

## Notes to Readers

### Overview and background

Coast Capital Savings Federal Credit Union is a federally regulated credit union (Schedule I bank), incorporated and domiciled in Canada. Coast Capital offers personal, business banking and investment services across Canada digitally, by phone and through our 45 branches in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia.

### Basis of Preparation

This document represents the Basel III Pillar 3 disclosures for the credit union. The credit union follows the Pillar 3 Disclosure requirements for Small and Medium-Sized Banks (SMSBs) and is classified as a Category 1 SMSB.

The amounts disclosed in this document are based on the Coast Capital's annual audited financial statements and the unaudited interim financial statements, which reflect the consolidated financial position and results of operations of the credit union. The interim consolidated financial statements are prepared in accordance with International Accounting Standard (IAS) 34, including the accounting requirements specified by the Office of the Superintendent of Financial Institutions (OSFI), and reflect, where necessary, management's best estimates and judgments.

Pursuant to the SMSBs Capital and Liquidity Requirements guidelines, Coast Capital, is classified as Category I SMSB with total assets over the \$10 billion threshold.

Starting Q2 2023, this Report reflects the revised Basel III disclosures and prior periods have not been restated.

All numbers in this report are Canadian Dollars and are unaudited.

### Use of this document

Additional financial data published on the OSFI website can also be accessed through the link below.

[Financial data - Office of the Superintendent of Financial Institutions \(osfi-bsif.gc.ca\)](https://osfi-bsif.gc.ca)



## Coast Capital Savings Federal Credit Union

Q1, 2024

### Table of Contents – Pillar 3 Disclosures

Table	Table names	Format	Frequency	Page #
KM1	KM1 - Key metrics (at consolidated group level)	Fixed	Quarterly	3
Modified CC1	Modified CC1 - Composition of regulatory capital	Fixed	Quarterly	4
CR1	CR1 - Credit quality of assets	Fixed	Quarterly	5
CR3	CR3 - Credit risk mitigation techniques - overview	Fixed	Quarterly	7
CR4	CR4 - Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Fixed	Quarterly	9
CR5	CR5 - Standardised approach - exposures by asset classes and risk weights	Fixed	Quarterly	11
CCR1	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Fixed	Quarterly	14
CCR3	CCR3 - Standardised approach of CCR exposures by regulatory portfolio and risk weights	Fixed	Quarterly	16
CCR5	CCR5 - Composition of collateral for CCR exposure	Flexible	Quarterly	18
LR2	LR2 - Leverage ratio common disclosure template	Fixed	Quarterly	19

**KM1: Key Metrics (at consolidated group level)**

(Thousands of Canadian dollars, except percentage and otherwise noted)

		Q1, 2024	Q4, 2023
	<b>Available capital (amounts)</b>		
1	Common Equity Tier 1 (CET1)	1,360,181	1,353,618
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	1,360,181	1,353,618
2	Tier 1	1,370,654	1,364,091
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	1,370,654	1,364,091
3	Total capital	1,626,616	1,621,513
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	1,626,616	1,621,513
	<b>Risk-weighted assets (amounts)</b>		
4	Total risk-weighted assets (RWA)	10,804,991	10,792,204
4a	Total risk-weighted assets (pre-floor)	10,804,991	10,792,204
	<b>Risk-based capital ratios as a percentage of RWA</b>		
5	CET1 ratio (%)	12.59%	12.54%
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	12.59%	12.54%
5b	CET1 ratio (%) (pre-floor ratio)	12.59%	12.54%
6	Tier 1 ratio (%)	12.69%	12.64%
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	12.69%	12.64%
6b	Tier 1 ratio (%) (pre-floor ratio)	12.69%	12.64%
7	Total capital ratio (%)	15.05%	15.02%
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	15.05%	15.02%
7b	Total capital ratio (%) (pre-floor ratio)	15.05%	15.02%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>		
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%) <b>[Not applicable for SMSBs]</b>		
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.59%	5.54%
	<b>Basel III Leverage ratio</b>		
13	Total Basel III leverage ratio exposure measure	21,988,756	21,985,141
14	Basel III leverage ratio (row 2 / row 13)	6.23%	6.20%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	6.23%	6.20%

## Modified CC1: Composition of Capital for SMSB's

(Thousands of Canadian dollars, except percentage and otherwise noted)

		Q1,2024	Q4,2023
	<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	2,824	2,833
2	Retained earnings	1,509,428	1,504,234
3	Accumulated other comprehensive income (and other reserves)	(33,695)	(33,157)
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	1,478,556	1,473,910
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	(118,375)	(120,292)
29	<b>Common Equity Tier 1 capital (CET1)</b>	1,360,181	1,353,618
	<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (applicable only to Federal Credit Unions)	10,473	10,473
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)		
35	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	10,473	10,473
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>	-	-
44	<b>Additional Tier 1 capital (AT1)</b>	10,473	10,473
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	1,370,654	1,364,091
	<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	100,000	100,000
47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)	100,000	100,000
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)	-	-
49	of which: instruments issued by subsidiaries subject to phase out (applicable only to Federal Credit Unions)	-	-
50	Collective allowances	55,962	57,422
51	<b>Tier 2 capital before regulatory adjustments</b>	255,962	257,422
	<b>Tier 2 capital: regulatory adjustments</b>		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	-
58	<b>Tier 2 capital (T2)</b>	255,962	257,422
59	<b>Total capital (TC = T1 + T2)</b>	1,626,616	1,621,513
60	<b>Total risk-weighted assets</b>	10,804,991	10,792,204
60a	<b>Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)</b>	2,757	5,697
	<b>Capital ratios</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.6%	12.5%
62	Tier 1 (as a percentage of risk-weighted assets)	12.7%	12.6%
63	Total capital (as a percentage of risk-weighted assets)	15.1%	15.0%
	<b>OSFI target</b>		
69	Common Equity Tier 1 target ratio	7.0%	7.0%
70	Tier 1 capital target ratio	8.5%	8.5%
71	Total capital target ratio	10.5%	10.5%
	<b>Capital instruments subject to phase-out arrangements (For Federal Credit Unions only)</b>		
80	Current cap on CET1 instruments subject to phase-out arrangements	-	-
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-	-
82	Current cap on AT1 instruments subject to phase-out arrangements	10,473	10,473
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	8,320	8,832
84	Current cap on Tier 2 instruments subject to phase-out arrangements	40%	40%
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	-

## CR1: Credit quality of assets

Q1, 2024		a	b	c	d	e	f	g
	(Thousands of Canadian dollars)	Gross carrying values of		Allowances/ impairments	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)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	89,004	18,258,653	67,280	11,821	55,459	-	18,280,376
2	Debt Securities		2,818,698	-	-	-	-	2,818,698
3	Off-balance sheet exposures		80,539	504	-	504	-	80,035
4	<b>Total</b>	<b>89,004</b>	<b>21,157,890</b>	<b>67,784</b>	<b>11,821</b>	<b>55,963</b>	-	<b>21,179,109</b>

<sup>1</sup> Definition of default as per the CAR guidelines and OSFI COVID-19 guidance.

<sup>2</sup> Regulatory category of specific allowance reflects IFRS 9 Stage 3 allowances. Regulatory category of general allowances reflects Stage 1 & 2 allowances.

<sup>3</sup> Off balance sheet amounts are before the application of credit conversion factors and reflect guarantees given and irrevocable loan commitments. Revocable loan commitments are excluded as per BCBS requirements.

Q4, 2023		a	b	c	d	e	f	g
	(Thousands of Canadian dollars)	Gross carrying values of		Allowances/ impairments	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)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	39,079	18,408,347	60,115	3,137	56,978	-	18,387,311
2	Debt Securities		2,702,103	-	-	-	-	2,702,103
3	Off-balance sheet exposures		69,276	443	-	443	-	68,833
4	<b>Total</b>	<b>39,079</b>	<b>21,179,726</b>	<b>60,558</b>	<b>3,137</b>	<b>57,421</b>	-	<b>21,158,247</b>

<sup>1</sup> Definition of default as per the CAR guidelines and recent OSFI COVID-19 guidance.

<sup>2</sup> Regulatory category of specific allowance reflects IFRS 9 Stage 3 allowances. Regulatory category of general allowances reflects Stage 1 & 2 allowances.

<sup>3</sup> Off balance sheet amounts are before the application of credit conversion factors and reflect guarantees given and irrevocable loan commitments. Revocable loan commitments are excluded as per BCBS requirements.

### CR3: Credit risk mitigation techniques – overview

#### Q1, 2024

(Thousands of Canadian dollars, except percentage and otherwise noted)

		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
	(Thousands of Canadian dollars)					
1	Loans	218,709	18,061,668	16,534,436	1,527,232	-
2	Debt securities	1,279,722	1,538,976	1,538,976	-	-
<b>3</b>	<b>Total</b>	<b>1,498,431</b>	<b>19,600,644</b>	<b>18,073,412</b>	<b>1,527,232</b>	-
4	- Of which defaulted	1,235	86,034		1,735	-

#### Q4, 2023

		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
	(Thousands of Canadian dollars)					
1	Loans	218,767	18,168,543	16,555,250	1,613,293	-
2	Debt securities	1,221,959	1,480,144	1,480,144	-	-
<b>3</b>	<b>Total</b>	<b>1,440,726</b>	<b>19,648,687</b>	<b>18,035,394</b>	<b>1,613,293</b>	-
4	- Of which defaulted	1,314	34,162		463	-

## CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects

**Q1, 2024**

(Thousands of Canadian dollars, except percentage and otherwise noted)

	Asset classes	Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	2,289,092	-	2,289,092	-	-	0%
2	Public sector entities (PSEs)	266,450	-	266,450	-	28,834	11%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	351,442	-	253,054	-	53,484	21%
	Of which: securities firms and other financial institutions treated as banks	28,737	-	28,737	-	8,621	30%
5	Covered bonds	8,738	-	8,738	-	1,748	20%
6	Corporates	261,707	88,576	261,707	20,726	260,416	92%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	0%
	Of which: specialised lending	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	2,100	-	2,100	-	5,250	250%
8	Retail	1,343,635	909,241	1,342,828	91,529	1,071,063	75%
9	Real estate	16,698,199	3,196,099	15,233,897	326,950	8,139,076	52%
	Of which: general RRE	9,604,908	1,956,636	8,196,463	195,558	2,302,943	27%
	Of which: IPRRE	2,218,321	119,989	2,184,743	11,999	976,831	44%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	1,420,159	193,951	1,397,990	15,466	998,544	71%
	Of which: IPCRE	1,758,062	17,955	1,758,062	1,795	1,388,578	79%
	Of which: land acquisition, development and construction	1,696,749	907,568	1,696,640	102,131	2,472,181	137%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	78,057	8,047	76,348	805	105,887	137%
13	Other assets	482,997	-	482,997	-	187,233	39%
<b>14</b>	<b>Total</b>	<b>21,782,417</b>	<b>4,201,962</b>	<b>20,217,211</b>	<b>440,009</b>	<b>9,852,993</b>	<b>48%</b>

**Q4, 2023**

	Asset classes	Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	2,145,607	-	2,137,551	-	-	0%
2	Public sector entities (PSEs)	274,274	-	274,274	-	30,395	11%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	352,013	-	268,281	-	59,396	22%
	Of which: securities firms and other financial institutions treated as banks	57,402	-	57,402	-	17,220	30%
5	Covered bonds	8,534	-	8,534	-	1,707	20%
6	Corporates	245,241	80,423	245,241	15,548	239,076	92%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	0%
	Of which: specialised lending	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	2,100	-	2,100	-	5,250	250%
8	Retail	1,365,252	919,421	1,364,462	92,370	1,088,072	75%
9	Real estate	16,847,340	3,240,247	15,294,980	334,924	8,177,867	52%
	Of which: general RRE	9,686,373	1,953,419	8,242,868	195,342	2,323,899	28%
	Of which: IPRRE	2,243,601	125,884	2,210,448	12,120	990,415	45%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	1,499,103	178,565	1,423,428	17,803	1,036,347	72%
	Of which: IPCRE	1,656,803	24,531	1,656,803	2,453	1,310,943	79%
	Of which: land acquisition, development and construction	1,761,461	963,981	1,761,433	107,206	2,516,266	135%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	35,939	3,384	35,476	338	47,940	134%
13	Other assets	500,937	-	500,937	-	186,865	37%
14	<b>Total</b>	<b>21,777,236</b>	<b>4,243,475</b>	<b>20,131,836</b>	<b>443,181</b>	<b>9,836,569</b>	<b>48%</b>



## CR5: Standardized approach – exposures by asset classes and risk weights

Q1, 2024

(Thousands of Canadian dollars, except percentage and otherwise noted)

Asset Classes	Risk Weights																							Total credit exposures				
	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%		400%	1250%	Other	
1 Sovereigns and their central banks	2,289,092			-																								2,289,092
2 Public sector entities (PSEs)	122,280		144,170																									266,450
3 Multilateral development banks																												-
4 Banks			224,318	-	28,737																							253,054
Of which: securities firms and other financial institutions					28,737																							28,737
5 Covered bonds			8,738	-																								8,738
6 Corporates									30,830							44,010		207,593										282,433
Of which: securities firms and other financial institutions																												-
Of which: specialised lending																												-
7 Subordinated debt, equity and other capital																											2,100	2,100
8 Retail		7,850												1,426,480				27										1,434,356
9 Real estate			3,091,402	1,844,596	2,204,426	1,713,458	20,771	619,028	900,208	3,091,402	881,933	1,268,778	317,913	230,985	412,425	1,009,847		14,243				896,522				134,310	15,560,847	
Of which: general RRE			3,091,402	1,844,596	1,891,618	1,358,006	20,771		13,956				171,672															8,392,021
Of which: IPRRE					312,808	355,452		619,028	886,252		619		49									22,533					2,196,742	
Of which: other RRE																											-	
Of which: general CRE											881,314		146,192	230,985		154,964											1,413,456	
Of which: IPCRE												1,268,778					412,425		14,243			64,411					1,759,857	
Of which: land acquisition, development and construction																854,882						809,578				134,310	1,798,771	
10 Reverse mortgages																												-
11 Mortgage-backed securities																												-
12 Defaulted exposures																		19,681					57,472				77,153	
13 Other assets	309,900		4,040															157,477								11,579	482,997	
Total	2,721,273	7,850	3,472,668	1,844,596	2,233,163	1,713,458	20,771	619,028	931,038		881,933	1,268,778	1,744,393		274,994	412,425	1,394,624		14,243			953,994	13,679			134,310	20,657,220	

Q4, 2023

Asset Classes	Risk Weights																								Total credit exposures			
	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%		1250%	Other	
1 Sovereigns and their central banks	2,137,551																											2,137,551
2 Public sector entities (PSEs)	122,299		151,975																									274,274
3 Multilateral development banks																												
4 Banks			210,880		57,402																							268,281
Of which: securities firms and other financial institutions					57,402																							57,402
5 Covered bonds			8,534																									8,534
6 Corporates									30,617							42,699		187,473										260,789
Of which: securities firms and other financial institutions																												
Of which: specialised lending																												
7 Subordinated debt, equity and other capital																												2,100
8 Retail		7,588												1,449,238				6										1,456,832
9 Real estate			3,065,982	1,846,632	2,205,494	1,767,470	21,163	621,934	936,962		868,323		1,197,243	333,652		229,440	388,376	1,115,379		16,067		896,341				119,445	15,629,905	
Of which: general RRE			3,065,982	1,846,632	1,900,462	1,415,414	21,163		15,001					173,557														8,438,210
Of which: IPRRE					305,032	352,056		621,934	921,961		232			49								21,303					2,222,568	
Of which: other RRE																												
Of which: general CRE											868,091			160,046		229,440		183,654									1,441,231	
Of which: IPCRE													1,197,243				388,376		16,067			57,570					1,659,256	
Of which: land acquisition, development and construction																		931,725				817,469				119,445	1,868,639	
10 Reverse mortgages																												
11 Mortgage-backed securities																												
12 Defaulted exposures																		11,559				24,255					35,814	
13 Other assets	328,970		3,092															157,295					11,579				500,937	
Total	2,588,820	7,588	3,440,463	1,846,632	2,262,895	1,767,470	21,163	621,934	967,580		868,323		1,197,243	1,782,890		272,139	388,376	1,471,712		16,067		920,597	13,679			119,445	20,575,017	

**Q1, 2024**

(Thousands of Canadian dollars, except percentage and otherwise noted)

<b>Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures</b>					
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	11,796,457	1,963,247	10.0%	11,992,978
2	40 - 70%	3,706,833	147,461	10.0%	3,721,580
3	75 - 80%	1,639,201	998,031	10.5%	1,744,393
4	85%	265,327	48,948	19.8%	274,994
5	90 - 100%	1,714,934	697,838	13.2%	1,807,049
6	105 - 130%	14,239	37	10.0%	14,243
7	150%	916,227	333,923	11.3%	953,994
8	250%	13,679	-	-	13,679
9	400%	133,063	12,476	10.0%	134,310
10	1250%				
11	<b>Total exposures</b>	<b>20,199,960</b>	<b>4,201,962</b>	<b>10.9%</b>	<b>20,657,220</b>

**Q4, 2023**

<b>Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures</b>					
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	11,718,546	1,955,931	10.0%	11,914,139
2	40 - 70%	3,659,284	169,592	10.0%	3,676,243
3	75 - 80%	1,676,605	1,011,274	10.5%	1,782,890
4	85%	265,098	38,080	18.5%	272,139
5	90 - 100%	1,773,265	718,732	12.1%	1,860,088
6	105 - 130%	15,628	4,387	10.0%	16,067
7	150%	882,305	338,269	11.3%	920,597
8	250%	13,409	-	-	13,409
9	400%	118,743	7,023	10.0%	119,445
10	1250%				
11	<b>Total exposures</b>	<b>20,122,883</b>	<b>4,243,290</b>	<b>10.7%</b>	<b>20,575,017</b>

## CCR1: Analysis of counterparty credit risk (CCR) exposures by approach

### Q1, 2024

(Thousands of Canadian dollars, except percentage and otherwise noted)

	(Thousands of Canadian dollars, except as otherwise noted)	a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	3,611	6,237		1.4	13,787	2,757
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					1,373	275
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						<b>3,032</b>

### Q4, 2023

	(Thousands of Canadian dollars, except as otherwise noted)	a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	2,756	6,137		1.4	13,523	5,697
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					4,705	941
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						<b>6,638</b>

## CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

### Q1, 2024

(Thousands of Canadian dollars, except percentage and otherwise noted)

	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
Regulatory Portfolio (Thousands of Canadian Dollars)														
Sovereigns														-
Public sector entities (PSEs)														-
Multilateral development banks														-
Banks			544											544
Securities firms and other financial institutions treated as Banks			13,243											13,243
Corporates														-
Of which: specialised lending														-
Securities firms and other financial institutions treated as Corporate														-
Regulatory retail portfolios														-
Other assets														-
<b>Total</b>	-	-	<b>13,787</b>	-	-	-	-	-	-	-	-	-	-	<b>13,787</b>

### Q4, 2023

(Thousands of Canadian dollars, except percentage and otherwise noted)

	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
Regulatory Portfolio (Thousands of Canadian Dollars)														
Sovereigns														-
Public sector entities (PSEs)														-
Multilateral development banks														-
Banks			5											5
Securities firms and other financial institutions treated as Banks			12,444											12,444
Corporates														-
Of which: specialised lending														-
Securities firms and other financial institutions treated as Corporate														-
Regulatory retail portfolios														-
Other assets														-
<b>Total</b>	-	-	<b>12,450</b>	-	-	-	-	-	-	-	-	-	-	<b>12,450</b>

## CCR5: Composition of collateral for CCR exposure

Q1, 2024

(Thousands of Canadian dollars, except percentage and otherwise noted)

	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
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	99,760	99,760
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>99,760</b>	<b>99,760</b>

Q4, 2023

	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
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	88,437	88,437
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>88,437</b>	<b>88,437</b>

## LR2: Leverage ratio common disclosure template

(Thousands of Canadian dollars, except percentage and otherwise noted)

		Q1, 2024	Q4, 2023
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	21,601,363	21,618,929
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
4	(Asset amounts deducted in determining Tier 1 capital)	(118,375)	(120,292)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	21,482,988	21,498,637
<b>Derivative exposures</b>			
6	Replacement cost associated with all derivative transactions	5,055	3,858
7	Add-on amounts for potential future exposure associated with all derivative transactions	8,732	8,592
8	(Exempted central counterparty-leg of client cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	<b>Total derivative exposures (sum of lines 6 to 10)</b>	13,787	12,450
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	99,760	88,437
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(99,760)	(88,437)
14	Counterparty credit risk (CCR) exposure for SFTs	39,569	21,909
15	Agent transaction exposures		
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	39,569	21,909
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	4,201,962	4,244,345
18	(Adjustments for conversion to credit equivalent amounts)	(3,749,550)	(3,792,200)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	452,412	452,145
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	1,370,654	1,364,091
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	21,988,756	21,985,141
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	6.23%	6.20%

END OF DOCUMENT