

## 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

This report should be read in conjunction with Coast Capital's 2023 annual report.

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

Q4, 2023

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<b>Annual Qualitative Disclosure Requirements and Reference</b>			
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<b>OVA</b>	<b>Bank risk management approach</b>		
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	c) Policies relating to guarantees and other risk mitigants and assessments concerning counterparty credit risk, including exposures towards CCPs	Counterparty Credit Risk on Derivative Exposures	56
	d) Policies with respect to wrong- way risk exposures	N/A	Not relevant to Coast Capital
	e) The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade	Credit Risk Mitigation, Counterparty Credit Risk on Derivative Exposures	55 - 56

<b>Annual Qualitative Disclosure Requirements and Reference</b>			
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<b>SECA</b>	<b>Qualitative disclosure requirements related to securitization exposures</b>		
	a) Objectives in relation to securitization activities	Securitization, Securitized Loans and Securitization Liabilities	80
	b) List of SPEs where Coast is sponsor / provides implicit support	N/A	Not relevant to Coast Capital
	c) accounting policies for securitization	Securitization, Securitized Loans and Securitization Liabilities	80
	d) the names of external credit assessment institutions (ECAIs) used for securitizations and the types of securitization exposure for which each agency is used	Regulatory Capital, Funding Management, Securitization, Securitized Loans and Securitization Liabilities,	51 - 53
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	a) Policies, frameworks, and guidelines for the management of operational risk	Operational Risk	42
	b) The structure and organisation of their operational risk management and control function	Operational Risk, Roles and Responsibilities of Other Risk Management Committees	39 - 40, 42
	c) Operational risk measurement system	Risk Monitoring and Reporting, Operational Risk	41 - 42
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<b>IRRBB</b>	<b>IRRBB Disclosure</b>		
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	b) impact of interest rate shocks to net interest income and economic value	Asset and Liability Maturities	57

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

(Thousands of Canadian dollars, except percentage and otherwise noted)		Q4,2023	Q4,2022
	<b>Available capital (amounts)</b>		
1	Common Equity Tier 1 (CET1)	1,353,618	1,263,786
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	1,353,618	1,260,693
2	Tier 1	1,364,091	1,276,877
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	1,364,091	1,273,784
3	Total capital	1,621,513	1,480,295
3a	Total capital with transitional arrangements for ECL provisioning not applied (%)	1,621,513	1,480,295
	<b>Risk-weighted assets (amounts)</b>		
4	Total risk-weighted assets (RWA)	10,792,204	10,773,476
4a	Total risk-weighted assets (pre-floor)	10,792,204	10,773,476
	<b>Risk-based capital ratios as a percentage of RWA</b>		
5	CET1 ratio (%)	12.54%	11.73%
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	12.54%	11.70%
5b	CET1 ratio (%) (pre-floor ratio)	12.54%	11.70%
6	Tier 1 ratio (%)	12.64%	11.85%
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	12.64%	11.82%
6b	Tier 1 ratio (%) (pre-floor ratio)	12.64%	11.82%
7	Total capital ratio (%)	15.02%	13.74%
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	15.02%	13.74%
7b	Total capital ratio (%) (pre-floor ratio)	15.02%	13.74%
	<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 (%)	5.54%	4.73%
	<b>Basel III Leverage ratio</b>		
13	Total Basel III leverage ratio exposure measure	21,985,141	22,447,520
14	Basel III leverage ratio (row 2 / row 13)	6.20%	5.69%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	6.20%	5.67%

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

		Q4,2023	Q4,2022
	<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	2,833	2,895
2	Retained earnings	1,504,234	1,444,752
3	Accumulated other comprehensive income (and other reserves)	(33,157)	(75,013)
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>	1,473,910	1,372,634
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	(120,292)	(111,941)
29	<b>Common Equity Tier 1 capital (CET1)</b>	1,353,618	1,260,693
	<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	13,091
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	13,091
	<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	13,091
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	1,364,091	1,273,784
	<b>Tier 2 capital: instruments and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	100,000	-
47	Directly issued capital instruments subject to phase out from Tier 2 (applicable only to Federal Credit Unions)	100,000	150,000
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	57,422	56,511
51	<b>Tier 2 capital before regulatory adjustments</b>	257,422	206,511
	<b>Tier 2 capital: regulatory adjustments</b>		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	-
58	<b>Tier 2 capital (T2)</b>	257,422	206,511
59	<b>Total capital (TC = T1 + T2)</b>	1,621,513	1,480,295
60	<b>Total risk-weighted assets</b>	10,792,204	10,773,476
60a	<b>Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)</b>	5,697	7,021
	<b>Capital ratios</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.5%	11.7%
62	Tier 1 (as a percentage of risk-weighted assets)	12.6%	11.8%
63	Total capital (as a percentage of risk-weighted assets)	15.0%	13.7%
	<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	13,091
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	8,832	7,265
84	Current cap on Tier 2 instruments subject to phase-out arrangements	40%	50%
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	150,000

## CR1: Credit quality of Assets

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.

Q3, 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	22,103	18,317,993	60,315	3,076	57,239	-	18,279,781
2	Debt Securities		2,720,727	-	-	-	-	2,720,727
3	Off-balance sheet exposures	-	73,729	515	-	515	-	73,214
4	<b>Total</b>	<b>22,103</b>	<b>21,112,449</b>	<b>60,830</b>	<b>3,076</b>	<b>57,754</b>	-	<b>21,073,722</b>

Q2, 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	19,056	18,215,819	58,516	1,369	57,147	-	18,176,358
2	Debt Securities	-	2,317,053	-	-	-	-	2,317,053
3	Off-balance sheet exposures	-	81,995	604	-	604	-	81,391
4	<b>Total</b>	<b>19,056</b>	<b>20,614,867</b>	<b>59,120</b>	<b>1,369</b>	<b>57,751</b>	-	<b>20,574,802</b>

### CR3: Credit Risk Mitigation techniques – Overview

#### Q4, 2023

(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	218,767	18,168,543	16,555,250	1,613,293	-
2	Debt securities	1,221,959	1,480,144	1,480,144	-	-
3	<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	-

#### Q3,2023

		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	159,403	18,120,378	16,486,180	1,634,198	-
2	Debt securities	1,551,647	1,169,080	1,169,080	-	-
3	<b>Total</b>	<b>1,711,050</b>	<b>19,289,458</b>	<b>17,655,260</b>	<b>1,634,198</b>	-
4	- Of which defaulted	1,189	19,157		757	-

#### Q2, 2023

		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	158,706	18,017,651	16,378,213	1,639,438	-
2	Debt securities	1,375,968	941,086	941,086	-	-
3	<b>Total</b>	<b>1,534,674</b>	<b>18,958,737</b>	<b>17,319,299</b>	<b>1,639,438</b>	-
4	- Of which defaulted	796	16,884	16,416	468	-



## CR4: Standardized Approach – Credit risk exposure and Credit risk mitigation (CRM) effects

**Q4, 2023**

(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	2,145,607	-	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%
<b>14</b>	<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

Q4, 2023

(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	2,137,551	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	-	-	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	

**Q4, 2023**

(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%	11,718,546	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

### Q4, 2023

(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)	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>

### Q3, 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)	3,718	6,035		1.4	12,600	5,685
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					8,929	1,786
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						<b>7,471</b>

### Q2, 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)	3,035	6,352		1.4	12,401	6,741
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					5,541	1,108
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						<b>7,849</b>

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

Q4, 2023

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

Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	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>	-	-	12,450	-	-	-	-	-	-	-	-	-	-	12,450

Q3, 2023

Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	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			2,134											2,134
Securities firms and other financial institutions treated as Banks			11,520											11,520
Corporates														-
Of which: specialised lending														-
Securities firms and other financial institutions treated as Corporate														-
Regulatory retail portfolios														-
Other assets														-
<b>Total</b>	-	-	13,654	-	-	-	-	-	-	-	-	-	-	13,654

Q2, 2023

Risk weight	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	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														-
Banks			665											665
Securities firms and other financial institutions treated as Banks			12,476											12,476
Corporates														-
Of which: specialised lending														-
Securities firms and other financial institutions treated as Corporate														-
Regulatory retail portfolios														-
Other assets														-
<b>Total</b>	-	-	13,142	-	-	-	-	-	-	-	-	-	-	13,142

## CCR5: Composition of collateral for CCR exposure

Q4, 2023

(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	-	-	-	-	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)

		Q4, 2023	Q4, 2022
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	21,618,929	22,011,355
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)	(120,292)	(111,941)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	21,498,637	21,899,414
<b>Derivative exposures</b>			
6	Replacement cost associated with all derivative transactions	3,858	3,930
7	Add-on amounts for potential future exposure associated with all derivative transactions	8,592	8,270
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>	12,450	12,200
<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	88,437	116,501
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(88,437)	(116,501)
14	Counterparty credit risk (CCR) exposure for SFTs	21,909	35,575
15	Agent transaction exposures		
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	21,909	35,575
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	4,244,345	4,631,888
18	(Adjustments for conversion to credit equivalent amounts)	(3,792,200)	(4,131,557)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	452,145	500,331
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	1,364,091	1,273,784
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	21,985,141	22,447,520
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	6.20%	5.67%

Q42023 is based on OSFI's latest LR guidelines as applicable from Q2, 2023

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