	1,219	1,219	1,219	–	1,215	1,215	1,215
5	Market risk	–	9,616	9,616	9,616	–	8,724	8,724	8,724
6	Operational risk		18,184	18,184	18,184		17,678	17,678	17,678
7	Residual RWA		3,618	3,618	3,618		4,232	4,232	4,232
8	Total	91,882	97,472	189,354	260,299	92,281	96,475	188,756	258,253

CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level

(millions of Canadian dollars)

The following tables compare RWA calculated according to the standardized approach (SA) for credit risk at the asset class level against the corresponding RWA figure calculated using the approaches (including both the standardized and IRB approach for credit risk) that the Bank has supervisory approval to use in accordance with the Basel framework for credit risk.

		Q3 2026				Q2 2026			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Sovereign	2,122	1,529	3,651	3,272	1,939	1,867	3,806	3,538
	Of which: categorized as MDB/PSE in SA	1,848	1	1,849	1,561	1,695	1	1,696	1,547
2	Banks and other financial institutions	1,964	3,131	5,095	8,030	1,906	4,606	6,512	8,149
3	Covered Bonds	116	–	116	197	68	–	68	76
4	Equity	–	3,529	3,529	3,529	–	3,437	3,437	3,437
5	Purchased receivables	–	–	–	–	–	–	–	–
6	Corporates	60,693	31,429	92,122	126,403	57,179	31,470	88,649	120,577
	Of which: FIRB is applied	13,984	–	13,984	31,962	12,178	–	12,178	27,755
	Of which: AIRB is applied	46,709	–	46,709	63,012	45,001	–	45,001	61,352
7	Retail	21,884	13,960	35,844	58,666	21,154	13,761	34,915	56,488
	Of which: qualifying revolving retail	9,124	26	9,150	10,065	9,029	27	9,056	9,894
	Of which: other retail	3,620	5,579	9,199	13,239	3,535	5,664	9,199	12,968
	Of which: retail residential mortgages	9,140	8,355	17,495	35,362	8,590	8,070	16,660	33,626
8	Specialised lending	9,533	–	9,533	19,388	8,432	–	8,432	18,589
	Of which: income-producing real estate and high volatility commercial real estate	–	–	–	–	–	–	–	–
9	Others	–	5,700	5,700	5,700	–	5,625	5,625	5,625
10	Total	96,312	59,278	155,590	225,185	90,678	60,766	151,444	216,479

CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level (continued)

(millions of Canadian dollars)

		Q1 2026				Q4 2025			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Sovereign	1,892	2,604	4,496	4,171	1,991	2,452	4,443	3,943
	Of which: categorized as MDB/PSE in SA	1,640	1	1,641	1,566	1,735	1	1,736	1,492
2	Banks and other financial institutions	1,608	5,275	6,883	8,074	1,908	5,553	7,461	8,620
3	Covered Bonds	40	–	40	52	38	–	38	52
4	Equity	–	3,459	3,459	3,459	–	3,161	3,161	3,161
5	Purchased receivables	–	–	–	–	–	–	–	–
6	Corporates	54,454	32,194	86,648	117,515	54,239	32,274	86,513	116,591
	Of which: FIRB is applied	11,196	–	11,196	25,403	11,181	–	11,181	24,962
	Of which: AIRB is applied	43,258	–	43,258	59,918	43,058	–	43,058	59,355
7	Retail	20,885	13,840	34,725	55,333	20,607	13,579	34,186	54,822
	Of which: qualifying revolving retail	8,997	28	9,025	9,660	8,924	29	8,953	9,588
	Of which: other retail	3,566	5,691	9,257	12,952	3,592	5,754	9,346	13,217
	Of which: retail residential mortgages	8,322	8,121	16,443	32,721	8,091	7,796	15,887	32,017
8	Specialised lending	7,552	–	7,552	16,754	8,281	–	8,281	16,088
	Of which: income-producing real estate and high volatility commercial real estate	–	–	–	–	–	–	–	–
9	Others	–	5,568	5,568	5,568	–	5,164	5,164	5,164
10	Total	86,431	62,940	149,371	210,926	87,064	62,183	149,247	208,441

LI1 – Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories⁽¹⁾

(millions of Canadian dollars)

For the following table columns a and b enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation; and columns c to g break down how the amounts reported in banks' financial statements (rows) correspond to regulatory risk categories.

	Q3 2026						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ⁽²⁾ Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	47,757	47,757	47,757	–	–	241	–
Securities							
At fair value through profit or loss	147,203	150,434	2,249	–	–	148,185	–
At fair value through other comprehensive income	25,918	33,207	33,173	–	34	–	–
At amortized cost	20,822	20,822	16,982	–	3,840	–	–
	193,943	204,463	52,404	–	3,874	148,185	–
Securities purchased under reverse repurchase agreements and securities borrowed	40,355	40,355	–	40,355	–	–	–
Loans							
Residential mortgage	123,603	81,647	81,647	–	–	–	–
Personal	53,546	53,546	53,546	–	–	–	–
Credit card	3,205	3,205	3,063	–	–	–	142
Business and government	146,528	146,528	146,528	–	–	18	–
	326,882	284,926	284,784	–	–	18	142
Allowances for credit losses	(2,338)	(2,338)	(670)	–	–	–	(1,668)
	324,544	282,588	284,114	–	–	18	(1,526)
Other							
Derivative financial instruments ⁽³⁾	12,390	14,042	–	14,042	–	11,947	–
Premises and equipment	2,271	2,271	2,271	–	–	–	–
Goodwill	3,103	3,109	–	–	–	–	3,109
Intangible assets	1,643	1,326	–	–	–	–	1,326
Other assets	9,153	9,803	9,484	–	–	–	319
	28,560	30,551	11,755	14,042	–	11,947	4,754
Total assets	635,159	605,714	396,030	54,397	3,874	160,391	3,228
Liabilities							
Deposits	464,732	464,732	–	–	–	50,000	414,732
Other							
Obligations related to securities sold short	12,971	12,971	–	–	–	12,971	–
Obligations related to securities sold under repurchase agreements and securities loaned	63,242	66,041	–	66,041	–	–	–
Derivative financial instruments ⁽³⁾	15,810	14,072	–	14,072	–	14,928	1,738
Liabilities related to transferred receivables	29,482	–	–	–	–	–	–
Other liabilities	10,819	9,795	–	–	–	–	9,795
	132,324	102,879	–	80,113	–	27,899	11,533
Subordinated debt	3,429	3,429	–	–	–	–	3,429
Total liabilities	600,485	571,040	–	80,113	–	77,899	429,694

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2025, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities.

(2) The sum of amounts in columns c to g may not equal the amounts in column b as some items may be subject to regulatory capital charges in more than one risk category.

(3) Derivatives financial instruments are subject to both counterparty credit risk and market risk frameworks.

LI2 – Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements

(millions of Canadian dollars)

The following table provides information on the main sources of differences (other than due to different scopes of consolidation which are shown in table LI1) between the financial statements' carrying value amounts and the exposure amounts used for regulatory purposes.

		Q3 2026				
		a	b	c	d	e
		Total	Items subject to ⁽¹⁾			
Credit risk framework	Securitization framework		Counterparty credit risk framework	Market risk framework		
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	602,486	396,030	3,874	54,397	160,391
2	Liabilities carrying value amount under scope of regulatory consolidation (as per template LI1)	141,346	–	–	80,113	77,899
3	Total net amount under regulatory scope of consolidation	461,140	396,030	3,874	(25,716)	82,492
4	Gross-up for repo-style transactions ⁽²⁾	132,082	–	–	132,082	–
5	Potential future exposures (PFE) ⁽³⁾	18,600	–	–	18,600	–
6	Off-balance sheet amounts ⁽⁴⁾	475,994	95,412	7,888	307,233	–
7	Differences due to different netting rules, other than those already included in row 2 including collateral	4,487	–	–	4,487	–
8	VaR amounts for Securities Financing Transactions (SFTs)	15,046	–	–	15,046	–
9	Differences in valuations	–	–	–	–	–
10	Collateral for SFTs	(402,180)	–	–	(402,180)	–
11	Exposure amounts considered for regulatory purposes ⁽⁵⁾	705,169	491,442	11,762	49,552	82,492

(1) The sum of amounts in columns b to e may not equal the amounts in column a as some items may be subject to regulatory capital charges in more than one risk category.

(2) Liabilities for repo-style transactions represent regulatory exposures under the counterparty credit risk framework. As these liabilities are deducted from the carrying value of assets in line 2, a gross-up is required to arrive at the exposure amount considered for regulatory purposes.

(3) The PFE amount is presented after the alpha of 1.4.

(4) Original off-balance sheet amounts are presented in column a while in columns b through e exposures are after application of credit conversion factors (CCFs).

(5) The aggregate amount considered as a starting point of the RWA calculation.

CC1 – Composition of Regulatory Capital

(millions of Canadian dollars)

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
	Reference ⁽¹⁾					
Common Equity Tier 1 capital: instruments and reserves						
1 Directly issued qualifying common share capital plus related contributed surplus ⁽²⁾	a + a'	9,976	10,001	9,959	10,002	9,989
2 Retained earnings	b	21,081	20,768	20,471	20,366	20,110
2a Regulatory adjustment related to contractual service margin ⁽³⁾		150	148			
3 Accumulated other comprehensive income and other reserves	c	403	201	173	287	162
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)						
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	d	–	–	–	–	–
6 Common Equity Tier 1 capital before regulatory adjustments		31,610	31,118	30,603	30,655	30,261
Regulatory adjustments to Common Equity Tier 1 capital						
7 Prudential valuation adjustments		–	–	–	–	–
8 Goodwill (net of related tax liability)	e - w	(3,109)	(3,104)	(3,104)	(3,107)	(3,088)
9 Other intangible other than mortgage-servicing rights (net of related tax liability)	f - x	(1,326)	(1,367)	(1,393)	(1,409)	(1,491)
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	g	(99)	(102)	(102)	(101)	(101)
11 Accumulated other comprehensive income related to cash flow hedges	h	15	25	114	112	110
12 Shortfall of provisions to expected losses	i	–	–	–	–	–
13 Securitization gain on sale		–	–	–	–	–
14 Gains (losses) due to changes in own credit risk on fair valued liabilities	j	118	92	177	125	21
15 Defined benefit pension fund net assets (net of related tax liability)	k - y	(321)	(293)	(267)	(289)	(301)
16 Investments in own shares (if not already netted off contributed surplus on reported balance sheet)		(24)	(39)	–	(18)	(13)
17 Reciprocal cross holdings in common equity		–	–	–	–	–
18 Non-significant investments in capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	l	–	–	–	–	–
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	m	–	–	–	–	–
20 Mortgage servicing rights (amount above 10% threshold)		–	–	–	–	–
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		–	–	–	–	–
22 Amount exceeding the 15% threshold		–	–	–	–	–
23 Of which: significant investments in the common stock of financials	n	–	–	–	–	–
24 Of which: mortgage servicing rights		–	–	–	–	–
25 Of which: deferred tax assets arising from temporary differences	o	–	–	–	–	–
25a Crypto-asset deduction		–	–	–	–	–
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI		(5)	(5)	(5)	(6)	(6)
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		–	–	–	–	–
28 Total regulatory adjustments to Common equity Tier 1		(4,751)	(4,793)	(4,580)	(4,693)	(4,869)
29 Common Equity Tier 1 capital (CET1)		26,859	26,325	26,023	25,962	25,392
Additional Tier 1 capital: instruments						
30 Directly issued qualifying Additional Tier 1 instruments plus related contributed surplus ⁽²⁾	v + z	3,200	2,600	2,600	2,600	3,100
31 Of which: classified as equity under applicable accounting standards		3,200	2,600	2,600	2,600	3,100
32 Of which: classified as liabilities under applicable accounting standards	p	–	–	–	–	–
33 Directly issued capital instruments subject to phase out from Additional Tier 1		–	–	–	–	–
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	q	–	–	–	–	–
35 Of which: instruments issued by subsidiaries subject to phase out		–	–	–	–	–
36 Additional Tier 1 capital before regulatory adjustments		3,200	2,600	2,600	2,600	3,100

(1) Reconciliation with Balance Sheet is presented on pages 16 and 17.

(2) A complete list of capital instruments and their main features is available on the Bank's website at nbc.ca under About us > Investors > Capital and debt > Regulatory Capital Features.

(3) Since Q2 2026, the contractual service margin related to our insurance company subsidiaries is included in the CET1 capital as permitted by the OSFI guideline.

CC1 – Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
		Reference ⁽¹⁾				
Additional Tier 1 capital: regulatory adjustments						
37	Investments in own Additional Tier 1 instruments		(41)	–	(4)	(4)
38	Reciprocal cross holdings in Additional Tier 1 instruments		–	–	–	–
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		–	–	–	–
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		–	–	–	–
41	Other deductions from Tier 1 capital as determined by OSFI		–	–	–	–
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		–	–	–	–
43	Total regulatory adjustments to Additional Tier 1 capital		(41)	–	(4)	(4)
44	Additional Tier 1 capital (AT1)		3,159	2,600	2,596	3,096
45	Tier 1 capital (T1 = CET1 + AT1)		30,018	28,925	28,619	28,559
Tier 2 capital: instruments and allowances						
46	Directly issued qualifying Tier 2 instruments plus related contributed surplus ⁽²⁾	r	3,400	3,400	3,400	3,400
47	Directly issued capital instruments subject to phase out from Tier 2					
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	s	–	–	–	–
49	Of which: instruments issued by subsidiaries subject to phase out					
50	Allowances for credit losses	t	747	750	733	742
51	Tier 2 capital before regulatory adjustments		4,147	4,150	4,133	4,142
Tier 2 capital: regulatory adjustments						
52	Investments in own Tier 2 instruments		–	–	–	–
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		–	–	–	–
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		(64)	(69)	(34)	(44)
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but no longer meets the conditions		(64)	(69)	(34)	(44)
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation		–	–	–	–
56	Other deductions from Tier 2 capital		–	–	–	–
57	Total regulatory adjustments to Tier 2 capital		(64)	(69)	(34)	(44)
58	Tier 2 capital (T2)		4,083	4,081	4,099	4,098
59	Total capital (TC = T1 + T2)		34,101	33,006	32,718	32,657

(1) Reconciliation with Balance Sheet is presented on pages 16 and 17.

(2) A complete list of capital instruments and their main features is available on the Bank's website at nbc.ca under *About us > Investors > Capital and debt > Regulatory Capital Features*.

CC1 – Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
60	Total risk-weighted assets	198,746	194,491	189,354	188,756	183,110
60a	Credit Valuation Adjustment (CVA) Risk-weighted assets (RWA)	939	1,018	864	911	934
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.5%	13.5%	13.7%	13.8%	13.9%
62	Tier 1 (as a percentage of risk weighted assets)	15.1%	14.9%	15.1%	15.1%	15.6%
63	Total capital (as a percentage of risk weighted assets)	17.2%	17.0%	17.3%	17.3%	17.8%
64	Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	8.0%	8.0%	8.0%	8.0%	8.0%
65	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
66	Of which: bank-specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
67	Of which: G-SIB buffer requirement	n.a.	n.a.	n.a.	n.a.	n.a.
67a	Of which: D-SIBs buffer requirement	1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.0%	8.9%	9.1%	9.1%	9.4%
OSFI target (minimum + capital conservation buffer + D-SIB buffer)⁽¹⁾						
69	Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio	11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	1,376	1,433	1,055	604	936
73	Significant investments in the common stock of financials	663	634	557	526	548
74	Mortgage servicing rights (net of related tax liability)	–	–	–	–	–
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	1,343	1,276	1,057	1,308	1,215
Applicable caps on the inclusion of allowances in Tier 2						
76	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	542	520	499	487	455
77	Cap on inclusion of allowances in Tier 2 under standardized approach	830	844	862	867	828
78	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (IRB) (prior to application of cap)	206	230	235	255	273
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	619	584	556	558	542

(1) Does not include the domestic stability buffer.

CC2 – Reconciliation of Regulatory Capital to Balance Sheet⁽¹⁾

(millions of Canadian dollars)

	Q3 2026		
	Cross - Reference to Definition of Capital ⁽²⁾	As in Report to Shareholders	Under scope of regulatory consolidation
Assets			
Cash and deposits with financial institutions		47,757	47,757
Securities		193,943	204,463
Non-significant investments in capital of other financial institutions reflected in regulatory capital	l	–	–
Other securities		193,943	204,463
Assets purchased under reverse repurchase agreements and securities borrowed		40,355	40,355
Loans			
Residential mortgage		123,603	81,647
Personal		53,546	53,546
Credit card		3,205	3,205
Business and government		146,528	146,528
Less: Allowances for credit losses		(2,338)	(2,338)
Allowance reflected in Tier 2 regulatory capital	t	–	(742)
Shortfall of allowances to expected loss	i	–	–
Allowances not reflected in regulatory capital		–	(1,596)
Other assets			
Derivative financial instruments		12,390	14,042
Other		16,170	16,509
Goodwill	e	3,103	3,109
Intangibles assets	f	1,643	1,643
Deferred tax assets		1,131	1,748
Deferred tax assets excluding those arising from temporary differences	g	–	99
Deferred tax assets arising from temporary differences exceeding regulatory thresholds	o	–	–
Deferred tax assets - realized through loss carrybacks		–	306
Deferred tax assets - other temporary differences		–	1,343
Defined-benefit pension fund net assets	k	–	441
Significant investments in other financial institutions		–	663
Significant investments exceeding regulatory thresholds	m + n	–	–
Significant investments not exceeding regulatory thresholds		–	663
Other		10,293	8,905
Total assets		635,159	605,714

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2025, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities. As at July 31, 2026, on a legal entity basis, National Bank Life Insurance Company had \$523 million in assets and \$331 million in equity, Natcan Insurance Company SCC had \$187 million in assets and \$138 million in equity.

(2) The references identify balance sheet components which are used in calculation of regulatory capital on pages 13 and 14.

CC2 – Reconciliation of Regulatory Capital to Balance Sheet⁽¹⁾ (continued)

(millions of Canadian dollars)

	Q3 2026		
	Cross - Reference to Definition of Capital ⁽²⁾	As in Report to Shareholders	Under scope of regulatory consolidation
Liabilities			
Deposits		464,732	464,732
Derivatives financial instruments		15,810	14,072
Other liabilities		116,514	88,807
Gains and losses due to changes in own credit risk on fair value liabilities	j	–	(118)
Deferred tax liabilities		324	324
Related to goodwill	w	–	–
Related to intangibles	x	–	317
Related to pensions	y	–	122
Other deferred tax liabilities		–	(115)
Other		116,190	88,601
Subordinated debt		3,429	3,429
Regulatory capital amortization of maturing debentures		–	–
Fair value adjustment and unamortized issuance cost		–	29
Subordinated debentures not allowed for regulatory capital	s	–	–
Subordinated debentures used for regulatory capital		–	3,400
Allowed for inclusion in Tier 2 capital	r	–	3,400
Total liabilities		600,485	571,040
Equity Attributable to Shareholders and holders of other equity instruments		34,674	34,810
Common shares	a	9,775	9,775
Contributed surplus	a'	201	201
Retained earnings	b	21,081	21,231
Accumulated Other Comprehensive Income (loss)	c	403	403
Net gains (losses) on instruments designated as cash flow hedges	h	(15)	(15)
Net foreign currency translation adjustments		346	346
Other		72	72
Preferred shares and other equity instruments		3,214	3,200
Of which: are qualifying	v	–	3,200
Non-controlling interest		–	–
Innovative instruments		–	–
Of which: are qualifying		–	–
Other		–	–
Portion allowed for inclusion into CET1	d	–	–
Portion allowed for inclusion into Tier 1 capital	q	–	–
Portion allowed for inclusion into Tier 2 capital	s	–	–
Portion not allowed for regulatory capital		–	–
Total Equity		34,674	34,810
Total Liabilities and Equity		635,159	605,850

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2025, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities. As at July 31, 2026, on a legal entity basis, National Bank Life Insurance Company had \$523 million in assets and \$331 million in equity, Natcan Insurance Company SCC had \$187 million in assets and \$138 million in equity.

(2) The references identify balance sheet components which are used in calculation of regulatory capital on pages 13 and 14.

TLAC1 – TLAC Composition

(millions of Canadian dollars)

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
	Regulatory capital elements of TLAC and adjustments					
1	Common Equity Tier 1 capital (CET1)	26,859	26,325	26,023	25,962	25,392
2	Additional Tier 1 capital (AT1) before TLAC adjustments	3,159	2,600	2,596	2,597	3,096
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	–	–	–	–	–
4	Other adjustments	–	–	–	–	–
5	AT1 instruments eligible under the TLAC framework	3,159	2,600	2,596	2,597	3,096
6	Tier 2 capital (T2) before TLAC adjustments	4,083	4,081	4,099	4,098	4,075
7	Amortized portion of T2 instruments where remaining maturity > 1 year	–	–	–	–	–
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	–	–	–	–	–
9	Other adjustments	–	–	–	–	–
10	T2 instruments eligible under the TLAC framework	4,083	4,081	4,099	4,098	4,075
11	TLAC arising from regulatory capital	34,101	33,006	32,718	32,657	32,563
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	–	–	–	–	–
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements ⁽¹⁾	31,812	28,443	28,893	23,382	22,487
14	Of which: amount eligible as TLAC after application of the caps	–	–	–	–	–
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	–	–	–	–	–
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	–	–	–	–	–
17	TLAC arising from non-regulatory capital instruments before adjustments	31,812	28,443	28,893	23,382	22,487
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	65,913	61,449	61,611	56,039	55,050
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	–	–	–	–	–
20	Deduction of investments in own other TLAC liabilities	(142)	(141)	(78)	(46)	(200)
21	Other adjustments to TLAC	–	–	–	–	–
22	TLAC available after deductions	65,771	61,308	61,533	55,993	54,850
	Risk-weighted assets and leverage exposure measure for TLAC purposes					
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	198,746	194,491	189,354	188,756	183,110
24	Leverage exposure measure	706,715	678,630	665,594	633,494	606,554
	TLAC ratios and buffers					
25	TLAC ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	33.1%	31.5%	32.5%	29.7%	30.0%
26	TLAC Leverage ratio (as a percentage of leverage exposure)	9.3%	9.0%	9.2%	8.8%	9.0%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.0%	8.9%	9.1%	9.1%	9.4%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB \ G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

(1) A complete list of External TLAC instruments and their main features is available on the Bank's website at nbc.ca under *About us > Investors > Capital and debt > Regulatory Capital Features*.

TLAC3 – Creditor Ranking at Legal Entity Level⁽¹⁾

(millions of Canadian dollars)

		Q3 2026						Q2 2026					
		Creditor ranking					Sum (1 to 5)	Creditor ranking					Sum (1 to 5)
		1	2	3	4 ⁽²⁾	5 ⁽³⁾		1	2	3	4 ⁽²⁾	5 ⁽³⁾	
		Most junior			Most senior			Most junior			Most senior		
1	Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt		Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt	
2	Total capital and liabilities net of credit risk mitigation	9,775	3,200	3,400	33,543	–	49,918	9,824	2,600	3,400	30,917	–	46,741
3	Subset of row 2 that are excluded liabilities	–	–	–	1,873	–	1,873	–	–	–	2,615	–	2,615
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	9,775	3,200	3,400	31,670	–	48,045	9,824	2,600	3,400	28,302	–	44,126
5	Subset of row 4 that are potentially eligible as TLAC	9,775	3,200	3,400	31,670	–	48,045	9,824	2,600	3,400	28,302	–	44,126
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	11,708	–	11,708	–	–	–	8,802	–	8,802
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	15,141	–	15,141	–	–	–	16,152	–	16,152
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	3,400	2,451	–	5,851	–	–	3,400	1,050	–	4,450
9	Subset of row 5 residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	2,370	–	2,370	–	–	–	2,298	–	2,298
10	Subset of row 5 that is perpetual securities	9,775	3,200	–	–	–	12,975	9,824	2,600	–	–	–	12,424

		Q1 2026						Q4 2025					
		Creditor ranking					Sum (1 to 5)	Creditor ranking					Sum (1 to 5)
		1	2	3	4 ⁽²⁾	5 ⁽³⁾		1	2	3	4 ⁽²⁾	5 ⁽³⁾	
		Most junior			Most senior			Most junior			Most senior		
1	Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt		Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt	
2	Total capital and liabilities net of credit risk mitigation	9,826	2,600	3,400	33,090	–	48,916	9,865	2,600	3,400	27,011	–	42,876
3	Subset of row 2 that are excluded liabilities	–	–	–	4,275	–	4,275	–	–	–	3,675	–	3,675
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	9,826	2,600	3,400	28,815	–	44,641	9,865	2,600	3,400	23,336	–	39,201
5	Subset of row 4 that are potentially eligible as TLAC	9,826	2,600	3,400	28,815	–	44,641	9,865	2,600	3,400	23,336	–	39,201
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	10,049	–	10,049	–	–	–	8,808	–	8,808
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	15,358	–	15,358	–	–	–	11,094	–	11,094
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	3,400	1,104	–	4,504	–	–	3,400	1,113	–	4,513
9	Subset of row 5 residual maturity ≥ 10 years, but excluding perpetual securities	–	–	–	2,304	–	2,304	–	–	–	2,321	–	2,321
10	Subset of row 5 that is perpetual securities	9,826	2,600	–	–	–	12,426	9,865	2,600	–	–	–	12,465

(1) This table provides creditors of the legal entity National Bank of Canada with information regarding their ranking in its liabilities structure.

(2) Bail-in Debt is reflected as subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) OSFI doesn't require to complete this column at this time.

LR1 – Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

(millions of Canadian dollars)

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
Accounting assets vs leverage ratio exposure						
1	Total consolidated assets as per published financial statements	635,159	617,734	605,871	576,919	552,621
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	201	203	169	139	171
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	–	–	–	–	–
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	–	–	–	–	–
5	Adjustment for derivative financial instruments ⁽¹⁾	9,873	7,404	8,670	7,787	6,957
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending) ⁽¹⁾	11,471	8,309	6,636	7,367	6,968
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	60,851	55,300	54,430	52,542	49,330
8	Other adjustments	(10,840)	(10,320)	(10,182)	(11,260)	(9,493)
9	Leverage Ratio Exposure	706,715	678,630	665,594	633,494	606,554

(1) Adjustments due to differences between accounting and regulatory netting standards.

LR2 – Leverage Ratio Common Disclosure Template

(millions of Canadian dollars)

		2026			2025	
		Q3	Q2	Q1	Q4	Q3
	Leverage ratio common disclosure					
	On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	582,614	573,173	553,616	537,453	517,301
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	–	–	–	–	–
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(5,931)	(5,433)	(5,419)	(6,439)	(4,601)
4	(Asset amounts deducted in determining Tier 1 capital)	(4,908)	(4,886)	(4,763)	(4,823)	(4,894)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	571,775	562,854	543,434	526,191	507,806
	Derivative exposures					
6	Replacement cost associated with all derivative transactions	4,338	4,854	4,370	4,655	4,136
7	Add-on amounts for PFE associated with all derivative transactions	15,984	14,435	15,906	14,541	13,895
8	(Exempted CCP leg of client-cleared trade exposures)	–	–	–	–	–
9	Adjusted effective notional amount of written credit derivatives	1,941	1,397	972	1,107	1,031
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	–	–	–	–	–
11	Total derivative exposures (sum of rows 6 to 10)	22,263	20,686	21,248	20,303	19,062
	Securities financing transaction exposures					
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	40,355	31,481	39,846	27,091	23,388
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(2,919)	(2,127)	(2,435)	(2,416)	(1,411)
14	CCR exposure for SFTs	14,390	10,436	9,071	9,783	8,379
15	Agent transaction exposures	–	–	–	–	–
16	Total securities financing transaction exposures (sum of rows 12 to 15)	51,826	39,790	46,482	34,458	30,356
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	167,147	155,207	153,345	151,812	147,570
18	(Adjustments for conversion to credit equivalent amounts)	(106,296)	(99,907)	(98,915)	(99,270)	(98,240)
19	Off-balance sheet items (sum of rows 17 and 18)	60,851	55,300	54,430	52,542	49,330
	Capital and Total Exposures					
20	Tier 1 capital	30,018	28,925	28,619	28,559	28,488
21	Total Exposures (sum of rows 5, 11, 16 and 19)	706,715	678,630	665,594	633,494	606,554
	Leverage Ratio					
22	Basel III leverage ratio	4.2%	4.3%	4.3%	4.5%	4.7%

CR1 – Credit Quality of Assets⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive picture of the credit quality of the bank's (on- and off-balance sheet) assets.

		Q3 2026						Q2 2026							
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans ⁽⁵⁾	3,716	324,098	2,352	463	516	1,373	325,462	3,571	312,171	2,276	461	508	1,307	313,466
2	Debt Securities	–	60,398	33	–	27	6	60,365	–	57,469	31	–	25	6	57,438
3	Off-balance-sheet commitments ⁽⁶⁾	56	164,421	342	8	30	304	164,135	38	153,796	298	1	23	274	153,536
4	Total	3,772	548,917	2,727	471	573	1,683	549,962	3,609	523,436	2,605	462	556	1,587	524,440

		Q1 2026							Q4 2025						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans ⁽⁵⁾	3,378	295,263	2,221	377	502	1,342	296,420	3,305	287,151	2,142	336	482	1,324	288,314
2	Debt Securities	–	55,471	24	–	19	5	55,447	–	52,913	16	–	12	4	52,897
3	Off-balance-sheet commitments ⁽⁶⁾	47	151,739	297	–	28	269	151,489	98	150,693	268	–	33	235	150,523
4	Total	3,425	502,473	2,542	377	549	1,616	503,356	3,403	490,757	2,426	336	527	1,563	491,734

(1) Excluding insurances subsidiaries and securitization exposures.

(2) Gross carrying values of on- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework (gross of CCF or CRM techniques).

(3) Definition of default as per the Capital Adequacy Requirements (CAR) guideline.

(4) Represent allowances for credit losses according to IFRS 9.

(5) Including deposits with financial institutions.

(6) For completeness purposes, revocable commitments are included.

CR2 – Changes in Stock of Defaulted Loans and Debt Securities

(millions of Canadian dollars)

The following table identifies the change in the bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

		Q3 2026	Q2 2026	Q1 2026	Q4 2025
		a	a	a	a
1	Defaulted loans ⁽¹⁾ and debt securities at beginning	3,571	3,378	3,305	2,972
2	Loans and debt securities that have defaulted since the last reporting period	711	917	578	725
3	Returned to non-defaulted status since the last reporting period	(115)	(173)	(98)	(83)
4	Amounts written off	(180)	(203)	(143)	(132)
5	Other changes ⁽²⁾	(271)	(348)	(264)	(177)
6	Defaulted loans⁽¹⁾ and debt securities at end	3,716	3,571	3,378	3,305

(1) Including deposits with financial institutions.

(2) Including net repayments and foreign exchange movements.

CR3 – Credit Risk Mitigation Techniques - Overview

(millions of Canadian dollars)

The following tables disclose the extent of use of credit risk mitigation techniques.

		Q3 2026					Q2 2026				
		a	b	c	d	e	a	b	c	d	e
		Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans ⁽²⁾	210,613	116,848	113,615	3,144	–	206,597	108,449	105,312	3,046	–
2	Debt securities	60,398	–	–	–	–	57,469	–	–	–	–
3	Total	271,011	116,848	113,615	3,144	–	264,066	108,449	105,312	3,046	–
4	Of which: defaulted	3,306	348	219	123	–	3,069	275	153	117	–

		Q1 2026					Q4 2025				
		a	b	c	d	e	a	b	c	d	e
		Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans ⁽²⁾	191,997	106,103	102,858	3,166	–	185,190	104,583	101,206	3,291	–
2	Debt securities	55,471	–	–	–	–	52,913	–	–	–	–
3	Total	247,468	106,103	102,858	3,166	–	238,103	104,583	101,206	3,291	–
4	Of which: defaulted	2,952	194	126	62	–	2,740	184	120	58	–

(1) Carrying amounts of on-balance sheet exposures are net of all three ECL Stages.

(2) Including deposits with financial institutions.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)⁽¹⁾

(millions of Canadian dollars)

	2026																	
	Q3						Q2						Q1					
	EAD - Gross Exposure ⁽²⁾																	
	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total
Non-Retail Portfolio																		
Agriculture	10,636	921	23	-	-	11,580	10,291	976	23	-	-	11,290	9,942	952	24	-	-	10,918
Oil & Gas	2,312	1,997	115	1	-	4,425	2,363	1,863	99	-	-	4,325	2,665	1,771	74	-	-	4,510
Mining	2,270	2,955	222	-	140	5,587	2,578	2,461	227	-	158	5,424	2,162	2,192	229	-	86	4,669
Utilities	14,782	9,899	4,004	-	-	28,685	14,309	8,869	3,863	-	-	27,041	13,400	7,734	4,006	-	-	25,140
Utilities excluding Pipelines	12,818	8,570	3,846	-	-	25,234	12,369	7,519	3,708	-	-	23,596	11,533	6,336	3,847	-	-	21,716
Pipelines	1,964	1,329	158	-	-	3,451	1,940	1,350	155	-	-	3,445	1,867	1,398	159	-	-	3,424
Construction Non-Real Estate ⁽³⁾	2,602	861	209	-	-	3,672	2,621	833	199	-	-	3,653	2,750	855	189	-	-	3,794
Manufacturing	9,811	3,638	299	5	-	13,753	9,350	3,391	274	45	-	13,060	8,525	3,735	244	8	-	12,512
Wholesale	4,474	1,215	49	-	-	5,738	4,453	1,222	51	-	-	5,726	4,371	1,082	48	-	-	5,501
Retail	5,364	2,579	128	-	-	8,071	5,209	1,201	112	-	-	6,522	5,066	1,335	97	-	-	6,498
Transportation	4,972	3,797	670	197	-	9,636	4,870	3,138	652	20	-	8,680	4,800	3,065	606	-	-	8,471
Communications	4,454	2,111	73	-	-	6,638	3,963	1,802	67	-	-	5,832	3,379	1,731	76	-	-	5,186
Financial Services	63,209	6,641	7,487	330,162	3,968	411,467	56,937	5,391	6,014	300,904	2,588	371,834	48,515	5,356	6,116	290,019	4,259	354,265
Real Estate and Construction																		
Real Estate ⁽⁴⁾	30,463	6,452	397	-	-	37,312	30,913	6,631	399	-	-	37,943	31,541	7,006	386	1	-	38,934
Professional Services	2,714	1,328	157	-	-	4,199	2,506	1,358	194	-	-	4,058	2,321	1,316	191	-	-	3,828
Education & Health Care	4,059	950	20	-	-	5,029	3,933	907	20	-	-	4,860	4,018	944	18	-	-	4,980
Other Services	14,861	2,965	642	381	63	18,912	14,199	3,055	532	309	60	18,155	13,983	2,968	563	555	45	18,114
Government	51,459	1,687	548	97,931	291	151,916	52,863	1,635	429	90,492	233	145,652	47,281	1,379	429	76,167	263	125,519
Other	8,837	532	887	-	-	10,256	8,232	997	748	-	-	9,977	8,137	842	704	-	-	9,683
ABA Bank	10,106	447	1,118	-	-	11,671	10,177	433	-	-	-	10,610	11,123	437	-	-	-	11,560
Total – Non-retail ⁽⁵⁾	247,385	50,975	17,048	428,677	4,462	748,547	239,767	46,163	13,903	391,770	3,039	694,642	223,979	44,700	14,000	366,750	4,653	654,082

(1) Comparative figures have been revised compared to those previously presented.

(2) EAD amounts are after securitization and excluding trading related portfolio.

(3) Including civil engineering loans, public-private partnership loans, and project finance loans.

(4) Including residential mortgages on dwellings of five or more units.

(5) Excluding SME retail exposure.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)⁽¹⁾ (continued)

(millions of Canadian dollars)

	2025																	
	Q4						Q3						Q2					
	EAD - Gross Exposure ⁽²⁾																	
	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total
Non-Retail Portfolio																		
Agriculture	10,536	956	24	–	–	11,516	9,555	898	22	–	–	10,475	9,154	824	21	–	–	9,999
Oil & Gas	2,782	1,749	99	–	–	4,630	2,907	1,633	85	3	–	4,628	3,128	1,666	99	1	–	4,894
Mining	1,615	1,959	215	–	71	3,860	1,400	2,001	218	–	49	3,668	1,684	1,833	208	–	185	3,910
Utilities	13,358	7,839	3,891	–	–	25,088	12,540	7,541	3,895	–	–	23,976	12,262	7,038	3,891	–	–	23,191
Utilities excluding Pipelines	11,624	6,324	3,734	–	–	21,682	10,868	6,243	3,736	–	–	20,847	10,562	5,659	3,713	–	–	19,934
Pipelines	1,734	1,515	157	–	–	3,406	1,672	1,298	159	–	–	3,129	1,700	1,379	178	–	–	3,257
Construction Non-Real Estate ⁽³⁾	2,843	828	195	–	–	3,866	2,690	806	157	–	–	3,653	2,644	743	152	–	–	3,539
Manufacturing	9,333	3,704	263	1	–	13,301	9,062	3,459	563	1	–	13,085	8,786	3,358	565	–	–	12,709
Wholesale	4,368	1,066	41	–	–	5,475	4,452	1,022	49	–	–	5,523	4,351	965	58	–	–	5,374
Retail	5,749	1,281	98	–	–	7,128	5,714	1,272	92	–	–	7,078	5,644	1,308	88	–	–	7,040
Transportation	6,346	3,642	398	–	–	10,386	4,725	3,188	373	–	–	8,286	4,414	2,131	369	17	–	6,931
Communications	3,143	1,629	74	–	–	4,846	2,872	1,474	71	–	–	4,417	2,746	1,388	76	–	–	4,210
Financial Services	49,087	5,282	4,250	289,057	2,928	350,604	56,570	5,119	3,426	232,617	2,669	300,401	51,230	6,991	3,472	235,754	4,240	301,687
Real Estate and Construction																		
Real Estate ⁽⁴⁾	32,403	7,486	582	–	–	40,471	31,989	7,170	690	–	–	39,849	31,260	7,770	658	–	–	39,688
Professional Services	2,511	966	236	–	–	3,713	2,585	1,020	218	–	–	3,823	2,779	1,042	191	–	–	4,012
Education & Health Care	4,133	960	23	–	–	5,116	4,124	814	25	–	–	4,963	4,094	863	23	–	–	4,980
Other Services	14,755	2,766	490	368	27	18,406	11,710	2,655	510	322	–	15,197	12,377	2,500	531	503	25	15,936
Government	30,157	1,404	331	73,814	201	105,907	26,672	1,307	160	71,818	324	100,281	29,032	1,307	13	69,579	225	100,156
Other	11,619	426	1,906	–	–	13,951	10,723	384	1,884	–	12	13,003	10,820	513	1,626	–	7	12,966
ABA Bank	10,675	422	–	–	–	11,097	9,634	423	–	–	–	10,057	9,722	360	–	–	–	10,082
Total – Non-retail ⁽⁵⁾	215,413	44,365	13,116	363,240	3,227	639,361	209,924	42,186	12,438	304,761	3,054	572,363	206,127	42,600	12,041	305,854	4,682	571,304

(1) Comparative figures have been revised compared to those previously presented.

(2) EAD amounts are after securitization and excluding trading related portfolio.

(3) Including civil engineering loans, public-private partnership loans, and project finance loans.

(4) Including residential mortgages on dwellings of five or more units.

(5) Excluding SME retail exposure.

Net International Non-Retail Credit Risk Exposure at Default⁽¹⁾

(millions of Canadian dollars)

	2026									2025			
	Q3									Q2	Q1	Q4	Q3
	Asset Type					Client Type			Total	Total	Total	Total	Total
	Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	Derivatives financial instruments	Other off-balance sheet items ⁽³⁾	Corporate	Sovereign	Banks					
Europe ⁽⁴⁾	1,578	553	2,820	312	134	2,124	669	2,604	5,397	5,224	4,787	4,406	4,076
United Kingdom	6,371	194	2,674	1,789	9	3,278	4,592	3,167	11,037	5,629	6,686	6,290	5,568
Latin America	318	232	91	85	69	295	42	458	795	767	901	740	779
Asia	6,936	1,118	10,333	80	23	4,982	13,076	432	18,490	15,800	14,429	14,512	13,632
Other	330	27	624	83	3	444	429	194	1,067	744	648	898	561
Total⁽⁵⁾	15,533	2,124	16,542	2,349	238	11,123	18,808	6,855	36,786	28,164	27,451	26,846	24,616

(1) Exposure at default is the expected net exposure upon the default of an obligor. This amount is before any specific allowance or partial write-offs. For repo-style transactions and derivatives, the exposure presented is calculated as per the permitted regulatory approaches. These tables exclude equity exposures.

(2) Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.

(3) Letters of guarantee, documentary letters of credit that represent the Bank's commitment to make payments in the event that an obligor cannot meet its financial obligations to third parties.

(4) Excluding United Kingdom.

(5) For drawn, undrawn commitments and other off-balance sheet items exposures, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models.

CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects⁽¹⁾

(millions of Canadian dollars)

The following tables illustrate the effect of CRM on standardized approach capital requirements' calculations. RWA density provides a synthetic metric on riskiness of each portfolio.

		Q3 2026						Q2 2026					
		a	b	c	d	e	f	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Assets classes		On-balance sheet amount	Off-balance sheet	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	3,333	170	3,200	172	1,528	45%	3,422	174	3,341	176	1,866	53%
2	Public sector entities (PSEs)	179	22	3,340	146	1	0%	230	22	2,685	106	1	0%
3	Multilateral development banks	448	–	869	–	–	0%	369	–	776	–	–	0%
4	Banks	6,816	655	5,686	655	3,131	49%	7,130	1,241	7,424	1,241	4,606	53%
	Of which: securities firms and other financial institutions treated as banks	–	–	455	–	193	42%	–	561	339	561	310	34%
5	Covered bonds	–	–	–	–	–	0%	–	–	–	–	–	0%
6	Corporates	20,013	1,228	16,242	1,225	16,799	96%	18,756	1,182	15,431	1,179	16,027	97%
	Of which: securities firms and other financial institutions treated as corporates	295	125	295	125	420	100%	293	124	293	124	417	100%
	Of which: specialised lending	–	–	–	–	–	0%	–	–	–	–	–	0%
7	Subordinated debt, equity and other capital	1,578	–	1,578	–	3,529	224%	1,532	–	1,532	–	3,437	224%
8	Retail	7,687	179	6,986	179	5,605	78%	7,792	189	7,032	189	5,692	79%
9	Real estate	38,055	1,203	35,342	1,079	20,980	58%	38,050	1,234	36,029	1,150	21,810	59%
	Of which: RRE	20,362	250	18,054	250	7,107	39%	19,466	233	17,810	233	6,933	38%
	Of which: IPRRE	1,055	–	911	–	503	55%	1,021	–	921	–	504	55%
	Of which: other RRE	–	–	–	–	–	0%	–	–	–	–	–	0%
	Of which: general CRE	11,381	626	11,349	626	8,264	69%	11,793	678	11,758	678	8,746	70%
	Of which: IPCRE	3,074	131	2,845	7	2,342	82%	3,409	98	3,179	14	2,633	83%
	Of which: land acquisition, development and construction	2,183	196	2,183	196	2,764	116%	2,361	225	2,361	225	2,994	116%
10	Reverse mortgages	251	6	138	6	69	48%	255	7	144	7	72	48%
11	Mortgage-backed securities	–	–	–	–	–	0%	–	–	–	–	–	0%
12	Defaulted exposures	1,609	1	1,794	1	1,936	108%	1,423	2	1,646	2	1,630	99%
13	Other assets ⁽²⁾	4,799	–	4,799	–	9,057	189%	4,832	–	4,832	–	8,814	182%
14	Total	84,768	3,464	79,974	3,463	62,635	75%	83,791	4,051	80,872	4,050	63,955	75%

(1) Excluding items subject to securitization and counterparty credit risk frameworks.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects⁽¹⁾ (continued)

(millions of Canadian dollars)

		Q1 2026						Q4 2025					
		a	b	c	d	e	f	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Assets classes		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	4,366	170	4,266	174	2,602	59%	4,108	171	3,956	173	2,451	59%
2	Public sector entities (PSEs)	209	21	2,584	74	1	0%	231	22	2,301	73	1	0%
3	Multilateral development banks	418	–	826	–	–	0%	527	–	947	–	–	0%
4	Banks	7,492	1,247	7,519	1,247	5,273	60%	6,980	1,164	7,039	1,164	5,553	68%
	Of which: securities firms and other financial institutions treated as banks	–	561	223	561	669	85%	–	561	238	561	657	82%
5	Covered bonds	–	–	–	–	–	0%	–	–	–	–	–	0%
6	Corporates	17,792	1,299	14,677	1,296	15,450	97%	16,959	1,260	14,017	1,252	14,812	97%
	Of which: securities firms and other financial institutions treated as corporates	292	247	355	247	576	96%	332	142	408	134	501	92%
	Of which: specialised lending	–	–	–	–	–	0%	–	–	–	–	–	0%
7	Subordinated debt, equity and other capital	1,405	–	1,405	–	3,459	246%	1,282	–	1,282	–	3,161	247%
8	Retail	7,865	197	7,197	197	5,719	77%	7,942	308	7,360	205	5,783	76%
9	Real estate	38,685	1,402	36,938	1,350	22,843	60%	39,585	1,431	38,173	1,380	23,577	60%
	Of which: RRE	18,618	289	17,723	289	6,918	38%	18,018	306	17,361	306	6,688	38%
	Of which: IPRRE	1,526	9	933	9	503	53%	1,392	8	856	8	472	55%
	Of which: other RRE	–	–	–	–	–	0%	–	–	–	–	–	0%
	Of which: general CRE	12,240	777	12,205	777	9,244	71%	13,344	854	13,310	854	9,893	70%
	Of which: IPCRE	3,744	66	3,520	14	2,920	83%	4,033	63	3,848	12	3,076	80%
	Of which: land acquisition, development and construction	2,557	261	2,557	261	3,258	116%	2,798	200	2,798	200	3,448	115%
10	Reverse mortgages	262	7	148	7	72	47%	275	8	159	8	75	45%
11	Mortgage-backed securities	–	–	–	–	–	0%	–	–	–	–	–	0%
12	Defaulted exposures	1,640	1	1,806	1	1,953	108%	1,299	5	1,412	5	1,606	113%
13	Other assets ⁽²⁾	4,519	–	4,519	–	8,212	182%	4,590	–	4,590	–	8,433	184%
14	Total	84,653	4,344	81,885	4,346	65,584	76%	83,778	4,369	81,236	4,260	65,452	77%

(1) Excluding items subject to securitization and counterparty credit risk frameworks.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾

(millions of Canadian dollars)

The following tables present the breakdown of credit risk exposures under the standardized approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to standardized approach).

		Q3 2026												
		a	b	c	d	e	f	g	h	i	j	k	l	m
Risk weight														
Asset classes		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
1	Sovereigns and their central banks	1,844		–						–				
2	Public sector entities (PSEs)	3,482		4						–				
3	Multilateral development banks	869		–		–				–				
4	Banks			2		2,240		–		630				
	Of which: securities firms and other financial institutions treated as banks			–		–		–		72				
5	Covered bonds			–		–		–		–				
6	Corporates			–						48			–	
	Of which: securities firms and other financial institutions treated as corporates			–						–			–	
	Of which: specialised lending			–						–				
7	Subordinated debt, equity and other capital													
8	Retail		–											
9	Real estate			6,459	1,933	2,146	3,370	41	177	402	–	8,226	–	1,976
	Of which: general residential real estate (RRE)			6,459	1,933	2,057	3,278	41		37				34
	Of which: income-producing residential real estate (IPPRE)					89	92		177	365	–	6		
	Of which: other residential real estate (other RRE)					–	–		–		–	–		
	Of which: general commercial real estate (general CRE)			–								8,220	–	
	Of which: income-producing commercial real estate (IPCRE)													1,942
	Of which: land acquisition, development and construction													
10	Reverse mortgages					22	51		31			23		
11	Mortgage-backed securities			–	–	–	–	–	–	–		–	–	–
12	Defaulted exposures									–				
13	Other assets ⁽²⁾	1,200		–										
14	Total	7,395	–	6,465	1,933	4,408	3,421	41	208	1,080	–	8,249	–	1,976

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

Asset classes		Q3 2026													Total credit exposures amount (post-CCF and post-CRM)
		n	o	p	q	r	s	t	u	v	w	x	y	z	
Risk weight		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
1	Sovereigns and their central banks					1,528				–				–	3,372
2	Public sector entities (PSEs)					–				–				–	3,486
3	Multilateral development banks					–				–				–	869
4	Banks	–				1,704				–				1,765	6,341
	Of which: securities firms and other financial institutions treated as banks	–				–				–				383	455
5	Covered bonds	–				–				–				–	–
6	Corporates	–	–	4,574		12,845			–	–				–	17,467
	Of which: securities firms and other financial institutions treated as corporates	–	–			420			–	–				–	420
	Of which: specialised lending	–	–			–			–	–				–	–
7	Subordinated debt, equity and other capital					35				–	1,293	–		250	1,578
8	Retail	7,154				11				–				–	7,165
9	Real estate	3,737		2,063	552	2,845	15	127		1,063				1,289	36,421
	Of which: general residential real estate (RRE)	3,282		–		–				–				1,183	18,304
	Of which: income-producing residential real estate (IPPRE)	–					15			61				106	911
	Of which: other residential real estate (other RRE)	–					–			–				–	–
	Of which: general commercial real estate (general CRE)	455		2,063		1,237				–				–	11,975
	Of which: income-producing commercial real estate (IPCRE)				552			127		231				–	2,852
	Of which: land acquisition, development and construction					1,608				771				–	2,379
10	Reverse mortgages					17				–				–	144
11	Mortgage-backed securities	–		–	–	–	–	–		–				–	–
12	Defaulted exposures					976				819				–	1,795
13	Other assets ⁽²⁾					3,599				–			–	–	4,799
14	Total	10,891	–	6,637	552	23,560	15	127	–	1,882	1,293	–	–	3,304	83,437

Risk weight		Q3 2026			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM)
1	Less than 40%	19,997	533	11%	23,622
2	40-70%	12,281	561	48%	11,554
3	75-80%	11,377	196	28%	10,891
4	85%	6,317	349	21%	6,637
5	90-100%	31,181	1,638	44%	27,416
6	105-130%	145	–	0%	142
7	150%	2,177	187	37%	1,882
8	250%	1,293	–	0%	1,293
9	400%	–	–	0%	–
10	1250%	–	–	0%	–
11	Total exposures	84,768	3,464	28%	83,437

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

(3) Weighting is based on off-balance sheet exposure (pre-CCF).

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

		Q2 2026												
		a	b	c	d	e	f	g	h	i	j	k	l	m
Risk weight														
Asset classes		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
1	Sovereigns and their central banks	1,651		–						–				
2	Public sector entities (PSEs)	2,789		2						–				
3	Multilateral development banks	776		–		–				–				
4	Banks			202		2,626		–		821				
	Of which: securities firms and other financial institutions treated as banks			–		561		–		76				
5	Covered bonds			–		–		–		–				
6	Corporates			–						–			–	
	Of which: securities firms and other financial institutions treated as corporates			–						–			–	
	Of which: specialised lending			–						–				
7	Subordinated debt, equity and other capital													
8	Retail		–											
9	Real estate			6,032	1,899	2,214	3,432	83	182	424	–	7,973	–	2,191
	Of which: general residential real estate (RRE)			6,032	1,899	2,127	3,338	83		37				43
	Of which: income-producing residential real estate (IPPRE)					87	94		182	387	–	8		
	Of which: other residential real estate (other RRE)					–	–		–		–	–		
	Of which: general commercial real estate (general CRE)			–								7,965	–	
	Of which: income-producing commercial real estate (IPCRE)													2,148
	Of which: land acquisition, development and construction													
10	Reverse mortgages					22	54		31			29		
11	Mortgage-backed securities			–	–	–	–	–	–	–		–	–	–
12	Defaulted exposures									–				
13	Other assets ⁽²⁾	1,254		–										
14	Total	6,470	–	6,236	1,899	4,862	3,486	83	213	1,245	–	8,002	–	2,191

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

		Q2 2026													Total credit exposures amount (post-CCF and post-CRM)
		n	o	p	q	r	s	t	u	v	w	x	y	z	
Asset classes	Risk weight	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
1	Sovereigns and their central banks					1,866				–				–	3,517
2	Public sector entities (PSEs)					–				–				–	2,791
3	Multilateral development banks					–				–				–	776
4	Banks	–				2,881				–				2,135	8,665
	Of which: securities firms and other financial institutions treated as banks	–				–				–				263	900
5	Covered bonds	–				–				–				–	–
6	Corporates	–	–	4,321		12,289			–	–				–	16,610
	Of which: securities firms and other financial institutions treated as corporates	–	–			417			–	–				–	417
	Of which: specialised lending	–	–			–			–	–				–	–
7	Subordinated debt, equity and other capital					35				–	1,262	–		235	1,532
8	Retail	7,206				15				–				–	7,221
9	Real estate	3,600		2,397	629	3,270	17	151		1,140				1,545	37,179
	Of which: general residential real estate (RRE)	3,028		–		–				–				1,456	18,043
	Of which: income-producing residential real estate (IPPRE)	–					17			57				89	921
	Of which: other residential real estate (other RRE)	–					–			–				–	–
	Of which: general commercial real estate (general CRE)	572		2,397		1,502				–				–	12,436
	Of which: income-producing commercial real estate (IPCRE)				629			151		265				–	3,193
	Of which: land acquisition, development and construction					1,768				818				–	2,586
10	Reverse mortgages					15				–				–	151
11	Mortgage-backed securities	–		–	–	–	–	–		–				–	–
12	Defaulted exposures					1,022				626				–	1,648
13	Other assets ⁽²⁾					3,578				–			–	–	4,832
14	Total	10,806	–	6,718	629	24,971	17	151	–	1,766	1,262	–	–	3,915	84,922

		Q2 2026			
		a	b	c	d
Risk weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM)
1	Less than 40%	19,335	1,087	8%	22,953
2	40-70%	11,930	606	50%	11,734
3	75-80%	11,306	206	29%	10,806
4	85%	6,400	346	21%	6,718
5	90-100%	31,391	1,632	49%	29,515
6	105-130%	172	–	0%	168
7	150%	1,995	174	37%	1,766
8	250%	1,262	–	0%	1,262
9	400%	–	–	0%	–
10	1250%	–	–	0%	–
11	Total exposures	83,791	4,051	21%	84,922

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

(3) Weighting is based on off-balance sheet exposure (pre-CCF).

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range

(millions of Canadian dollars)

The following tables provide the main parameters used for the calculation of capital requirements for IRB models. The purpose of disclosing these parameters is to enhance the transparency of banks' RWA calculations and the reliability of regulatory measures.

AIRB Approach	Q3 2026												
	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Residential Mortgages and HELOCs – insured	0.00 to < 0.15	2,206	–	0%	2,206	0.08%	39,003	21.0%		65	2.9%	–	
	0.15 to < 0.25	527	–	0%	527	0.20%	9,130	21.7%		22	4.2%	–	
	0.25 to < 0.50	585	–	0%	585	0.36%	9,135	20.5%		33	5.6%	–	
	0.50 to < 0.75	423	–	0%	423	0.62%	3,736	23.9%		34	8.0%	1	
	0.75 to < 2.50	1,397	–	0%	1,397	1.33%	7,027	19.3%		137	9.8%	3	
	2.50 to < 10.00	343	–	0%	343	4.31%	2,553	9.2%		42	12.3%	1	
	10.00 to < 100.00	61	–	0%	61	15.38%	591	4.2%		9	14.5%	–	
	100.00 (Default)	34	–	0%	34	100.00%	271	5.2%		8	22.8%	1	
	Sub-total	5,576	–	0%	5,576	1.52%	71,446	19.8%		350	6.3%	6	10
Residential Mortgages and HELOCs – uninsured	0.00 to < 0.15	56,240	24,459	35%	64,756	0.07%	275,974	22.1%		2,577	4.0%	10	
	0.15 to < 0.25	9,787	1,580	42%	10,449	0.19%	33,425	25.6%		1,065	10.2%	5	
	0.25 to < 0.50	8,508	1,013	69%	9,203	0.36%	27,791	24.8%		1,393	15.1%	8	
	0.50 to < 0.75	2,654	217	58%	2,780	0.61%	9,099	24.6%		620	22.3%	4	
	0.75 to < 2.50	3,902	216	65%	4,043	1.27%	13,539	23.9%		1,409	34.8%	12	
	2.50 to < 10.00	1,405	30	95%	1,434	4.67%	4,837	23.5%		1,057	73.7%	16	
	10.00 to < 100.00	347	1	427%	350	16.03%	1,206	24.8%		460	131.4%	14	
	100.00 (Default)	144	6	47%	147	100.00%	623	24.2%		345	234.5%	10	
	Sub-total	82,987	27,522	37%	93,162	0.47%	366,494	22.9%		8,926	9.6%	79	59
Qualifying revolving retail	0.00 to < 0.15	1,070	10,839	76%	9,347	0.08%	657,367	79.2%		389	4.2%	6	
	0.15 to < 0.25	405	1,972	75%	1,879	0.19%	187,918	87.6%		173	9.2%	3	
	0.25 to < 0.50	536	2,733	77%	2,641	0.34%	357,203	88.2%		379	14.3%	8	
	0.50 to < 0.75	314	798	79%	943	0.61%	103,260	87.0%		216	22.9%	5	
	0.75 to < 2.50	1,093	1,263	89%	2,219	1.42%	233,782	89.2%		986	44.4%	29	
	2.50 to < 10.00	1,118	318	100%	1,626	4.44%	287,290	91.8%		1,643	101.1%	66	
	10.00 to < 100.00	202	43	117%	252	30.42%	44,927	91.5%		620	246.5%	71	
	100.00 (Default)	19	–	0%	19	100.00%	4,666	70.7%		7	37.9%	13	
	Sub-total	4,757	17,966	79%	18,926	1.19%	1,876,413	84.1%		4,413	23.3%	201	298
Other retail	0.00 to < 0.15	1,243	3,009	67%	3,250	0.09%	79,669	52.9%		404	12.4%	2	
	0.15 to < 0.25	944	414	61%	1,195	0.20%	44,843	52.8%		264	22.1%	1	
	0.25 to < 0.50	2,108	2,194	11%	2,345	0.37%	105,980	59.3%		836	35.7%	5	
	0.50 to < 0.75	1,990	195	66%	2,118	0.62%	91,336	58.5%		1,009	47.6%	8	
	0.75 to < 2.50	6,288	349	69%	6,528	1.39%	270,834	56.8%		4,234	64.9%	53	
	2.50 to < 10.00	3,629	139	67%	3,722	4.37%	76,772	26.7%		1,455	39.1%	40	
	10.00 to < 100.00	322	27	49%	335	27.80%	11,877	49.8%		389	116.1%	47	
	100.00 (Default)	284	19	40%	291	100.00%	15,177	57.6%		152	52.1%	181	
	Sub-total	16,808	6,346	47%	19,784	3.36%	696,488	50.6%		8,743	44.2%	337	348

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of retail accounts.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

	Q3 2026												
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,260	1,502	97%	2,296	0.08%	660	28.1%	1.73	281	12.2%	1	
	0.15 to < 0.25	10,318	7,707	89%	16,098	0.20%	1,926	34.2%	2.24	4,050	25.2%	11	
	0.25 to < 0.50	12,386	7,642	88%	18,724	0.34%	2,335	34.8%	2.14	6,446	34.4%	23	
	0.50 to < 0.75	15,500	9,761	84%	24,023	0.53%	2,858	34.6%	2.16	10,632	44.3%	44	
	0.75 to < 2.50	31,872	13,879	84%	43,137	1.14%	14,553	36.3%	1.88	26,399	61.1%	177	
	2.50 to < 10.00	4,377	1,013	94%	5,177	4.34%	1,281	36.2%	1.37	4,561	88.1%	85	
	10.00 to < 100.00	579	100	98%	658	19.60%	90	42.1%	1.25	1,297	197.0%	54	
	100.00 (Default)	1,279	129	63%	1,291	100.00%	532	36.5%	1.03	2,070	160.0%	330	
	Sub-total	77,571	41,733	86%	111,404	2.12%	24,235	35.2%	2.00	55,736	50.0%	725	
Sovereign	0.00 to < 0.15	95,682	8,633	91%	103,462	0.01%	619	9.8%	2.51	2,075	2.0%	2	
	0.15 to < 0.25	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	0.25 to < 0.50	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	0.50 to < 0.75	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	0.75 to < 2.50	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	2.50 to < 10.00	–	3	0%	3	7.63%	1	36.5%	1.00	4	127.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	Sub-total	95,682	8,636	91%	103,465	0.01%	620	9.8%	2.51	2,079	2.0%	2	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

	Q3 2026												
FIRB Approach		a	b	c	d	e	f	g	h	i	j	k	l
	PD scale ⁽¹⁾	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	2,691	10,649	40%	11,178	0.07%	71	42.5%	1.62	1,879	16.8%	1	
	0.15 to < 0.25	5,580	16,827	95%	13,405	0.19%	139	39.4%	2.72	4,681	34.9%	8	
	0.25 to < 0.50	1,205	5,142	87%	3,700	0.34%	59	36.1%	2.81	1,619	43.7%	4	
	0.50 to < 0.75	2,401	3,316	95%	4,328	0.53%	74	33.6%	2.57	2,052	47.4%	5	
	0.75 to < 2.50	5,859	3,930	87%	5,614	1.05%	96	34.1%	2.55	3,440	59.8%	14	
	2.50 to < 10.00	181	348	76%	493	3.58%	11	33.1%	1.54	401	81.3%	4	
	10.00 to < 100.00	–	91	23%	72	14.10%	1	2.9%	1.02	9	12.9%	–	
	100.00 (Default)	5	–	0%	5	100.00%	1	31.0%	1.00	–	0.0%	2	
Sub-total	17,922	40,303	78%	38,795	0.41%	452	38.4%	2.35	14,081	36.1%	38	201	
Banks	0.00 to < 0.15	5,557	10,171	77%	9,072	0.06%	82	44.5%	1.23	1,496	16.5%	1	
	0.15 to < 0.25	409	982	99%	820	0.19%	27	44.5%	1.94	374	45.6%	–	
	0.25 to < 0.50	61	157	76%	146	0.35%	7	45.0%	1.18	73	49.6%	–	
	0.50 to < 0.75	26	40	85%	43	0.53%	4	45.0%	1.01	30	70.5%	–	
	0.75 to < 2.50	23	–	0%	10	0.82%	12	45.0%	1.00	7	71.8%	–	
	2.50 to < 10.00	3	–	0%	4	3.05%	2	45.0%	1.00	4	120.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
Sub-total	6,079	11,350	79%	10,095	0.08%	134	44.5%	1.29	1,984	19.7%	1	15	
Total (all portfolio)		307,382	153,856	74%	401,207	0.97%	3,036,282	26.1%	2.22	96,312	28.0%	1,389	1,683

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q2 2026													
AIRB Approach	PD scale ⁽¹⁾	a Original on- balance sheet gross exposure	b Off-balance sheet exposures pre CCF ⁽²⁾	c Average CCF ⁽³⁾	d EAD post CRM and post-CCF	e Average PD ⁽⁴⁾	f Number of obligors ⁽⁵⁾	g Average LGD ⁽⁶⁾	h Average maturity ⁽⁷⁾	i RWA	j RWA density (RWA %) ⁽⁸⁾	k EL ⁽⁹⁾	l Allowances for credit losses
Residential Mortgages and HELOCs – insured	0.00 to < 0.15	1,740	–	0%	1,740	0.07%	39,973	20.5%		51	2.9%	–	
	0.15 to < 0.25	404	–	0%	404	0.20%	9,535	20.4%		17	4.2%	–	
	0.25 to < 0.50	437	–	0%	437	0.36%	9,676	19.9%		25	5.7%	–	
	0.50 to < 0.75	261	–	0%	261	0.62%	3,566	21.4%		20	7.7%	–	
	0.75 to < 2.50	793	–	0%	793	1.32%	6,008	18.6%		77	9.7%	2	
	2.50 to < 10.00	243	–	0%	243	4.45%	2,381	9.0%		30	12.2%	1	
	10.00 to < 100.00	58	–	0%	58	16.29%	645	4.1%		9	15.1%	–	
	100.00 (Default)	27	–	0%	27	100.00%	267	5.1%		5	17.9%	1	
	Sub-total	3,963	–	0%	3,963	1.60%	72,051	19.0%		234	5.9%	4	10
Residential Mortgages and HELOCs – uninsured	0.00 to < 0.15	53,995	23,931	34%	62,235	0.07%	270,718	22.0%		2,462	4.0%	10	
	0.15 to < 0.25	8,844	1,579	39%	9,465	0.19%	31,384	25.5%		966	10.2%	5	
	0.25 to < 0.50	7,672	975	65%	8,302	0.36%	26,355	24.5%		1,237	14.9%	7	
	0.50 to < 0.75	2,567	217	54%	2,684	0.61%	8,885	24.7%		601	22.4%	4	
	0.75 to < 2.50	3,848	222	64%	3,990	1.29%	13,485	23.7%		1,390	34.8%	12	
	2.50 to < 10.00	1,395	35	92%	1,427	4.68%	4,941	23.3%		1,045	73.2%	16	
	10.00 to < 100.00	335	1	430%	339	16.34%	1,248	24.5%		436	128.6%	13	
	100.00 (Default)	128	3	49%	129	100.00%	583	24.3%		304	235.8%	8	
	Sub-total	78,784	26,963	36%	88,571	0.46%	357,599	22.8%		8,441	9.5%	75	65
Qualifying revolving retail	0.00 to < 0.15	1,045	10,677	76%	9,199	0.08%	653,034	79.1%		382	4.2%	6	
	0.15 to < 0.25	383	1,917	75%	1,817	0.19%	185,631	87.6%		168	9.2%	3	
	0.25 to < 0.50	507	2,681	77%	2,574	0.34%	356,024	88.2%		370	14.4%	8	
	0.50 to < 0.75	293	775	79%	906	0.61%	102,933	87.1%		208	22.9%	5	
	0.75 to < 2.50	1,047	1,221	89%	2,137	1.42%	231,513	89.1%		950	44.4%	28	
	2.50 to < 10.00	1,088	341	100%	1,617	4.45%	290,572	91.8%		1,638	101.3%	66	
	10.00 to < 100.00	207	44	117%	258	31.49%	46,804	91.4%		638	246.9%	75	
	100.00 (Default)	20	–	0%	20	100.00%	4,977	70.6%		5	26.9%	14	
	Sub-total	4,590	17,656	79%	18,528	1.24%	1,871,488	84.0%		4,359	23.5%	205	298
Other retail	0.00 to < 0.15	1,249	2,960	67%	3,218	0.09%	79,123	52.9%		400	12.4%	2	
	0.15 to < 0.25	944	417	60%	1,192	0.20%	45,679	52.8%		263	22.0%	1	
	0.25 to < 0.50	2,140	2,171	11%	2,371	0.37%	107,857	59.2%		844	35.6%	5	
	0.50 to < 0.75	2,006	199	63%	2,130	0.62%	91,763	58.5%		1,015	47.7%	8	
	0.75 to < 2.50	6,177	333	69%	6,408	1.39%	268,044	57.0%		4,161	64.9%	52	
	2.50 to < 10.00	3,201	114	68%	3,279	4.34%	77,022	29.3%		1,391	42.4%	39	
	10.00 to < 100.00	336	23	48%	347	28.73%	12,548	50.3%		408	117.5%	49	
	100.00 (Default)	265	3	47%	266	100.00%	14,490	59.3%		110	41.3%	167	
	Sub-total	16,318	6,220	47%	19,211	3.25%	696,526	51.7%		8,592	44.7%	323	330

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of retail accounts.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q2 2026													
IRB Approach	PD scale ⁽¹⁾	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre CCF ⁽²⁾	c Average CCF ⁽³⁾	d EAD post CRM and post-CCF	e Average PD ⁽⁴⁾	f Number of obligors ⁽⁵⁾	g Average LGD ⁽⁶⁾	h Average maturity ⁽⁷⁾	i RWA	j RWA density (RWA %) ⁽⁸⁾	k EL ⁽⁹⁾	l Allowances for credit losses
Corporate	0.00 to < 0.15	1,182	1,358	98%	2,107	0.08%	711	24.8%	1.52	202	9.6%	–	
	0.15 to < 0.25	9,971	8,237	88%	16,274	0.21%	1,910	35.4%	2.24	4,294	26.4%	12	
	0.25 to < 0.50	12,061	7,544	87%	18,397	0.35%	2,330	35.7%	2.06	6,407	34.8%	23	
	0.50 to < 0.75	15,398	8,784	83%	23,171	0.53%	2,866	34.8%	2.09	10,203	44.0%	43	
	0.75 to < 2.50	30,934	12,716	85%	41,178	1.14%	14,285	35.1%	1.73	23,895	58.1%	163	
	2.50 to < 10.00	4,565	857	89%	5,163	4.55%	1,239	36.6%	1.31	4,690	90.8%	88	
	10.00 to < 100.00	504	87	71%	572	18.30%	86	47.5%	1.29	1,257	220.0%	50	
	100.00 (Default)	1,069	61	82%	1,097	100.00%	511	35.4%	1.07	2,040	186.0%	261	
	Sub-total	75,684	39,644	86%	107,959	1.97%	23,938	35.1%	1.91	52,988	49.1%	640	682
Sovereign	0.00 to < 0.15	89,465	7,850	92%	96,336	0.01%	621	9.7%	2.50	1,908	2.0%	2	
	0.15 to < 0.25	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	0.25 to < 0.50	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	0.50 to < 0.75	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	0.75 to < 2.50	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	2.50 to < 10.00	–	3	0%	3	7.63%	1	36.5%	1.00	4	127.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	Sub-total	89,465	7,853	92%	96,339	0.01%	622	9.7%	2.50	1,912	2.0%	2	6

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q2 2026													
FIRB Approach	PD scale ⁽¹⁾	a Original on-balance sheet gross exposure	b Off-balance sheet exposures pre CCF ⁽²⁾	c Average CCF ⁽³⁾	d EAD post CRM and post-CCF	e Average PD ⁽⁴⁾	f Number of obligors ⁽⁵⁾	g Average LGD ⁽⁶⁾	h Average maturity ⁽⁷⁾	i RWA	j RWA density (RWA %) ⁽⁸⁾	k EL ⁽⁹⁾	l Allowances for credit losses
Corporate	0.00 to < 0.15	2,425	7,487	49%	8,234	0.07%	60	41.7%	1.83	1,446	17.6%	1	
	0.15 to < 0.25	5,266	12,854	94%	11,356	0.19%	136	39.7%	2.63	3,968	34.9%	7	
	0.25 to < 0.50	1,681	5,416	87%	4,214	0.34%	59	37.1%	2.76	1,903	45.2%	5	
	0.50 to < 0.75	2,148	2,326	94%	3,306	0.53%	56	33.5%	2.69	1,515	45.9%	4	
	0.75 to < 2.50	4,761	3,724	89%	4,810	1.05%	99	33.3%	2.54	2,900	59.3%	12	
	2.50 to < 10.00	300	335	57%	623	5.34%	10	30.7%	1.56	507	81.4%	4	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	7	–	0%	7	100.00%	1	31.0%	1.00	–	0.0%	2	
	Sub-total	16,588	32,142	82%	32,550	0.46%	421	38.1%	2.42	12,239	37.5%	35	180
Banks	0.00 to < 0.15	7,479	3,436	36%	9,913	0.06%	76	44.9%	1.17	1,399	14.1%	–	
	0.15 to < 0.25	459	909	99%	839	0.20%	28	44.5%	1.95	373	44.5%	1	
	0.25 to < 0.50	131	92	54%	193	0.35%	7	45.0%	1.39	92	48.0%	–	
	0.50 to < 0.75	37	41	87%	54	0.53%	7	45.0%	1.06	38	71.2%	–	
	0.75 to < 2.50	23	–	0%	12	0.82%	9	45.0%	1.00	8	70.1%	–	
	2.50 to < 10.00	3	–	0%	3	3.05%	2	45.0%	1.00	3	120.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	Sub-total	8,132	4,478	49%	11,014	0.08%	129	44.9%	1.23	1,913	17.4%	1	16
Total (all portfolio)		293,524	134,956	72%	378,135	0.93%	3,022,774	26.1%	2.17	90,678	27.8%	1,285	1,587

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR8 – RWA Flow Statements of Credit Risk

(millions of Canadian dollars)

The following tables present a flow statement explaining variations in the credit RWA.

		Q3 2026			Q2 2026		
			a			a	
		Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾	Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾
1	RWA at beginning	156,912	90,678	7,986	154,208	86,431	7,346
2	Book size ⁽²⁾	2,210	4,067	175	2,335	3,825	739
3	Book quality ⁽³⁾	877	877	(73)	472	472	(86)
4	Model updates ⁽⁴⁾	–	–	–	–	–	–
5	Methodology and policy ⁽⁵⁾	–	–	–	–	–	–
6	Acquisitions and disposals	–	–	–	–	–	–
7	Foreign exchange movements	1,385	690	153	(103)	(50)	(13)
8	Other ⁽⁶⁾	–	–	–	–	–	–
9	RWA at end	161,384	96,312	8,241	156,912	90,678	7,986

		Q1 2026			Q4 2025		
			a			a	
		Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾	Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾
1	RWA at beginning	154,694	87,064	7,660	149,819	84,984	6,718
2	Book size ⁽²⁾	449	(368)	(42)	4,229	1,628	987
3	Book quality ⁽³⁾	261	261	(145)	313	313	(79)
4	Model updates ⁽⁴⁾	–	–	–	–	–	–
5	Methodology and policy ⁽⁵⁾	–	–	–	–	–	–
6	Acquisitions and disposals	–	–	–	–	–	–
7	Foreign exchange movements	(1,196)	(526)	(127)	333	139	34
8	Other ⁽⁶⁾	–	–	–	–	–	–
9	RWA at end	154,208	86,431	7,346	154,694	87,064	7,660

(1) Counterparty credit risk is comprised of derivatives, SFTs, trades cleared through central counterparties, and CVA RWA.

(2) The Book size item reflects organic changes in book size and composition (including new loans and maturing loans). RWA movements attributable to book size include increases or decreases in exposures, measured by exposure at default, assuming a stable risk profile.

(3) The Book quality item is the Bank's best estimate of changes in book quality related to experience, such as underlying customer behaviour or demographics, including changes resulting from model recalibrations or realignments and also including risk mitigation factors.

(4) The Model updates item is used to reflect implementations of new models, changes in model scope, and any other change applied to address model malfunctions.

(5) The Methodology and policy item presents the impact of changes in calculation methods resulting from changes in regulatory policies or from new regulations.

(6) The Other item captures changes that cannot be attributed to any other category.

IRB Credit Risk Exposure - Backtesting⁽¹⁾

(millions of Canadian dollars)

	2026											
	Q3						Q2					
	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾
Retail Portfolio⁽⁵⁾												
Insured residential mortgages ⁽⁶⁾	0.58%	0.51%	2.71%	n.a.	n.a.	n.a.	0.59%	0.49%	2.73%	n.a.	n.a.	n.a.
Uninsured residential mortgages incl. HELOCs ⁽⁷⁾	0.28%	0.23%	22.60%	1.07%	89.26%	87.10%	0.28%	0.22%	22.33%	0.90%	87.28%	85.77%
Qualifying revolving retail	1.73%	1.54%	87.52%	77.21%	113.22%	101.52%	1.82%	1.54%	87.24%	77.29%	113.74%	102.42%
Other retail	1.70%	1.69%	45.31%	25.41%	88.93%	82.11%	1.70%	1.64%	45.29%	25.72%	88.18%	79.69%
Non-Retail Portfolio⁽⁸⁾												
Corporate	1.04%	0.59%	33.19%	17.59%	85.42%	79.59%	1.04%	0.45%	38.30%	16.32%	84.42%	86.06%
Sovereign ⁽⁹⁾	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.
Banks ⁽⁹⁾	0.47%	0.00%	45.00%	n.a.	100.00%	n.a.	0.37%	0.00%	45.00%	n.a.	100.00%	n.a.

	2026						2025					
	Q1						Q4					
	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾
Retail Portfolio⁽⁵⁾												
Insured residential mortgages ⁽⁶⁾	0.58%	0.48%	2.71%	n.a.	n.a.	n.a.	0.58%	0.46%	2.70%	n.a.	n.a.	n.a.
Uninsured residential mortgages incl. HELOCs ⁽⁷⁾	0.29%	0.21%	22.50%	1.46%	88.10%	86.74%	0.29%	0.22%	22.54%	1.63%	89.17%	85.89%
Qualifying revolving retail	1.80%	1.51%	86.68%	76.58%	114.41%	103.15%	1.77%	1.50%	86.75%	75.99%	114.23%	103.44%
Other retail	1.69%	1.61%	45.15%	26.07%	88.40%	80.78%	1.71%	1.58%	47.03%	27.70%	85.91%	79.94%
Non-Retail Portfolio⁽⁸⁾												
Corporate	1.08%	0.39%	40.08%	17.51%	85.90%	87.34%	1.08%	0.43%	36.78%	20.13%	91.12%	76.02%
Sovereign ⁽⁹⁾	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.
Banks ⁽⁹⁾	0.38%	0.00%	45.00%	n.a.	100.00%	n.a.	0.33%	0.00%	45.00%	n.a.	100.00%	n.a.

(1) Estimated PD and actual default rates are consistent with what is presented in table CR9 (presented annually). Actual and estimated PD, LGD and EAD parameters are reported on a one-month lag. For example, for Q3 2026, estimated percentages are as of June 30, 2025 and actual percentages reflect experience in the following 12 months.

(2) Estimated LGD reflects loss estimates under a downturn economic scenario and is based on defaulted accounts.

(3) Actual LGD includes indirect costs and discount rate and is based on defaulted accounts on which recovery process is completed.

(4) Estimated and actual EAD are computed for revolving products only and are based on defaulted accounts.

(5) Retail PD and EAD are based on account weighted average whilst retail LGD is based on exposure weighted average.

(6) Actual LGD for insured residential mortgages is not applicable to reflect the credit risk mitigation from government backed entities.

(7) Actual and estimated EAD for residential mortgage is computed only for HELOCs since the conventional residential mortgages are non-revolving.

(8) Wholesale and Sovereign's PD is based on borrower weighted average whilst the LGD and EAD are based on facility weighted average.

(9) Actual LGD for the banks and sovereign are not applicable because no defaulted facilities recovery were completed during the period. Actual EAD are not applicable because no default was observed during the period.

CCR1 – Analysis of Counterparty Credit Risk (CCR) Exposure by Approach⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive view of the methods used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method.

		Q3 2026						Q2 2026					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	3,014	10,951		1.4	19,550	4,101	3,389	10,922		1.4	20,034	4,297
2	Internal Model Method (for derivatives and SFTs)			–	–	–	–			–	–	–	–
3	Simple Approach for credit risk mitigation (for SFTs)					–	–					–	–
4	Comprehensive Approach for credit risk mitigation (for SFTs)					–	–					–	–
5	VaR for SFTs					25,726	2,670					21,479	2,244
6	Total						6,771						6,541

		Q1 2026						Q4 2025					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	2,943	10,523		1.4	18,852	3,845	3,048	10,325		1.4	18,722	3,959
2	Internal Model Method (for derivatives and SFTs)			–	–	–	–			–	–	–	–
3	Simple Approach for credit risk mitigation (for SFTs)					–	–					–	–
4	Comprehensive Approach for credit risk mitigation (for SFTs)					–	–					–	–
5	VaR for SFTs					19,590	2,152					19,204	2,379
6	Total						5,997						6,338

(1) Excluding exposure and RWA for qualified central counterparties (QCCPs) and credit valuation adjustment (CVA).

(2) EEPE: Effective Expected Positive Exposure.

CCR3 – Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights

(millions of Canadian dollars)

The following tables provide a breakdown of counterparty credit risk exposures calculated according to the standardized approach: by portfolio (type of counterparties) and by risk weights (riskiness attributed according to standardized approach).

		Q3 2026														Q2 2026													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight															Total credit exposure														Total credit exposure
Regulatory portfolio		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	
Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities (PSEs)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks		405	-	-	-	-	-	-	-	-	-	-	-	-	405	289	-	-	-	-	-	-	-	-	-	-	-	-	289
Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: specialised lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate		-	-	-	-	-	-	-	-	-	659	-	-	-	659	-	-	-	-	-	-	-	-	-	574	-	-	-	574
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets ⁽¹⁾		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total		405	-	-	-	-	-	-	-	-	659	-	-	-	1,064	289	-	-	-	-	-	-	-	-	574	-	-	-	863

		Q1 2026														Q4 2025													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio																													
Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities (PSEs)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks		292	-	-	-	-	-	-	-	-	-	-	-	-	292	312	-	-	-	-	-	-	-	-	-	-	-	-	
Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: specialised lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate		-	-	-	-	-	-	-	-	-	567	-	-	-	567	-	-	-	-	-	-	-	-	-	752	-	-	-	
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets ⁽¹⁾		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total		292	-	-	-	-	-	-	-	-	567	-	-	-	859	312	-	-	-	-	-	-	-	-	752	-	-	-	1,064

(1) Excluding the exposures to CCPs, which are reported in CCR8.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale

(millions of Canadian dollars)

The following tables provide all relevant parameters used for the calculation of counterparty credit risk capital requirements for IRB models.

Q3 2026								
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	25	0.10%	12	29.6%	1.00	3	12.0%
	0.15 to < 0.25	300	0.20%	139	40.6%	1.00	81	27.0%
	0.25 to < 0.50	534	0.34%	177	21.8%	1.00	107	20.0%
	0.50 to < 0.75	252	0.53%	184	26.1%	1.00	75	29.8%
	0.75 to < 2.50	2,748	0.83%	1,110	38.6%	0.70	1,464	53.3%
	2.50 to < 10.00	62	3.44%	79	70.6%	1.00	99	159.7%
	10.00 to < 100.00	–	17.10%	2	31.3%	1.00	–	0.0%
	100.00 (Default)	2	100.00%	4	40.7%	1.00	1	50.0%
	Sub-total	3,923	0.78%	1,707	36.1%	0.79	1,830	46.6%
Sovereign	0.00 to < 0.15	18,798	0.03%	138	14.8%	0.22	250	1.3%
	0.15 to < 0.25	38	0.25%	1	11.7%	0.01	2	5.3%
	0.25 to < 0.50	4	0.44%	1	12.0%	1.00	1	25.0%
	0.50 to < 0.75	–	0.00%	–	0.0%	–	–	0.0%
	0.75 to < 2.50	–	0.00%	–	0.0%	–	–	0.0%
	2.50 to < 10.00	–	0.00%	–	0.0%	–	–	0.0%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
	Sub-total	18,840	0.03%	140	14.8%	0.22	253	1.3%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q3 2026								
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	2,360	0.06%	560	44.0%	0.31	278	11.8%
	0.15 to < 0.25	3,331	0.19%	240	28.6%	0.90	637	19.1%
	0.25 to < 0.50	587	0.34%	59	24.2%	0.98	135	23.0%
	0.50 to < 0.75	287	0.53%	52	22.2%	0.99	76	26.5%
	0.75 to < 2.50	927	0.98%	44	25.4%	1.00	386	41.6%
	2.50 to < 10.00	75	3.39%	4	25.8%	1.00	50	66.7%
	10.00 to < 100.00	3	14.10%	1	20.0%	1.00	3	100.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
	Sub-total	7,570	0.31%	960	32.4%	0.74	1,565	20.7%
Banks	0.00 to < 0.15	11,966	0.08%	109	45.0%	0.40	1,613	13.5%
	0.15 to < 0.25	902	0.20%	32	45.0%	0.13	249	27.6%
	0.25 to < 0.50	182	0.34%	12	45.0%	0.27	82	45.1%
	0.50 to < 0.75	334	0.53%	18	45.0%	0.18	191	57.2%
	0.75 to < 2.50	403	1.12%	27	45.0%	0.21	343	85.1%
	2.50 to < 10.00	1	3.05%	1	45.0%	0.01	1	100.0%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
	Sub-total	13,788	0.13%	199	45.0%	0.37	2,479	18.0%
Total (sum of portfolios)		44,121	0.17%	3,006	29.1%	0.41	6,127	13.9%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q2 2026								
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	14	0.09%	12	34.7%	1.00	2	14.3%
	0.15 to < 0.25	480	0.21%	154	24.1%	1.00	78	16.3%
	0.25 to < 0.50	503	0.34%	167	21.5%	1.00	99	19.7%
	0.50 to < 0.75	541	0.53%	205	34.0%	1.00	193	35.7%
	0.75 to < 2.50	2,609	0.83%	1,091	35.0%	0.77	1,259	48.3%
	2.50 to < 10.00	76	3.39%	79	73.6%	1.00	126	165.8%
	10.00 to < 100.00	–	14.10%	2	38.8%	1.00	–	0.0%
	100.00 (Default)	1	100.00%	2	43.8%	1.00	1	100.0%
	Sub-total	4,224	0.74%	1,712	32.7%	0.86	1,758	41.6%
Sovereign	0.00 to < 0.15	16,244	0.03%	141	15.4%	0.24	245	1.5%
	0.15 to < 0.25	42	0.25%	1	11.7%	–	3	7.1%
	0.25 to < 0.50	4	0.44%	1	12.0%	1.00	–	0.0%
	0.50 to < 0.75	–	0.00%	–	0.0%	–	–	0.0%
	0.75 to < 2.50	3	0.78%	1	12.3%	1.00	–	0.0%
	2.50 to < 10.00	–	0.00%	–	0.0%	–	–	0.0%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
	Sub-total	16,293	0.03%	144	15.3%	0.24	248	1.5%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q2 2026								
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	2,015	0.07%	600	43.6%	0.26	229	11.4%
	0.15 to < 0.25	3,025	0.20%	258	31.2%	0.93	643	21.3%
	0.25 to < 0.50	1,215	0.34%	75	27.2%	0.96	311	25.6%
	0.50 to < 0.75	331	0.53%	57	21.7%	0.97	84	25.4%
	0.75 to < 2.50	805	0.97%	51	23.9%	0.99	318	39.5%
	2.50 to < 10.00	94	8.39%	6	26.1%	1.00	87	92.6%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
	Sub-total	7,485	0.39%	1,047	32.6%	0.76	1,672	22.3%
Banks	0.00 to < 0.15	10,738	0.08%	104	45.0%	0.45	1,480	13.8%
	0.15 to < 0.25	945	0.20%	36	45.0%	0.12	254	26.9%
	0.25 to < 0.50	156	0.34%	12	45.0%	0.36	72	46.2%
	0.50 to < 0.75	391	0.53%	20	45.0%	0.23	229	58.6%
	0.75 to < 2.50	316	1.09%	24	45.0%	0.17	267	84.5%
	2.50 to < 10.00	–	3.05%	1	45.0%	–	–	0.0%
	10.00 to < 100.00	–	0.00%	–	0.0%	–	–	0.0%
	100.00 (Default)	–	0.00%	–	0.0%	–	–	0.0%
	Sub-total	12,546	0.13%	197	45.0%	0.41	2,302	18.3%
Total (sum of portfolios)		40,548	0.20%	3,100	29.5%	0.45	5,980	14.7%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR5 – Composition of Collateral for CCR Exposure

(millions of Canadian dollars)

The following tables provide a breakdown of all types of collateral posted or received to support or reduce the counterparty credit risk exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.

	Q3 2026						Q2 2026					
	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	–	16,747	–	4,586	95,906	73,019	–	15,289	–	4,237	97,171	70,541
Securities issued or guaranteed by												
Canadian government	15	130	–	841	43,294	51,986	14	62	–	766	43,426	49,247
Canadian provincial and municipal governments	515	792	23	1,004	17,260	18,210	705	668	–	1,678	13,939	16,683
U.S. Treasury, other U.S. agencies and other foreign governments	2,825	152	762	23	133,726	100,679	2,033	72	831	21	107,146	86,203
Other debt securities	420	462	934	–	6,329	3,563	181	466	660	–	5,156	3,546
Equity securities	2,636	–	4,683	–	129,768	188,684	1,586	–	3,341	–	113,831	159,354
Total	6,411	18,283	6,402	6,454	426,283	436,141	4,519	16,557	4,832	6,702	380,669	385,574

	Q1 2026						Q4 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	–	14,376	–	3,688	89,377	71,670	–	12,948	–	3,856	75,563	61,298
Securities issued or guaranteed by												
Canadian government	63	30	9	731	39,239	46,089	–	82	36	896	41,211	48,257
Canadian provincial and municipal governments	563	670	–	2,145	15,898	19,095	298	748	–	1,554	15,680	14,256
U.S. Treasury, other U.S. agencies and other foreign governments	2,689	26	1,330	131	108,697	87,862	2,404	34	1,138	178	93,580	69,291
Other debt securities	292	409	294	–	4,623	2,782	499	419	394	–	7,383	2,767
Equity securities	1,635	–	3,674	–	111,610	147,301	2,127	–	3,588	–	117,421	160,770
Total	5,242	15,511	5,307	6,695	369,444	374,799	5,328	14,231	5,156	6,484	350,838	356,639

CCR6 – Credit Derivatives Exposures

(millions of Canadian dollars)

The following tables illustrate the extent of the bank's exposures to credit derivative transactions broken down between derivatives purchased or sold.

	Q3 2026		Q2 2026		Q1 2026		Q4 2025		Q3 2025	
	a	b	a	b	a	b	a	b	a	b
	Protection purchased	Protection sold	Protection purchased	Protection sold	Protection purchased	Protection sold	Protection purchased	Protection sold	Protection purchased	Protection sold
Notionals										
Single-name credit default swaps	3,874	3,844	3,312	2,704	3,125	2,030	3,978	2,231	3,777	2,062
Index credit default swaps	14,045	13,265	10,991	10,452	6,812	6,210	6,690	6,027	5,659	5,023
Total return swaps	74	1,200	175	931	101	75	105	75	101	71
Credit options	–	–	–	–	–	–	–	–	–	–
Other credit derivatives	65	–	146	–	146	–	150	–	55	–
Total notionals	18,058	18,309	14,624	14,087	10,184	8,315	10,923	8,333	9,592	7,156
Fair values										
Positive fair value (asset)	8	78	5	45	5	8	4	10	1	7
Negative fair value (liability)	(50)	–	(34)	–	(21)	–	(23)	–	(20)	–

CCR8 – Exposures to Central Counterparties (CCP)⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive picture of the bank's exposures to central counterparties. The template includes all types of exposures and related capital requirements.

		Q3 2026		Q2 2026		Q1 2026		Q4 2025		Q3 2025	
		a	b	a	b	a	b	a	b	a	b
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		531		427		485		411		383
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	4,276	85	2,665	53	4,415	88	3,461	69	3,195	64
3	(i) OTC derivatives	363	7	324	6	248	5	197	4	214	4
4	(ii) Exchange-traded derivatives	3,141	63	1,833	37	3,558	71	2,558	51	2,439	49
5	(iii) Securities financing transactions	772	15	508	10	609	12	706	14	542	11
6	(iv) Netting sets where cross-product netting has been approved	–	–	–	–	–	–	–	–	–	–
7	Segregated initial margin	5,765		6,753		6,116		8,245		7,652	
8	Non-segregated initial margin	2,174	–	842	–	772	–	558	–	1,080	–
9	Pre-funded default fund contributions	1,414	446	1,085	374	1,024	397	1,068	342	1,020	319
10	Unfunded default fund contributions	–	–	–	–	–	–	–	–	–	–

(1) The Bank has no exposure to non-qualifying central counterparties.

SEC1 – Securitization Exposures in the Banking Book

(millions of Canadian dollars)

The following tables present the bank's securitization exposures in its banking book.

Q3 2026												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾			
	Traditional	Of which: simple transparent and comparable (STC)	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total
1	Retail	–	–	–	8,619	8,441	–	8,619	1,240	89	–	1,240
	Of which:											
2	Residential mortgages	–	–	–	7,531	7,353	–	7,531	239	–	–	239
3	Credit card	–	–	–	–	–	–	–	216	89	–	216
4	Other retail exposures	–	–	–	1,088	1,088	–	1,088	785	–	–	785
5	Re-securitization	–	–	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	1,086	1,086	–	1,086	817	687	–	817
	Of which:											
7	Loans to corporates	–	–	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	713	713	–	713	150	142	–	150
9	Lease and receivables	–	–	–	366	366	–	366	545	545	–	545
10	Other wholesale	–	–	–	7	7	–	7	122	–	–	122
11	Re-securitization	–	–	–	–	–	–	–	–	–	–	–

Q2 2026												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾			
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total
1	Retail	–	–	–	7,374	7,245	–	7,374	1,281	210	–	1,281
	Of which :											
2	Residential mortgages	–	–	–	6,253	6,124	–	6,253	229	–	–	229
3	Credit card	–	–	–	–	–	–	–	165	69	–	165
4	Other retail exposures	–	–	–	1,121	1,121	–	1,121	887	141	–	887
5	Re-securitization	–	–	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	1,764	1,764	–	1,764	643	555	–	643
	Of which :											
7	Loans to corporates	–	–	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	1,406	1,406	–	1,406	–	–	–	–
9	Lease and receivables	–	–	–	350	350	–	350	555	555	–	555
10	Other wholesale	–	–	–	8	8	–	8	88	–	–	88
11	Re-securitization	–	–	–	–	–	–	–	–	–	–	–

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC1 – Securitization Exposures in the Banking Book (continued)

(millions of Canadian dollars)

Q1 2026												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾			
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	6,946	6,841	-	6,946	1,268	271	-	1,268
	Of which:											
2	Residential mortgages	-	-	-	6,089	5,984	-	6,089	153	-	-	153
3	Credit card	-	-	-	-	-	-	-	184	100	-	184
4	Other retail exposures	-	-	-	857	857	-	857	931	171	-	931
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	1,765	1,765	-	1,765	648	560	-	648
	Of which:											
7	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	1,408	1,408	-	1,408	-	-	-	-
9	Lease and receivables	-	-	-	352	352	-	352	560	560	-	560
10	Other wholesale	-	-	-	5	5	-	5	88	-	-	88
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-

Q4 2025												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾			
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	7,005	6,907	-	7,005	1,255	306	-	1,255
	Of which :											
2	Residential mortgages	-	-	-	6,102	6,004	-	6,102	171	-	-	171
3	Credit card	-	-	-	-	-	-	-	176	102	-	176
4	Other retail exposures	-	-	-	903	903	-	903	908	204	-	908
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	1,751	1,751	-	1,751	579	489	-	579
	Of which :											
7	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	1,415	1,415	-	1,415	-	-	-	-
9	Lease and receivables	-	-	-	331	331	-	331	489	489	-	489
10	Other wholesale	-	-	-	5	5	-	5	90	-	-	90
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC2 – Securitization Exposures in the Trading Book

(millions of Canadian dollars)

The following tables present the bank's securitization exposures in its trading book.

		Q3 2026								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	–	–	–	7	–	7	36	–	36
Of which:										
2	Residential mortgages	–	–	–	6	–	6	8	–	8
3	Credit card	–	–	–	–	–	–	28	–	28
4	Other retail exposures	–	–	–	1	–	1	–	–	–
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	1	–	1	14	–	14
Of which:										
7	Loans to corporates	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	1	–	1	–	–	–
9	Lease and receivables	–	–	–	–	–	–	14	–	14
10	Other wholesale	–	–	–	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–

		Q2 2026								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	–	–	–	17	–	17	55	–	55
Of which:										
2	Residential mortgages	–	–	–	12	–	12	7	–	7
3	Credit card	–	–	–	–	–	–	48	–	48
4	Other retail exposures	–	–	–	5	–	5	–	–	–
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	5	–	5	15	–	15
Of which:										
7	Loans to corporates	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	4	–	4	–	–	–
9	Lease and receivables	–	–	–	1	–	1	15	–	15
10	Other wholesale	–	–	–	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC2 – Securitization Exposures in the Trading Book (continued)

(millions of Canadian dollars)

		Q1 2026								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	–	–	–	12	–	12	46	–	46
Of which:										
2	Residential mortgages	–	–	–	11	–	11	19	–	19
3	Credit card	–	–	–	–	–	–	27	–	27
4	Other retail exposures	–	–	–	1	–	1	–	–	–
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	3	–	3	41	–	41
Of which:										
7	Loans to corporates	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	3	–	3	19	–	19
9	Lease and receivables	–	–	–	–	–	–	22	–	22
10	Other wholesale	–	–	–	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–

		Q4 2025								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	–	–	–	10	–	10	68	–	68
Of which:										
2	Residential mortgages	–	–	–	8	–	8	44	–	44
3	Credit card	–	–	–	–	–	–	24	–	24
4	Other retail exposures	–	–	–	2	–	2	–	–	–
5	Re-securitization	–	–	–	–	–	–	–	–	–
6	Non-Retail	–	–	–	4	–	4	32	–	32
Of which:										
7	Loans to corporates	–	–	–	–	–	–	–	–	–
8	Commercial mortgage	–	–	–	3	–	3	15	–	15
9	Lease and receivables	–	–	–	1	–	1	17	–	17
10	Other wholesale	–	–	–	–	–	–	–	–	–
11	Re-securitization	–	–	–	–	–	–	–	–	–

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements⁽¹⁾

- Bank Acting as Originator or as Sponsor

(millions of Canadian dollars)

The following tables present securitization in the banking book when the bank acts as originator or sponsor and the associated capital requirements.

		Q3 2026																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	9,685	20	–	–	–	–	9,213	492	–	–	933	54	–	–	75	4	–
2	Traditional securitization	9,685	20	–	–	–	–	9,213	492	–	–	933	54	–	–	75	4	–
3	Of which: securitization	9,685	20	–	–	–	–	9,213	492	–	–	933	54	–	–	75	4	–
4	Of which: retail underlying	8,599	20	–	–	–	–	8,127	492	–	–	824	54	–	–	66	4	–
5	Of which: STC	8,441	–	–	–	–	–	8,019	422	–	–	802	42	–	–	64	4	–
6	Of which: wholesale	1,086	–	–	–	–	–	1,086	–	–	–	109	–	–	–	9	–	–
7	Of which: STC	1,086	–	–	–	–	–	1,086	–	–	–	109	–	–	–	9	–	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

		Q2 2026																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	9,138	–	–	–	–	–	8,930	208	–	–	901	23	–	–	72	1	–
2	Traditional securitization	9,138	–	–	–	–	–	8,930	208	–	–	901	23	–	–	72	1	–
3	Of which: securitization	9,138	–	–	–	–	–	8,930	208	–	–	901	23	–	–	72	1	–
4	Of which: retail underlying	7,374	–	–	–	–	–	7,166	208	–	–	725	23	–	–	58	1	–
5	Of which: STC	7,245	–	–	–	–	–	7,087	158	–	–	709	16	–	–	57	1	–
6	Of which: wholesale	1,764	–	–	–	–	–	1,764	–	–	–	176	–	–	–	14	–	–
7	Of which: STC	1,764	–	–	–	–	–	1,764	–	–	–	176	–	–	–	14	–	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

(1) The Bank has no synthetic securitization exposure.

SEC3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements⁽¹⁾

- Bank Acting as Originator or as Sponsor (continued)

(millions of Canadian dollars)

		Q1 2026																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	8,711	–	–	–	–	–	8,510	201	–	–	857	22	–	–	68	2	–
2	Traditional securitization	8,711	–	–	–	–	–	8,510	201	–	–	857	22	–	–	68	2	–
3	Of which: securitization	8,711	–	–	–	–	–	8,510	201	–	–	857	22	–	–	68	2	–
4	Of which: retail underlying	6,946	–	–	–	–	–	6,745	201	–	–	681	22	–	–	54	2	–
5	Of which: STC	6,841	–	–	–	–	–	6,684	157	–	–	668	16	–	–	53	2	–
6	Of which: wholesale	1,765	–	–	–	–	–	1,765	–	–	–	176	–	–	–	14	–	–
7	Of which: STC	1,765	–	–	–	–	–	1,765	–	–	–	176	–	–	–	14	–	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

		Q4 2025																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	8,756	–	–	–	–	–	8,567	189	–	–	863	20	–	–	70	2	–
2	Traditional securitization	8,756	–	–	–	–	–	8,567	189	–	–	863	20	–	–	70	2	–
3	Of which: securitization	8,756	–	–	–	–	–	8,567	189	–	–	863	20	–	–	70	2	–
4	Of which: retail underlying	7,005	–	–	–	–	–	6,816	189	–	–	688	20	–	–	56	2	–
5	Of which: STC	6,907	–	–	–	–	–	6,746	161	–	–	675	16	–	–	54	2	–
6	Of which: wholesale	1,751	–	–	–	–	–	1,751	–	–	–	175	–	–	–	14	–	–
7	Of which: STC	1,751	–	–	–	–	–	1,751	–	–	–	175	–	–	–	14	–	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

(1) The Bank has no synthetic securitization exposure.

SEC4 – Securitization Exposures in the Banking Book and Associated Capital Requirements⁽¹⁾

- Bank Acting as Investor

(millions of Canadian dollars)

The following tables present securitization exposures in the banking book where the bank acts as investor and the associated capital requirements.

Q3 2026																	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1 Total exposures	1,944	36	77	–	–	–	1,091	966	–	–	142	212	–	–	11	17	–
2 Traditional securitization	1,944	36	77	–	–	–	1,091	966	–	–	142	212	–	–	11	17	–
3 Of which: securitization	1,944	36	77	–	–	–	1,091	966	–	–	142	212	–	–	11	17	–
4 Of which: retail underlying	1,204	36	–	–	–	–	586	654	–	–	90	99	–	–	7	8	–
5 Of which: STC	89	–	–	–	–	–	–	89	–	–	–	9	–	–	–	1	–
6 Of which: wholesale	740	–	77	–	–	–	505	312	–	–	52	113	–	–	4	9	–
7 Of which: STC	610	–	77	–	–	–	468	219	–	–	52	99	–	–	4	8	–
8 Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Q2 2026																	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1 Total exposures	1,807	30	87	–	–	–	1,007	917	–	–	128	206	–	–	10	17	–
2 Traditional securitization	1,807	30	87	–	–	–	1,007	917	–	–	128	206	–	–	10	17	–
3 Of which: securitization	1,807	30	87	–	–	–	1,007	917	–	–	128	206	–	–	10	17	–
4 Of which: retail underlying	1,164	30	87	–	–	–	533	748	–	–	81	111	–	–	6	9	–
5 Of which: STC	210	–	–	–	–	–	–	210	–	–	–	28	–	–	–	2	–
6 Of which: wholesale	643	–	–	–	–	–	474	169	–	–	47	95	–	–	4	8	–
7 Of which: STC	555	–	–	–	–	–	474	81	–	–	47	82	–	–	4	7	–
8 Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

(1) The Bank has no synthetic securitization exposure.

SEC4 – Securitization Exposures in the Banking Book and Associated Capital Requirements⁽¹⁾

- Bank Acting as Investor (continued)

(millions of Canadian dollars)

		Q1 2026																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	1,788	25	103	–	–	–	976	940	–	–	124	216	–	–	10	17	–
2	Traditional securitization	1,788	25	103	–	–	–	976	940	–	–	124	216	–	–	10	17	–
3	Of which: securitization	1,788	25	103	–	–	–	976	940	–	–	124	216	–	–	10	17	–
4	Of which: retail underlying	1,140	25	103	–	–	–	501	767	–	–	76	118	–	–	6	9	–
5	Of which: STC	271	–	–	–	–	–	–	271	–	–	–	36	–	–	–	3	–
6	Of which: wholesale	648	–	–	–	–	–	475	173	–	–	48	98	–	–	4	8	–
7	Of which: STC	560	–	–	–	–	–	475	85	–	–	48	85	–	–	4	7	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

		Q4 2025																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	1,725	16	93	–	–	–	833	1,001	–	–	107	225	–	–	8	18	–
2	Traditional securitization	1,725	16	93	–	–	–	833	1,001	–	–	107	225	–	–	8	18	–
3	Of which: securitization	1,725	16	93	–	–	–	833	1,001	–	–	107	225	–	–	8	18	–
4	Of which: retail underlying	1,239	16	–	–	–	–	436	819	–	–	67	119	–	–	5	10	–
5	Of which: STC	306	–	–	–	–	–	–	306	–	–	–	41	–	–	–	3	–
6	Of which: wholesale	486	–	93	–	–	–	397	182	–	–	40	106	–	–	3	8	–
7	Of which: STC	396	–	93	–	–	–	396	93	–	–	40	93	–	–	3	7	–
8	Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

(1) The Bank has no synthetic securitization exposure.

MR1 – Market Risk Under the Standardized Approach

(millions of Canadian dollars)

The following table displays the components of the capital requirement under the standardized approach for market risk.

		Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
		a	a	a	a	a
		Capital requirement in standardized approach	Capital requirement in standardized approach	Capital requirement in standardized approach	Capital requirement in standardized approach	Capital requirement in standardized approach
1	General interest rate risk	130	121	153	131	122
2	Equity risk	217	205	203	177	166
3	Commodity risk	70	65	49	75	101
4	Foreign exchange risk	62	105	89	35	73
5	Credit spread risk – non-securitizations	143	152	117	81	93
6	Credit spread risk – securitizations (non-correlation trading portfolio)	–	–	–	–	–
7	Credit spread risk – securitization (correlation trading portfolio)	–	–	–	–	–
8	Crypto-asset risk (Group 2a)	6	5	7		
9	Default risk – non-securitizations	81	126	68	116	103
10	Default risk – securitizations (non-correlation trading portfolio)	–	–	–	–	–
11	Default risk – securitizations (correlation trading portfolio)	–	–	–	–	–
12	Residual risk add-on	92	87	83	83	79
13	Total	801	866	769	698	737

CVA3 – The Standardized Approach for CVA (SA-CVA)

(millions of Canadian dollars)

This table provides the components used for the computation of RWA under the SA-CVA for CVA risk.

		Q3 2026		Q2 2026	
		a	b	a	b
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
1	Interest rate risk	14		12	
2	Foreign exchange risk	2		6	
3	Reference credit spread	–		–	
4	Equity risk	–		1	
5	Commodity risk	3		1	
6	Counterparty credit spread risk	56		61	
7	Total	75	2,351	81	2,328

		Q1 2026		Q4 2025	
		a	b	a	b
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
1	Interest rate risk	7		8	
2	Foreign exchange risk	5		7	
3	Reference credit spread	–		–	
4	Equity risk	1		1	
5	Commodity risk	1		1	
6	Counterparty credit spread risk	55		56	
7	Total	69	2,202	73	2,106

CVA4 - RWA Flow Statements of CVA Risk Exposures Under SA-CVA

(millions of Canadian dollars)

The following table presents a flow statement explaining variations in RWA for CVA risk determined under the SA-CVA.

		Q3 2026	Q2 2026	Q1 2026	Q4 2025	Q3 2025
		a	a	a	a	a
1	Total RWA for CVA at previous quarter-end	1,018	864	911	934	1,139
2	Total RWA for CVA at end of reporting period	939	1,018	864	911	934

CAE1 - Crypto-asset Exposures and Capital Requirements for D-SIBs Using the Comprehensive Approach

(millions of Canadian dollars)

The following table provides an overview of the Bank's exposures to crypto-assets according to the prudential classification and the related capital requirements.

		Q3 2026						
		a	b	c	d	e	f	g
		Credit risk			Market risk			Capital deduction
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
1	Group 1a	–	–	–	–	–		
2	Group 1b	–	–	–	–	–		
3	Group 2a			150	181	184	6	–
3.i	Of which: Bitcoin			121	174	177	5	–
3.ii	Of which: Ethereum			26	5	6	–	–
4	Group 2b					–		–
5	Total	–	–	150	181	184	6	–

		Q2 2026						
		a	b	c	d	e	f	g
		Credit risk			Market risk			Capital deduction
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
1	Group 1a	–	–	–	–	–		
2	Group 1b	–	–	–	–	–		
3	Group 2a			75	945	946	5	–
3.i	Of which: Bitcoin			69	940	941	4	–
3.ii	Of which: Ethereum			5	3	4	1	–
4	Group 2b					–		–
5	Total	–	–	75	945	946	5	–

CAE1 - Crypto-asset Exposures and Capital Requirements for D-SIBs Using the Comprehensive Approach (continued)

(millions of Canadian dollars)

The following table provides an overview of the Bank's exposures to crypto-assets according to the prudential classification and the related capital requirements.

		Q1 2026						
		a	b	c	d	e	f	g
		Credit risk			Market risk			Capital deduction
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
1	Group 1a	-	-	-	-	-		
2	Group 1b	-	-	-	-	-		
3	Group 2a			152	409	412	7	-
3.i	Of which: Bitcoin			137	402	405	5	-
3.ii	Of which: Ethereum			15	4	5	2	-
4	Group 2b					-		-
5	Total	-	-	152	409	412	7	-

CAE2 - Accounting Classification of Crypto-assets and Crypto-liabilities

(millions of Canadian dollars)

The following table provides information on the accounting classification and measurement of the Bank's exposures to crypto-assets and crypto-liabilities.

Q3 2026							
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
			Group 1a	Group 1b	Group 2a	Group 2b	
Assets							
Securities							
At fair value through profit or loss	166	166	-	-	166	-	-
	166	166	-	-	166	-	-
Securities purchased under reverse repurchase agreements and securities borrowed	339	339	-	-	339	-	-
Other							
Derivative financial instruments	8	8	-	-	8	-	-
	8	8	-	-	8	-	-
Total assets	513	513	-	-	513	-	-
Liabilities							
Other							
Obligations related to securities sold short	32	32	-	-	32	-	-
Obligations related to securities sold under repurchase agreements and securities loaned	393	393	-	-	393	-	-
Derivative financial instruments	18	18	-	-	18	-	-
	443	443	-	-	443	-	-
Total liabilities	443	443	-	-	443	-	-

Q2 2026							
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
			Group 1a	Group 1b	Group 2a	Group 2b	
Assets							
Securities							
At fair value through profit or loss	109	109	-	-	109	-	-
	109	109	-	-	109	-	-
Securities purchased under reverse repurchase agreements and securities borrowed	61	61	-	-	61	-	-
Other							
Derivative financial instruments	19	19	-	-	19	-	-
	19	19	-	-	19	-	-
Total assets	189	189	-	-	189	-	-
Liabilities							
Other							
Obligations related to securities sold short	22	22	-	-	22	-	-
Obligations related to securities sold under repurchase agreements and securities loaned	386	386	-	-	386	-	-
Derivative financial instruments	89	89	-	-	89	-	-
	497	497	-	-	497	-	-
Total liabilities	497	497	-	-	497	-	-

CAE2 - Accounting Classification of Crypto-assets and Crypto-liabilities (continued)

(millions of Canadian dollars)

The following table provides information on the accounting classification and measurement of the Bank's exposures to crypto-assets and crypto-liabilities.

	Q1 2026						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
			Group 1a	Group 1b	Group 2a	Group 2b	
Assets							
Securities							
At fair value through profit or loss	175	175	-	-	175	-	-
	175	175	-	-	175	-	-
Securities purchased under reverse repurchase agreements and securities borrowed	186	186	-	-	186	-	-
Other							
Derivative financial instruments	10	10	-	-	10	-	-
	10	10	-	-	10	-	-
Total assets	371	371	-	-	371	-	-
Liabilities							
Other							
Obligations related to securities sold short	16	16	-	-	16	-	-
Obligations related to securities sold under repurchase agreements and securities loaned	306	306	-	-	306	-	-
Derivative financial instruments	16	16	-	-	16	-	-
	338	338	-	-	338	-	-
Total liabilities	338	338	-	-	338	-	-

CCyB1 - Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-specific Countercyclical Capital Buffer Requirement

(millions of Canadian dollars)

The following tables provide an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the bank's countercyclical capital buffer.

Q3 2026					Q2 2026				
a	b	c	d	e	a	b	c	d	e
Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾
	Exposure values	RWA				Exposure values	RWA		
Geographical breakdown									
Australia (AU)	1.00%	323			1.00%	172			
France (FR)	1.00%	18			1.00%	18			
Germany (DE)	0.75%	44			0.75%	42			
Luxembourg (LU)	0.50%	104			0.50%	57			
Netherlands (NL)	2.00%	158			2.00%	151			
Sweden (SE)	2.00%	–			2.00%	–			
Hong Kong SAR (HK)	0.50%	–			0.50%	–			
United Kingdom (GB)	2.00%	771			2.00%	702			
Norway (NO)	2.50%	–			2.50%	–			
Sum		1,418				1,142			
Total		145,095	0.016%	31		138,711	0.014%	27	

Q1 2026					Q4 2025				
a	b	c	d	e	a	b	c	d	e
Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾
	Exposure values	RWA				Exposure values	RWA		
Geographical breakdown									
Australia (AU)	1.00%	110			1.00%	219			
France (FR)	1.00%	21			1.00%	36			
Germany (DE)	0.75%	36			0.75%	39			
Luxembourg (LU)	0.50%	57			0.50%	53			
Netherlands (NL)	2.00%	58			2.00%	69			
Sweden (SE)	2.00%	–			2.00%	–			
Hong Kong SAR (HK)	0.50%	–			0.50%	–			
United Kingdom (GB)	2.00%	625			2.00%	720			
Norway (NO)	2.50%	–			2.50%	–			
Sum		907				1,136			
Total		135,039	0.012%	22		135,606	0.014%	26	

(1) Countercyclical capital buffer amount corresponds to Common Equity Tier 1 capital held to meet the countercyclical capital buffer requirement and is calculated by multiplying total RWA by the bank-specific countercyclical capital buffer rate.

Glossary

Advanced Internal Ratings-Based (AIRB) approach	See risk-weighted assets below.
Banking Book Equities	Banking book equities comprise mainly exposures held for strategic and other reasons.
Capital Ratio	The Bank's capital divided by risk-weighted assets. The Bank's capital can be either CET1 Capital, Tier 1 capital or Total capital, producing three different capital ratios.
Common Equity Tier 1 (CET1) capital	Common Equity Tier 1 capital consists of common shareholders' equity less goodwill, intangible assets and other capital deductions. The CET1 capital ratio is calculated by dividing total CET1 capital by the corresponding risk-weighted assets.
Corporate	All direct credit risk exposures to corporations, partnerships and proprietorships, exposures guaranteed by those entities.
Credit Risk	Credit risk is the risk of incurring a financial loss if an obligor does not fully honour its contractual commitments to the Bank. Obligors may be debtors, issuers, counterparties, or guarantors. Credit risk is the most significant risk facing the Bank in the normal course of its business. The Bank is exposed to credit risk not only through its direct lending activities and transactions but also through commitments to extend credit and through letters of guarantee, letters of credit, over-the-counter derivatives trading, debt securities, securities purchased under reverse repurchase agreements, deposits with financial institutions, brokerage activities, and transactions carrying a settlement risk for the Bank such as irrevocable fund transfers to third parties via electronic payment systems.
Drawn exposure	The amount of credit risk exposure resulting from loans and other receivables advanced to the customer.
Exposure at default (EAD)	Represents an estimate of the amount drawn and of the expected use of any undrawn portion prior to default, and cannot be lower than the current balance.
Financial institutions	All direct credit risk exposures to deposit-taking institutions and regulated securities firms, and exposures guaranteed by those entities.
Foundation Internal Ratings-Based (FIRB) approach	See risk-weighted assets below.
Leverage ratio	The leverage ratio is calculated by dividing Tier 1 capital by total exposure. Total exposure is defined as the sum of on-balance-sheet assets (including derivative financial instruments exposures and securities financing transaction exposures) and off-balance-sheet items.
Loss given default (LGD)	Represents the magnitude of the loss from the obligor's default that would be expected in an economic downturn and subject to certain regulatory floors, expressed as a percentage of exposure at default.
Market risk	Market risk is the risk of losses arising from movements in market prices. Market risk comes from a number of factors, particularly changes to market variables such as interest rates, credit spreads, exchange rates, equity prices, commodity prices, and implied volatilities. The Bank is exposed to market risk through its participation in trading, investment, and asset/liability management activities. Trading activities involve taking positions on various instruments such as bonds, shares, currencies, commodities, or derivative financial instruments. The Bank is exposed to non-trading market risk through its asset/liability management and investment portfolios.
Operational risk	Operational risk is the risk of loss resulting from an inadequacy or a failure ascribable to human resources, equipment, processes, technology, or external events. Operational risk exists for every Bank activity. Theft, fraud, cyberattacks, unauthorized transactions, system errors, human error, amendments to or misinterpretation of laws and regulations, litigation or disputes with clients, inappropriate sales practice behaviour, or property damage are just a few examples of events likely to cause financial loss, harm the Bank's reputation, or lead to regulatory penalties or sanctions.
Other off-balance sheet	Letters of guarantee, documentary letters of credit and securitized assets that represent the Bank's commitment to make payments in the event that an obligor cannot meet its financial obligations to third parties.
Other retail	This exposure class includes consumer loans, and other retail loans but excludes SME loans which are included in Non-retail portfolios.
Over-the-counter derivatives (OTC)	The amount of credit risk exposure resulting from derivatives that trade directly between two counterparties, rather than through exchanges.
Probability of default (PD)	Represents the probability of through-the-cycle 12-month default by the obligor, calibrated on a long-run average PD throughout a full economic cycle.
Qualifying revolving retail (QRR)	This exposure class includes lines of credit and credit card receivables.
Repo-style transactions	Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.
Retail Residential Mortgage	This exposure class includes residential mortgage loans on one-to-four-unit dwellings (Basel definitions) and home equity lines of credit (HELOC).
Risk-weighted assets (RWA)	Assets are risk weighted according to the guidelines established by the Office of the Superintendent of Financial Institutions (Canada). In the Standardized calculation approach, risk factors are applied to the face value of certain assets in order to reflect comparable risk levels. The Bank must use the Foundation Internal Ratings-Based (FIRB) Approach for certain specific exposure types such as large corporates and financial institutions. Under this approach, the bank can use its own estimate of probability of default (PD) but must also rely on OSFI estimates for loss given default (LGD) and exposure at default (EAD) risk parameters. In the Advanced Internal Rating-Based (AIRB) approach, risk-weighted assets are derived from the Bank's internal models, which represent the Bank's own assessment of the risks it incurs. Off-balance-sheet instruments are converted to balance sheet (or credit) equivalents by adjusting the notional values before applying the appropriate risk-weighting factors.
Sovereign	All direct credit risk exposures to governments, central banks and certain public sector entities, and exposures guaranteed by those entities.
Standardized approach	See risk-weighted assets.
Tier 1 capital	The sum of CET1 and Additional Tier 1 (AT1) capital forms what is known as Tier 1 capital. AT1 capital consists of eligible non-cumulative preferred shares, limited recourse capital notes (LRCN), and other AT1 capital adjustments. Tier 1 capital ratio is calculated by dividing Tier 1 capital by risk-weighted assets.
Tier 2 capital	Tier 2 capital consists of the eligible portion of subordinated debt and certain allowances for credit losses.
Total capital	Total capital is the sum of Tier 1 and Tier 2 capital. Total capital ratio is calculated by dividing total capital, less adjustments or regulatory deductions, by risk-weighted assets.
Undrawn commitments	The amount of credit risk exposure resulting from loans that have not been advanced to a customer, but which a customer may be entitled to draw in the future.