

2011

**HSBC Bank Canada
Capital and Risk Management
Pillar 3 Supplemental Disclosures
as at December 31, 2011**



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Notes to Users

Capital and Risk Management Pillar 3 Disclosures

The Pillar 3 Supplemental Disclosures are additional summary descriptions and quantitative financial information which supplement those already made in the Annual Report and Accounts 2011 for the disclosure requirements under OSFI's Pillar 3 Disclosure Requirements Advisory issued September 29, 2006 consistent with the "International Convergence of Capital Measurement and Capital Standards" ('Basel II') issued by the Basel Committee on Banking Supervision in June 2006.

The supervisory objectives of Basel II, which replaces the 1988 Basel Capital Accord, are to promote safety and soundness in the financial system and maintain an appropriate level of capital in the system, enhance competitive equality, constitute a more comprehensive approach to addressing risks, and focus on internationally active banks. Basel II is structured around three "pillars": pillar 1, minimum capital requirements, pillar 2, supervisory review and pillar 3, market discipline.

Pillar 3 complements the minimum capital requirements and the supervisory review process. Its aim is to encourage market discipline by developing a set of disclosure requirements which will allow market participants to assess certain specified information on the scope of application of Basel II, capital, particular risk exposures, risk assessment processes, and hence the capital adequacy of the institution.

The Office of the Superintendent of Financial Institutions ("OSFI") supervises HSBC Bank Canada (the "Bank") on a consolidated basis. Effective November 1, 2007, OSFI implemented a new regulatory capital management framework, which gives effect to Basel II. OSFI has approved the Bank's application to apply the Advanced Internal Ratings Based ("AIRB") approach to credit risk on our portfolio and the Standardized Approach for measuring Operational Risk. Please refer to the Annual Report and Accounts 2010 for further information on the Bank's risk and capital management framework.

Further information regarding HSBC Group Risk Management Processes can be found in HSBC Holdings plc Capital and Risk Management Pillar 3 Disclosures available on HSBC Group's investor relations web site.

Commencing January 1, 2011, financial results are reported in accordance with the International Financial Reporting Standards ("IFRS"). Further information can be found in the First Quarter 2011 Interim Report

This report is unaudited and all amounts are in rounded millions of Canadian dollars, unless otherwise indicated.

Basel II Regulatory Capital (1)

(\$ millions except as noted)



Qualifying Regulatory Capital	December 31	September 30	June 30	March 31	December 31	September 30	June 30	March 31
	2011	2011	2011	2011	2010	2010	2010	2010
Common shares	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225
Retained earnings	2,363	2,306	2,241	2,133	2,274	2,238	2,218	2,131
Non-cumulative preferred shares	946	946	946	946	946	946	946	946
Non-controlling interests in trust and subsidiary	230	230	230	230	230	430	430	430
Securitization-related deductions and other	(9)	(9)	(12)	(11)	(116)	(138)	(143)	(155)
Goodwill	(23)	(26)	(26)	(26)	(15)	(15)	(15)	(15)
Total Tier 1 capital	4,731	4,672	4,605	4,497	4,544	4,686	4,661	4,562
Subordinated debentures	752	753	742	735	739	751	742	735
Other	155	157	178	186	195	192	190	199
Total Tier 2 capital	906	910	920	920	934	943	932	934
Total capital available for regulatory purposes	5,637	5,582	5,524	5,418	5,478	5,629	5,593	5,496

Capital Ratios (2)	December 31	September 30	June 30	March 31	December 31	September 30	June 30	March 31
	2011	2011	2011	2011	2010	2010	2010	2010
Tier 1 capital ratio	13.39%	13.43%	13.30%	13.41%	13.30%	13.18%	12.98%	12.25%
Total capital ratio	15.96%	16.05%	15.95%	16.16%	16.04%	15.83%	15.58%	14.76%
Assets to capital multiple	13.13	13.48	13.76	13.51	13.34	13.38	13.00	13.05

(1) As per the Basel II Capital Adequacy Requirement guidelines issued by OSFI.

(2) OSFI's target capital ratios for well capitalized Canadian banks are 7% for Tier 1 Capital and 10% for Total Capital.

Basel II Risk-Weighted Assets(1)

(\$ millions except as noted)



Risk-Weighted Assets (RWA)	December 31, 2011				September 30, 2011				June 30, 2011				March 31, 2011			
	Exposure (2)	RWA			Exposure (2)	RWA			Exposure (2)	RWA			Exposure (2)	RWA		
		Standardized Approach	Advanced Approach	Total		Standardized Approach	Advanced Approach	Total		Standardized Approach	Advanced Approach	Total		Standardized Approach	Advanced Approach	Total
Corporate	40,128		19,408	19,408	40,737		18,740	18,740	42,334		18,466	18,466	41,452		18,295	18,295
Sovereign	19,290		433	433	20,252		455	455	19,488		383	383	17,292		336	336
Bank	10,289		681	681	11,400		728	728	11,481		572	572	11,461		497	502
Residential Mortgages	18,859	394	1,702	2,096	18,685	407	1,665	2,071	18,494	419	1,625	2,043	18,515	437	1,619	2,056
HELOC's	6,032		848	848	6,117		852	852	6,195		869	869	6,303		894	894
Other Retail (excluding QRR and SME)	6,321	2,503	865	3,368	6,340	2,489	896	3,385	6,232	2,402	928	3,330	6,357	2,447	1,374	3,821
Qualifying Revolving Retail	1,158		326	326	1,167		328	328	1,163		317	317	1,171		318	318
Retail SME	815		356	356	853		378	378	875		394	394	890		395	395
Exposures subject to standardized or IRB approaches	102,893	2,898	24,620	27,517	105,552	2,896	24,041	26,936	106,262	2,821	23,553	26,374	103,439	2,889	23,729	26,617
Equity (3)	191		191	191	161		161	161	265		265	265	181		181	181
Securitization (4)	19	66		66	18	65		65	23	81		81	22	78		78
Other assets not included in standardized or IRB approaches	944			760	1,045			856	1,253			1,011	1,223			1,052
Adjustment to IRB risk-weighted assets for scaling factor				1,489				1,452				1,429				1,435
Total Credit Risk	104,046			30,023	106,777			29,470	107,803			29,161	104,865			29,363
Market Risk (5)																
Operational Risk - Standardized Approach				4,212				4,222				4,173				4,168
Total Risk-Weighted Assets				34,236				33,692				33,333				33,531
Adjustment for Regulatory Floor (6)				1,086				1,094				1,300				
Total Transitional Risk-Weighted Assets				35,322				34,786				34,633				33,531

Risk-Weighted Assets (RWA)	December 31, 2010				September 30, 2010				June 30, 2010				March 31, 2010			
	Exposure (2)	RWA			Exposure (2)	RWA			Exposure (2)	RWA			Exposure (2)	RWA		
		Standardized Approach	Advanced Approach	Total		Standardized Approach	Advanced Approach	Total		Standardized Approach	Advanced Approach	Total		Standardized Approach	Advanced Approach	Total
Corporate	40,638		18,858	18,858	43,969		20,098	20,098	43,637		20,606	20,606	43,289		21,780	21,780
Sovereign	19,084		345	345	18,974		384	384	16,724		287	287	17,639		323	323
Bank	11,718	6	538	544	12,378	5	627	632	9,241		439	444	9,184	34	425	458
Residential Mortgages	18,747	455	1,626	2,081	19,061	495	1,634	2,129	19,303	534	1,607	2,141	19,417	584	1,622	2,206
HELOC's	6,318		909	909	6,356		888	888	6,291		878	878	6,159		872	872
Other Retail (excluding QRR and SME)	6,266	2,403	1,365	3,767	6,258	2,388	1,327	3,715	6,309	2,476	1,303	3,778	6,319	2,502	1,321	3,824
Qualifying Revolving Retail	1,174		317	317	1,178		207	207	1,176		214	214	1,174		213	213
Retail SME	945		422	422	986		454	454	1,048		478	478	1,033		489	489
Exposures subject to standardized or IRB approaches	104,890	2,864	24,380	27,244	109,160	2,888	25,619	28,507	103,728	3,015	25,811	28,826	104,213	3,120	27,046	30,166
Equity (3)	199		199	199	229		229	229	260		260	260	276		276	276
Securitization (4)	126	72		72												
Other assets not included in standardized or IRB approaches	1,176			972	1,343			1,093	1,242			1,019	1,164			918
Adjustment to IRB risk-weighted assets for scaling factor				1,475				1,551				1,564				1,639
Total Credit Risk	106,391			29,962	110,732			31,380	105,230			31,669	105,653			33,000
Market Risk (5)																
Operational Risk - Standardized Approach				4,190				4,171				4,225				4,236
Total Risk-Weighted Assets				34,152				35,551				35,894				37,236
Adjustment for Regulatory Floor (6)																
Total Transitional Risk-Weighted Assets				34,152				35,551				35,894				37,236

(1) As per the Basel II Capital Adequacy Requirement guidelines issued by OSFI.

(2) Exposure represents gross exposure at default before allowances and credit risk mitigation.

(3) Under OSFI guidelines the Bank is exempt from using the AIRB approach based on materiality.

Accordingly equity investments are risk weighted at 100%.

(4) Securitization exposures are currently treated as on balance sheet exposures and included in the Basel II counterparty category to which the exposures relate.

(5) Under OSFI guidelines the value of the bank's trading assets or liabilities do not meet the threshold for the capital adequacy requirements for market risk.

(6) The Bank is subject to a regulatory capital floor according to transitional arrangements prescribed by OSFI. OSFI has given the Bank their approval to reduce the capital floor to 90% commencing with the third quarter 2008 regulatory reporting period.

Credit Exposure by Counterparty Type

(\$ millions except as noted)



	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
	December 31, 2011						September 30, 2011					
Corporate	24,762	10,179	1,402	1,017	2,769	40,128	23,242	9,902	2,068	1,469	4,056	40,737
Sovereign	19,235	25		30		19,290	20,212	15		24		20,252
Bank	3,395	785	3,656	2,295	158	10,289	3,367	786	4,735	2,385	127	11,400
Total Corporate, Sovereign and Bank	47,392	10,990	5,058	3,342	2,927	69,708	46,822	10,703	6,803	3,878	4,182	72,388
Residential Mortgages	18,853	7				18,859	18,680	6				18,685
HELOC's	2,889	3,143				6,032	2,989	3,129				6,117
Other Retail (excluding QRR and SME)	4,052	2,262			8	6,321	4,008	2,324			8	6,340
Qualifying Revolving Retail	367	791				1,158	375	792				1,167
Retail SME	507	270			37	815	505	310			39	853
Total Retail	26,668	6,473			44	33,185	26,557	6,560			47	33,164
Total Gross Credit Exposure	74,060	17,462	5,058	3,342	2,971	102,893	73,379	17,263	6,803	3,878	4,229	105,552
	June 30, 2011						March 31, 2011					
Corporate	23,232	9,749	4,680	806	3,868	42,334	23,032	9,408	4,987	686	3,340	41,452
Sovereign	19,441	16		32		19,488	17,244	15		33		17,292
Bank	2,823	795	6,052	1,780	31	11,481	2,445	800	6,511	1,654	51	11,461
Total Corporate, Sovereign and Bank	45,496	10,560	10,732	2,617	3,899	73,304	42,720	10,222	11,497	2,373	3,391	70,204
Residential Mortgages	18,486	8				18,494	18,512	3				18,515
HELOC's	3,050	3,145				6,195	3,134	3,169				6,303
Other Retail (excluding QRR and SME)	3,986	2,238			8	6,232	4,055	2,274			28	6,357
Qualifying Revolving Retail	371	792				1,163	379	792				1,171
Retail SME	529	311			35	875	547	305			37	890
Total Retail	26,423	6,494			42	32,959	26,627	6,543			65	33,235
Total Gross Credit Exposure	71,919	17,053	10,732	2,617	3,942	106,262	69,347	16,765	11,497	2,373	3,456	103,439
	December 31, 2010						September 30, 2010					
Corporate	22,766	10,762	3,451	586	3,074	40,638	24,413	10,479	5,588	621	2,868	43,969
Sovereign	17,796	17	1,259	13		19,084	17,847	161	895	56	15	18,974
Bank	3,084	917	6,108	1,569	40	11,718	3,995	950	5,786	1,620	27	12,378
Total Corporate, Sovereign and Bank	43,645	11,696	10,818	2,167	3,114	71,440	46,255	11,590	12,269	2,297	2,910	75,321
Residential Mortgages	18,740	7				18,747	19,033	28				19,061
HELOC's	3,160	3,158				6,318	3,190	3,166				6,356
Other Retail (excluding QRR and SME)	4,109	2,129			28	6,266	4,103	2,125			30	6,258
Qualifying Revolving Retail	383	791				1,174	389	789				1,178
Retail SME	582	323			40	945	611	335			40	986
Total Retail	26,974	6,408			68	33,450	27,326	6,443			70	33,839
Total Gross Credit Exposure	70,619	18,104	10,818	2,167	3,182	104,890	73,581	18,033	12,269	2,297	2,980	109,160
	June 30, 2010						March 31, 2010					
Corporate	24,111	10,596	5,661	561	2,709	43,637	25,399	10,575	4,266	513	2,536	43,289
Sovereign	15,664	149	828	69	14	16,724	15,711	33	1,805	89		17,638
Bank	1,956	974	4,810	1,476	26	9,241	2,073	992	4,856	1,241	22	9,184
Bank	41,731	11,719	11,299	2,105	2,748	69,603	43,183	11,600	10,927	1,843	2,558	70,111
Total Corporate, Sovereign and Bank	19,273	30				19,303	19,389	28				19,417
Residential Mortgages	3,158	3,133				6,291	3,113	3,046				6,159
HELOC's	4,104	2,175			30	6,309	4,178	2,108			33	6,319
Qualifying Revolving Retail	389	787				1,176	396	778				1,174
Retail SME	617	394			37	1,048	630	369			34	1,033
Total Retail	27,540	6,518			67	34,126	27,706	6,329			67	34,102
Total Gross Credit Exposure	69,272	18,237	11,299	2,105	2,815	103,728	70,889	17,929	10,927	1,843	2,625	104,213

Credit Exposure by Geography

(\$ millions except as noted)



	December 31, 2011						September 30, 2011					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
British Columbia	21,714	5,933		72	701	28,420	21,347	5,868		108	1,060	28,383
Western Canada, excluding British Columbia	10,607	4,324		274	756	15,961	10,087	4,435		349	1,016	15,887
Ontario	35,137	5,071	5,058	2,783	915	48,965	35,417	4,952	6,803	2,976	1,434	51,582
Quebec & Atlantic provinces	6,602	2,133		212	599	9,547	6,529	2,009		445	718	9,700
Total Gross Credit Exposure	74,060	17,462	5,058	3,342	2,971	102,893	73,379	17,263	6,803	3,878	4,229	105,552

	June 30, 2011						March 31, 2011					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
British Columbia	21,739	5,709		58	999	28,504	21,598	5,831		55	933	28,417
Western Canada, excluding British Columbia	9,607	4,560		236	1,022	15,425	9,904	4,460		196	917	15,477
Ontario	33,863	4,861	10,732	2,125	1,318	52,898	31,567	4,607	11,497	1,903	1,035	50,610
Quebec & Atlantic provinces	6,710	1,924		197	603	9,435	6,278	1,867		219	571	8,935
Total Gross Credit Exposure	71,919	17,053	10,732	2,617	3,942	106,262	69,347	16,765	11,497	2,373	3,456	103,439

	December 31, 2010						September 30, 2010					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
British Columbia	22,261	6,436		79	847	29,623	23,137	6,586		69	730	30,522
Western Canada, excluding British Columbia	10,064	4,921		196	840	16,021	9,832	4,989		206	862	15,889
Ontario	32,048	4,706	10,818	1,751	945	50,268	34,366	4,717	12,269	1,862	874	54,088
Quebec & Atlantic provinces	6,246	2,041		141	550	8,978	6,246	1,741		160	514	8,661
Total Gross Credit Exposure	70,619	18,104	10,818	2,167	3,182	104,890	73,581	18,033	12,269	2,297	2,980	109,160

	June 30, 2010						March 31, 2010					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
British Columbia	23,620	6,570		107	685	30,982	24,409	6,248		100	675	31,432
Western Canada, excluding British Columbia	9,831	5,045		203	838	15,917	10,081	4,846		201	794	15,922
Ontario	29,809	4,830	11,299	1,637	833	48,408	30,297	4,957	9,488	1,437	770	46,949
Quebec & Atlantic provinces	6,012	1,792		158	459	8,421	6,102	1,878	1,438	105	387	9,910
Total Gross Credit Exposure	69,272	18,237	11,299	2,105	2,815	103,728	70,889	17,929	10,926	1,843	2,626	104,213

Residual Contract Maturity Breakdown

(\$ millions except as noted)



	December 31, 2011						September 30, 2011					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
Within 1 year	34,158	15,931	4,449	1,160	2,801	58,499	32,386	16,777	5,004	1,588	4,081	59,836
1-5 years	36,424	1,280	610	1,477	170	39,961	37,038	375	1,799	1,613	148	40,973
Greater than 5 years	3,477	251		704		4,432	3,954	111		676	0	4,742
No specific maturity												
Total Gross Credit Exposure	74,060	17,462	5,058	3,342	2,971	102,893	73,379	17,263	6,803	3,878	4,229	105,552

	June 30, 2011						March 31, 2011					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
Within 1 year	33,629	15,805	8,953	1,070	3,775	63,232	34,437	16,404	9,618	1,177	3,368	65,004
1-5 years	34,686	1,139	1,779	1,194	166	38,963	31,418	250	1,879	956	87	34,591
Greater than 5 years	3,603	110		354	1	4,068	3,492	112		240	1	3,845
No specific maturity												
Total Gross Credit Exposure	71,919	17,053	10,732	2,617	3,942	106,262	69,347	16,765	11,497	2,373	3,456	103,439

	December 31, 2010						September 30, 2010					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
Within 1 year	34,325	17,880	9,126	990	3,125	65,445	35,587	17,767	10,621	964	2,905	67,844
1-5 years	32,557	83	1,692	914	44	35,289	32,578	83	1,648	1,017	47	35,373
Greater than 5 years	3,737	141		264	13	4,155	5,416	183		316	28	5,943
No specific maturity												
Total Gross Credit Exposure	70,619	18,104	10,818	2,167	3,182	104,890	73,581	18,033	12,269	2,297	2,980	109,160

	June 30, 2010						March 31, 2010					
	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total	Loans (Drawn)	Commitments (Undrawn)	Repo Style Transactions	OTC	Other Off Balance Sheet Items	Total
Within 1 year	33,205	17,920	9,853	1,031	2,754	64,764	33,732	17,608	9,766	749	2,590	64,445
1-5 years	31,833	107	1,446	834	43	34,263	32,284	96	1,161	875	19	34,435
Greater than 5 years	4,234	210		241	18	4,702	4,873	225		219	16	5,333
No specific maturity												
Total Gross Credit Exposure	69,271	18,237	11,299	2,105	2,815	103,728	70,889	17,929	10,927	1,843	2,625	104,213

Portfolio Breakdown by Basel II Approaches

(\$ millions except as noted)



	December 31, 2011				September 30, 2011				June 30, 2011				March 31, 2011			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn
Corporate			24,762	10,179			23,242	9,902			23,232	9,749			23,032	9,408
Sovereign			19,235	25			20,212	15			19,441	16			17,244	15
Bank			3,395	785			3,367	786	1		2,823	795	28		2,416	800
Total Corporate, Sovereign and Bank			47,392	10,990			46,822	10,703	1		45,495	10,560	28		42,692	10,222
Residential Mortgages	749	4	18,103	3	773	3	17,907	3	805	3	17,681	5	844	3	17,668	
HELOC's			2,889	3,143			2,989	3,129			3,050	3,145			3,134	3,169
Other Retail (excluding QRR and SME)	1,723	1,580	2,329	682	1,673	1,610	2,336	714	1,632	1,537	2,354	701	1,630	1,551	2,425	723
Qualifying Revolving Retail			367	791			375	792			371	792			379	792
Retail SME			507	270			505	310			529	311			547	305
Total Retail	2,472	1,583	24,196	4,889	2,446	1,613	24,111	4,948	2,437	1,540	23,985	4,954	2,474	1,553	24,153	4,989
Total Gross Credit Exposure	2,472	1,583	71,588	15,879	2,446	1,613	70,933	15,650	2,438	1,540	69,481	15,513	2,502	1,553	66,845	15,212

	December 31, 2010				September 30, 2010				June 30, 2010				March 31, 2010			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn	Loans (Drawn)	Credit Equivalent Amount on Undrawn
Corporate			22,766	10,762			24,413	10,479			24,112	10,596			25,400	10,575
Sovereign			17,796	17			17,847	161			15,663	149			15,710	33
Bank	31		3,053	917	28		3,966	950	26		1,930	974	168		1,905	992
Total Corporate, Sovereign and Bank	31		43,614	11,696	28		46,226	11,590	26		41,705	11,719	168		43,015	11,600
Residential Mortgages	882	2	17,858	5	943	28	18,090		1,019	28	18,252	2	1,111	28	18,276	
HELOC's			3,160	3,158			3,189	3,166			3,158	3,133			3,113	3,046
Other Retail (excluding QRR and SME)	1,708	1,409	2,401	720	1,700	1,393	2,403	732	1,749	1,453	2,355	721	1,841	1,382	2,338	726
Qualifying Revolving Retail			383	791			389	789			389	787			396	778
Retail SME			582	323			611	335			617	394			630	369
Total Retail	2,590	1,411	24,384	4,997	2,643	1,421	24,682	5,022	2,768	1,482	24,772	5,037	2,952	1,410	24,753	4,919
Total Gross Credit Exposure	2,621	1,411	67,998	16,693	2,671	1,421	70,908	16,612	2,794	1,482	66,477	16,755	3,120	1,410	67,768	16,519

Standardized Exposures by Risk Weight Category

(\$ millions except as noted)



	December 31, 2011								September 30, 2011							
	Risk Weight Category								Risk Weight Category							
	0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Corporate Sovereign Bank																
Total Corporate, Sovereign and Bank																
Residential Mortgages			445		278	30		753			460		279	36		776
Heloc's																
Other Retail					3,267		36	3,302					3,247		36	3,283
Retail SME																
Total Retail			445		3,545	30	36	4,055			460		3,526	36	36	4,058
Total Exposure at Default			445		3,545	30	36	4,055			460		3,526	36	36	4,058

	June 30, 2011								March 31, 2011							
	Risk Weight Category								Risk Weight Category							
	0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Corporate Sovereign Bank																
Total Corporate, Sovereign and Bank		1						1		28						28
Residential Mortgages			489		289	31		809			516		298	33		846
Heloc's																
Other Retail					3,134		34	3,168					3,099		81	3,181
Retail SME																
Total Retail			489		3,423	31	34	3,977			516		3,397	33	81	4,027
Total Exposure at Default		1	489		3,423	31	34	3,978		28	516		3,397	33	81	4,055

	December 31, 2010								September 30, 2010							
	Risk Weight Category								Risk Weight Category							
	0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Corporate Sovereign Bank																
Total Corporate, Sovereign and Bank		31						31		28						28
Residential Mortgages			543		305	37		884			608		324	39		971
Heloc's																
Other Retail					3,030		87	3,117					3,002		91	3,093
Retail SME																
Total Retail			543		3,335	37	87	4,001			608		3,326	39	91	4,064
Total Exposure at Default		31	543		3,335	37	87	4,032		28	608		3,326	39	91	4,092

	June 30, 2010								March 31, 2010							
	Risk Weight Category								Risk Weight Category							
	0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Corporate Sovereign Bank																
Total Corporate, Sovereign and Bank		26						26		168						168
Residential Mortgages			656		346	45		1,047			710		375	55		1,139
Heloc's																
Other Retail					3,103	2	98	3,203					3,108	2	113	3,223
Retail SME																
Total Retail			656		3,449	47	98	4,250			710		3,482	57	113	4,362
Total Exposure at Default		26	656		3,449	47	98	4,276		168	710		3,482	57	113	4,530

Risk Assessment - IRB Retail Credit Portfolio

(\$ millions except as noted)



	December 31, 2011						September 30, 2011					
	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total
Strong	17,720	5,887	2,865	802	614	27,888	17,534	5,999	2,912	807	642	27,894
Medium	275	122	137	344	187	1,065	258	94	125	350	195	1,022
Sub-Standard			2	8	2	12			2	7	2	10
Impaired/Default	112	23	14	4	12	165	118	25	19	4	14	180
Total Exposure at Default	18,106	6,032	3,019	1,158	815	29,130	17,910	6,117	3,058	1,167	853	29,106

	June 30, 2011						March 31, 2011					
	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total
Strong	17,269	6,061	2,910	809	660	27,709	17,229	6,165	2,939	811	670	27,814
Medium	305	108	130	343	198	1,085	318	109	170	349	202	1,148
Sub-Standard			2	6	1	10			2	8	3	13
Impaired/Default	112	26	21	4	15	178	121	28	65	3	15	232
Total Exposure at Default	17,686	6,195	3,063	1,163	875	28,981	17,668	6,303	3,176	1,171	890	29,208

	December 31, 2010						September 30, 2010					
	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total
Strong	17,414	6,147	2,906	813	726	28,005	17,688	6,214	2,968	1,039	754	28,663
Medium	330	151	180	350	200	1,213	293	123	130	129	211	886
Sub-Standard			3	8	3	14			3	7	2	12
Impaired/Default	118	20	61	3	16	217	109	17	64	4	19	213
Total Exposure at Default	17,863	6,318	3,149	1,174	945	29,449	18,090	6,354	3,165	1,179	986	29,774

	June 30, 2010						March 31, 2010					
	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total	Residential Mortgages	Heloc's	Other Retail (excl. QRR and SME)	Qualifying Revolving Retail	Retail SME	Total
Strong	17,879	6,172	2,921	1,035	802	28,809	17,913	6,021	2,896	1,036	752	28,618
Medium	285	98	122	130	222	857	261	117	134	127	258	897
Sub-Standard			3	7	2	12			4	7	3	14
Impaired/Default	90	21	61	4	22	198	104	21	62	4	20	211
Total Exposure at Default	18,254	6,291	3,107	1,176	1,048	29,876	18,278	6,159	3,096	1,174	1,033	29,740

Internal Rating	December 31, 2011				September 30, 2011				June 30, 2011				March 31, 2011			
	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)
Corporate																
Minimal Risk	1,460	0.04	48	13	1,722	0.04	48	13	1,398	0.04	48	14	1,125	0.04	46	14
Low Risk	4,500	0.11	44	24	4,857	0.11	46	23	4,307	0.10	44	21	4,053	0.11	44	21
Satisfactory Risk	17,383	0.44	33	39	16,928	0.44	33	38	16,384	0.44	32	38	15,645	0.44	33	38
Fair Default Risk	12,497	1.16	32	62	12,284	1.15	32	61	12,612	1.17	31	60	12,363	1.17	31	59
Moderate Default Risk	1,379	2.98	28	76	1,332	2.99	28	75	1,470	2.76	28	72	1,710	2.89	28	75
Significant Default Risk	191	6.20	31	109	171	6.06	32	110	236	6.15	28	100	237	6.21	29	102
High Default Risk	488	10.39	31	128	430	10.09	31	126	473	10.23	30	125	488	10.12	31	130
Special Management	324	42.23	29	129	456	42.25	28	125	292	34.07	31	154	324	28.19	31	160
Default	533	100.00	51	240	549	100.00	45	196	559	100.00	45	210	602	100.00	45	210
Total Corporate	38,755	2.58	35	50	38,729	2.73	35	48	37,731	2.62	34	49	36,547	2.81	34	50
Sovereign																
Minimal Risk	17,969	0.01	10	2	19,221	0.01	10	2	19,425	0.01	10	2	17,227	0.01	10	2
Low Risk	1,318	0.07	11	6	1,028	0.07	11	4	61	0.08	24	15	62	0.08	24	16
Satisfactory Risk	2	0.33	54	56	2	0.34	55	55	2	0.22	51	37	2	0.22	48	35
Fair Default Risk																
Moderate Default Risk																
Significant Default Risk																
High Default Risk																
Special Management																
Default																
Total Sovereign	19,289	0.02	10	2	20,251	0.02	10	2	19,488	0.01	10	2	17,291	0.01	10	2
Bank																
Minimal Risk	5,702	0.04	27	9	5,713	0.04	27	9	4,680	0.04	27	9	4,076	0.04	27	8
Low Risk	965	0.11	30	15	1,108	0.11	27	13	958	0.12	27	14	1,100	0.11	27	13
Satisfactory Risk	61	0.32	41	38	63	0.32	40	37	52	0.23	36	27	39	0.37	40	36
Fair Default Risk	18	0.92	34	60	12	0.97	33	53	7	0.98	26	46	15	1.44	28	55
Moderate Default Risk					3	3.58	50	142	2	2.97	39	96	1	3.09	48	123
Significant Default Risk					2	7.29	69	265								
High Default Risk	1	6.06	43	141	2	11.61	81	335	1	12.66	79	339	1	13.00	80	348
Special Management	2	12.49	78	333	1											
Default																
Total Bank	6,749	0.06	27	10	6,902	0.06	27	10	5,700	0.06	27	10	5,232	0.06	27	9

Internal Rating	December 31, 2010				September 30, 2010				June 30, 2010				March 31, 2010			
	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)	Exposure at Default	Exposure-Weighted Average PD (%)	Exposure-Weighted Average LGD (%)	Exposure-Weighted Average Risk Weight (%)
Corporate																
Minimal Risk	984	0.04	46	13	1,251	0.04	46	12	899	0.04	42	11	986	0.04	44	12
Low Risk	4,395	0.11	44	20	4,586	0.10	43	19	4,338	0.10	43	19	3,984	0.10	42	19
Satisfactory Risk	15,299	0.44	32	38	15,121	0.45	33	39	13,811	0.45	33	39	13,866	0.45	34	41
Fair Default Risk	13,086	1.19	31	60	13,660	1.17	31	60	15,025	1.18	31	60	16,106	1.18	31	60
Moderate Default Risk	1,711	2.73	29	74	1,760	2.74	29	75	1,744	2.76	29	75	1,780	2.78	30	78
Significant Default Risk	279	6.02	27	95	325	6.05	29	101	441	5.98	30	101	491	5.94	30	103
High Default Risk	568	10.27	31	128	592	10.08	31	131	678	10.21	33	137	626	10.19	32	134
Special Management	337	29.53	31	158	454	30.50	31	163	437	28.42	32	162	506	32.43	31	156
Default	623	100.00	43	232	721	100.00	43	253	711	100.00	41	265	714	100.00	43	295
Total Corporate	37,282	2.87	34	51	38,470	3.17	34	52	38,084	3.21	34	54	39,059	3.27	34	56
Sovereign																
Minimal Risk	17,651	0.01	10	2	17,855	0.01	10	2	15,663	0.01	10	2	15,591	0.01	10	2
Low Risk	242	0.07	14	7	227	0.07	14	42	229	0.05	45	14	64	0.07	30	17
Satisfactory Risk	3	0.25	45	34	3	0.35	39	39	4	0.27	39	34	5	0.28	33	31
Fair Default Risk													172	1.65	10	28
Moderate Default Risk													1	1.93	52	109
Significant Default Risk																
High Default Risk																
Special Management																
Default																
Total Sovereign	17,896	0.01	10	2	18,085	0.01	11	2	15,896	0.01	11	2	15,833	0.03	10	2
Bank																
Minimal Risk	4,697	0.04	26	8	5,795	0.04	26	8	3,166	0.03	26	7	3,095	0.03	26	6
Low Risk	930	0.10	27	13	672	0.11	31	17	1,072	0.08	27	13	723	0.09	27	15
Satisfactory Risk	285	0.23	17	13	413	0.24	17	14	490	0.24	19	17	586	0.24	21	19
Fair Default Risk	4	1.33	30	62	14	1.51	29	60	2	1.13	46	77	11	1.09	22	37
Moderate Default Risk									1	1.98	35	78	1	1.98	60	129
Significant Default Risk									2	4.96	69	229				
High Default Risk	1	13.00	82	388	1	12.13	53	235								
Special Management																
Default																
Total Bank	5,917	0.06	26	9	6,895	0.06	26	9	4,733	0.07	25	9	4,416	0.07	25	9

Exposures Covered By Credit Risk Mitigation

(\$ millions except as noted)



Counterparty Type	December 31, 2011			September 30, 2011			June 30, 2011			March 31, 2011		
	Standardized		AIRB	Standardized		AIRB	Standardized		AIRB	Standardized		AIRB
	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees
Corporate			1,100			1,259			1,234			1,461
Sovereign												
Bank												
Total Corporate, Sovereign and Bank			1,100			1,259			1,234			1,461
Residential Mortgages			7,673			7,675			7,934			8,866
HELOC's												
Other Retail (excluding QRR and SME)												
Qualifying Revolving Retail												
Retail SME												
Total Retail			7,673			7,675			7,934			8,866
Total			8,773			8,934			9,168			10,327

Counterparty Type	December 31, 2010			September 30, 2010			June 30, 2010			March 31, 2010		
	Standardized		AIRB	Standardized		AIRB	Standardized		AIRB	Standardized		AIRB
	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees	Eligible Financial Collateral	Credit Derivatives/ Guarantees	Credit Derivatives/ Guarantees
Corporate			1,398			1,695			1,673			1,635
Sovereign												
Bank												
Total Corporate, Sovereign and Bank			1,398			1,695			1,673			1,635
Residential Mortgages			1,590			1,448			1,649			1,288
HELOC's												
Other Retail (excluding QRR and SME)												
Qualifying Revolving Retail												
Retail SME												
Total Retail			1,590			1,448			1,649			1,288
Total			2,988			3,143			3,322			2,923

AIRB Credit Risk Exposures - Credit Commitments

(\$ millions except as noted)



Counterparty Type	December 31, 2011		September 30, 2011		June 30, 2011		March 31, 2011	
	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn
Corporate	24,828	10,179	24,150	9,902	23,778	9,749	22,946	9,408
Sovereign	61	25	36	15	38	16	37	15
Bank	1,915	785	1,917	786	1,940	795	1,950	800
Total Corporate, Sovereign and Bank	26,804	10,990	26,104	10,703	25,755	10,560	24,933	10,222
Residential Mortgages	33	3	94	3	35	5	33	
HELOC's	3,397	3,143	3,336	3,129	3,312	3,145	3,320	3,169
Other Retail (excluding QRR and SME)	1,458	682	1,481	714	1,521	701	1,564	723
Qualifying Revolving Retail	1,017	791	1,013	792	1,014	792	1,012	792
Retail SME	1,545	270	646	310	505	311	701	305
Total Retail	7,451	4,889	6,570	4,948	6,387	4,954	6,630	4,989
Total	34,255	15,879	32,674	15,650	32,143	15,513	31,562	15,212

Counterparty Type	December 31, 2010		September 30, 2010		June 30, 2010		March 31, 2010	
	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn
Corporate	22,899	10,762	22,296	10,479	22,544	10,596	22,499	10,575
Sovereign	36	17	343	161	318	149	71	33
Bank	1,951	917	2,021	950	2,072	974	2,111	992
Total Corporate, Sovereign and Bank	24,885	11,696	24,660	11,590	24,933	11,719	24,681	11,600
Residential Mortgages	38	5	46		54	2	56	
HELOC's	3,302	3,158	3,296	3,166	3,273	3,133	3,167	3,046
Other Retail (excluding QRR and SME)	1,578	720	1,598	732	1,595	721	1,547	726
Qualifying Revolving Retail	1,006	791	999	789	991	787	980	778
Retail SME	665	323	670	335	640	394	576	369
Total Retail	6,590	4,997	6,609	5,022	6,553	5,037	6,324	4,920
Total	31,476	16,693	31,269	16,612	31,486	16,755	31,006	16,520

Securitization Portfolio Exposure (1)

(\$ millions except as noted)



Exposure type	December 31, 2011							September 30, 2011						
	Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period		Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period	
	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale
Residential Mortgages		7,558	7,558	21		98			7,308	7,308	29		103	
Loans to Corporates or SMEs		26	26						46	46				
Other	35	721	756					40	766	807				
Total	35	8,304	8,339	21		98		40	8,120	8,161	29		103	

Exposure type	June 30, 2011							March 31, 2011						
	Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period		Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period	
	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale
Residential Mortgages		7,073	7,073	28					6,979	6,979	32			
Loans to Corporates or SMEs		74	74						105	105				
Other	38	774	812					41	296	337				
Total	38	7,921	7,959	28				41	7,380	7,422	32			

Exposure type	December 31, 2010							September 30, 2010						
	Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period		Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period	
	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale
Residential Mortgages		6,912	6,912	28		96	2		7,812	7,812	24		261	7
Loans to Corporates or SMEs		77	77						84	84				
Other	218	191	409					258	202	460				
Total	218	7,180	7,397	28		96	2	258	8,098	8,356	24		261	7

Exposure type	June 30, 2010							March 31, 2010						
	Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period		Total Outstanding Securitization Exposures Retained/Purchased (2)			Delinquent Portion of Total Outstanding Securitization Exposures		Securitization Activity for the Current Period	
	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale	Retained	Purchased	Total	Impaired & Past Due	Recognised Losses	Exposures Securitized	Recognised Gain/Loss on Sale
Residential Mortgages		7,101	7,101	29					6,990	6,990	32		500	10
Loans to Corporates or SMEs		37	37						292	292				
Other	271	215	486					337	254	591				
Total	271	7,352	7,623	29				337	7,536	7,873	32		500	10

(1) Securitization information is presented here for information only
 For capital adequacy purposes, securitization exposures are currently included in the EAD of the Basel II counterparty category to which the exposures relate, including all assets securitized by the bank still outstanding of \$5,745 million.

(2) All securitization exposures result from traditional securitization transactions.

Securitization Exposures by External Credit Rating (1)

(\$ millions except as noted)



External Credit Assessment (S&P)	December 31, 2011			September 30, 2011			June 30, 2011			March 31, 2011		
	Securitization Exposures			Securitization Exposures			Securitization Exposures			Securitization Exposures		
	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total
AAA to AA- A+ to A- BBB+ to BBB- BB+ to BB- B+ and below or unrated	35	8,279	8,314	40	8,074	8,114	38	7,847	7,885	41	7,275	7,316
Total	35	8,297	8,333	40	8,092	8,133	38	7,870	7,908	41	7,297	7,339

Short Term Credit Assessment (DBRS)

A-1 + R1 Mid		7	7		28	28		50	50		83	83
Total		7	7		28	28		50	50		83	83

External Credit Assessment (S&P)	December 31, 2010			September 30, 2010			June 30, 2010			March 31, 2010		
	Securitization Exposures			Securitization Exposures			Securitization Exposures			Securitization Exposures		
	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total
AAA to AA- A+ to A- BBB+ to BBB- BB+ to BB- B+ and below or unrated	218	7,103	7,321	236	8,014	8,250	245	7,316 2	7,561 2	278	6,864 304	7,142 304
Total	218	7,124	7,341	252	8,044	8,296	261	7,352	7,614	295	7,201	7,496

Short Term Credit Assessment (DBRS)

A-1 + R1 Mid		56	56		54	54		9	9		15	15
Total		56	56		54	60		9	9		15	15

(1) Securitization information is presented here for information only.

For capital adequacy purposes, securitization exposures are currently included in the EAD of the Basel II counterparty category to which the exposures relate, including all assets securitized by the bank still outstanding of \$5,745 million.

(2) All securitization exposures result from traditional securitization transactions.

Advanced Internal Ratings Based (AIRB) approach for credit risk - Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements.

Bank - Includes exposures to deposit taking institutions, securities firms and certain public sector entities.

Commitments (Undrawn) - The amount of credit risk exposure resulting from the unutilized portion of an authorized credit line/committed credit facility.

Corporate - Includes exposures to corporations, partnerships and proprietorships.

Drawn - The amount of credit risk exposure resulting from loans advanced to a borrower.

Exposure At Default (EAD) - An estimate of the amount of exposure to a customer at the time of default.

Home Equity Lines of Credit (HELOC's) - Revolving personal lines of credit secured by home equity.

Loss Given Default (LGD) - An estimate of the economic loss, expressed as a percentage (0%-100%) of the exposure at default, that the Bank will incur in the event a borrower defaults

OTC Derivatives - Includes over-the-counter derivatives contracts.

Other Off Balance Sheet Items - Includes all off-balance sheet arrangements other than derivatives and undrawn commitments, such as standby letters of credit and letters of guarantee.

Other Retail - Includes all other personal loans.

Probability of Default (PD) - An estimate of the likelihood of a customer defaulting on any credit related obligation within a 1 year time horizon, expressed as a percentage.

Qualifying Revolving Retail (QRR) - Includes credit cards and unsecured lines of credit extended to individuals.

Repo-Style Transactions - Includes repurchase and reverse repurchase agreements and securities borrowing and lending.

Retail SME - Includes small business loans.

Sovereign - Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.

Standardized Approach for credit risk - Under this approach, banks use a standardized set of risk-weights as prescribed by OSFI to calculate credit risk capital requirements. The standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.