

## 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 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

Q3, 2024

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

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

		Q3, 2024	Q2, 2024
	<b>Available capital (amounts)</b>		
1	Common Equity Tier 1 (CET1)	1,403,370	1,373,123
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	1,403,370	1,373,123
2	Tier 1	1,413,842	1,383,595
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	1,413,842	1,383,595
3	Total capital	1,665,501	1,641,417
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	1,665,501	1,641,417
	<b>Risk-weighted assets (amounts)</b>		
4	Total risk-weighted assets (RWA)	11,103,866	11,041,012
4a	Total risk-weighted assets (pre-floor)	11,103,866	11,041,012
	<b>Risk-based capital ratios as a percentage of RWA</b>		
5	CET1 ratio (%)	12.64%	12.44%
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	12.64%	12.44%
5b	CET1 ratio (%) (pre-floor ratio)	12.64%	12.44%
6	Tier 1 ratio (%)	12.73%	12.53%
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	12.73%	12.53%
6b	Tier 1 ratio (%) (pre-floor ratio)	12.73%	12.53%
7	Total capital ratio (%)	15.00%	14.87%
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	15.00%	14.87%
7b	Total capital ratio (%) (pre-floor ratio)	15.00%	14.87%
	<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 (%)	5.64%	5.44%
	<b>Basel III Leverage ratio</b>		
13	Total Basel III leverage ratio exposure measure	22,031,123	22,105,396
14	Basel III leverage ratio (row 2 / row 13)	6.42%	6.26%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	6.42%	6.26%

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

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

		Q3,2024	Q2,2024
	<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	2,831	2,824
2	Retained earnings	1,522,964	1,514,870
3	Accumulated other comprehensive income (and other reserves)	(4,656)	(26,818)
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>	<b>1,521,140</b>	<b>1,490,876</b>
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>(117,770)</b>	<b>(117,753)</b>
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>1,403,370</b>	<b>1,373,123</b>
	<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>	<b>10,473</b>	<b>10,473</b>
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>	<b>-</b>	<b>-</b>
44	<b>Additional Tier 1 capital (AT1)</b>	<b>10,473</b>	<b>10,473</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>1,413,842</b>	<b>1,383,595</b>
	<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	51,659	57,822
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>251,659</b>	<b>257,822</b>
	<b>Tier 2 capital: regulatory adjustments</b>		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	<b>-</b>
58	<b>Tier 2 capital (T2)</b>	<b>251,659</b>	<b>257,822</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>1,665,501</b>	<b>1,641,417</b>
60	<b>Total risk-weighted assets</b>	<b>11,103,866</b>	<b>11,041,012</b>
60a	<b>Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)</b>	<b>2,416</b>	<b>2,445</b>
	<b>Capital ratios</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.6%	12.4%
62	Tier 1 (as a percentage of risk-weighted assets)	12.7%	12.5%
63	Total capital (as a percentage of risk-weighted assets)	15.0%	14.9%
	<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)	7,351	7,801
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

The following table presents a comprehensive view of the credit quality of our on and off-balance sheet assets.  
(Thousands of Canadian dollars, except percentage and otherwise noted)

Q3, 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	119,976	18,655,194	76,724	25,713	51,011	-	18,698,447
2	Debt Securities		2,451,912	-	-	-	-	2,451,912
3	Off-balance sheet exposures		88,457	647	-	647	-	87,809
4	<b>Total</b>	<b>119,976</b>	<b>21,195,563</b>	<b>77,371</b>	<b>25,713</b>	<b>51,658</b>	<b>-</b>	<b>21,238,168</b>

Q2, 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	107,383	18,557,084	72,740	15,547	57,193	-	18,591,728
2	Debt Securities		2,567,662	-	-	-	-	2,567,662
3	Off-balance sheet exposures		89,622	629	-	629	-	88,993
4	<b>Total</b>	<b>107,383</b>	<b>21,214,369</b>	<b>73,369</b>	<b>15,547</b>	<b>57,822</b>	<b>-</b>	<b>21,248,383</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.

### CR3: Credit risk mitigation techniques – overview

We utilize allowed regulatory credit mitigation techniques to reduce capital requirements associated with our balance sheet exposures. The following table presents a detailed breakdown of our unsecured and secured loan and debt securities exposures. Secured exposures are mitigated by way of additional collateral or guarantees being requested of the borrower.

<b>Q3, 2024</b>						
(Thousands of Canadian dollars, except percentage and otherwise noted)						
		a	b	c	d	e
	(Thousands of Canadian dollars)	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	249,567	18,448,880	17,022,887	1,425,993	-
2	Debt securities	739,991	1,711,922	1,711,922	-	-
<b>3</b>	<b>Total</b>	<b>989,558</b>	<b>20,160,801</b>	<b>18,734,809</b>	<b>1,425,993</b>	<b>-</b>
4	- Of which defaulted	1,793	117,422	-	761	-

Column c and d are a subset of column b ( b = c + d ).

<b>Q2, 2024</b>						
(Thousands of Canadian dollars, except percentage and otherwise noted)						
		a	b	c	d	e
	(Thousands of Canadian dollars)	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	236,655	18,355,073	16,833,673	1,521,400	-
2	Debt securities	965,996	1,601,666	1,601,666	-	-
<b>3</b>	<b>Total</b>	<b>1,202,651</b>	<b>19,956,739</b>	<b>18,435,339</b>	<b>1,521,400</b>	<b>-</b>
4	- Of which defaulted	1,262	104,696	-	1,426	-

Column c and d are a subset of column b ( b = c + d ).

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

Q3, 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	2,028,761	-	2,028,761	-	-	0%
2	Public sector entities (PSEs)	202,351	-	202,351	-	6,990	3%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	254,423	-	130,899	-	26,180	20%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	0%
5	Covered bonds	93,108	-	93,108	-	18,622	20%
6	Corporates	248,174	96,159	249,469	24,915	262,288	96%
	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	1,344,492	930,068	1,343,728	94,242	1,073,798	75%
9	Real estate	17,068,846	3,262,535	15,704,693	337,338	8,433,948	53%
	Of which: general RRE	9,759,798	1,954,124	8,432,294	195,412	2,360,676	27%
	Of which: IPRRE	2,174,441	117,685	2,142,706	11,768	952,595	44%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	1,384,068	180,402	1,379,182	18,152	989,891	71%
	Of which: IPCRE	1,886,995	33,341	1,886,995	3,334	1,483,841	78%
	Of which: land acquisition, development and construction	1,863,544	976,983	1,863,517	108,671	2,646,945	134%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	94,721	4,777	94,035	478	132,131	140%
13	Other assets	487,826	-	487,826	-	204,102	42%
14	<b>Total</b>	<b>21,824,801</b>	<b>4,293,539</b>	<b>20,336,970</b>	<b>456,974</b>	<b>10,163,308</b>	<b>49%</b>

**Q2, 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	2,052,020	-	2,052,020	-	-	0%
2	Public sector entities (PSEs)	268,124	-	268,124	-	14,769	6%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	336,737	-	232,139	-	46,428	20%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	0%
5	Covered bonds	34,511	-	34,511	-	6,902	20%
6	Corporates	256,932	90,779	256,932	22,855	268,020	96%
	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	1,324,702	925,574	1,323,907	93,698	1,058,491	75%
9	Real estate	17,000,345	3,215,984	15,540,818	334,167	8,377,217	53%
	Of which: general RRE	9,712,484	1,962,767	8,335,363	196,277	2,338,365	27%
	Of which: IPRRE	2,199,709	119,380	2,166,412	11,938	965,733	44%
	Of which: other RRE	-	-	-	-	-	0%
	Of which: general CRE	1,408,852	178,746	1,359,770	17,969	987,990	72%
	Of which: IPCRE	1,885,492	15,596	1,885,492	1,560	1,487,301	79%
	Of which: land acquisition, development and construction	1,793,808	939,494	1,793,781	106,424	2,597,830	137%
10	Reverse mortgages	-	-	-	-	-	0%
11	Mortgage-backed securities	-	-	-	-	-	0%
12	Defaulted exposures	92,310	7,069	90,968	707	125,963	137%
13	Other assets	503,104	-	503,104	-	192,133	38%
<b>14</b>	<b>Total</b>	<b>21,870,884</b>	<b>4,239,405</b>	<b>20,304,621</b>	<b>451,426</b>	<b>10,095,174</b>	<b>49%</b>



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

The following table presents the breakdown of credit risk exposures under the standardized approach by asset classes and risk weight. Credit exposures are post Credit Conversion Factor and post Credit Risk Mitigation.

#### Q3, 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	2,028,761																										2,028,761
2 Public sector entities (PSEs)	167,401		34,950																								202,351
3 Multilateral development banks																											-
4 Banks			130,899																								130,899
Of which: securities firms and other financial institutions																											-
5 Covered bonds			93,108																								93,108
6 Corporates									10,936							44,188		219,260									274,384
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		7,808												1,430,140				23									1,437,970
9 Real estate			3,250,553	1,852,686	2,251,051	1,745,816	20,364	615,002	845,962		871,346	1,382,297	316,572		216,602	377,924	1,121,633		59,247		1,000,194					114,782	16,042,032
Of which: general RRE			3,250,553	1,852,686	1,929,289	1,380,856	20,364		16,016			2,994	171,572													3,375	8,627,706
Of which: IPRRE					321,762	364,960		615,002	829,946		302		49										22,453				2,154,474
Of which: other RRE																											-
Of which: general CRE										871,044		144,951			216,602		164,737										1,397,334
Of which: IPCRE											1,379,303					377,924		59,247			73,856						1,890,329
Of which: land acquisition, development and construction																	956,897				903,885				111,407	1,972,188	
10 Reverse mortgages																											-
11 Mortgage-backed securities																											-
12 Defaulted exposures																		26,159				68,354					94,513
13 Other assets	304,566		5,623															160,744					16,893				487,826
Total	2,500,728	7,808	3,515,131	1,852,686	2,251,051	1,745,816	20,364	615,002	856,898	-	871,346	-	1,382,297	1,746,712	-	260,790	377,924	1,527,819	-	59,247	-	1,068,548	18,993	-	-	114,782	20,793,944

**Q2, 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	2,052,020																											2,052,020
2 Public sector entities (PSEs)	194,279		73,845																									268,124
3 Multilateral development banks																												-
4 Banks			232,139																									232,139
Of which: securities firms and other financial institutions																												-
5 Covered bonds			34,511																									34,511
6 Corporates									10,766							42,556		226,464										279,786
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		7,862											1,409,718					24										1,417,604
9 Real estate			3,173,478	1,854,786	2,236,261	1,734,383	20,392	622,297	873,332	822,991	1,390,317	321,639			220,999	397,713	1,029,989		25,691		1,037,267					113,454	15,874,985	
Of which: general RRE			3,173,478	1,854,786	1,919,293	1,376,723	20,392		14,171		494	172,303															8,531,640	
Of which: IPRRE					316,967	357,660		622,297	859,161	209		49									22,008						2,178,351	
Of which: other RRE																											-	
Of which: general CRE										822,781		149,287			220,999			184,672									1,377,739	
Of which: IPORE											1,389,823						397,713		25,691		73,825						1,887,052	
Of which: land acquisition, development and construction																		845,317			941,434					113,454	1,900,205	
10 Reverse mortgages																												-
11 Mortgage-backed securities																												-
12 Defaulted exposures																		23,198			68,477						91,675	
13 Other assets	325,115		4,030															162,379					11,579				503,104	
Total	2,571,414	7,862	3,518,003	1,854,786	2,236,261	1,734,383	20,392	622,297	884,098	-	822,991	-	1,390,317	1,731,356	-	263,555	397,713	1,442,054	-	25,691	-	1,105,744	13,679	-	-	113,454	20,756,048	

**Q3, 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%	11,677,210	1,962,825	10.0%	11,873,492
2	40 - 70%	3,734,406	146,052	10.0%	3,749,011
3	75 - 80%	1,638,989	1,018,177	10.6%	1,746,712
4	85%	249,423	56,024	20.3%	260,790
5	90 - 100%	1,819,344	654,046	13.2%	1,905,743
6	105 - 130%	59,243	35	10.0%	59,247
7	150%	1,019,004	451,635	11.0%	1,068,548
8	250%	18,993	-	-	18,993
9	400%	110,932	4,745	10.0%	111,407
10	1250%				
11	<b>Total exposures</b>	<b>20,327,544</b>	<b>4,293,539</b>	<b>10.9%</b>	<b>20,793,944</b>

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

\* The row for 400% risk weight includes ADC Loans in the mezzanine tranche, which have 300% weight.

**Q2, 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%	11,725,343	1,971,687	10.0%	11,922,708
2	40 - 70%	3,725,506	140,132	10.4%	3,740,094
3	75 - 80%	1,623,304	1,021,285	10.6%	1,731,356
4	85%	254,096	39,426	24.0%	263,555
5	90 - 100%	1,752,594	673,667	12.9%	1,839,767
6	105 - 130%	25,687	40	10.0%	25,691
7	150%	1,062,432	388,093	11.2%	1,105,744
8	250%	13,679	-	-	13,679
9	400%	112,946	5,076	10.0%	113,454
10	1250%				
11	<b>Total exposures</b>	<b>20,295,589</b>	<b>4,239,405</b>	<b>10.9%</b>	<b>20,756,048</b>

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

\* The row for 400% risk weight includes ADC Loans in the mezzanine tranche, which have 300% weight.

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

The following table provides a comprehensive view of the methods used to calculate counterparty credit risk exposures and the main parameters used within each method.

### Q3, 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)	3,354	5,274		1.4	12,079	2,416
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					1,795	359
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						<b>2,775</b>

### Q2, 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)	3,217	5,514		1.4	12,223	2,445
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					2,300	460
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						<b>2,905</b>

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

The following table presents a breakdown of counterparty credit risk exposures calculated according to the standardized approach by portfolio and risk weight.

#### Q3, 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			1											1
Securities firms and other financial institutions treated as Banks			12,078											12,078
Corporates														-
Of which: specialised lending														-
Securities firms and other financial institutions treated as Corporate														-
Regulatory retail portfolios														-
Other assets														-
<b>Total</b>	-	-	<b>12,079</b>	-	-	-	-	-	-	-	-	-	-	<b>12,079</b>

#### Q2, 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			260											260
Securities firms and other financial institutions treated as Banks			11,963											11,963
Corporates														-
Of which: specialised lending														-
Securities firms and other financial institutions treated as Corporate														-
Regulatory retail portfolios														-
Other assets														-
<b>Total</b>	-	-	<b>12,223</b>	-	-	-	-	-	-	-	-	-	-	<b>12,223</b>

## CCR5: Composition of collateral for CCR exposure

### Q3, 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	-	-	-	-	125,320	125,320
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>125,320</b>	<b>125,320</b>

### Q2, 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	-	-	-	-	106,898	106,898
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	<b>106,898</b>	<b>106,898</b>

## LR2: Leverage ratio common disclosure template

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

		Q3, 2024	Q2, 2024
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	21,627,571	21,684,739
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)	(117,770)	(117,753)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	21,509,801	21,566,985
<b>Derivative exposures</b>			
6	Replacement cost associated with all derivative transactions	4,696	4,503
7	Add-on amounts for potential future exposure associated with all derivative transactions	7,384	7,720
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>	12,079	12,223
<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	125,320	106,898
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(125,320)	(106,898)
14	Counterparty credit risk (CCR) exposure for SFTs	44,460	63,894
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	44,460	63,894
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	4,294,002	4,264,446
18	(Adjustments for conversion to credit equivalent amounts)	(3,829,219)	(3,802,153)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	464,783	462,293
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	1,413,842	1,383,595
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	22,031,123	22,105,396
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	6.42%	6.26%

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