

2011

**HSBC Bank Canada
Capital and Risk Management
Pillar 3 Supplemental Disclosures
as at March 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 2010 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	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010	December 31 2009	September 30 2009	June 30 2009
Common shares	1,225	1,225	1,225	1,225	1,225	1,225	1,225	1,225
Retained earnings	2,133	2,274	2,238	2,218	2,131	2,120	2,039	2,006
Non-cumulative preferred shares	946	946	946	946	946	946	946	946
Non-controlling interests in trust and subsidiary	230	230	430	430	430	430	430	430
Securitization-related deductions and other	(11)	(116)	(138)	(143)	(155)	(139)	(117)	(96)
Goodwill	(26)	(15)	(15)	(15)	(15)	(15)	(15)	(15)
Total Tier 1 capital	4,497	4,544	4,686	4,661	4,562	4,567	4,508	4,496
Subordinated debentures	735	739	751	742	735	833	833	826
Other	186	195	192	190	199	208	212	214
Total Tier 2 capital	921	934	943	932	934	1,041	1,045	1,040
Total capital available for regulatory purposes	5,418	5,478	5,629	5,593	5,496	5,608	5,553	5,536

Capital Ratios (2)	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010	December 31 2009	September 30 2009	June 30 2009
Tier 1 capital ratio	13.41%	13.30%	13.18%	12.98%	12.25%	12.12%	11.67%	11.17%
Total capital ratio	16.16%	16.04%	15.83%	15.58%	14.76%	14.89%	14.37%	13.75%
Assets to capital multiple	13.51	13.34	13.38	13.00	13.05	12.93	12.98	12.85

(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) (\$ millions except as noted)	March 31, 2011				December 31, 2010				September 30, 2010				June 30, 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	41,452		18,295	18,295	40,638		18,858	18,858	43,969		20,098	20,098	43,637		20,606	20,606
Sovereign	17,292		336	336	19,084		345	345	18,974		384	384	16,724		287	287
Bank	11,461	6	497	502	11,718	6	538	544	12,378	5	627	632	9,241	5	439	444
Residential Mortgages	18,515	437	1,619	2,056	18,747	455	1,626	2,081	19,061	495	1,634	2,129	19,303	534	1,607	2,141
HELOC's	6,303		894	894	6,318		909	909	6,356		888	888	6,291		878	878
Other Retail (excluding QRR and SME)	6,357	2,447	1,374	3,821	6,266	2,403	1,365	3,767	6,258	2,388	1,327	3,715	6,309	2,476	1,303	3,778
Qualifying Revolving Retail	1,171		318	318	1,174		317	317	1,178		207	207	1,176		214	214
Retail SME	890		395	395	945		422	422	986		454	454	1,048		478	478
Exposures subject to standardized or IRB approaches	103,439	2,889	23,729	26,617	104,890	2,864	24,380	27,244	109,160	2,888	25,619	28,507	103,728	3,015	25,811	28,826
Equity (3)	181		181	181	199		199	199	229		229	229	260			260
Securitization (4)	22	78		78	126	72		72								
Other assets not included in standardized or IRB approaches	1,223			1,052	1,176			972	1,343			1,093	1,242			1,019
Adjustment to IRB risk-weighted assets for scaling factor				1,435				1,475				1,551				1,564
Total Credit Risk	104,865			29,363	106,391			29,962	110,732			31,380	105,230			31,669
Market Risk (5)																
Operational Risk - Standardized Approach				4,168				4,190				4,171				4,225
Total Risk-Weighted Assets				33,531				34,152				35,551				35,894
Adjustment for Regulatory Floor (6)																
Total Transitional Risk-Weighted Assets				33,531				34,152				35,551				35,894

Risk-Weighted Assets (RWA) (\$ millions except as noted)	March 31, 2010				December 31, 2009				September 30, 2009				June 30, 2009			
	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	43,289		21,780	21,780	42,663		22,101	22,101	46,569		23,098	23,098	47,731		24,589	24,589
Sovereign	17,639		323	323	16,875		297	297	16,181		279	279	14,930		236	236
Bank	9,184	34	425	458	10,870	10	433	443	8,309	8	393	401	7,216	9	395	404
Residential Mortgages	19,417	584	1,622	2,206	19,496	577	1,572	2,150	19,499	625	1,564	2,189	19,362	692	1,606	2,298
HELOC's	6,159		872	872	5,221		508	508	5,060		491	491	4,619		466	466
Other Retail (excluding QRR and SME)	6,319	2,502	1,321	3,824	6,794	2,981	1,311	4,292	6,882	2,970	1,331	4,301	6,946	3,005	1,387	4,392
Qualifying Revolving Retail	1,174		213	213	1,092		205	205	1,096		218	218	1,081		214	214
Retail SME	1,033		489	489	1,027		504	504	1,051		533	533	1,066		558	558
Exposures subject to standardized or IRB approaches	104,213	3,120	27,046	30,166	104,038	3,566	26,931	30,499	104,647	3,603	27,907	31,510	102,951	3,707	29,450	33,157
Equity (3)	276			276	304			304	391			391	404			404
Securitization (4)								-								
Other assets not included in standardized or IRB approaches	1,164			918	1,360			938	1,755			795	1,039			674
Adjustment to IRB risk-weighted assets for scaling factor				1,639				1,634				1,698				1,791
Total Credit Risk	105,653			33,000	105,702			33,375	106,792			34,393	104,394			36,026
Market Risk (5)																
Operational Risk - Standardized Approach				4,236				4,298				4,239				4,229
Total Risk-Weighted Assets				37,236				37,674				38,633				40,254
Adjustment for Regulatory Floor (6)																
Total Transitional Risk-Weighted Assets				37,236				37,674				38,633				40,254

(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 - see page 7 for further information on Securitization Exposures.

(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
March 31, 2011						December 31, 2010						
Corporate	23,032	9,408	4,987	686	3,340	41,452	22,766	10,762	3,451	586	3,074	40,638
Sovereign	17,244	15		33	0	17,292	17,796	17	1,259	13	0	19,084
Bank	2,445	800	6,511	1,654	51	11,461	3,084	917	6,108	1,569	40	11,718
Total Corporate, Sovereign and Bank	42,720	10,222	11,497	2,373	3,391	70,204	43,645	11,696	10,818	2,167	3,114	71,440
Residential Mortgages	18,512	3				18,515	18,740	7				18,747
HELOC's	3,134	3,169				6,303	3,160	3,158				6,318
Other Retail (excluding QRR and SME)	4,055	2,274			28	6,357	4,109	2,129			28	6,266
Qualifying Revolving Retail	379	792				1,171	383	791				1,174
Retail SME	547	305			37	890	582	323			40	945
Total Retail	26,627	6,543			65	33,235	26,974	6,408			68	33,450
Total Gross Credit Exposure	69,347	16,765	11,497	2,373	3,456	103,439	70,619	18,104	10,818	2,167	3,182	104,890
September 30, 2010						June 30, 2010						
Corporate	24,413	10,479	5,588	621	2,868	43,969	24,111	10,596	5,661	561	2,709	43,637
Sovereign	17,847	161	895	56	15	18,974	15,664	149	828	69	14	16,724
Bank	3,995	950	5,786	1,620	27	12,378	1,956	974	4,810	1,476	26	9,241
Total Corporate, Sovereign and Bank	46,255	11,590	12,269	2,297	2,910	75,321	41,731	11,719	11,299	2,105	2,748	69,603
Residential Mortgages	19,033	28				19,061	19,273	30				19,303
HELOC's	3,190	3,166				6,356	3,158	3,133				6,291
Other Retail (excluding QRR and SME)	4,103	2,125			30	6,258	4,104	2,175			30	6,309
Qualifying Revolving Retail	389	789				1,178	389	787			-	1,176
Retail SME	611	335			40	986	617	394				1,048
Total Retail	27,326	6,443			70	33,839	27,540	6,518			67	34,126
Total Gross Credit Exposure	73,581	18,033	12,269	2,297	2,980	109,160	69,272	18,237	11,299	2,105	2,815	103,728
March 31, 2010						December 31, 2009						
Corporate	25,399	10,575	4,266	513	2,536	43,289	25,243	10,857	3,505	527	2,531	42,663
Sovereign	15,711	33	1,805	89	-	17,638	14,571	31	2,190	83	0	16,875
Bank	2,073	992	4,856	1,241	22	9,184	1,912	1,019	6,623	1,286	30	10,870
Total Corporate, Sovereign and Bank	43,183	11,600	10,927	1,843	2,558	70,111	41,726	11,907	12,318	1,896	2,561	70,407
Residential Mortgages	19,389	28				19,417	19,480	16				19,496
HELOC's	3,113	3,046				6,159	2,956	2,265				5,221
Other Retail (excluding QRR and SME)	4,178	2,108			33	6,319	4,411	2,352			31	6,794
Qualifying Revolving Retail	396	778				1,174	392	700				1,092
Retail SME	630	369			34	1,033	650	343			34	1,027
Total Retail	27,706	6,329			67	34,102	27,889	5,676			65	33,630
Total Gross Credit Exposure	70,889	17,929	10,927	1,843	2,625	104,213	69,615	17,583	12,318	1,896	2,626	104,038
September 30, 2009						June 30, 2009						
Corporate	26,908	11,177	5,308	586	2,590	46,569	28,377	11,267	4,740	714	2,633	47,731
Sovereign	13,811	35	2,263	65	7	16,181	12,712	37	2,068	105	8	14,930
Bank	1,677	987	4,484	1,142	19	8,309	1,758	1,127	2,961	1,351	18	7,216
Total Corporate, Sovereign and Bank	42,396	12,199	12,056	1,793	2,616	71,059	42,847	12,431	9,770	2,170	2,659	69,877
Residential Mortgages	19,487	12				19,499	19,216	146				19,362
HELOC's	2,855	2,205				5,060	2,613	2,006				4,619
Other Retail (excluding QRR and SME)	4,426	2,441			15	6,882	4,497	2,434			15	6,946
Qualifying Revolving Retail	400	696				1,096	391	690				1,081
Retail SME	658	359			34	1,051	675	356			35	1,066
Total Retail	27,826	5,713			49	33,588	27,392	5,632			50	33,074
Total Gross Credit Exposure	70,222	17,912	12,056	1,793	2,665	104,647	70,239	18,063	9,770	2,170	2,710	102,951

Credit Exposure by Geography

(\$ millions except as noted)



	March 31, 2011						December 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	21,598	5,831		55	933	28,417	22,261	6,436		79	847	29,623
Western Canada, excluding British Columbia	9,904	4,460		196	917	15,477	10,064	4,921		196	840	16,021
Ontario	31,567	4,607	11,497	1,903	1,035	50,610	32,048	4,706	10,818	1,751	945	50,268
Quebec & Atlantic provinces	6,278	1,867		219	571	8,935	6,246	2,041		141	550	8,978
Other												
Total Gross Credit Exposure	69,347	16,765	11,497	2,373	3,456	103,439	70,619	18,104	10,818	2,167	3,182	104,890

	September 30, 2010						June 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	23,137	6,586		69	730	30,522	23,620	6,570		107	685	30,982
Western Canada, excluding British Columbia	9,832	4,989		206	862	15,889	9,831	5,045		203	838	15,917
Ontario	34,366	4,717	12,269	1,862	874	54,088	29,809	4,830	11,299	1,637	833	48,408
Quebec & Atlantic provinces	6,246	1,741		160	514	8,661	6,012	1,792		158	459	8,421
Other												
Total Gross Credit Exposure	73,581	18,033	12,269	2,297	2,980	109,160	69,272	18,237	11,299	2,105	2,815	103,728

	March 31, 2010						December 31, 2009					
	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	24,409	6,248		100	675	31,432	24,277	6,108		111	679	31,175
Western Canada, excluding British Columbia	10,081	4,846		201	794	15,922	10,150	4,851		169	747	15,917
Ontario	30,297	4,957	9,488	1,437	770	46,949	29,160	4,648	10,730	1,503	803	46,843
Quebec & Atlantic provinces	6,102	1,878	1,438	105	387	9,910	6,029	1,976	1,587	113	397	10,103
Other												
Total Gross Credit Exposure	70,889	17,929	10,926	1,843	2,626	104,213	69,615	17,583	12,318	1,896	2,626	104,038

	September 30, 2009						June 30, 2009					
	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	24,857	6,168		146	715	31,886	25,616	6,426	-	186	740	32,968
Western Canada, excluding British Columbia	10,372	4,888		184	712	16,156	10,730	4,791	-	154	698	16,372
Ontario	28,801	4,844	10,468	1,355	890	46,358	27,623	4,877	8,122	1,646	884	43,152
Quebec & Atlantic provinces	6,189	2,011	1,587	108	348	10,243	6,270	1,970	1,648	184	388	10,460
Other												
Total Gross Credit Exposure	70,219	17,911	12,055	1,793	2,665	104,643	70,239	18,063	9,770	2,170	2,710	102,951

Residual Contract Maturity Breakdown

(\$ millions except as noted)



	March 31, 2011						December 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	34,437	16,404	9,618	1,177	3,368	65,004	34,325	17,880	9,126	990	3,125	65,445
1-5 years	31,418	250	1,879	956	87	34,591	32,557	83	1,692	914	44	35,289
Greater than 5 years	3,492	112		240	1	3,845	3,737	141		264	13	4,155
No specific maturity												
Total Gross Credit Exposure	69,347	16,765	11,497	2,373	3,456	103,439	70,619	18,104	10,818	2,167	3,182	104,890

	September 30, 2010						June 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	35,587	17,767	10,621	964	2,905	67,844	33,205	17,920	9,853	1,031	2,754	64,764
1-5 years	32,578	83	1,648	1,017	47	35,373	31,833	107	1,446	834	43	34,263
Greater than 5 years	5,416	183		316	28	5,943	4,234	210		241	18	4,702
No specific maturity												
Total Gross Credit Exposure	73,581	18,033	12,269	2,297	2,980	109,160	69,271	18,237	11,299	2,105	2,815	103,728

	March 31, 2010						December 31, 2009					
	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	33,732	17,608	9,766	749	2,590	64,445	32,255	17,262	11,083	655	2,574	63,829
1-5 years	32,284	96	1,161	875	19	34,435	32,364	36	1,235	929	26	34,590
Greater than 5 years	4,873	225		219	16	5,333	4,996	285		312	26	5,619
No specific maturity												
Total Gross Credit Exposure	70,889	17,929	10,927	1,843	2,625	104,213	69,615	17,583	12,318	1,896	2,626	104,038

	September 30, 2009						June 30, 2009					
	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	32,679	17,583	10,683	572	2,544	64,061	32,984	17,653	8,749	928	2,565	62,879
1-5 years	32,531	36	1,372	877	79	34,895	32,059	49	1,021	916	97	34,141
Greater than 5 years	5,010	292		344	41	5,687	5,196	361		326	48	5,931
No specific maturity												
Total Gross Credit Exposure	70,220	17,911	12,055	1,793	2,664	104,643	70,239	18,063	9,770	2,170	2,710	102,951

Portfolio Breakdown by Basel II Approaches

(\$ millions except as noted)



	March 31, 2011				December 31, 2010				September 30, 2010				June 30, 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			23,032	9,408			22,766	10,762			24,413	10,479			24,112	10,596
Sovereign			17,244	15			17,796	17			17,847	161			15,663	149
Bank	28		2,416	800	31		3,053	917	28		3,966	950	26		1,930	974
Total Corporate, Sovereign and Bank	28		42,692	10,222	31	-	43,614	11,696	28	-	46,226	11,590	26		41,705	11,719
Residential Mortgages	844	3	17,668	0	882	2	17,858	5	943	28	18,090		1,019	28	18,252	2
HELOC's			3,134	3,169			3,160	3,158			3,189	3,166			3,158	3,133
Other Retail (excluding QRR and SME)	1,630	1,551	2,425	723	1,708	1,409	2,401	720	1,700	1,393	2,403	732	1,749	1,453	2,355	721
Qualifying Revolving Retail			379	792			383	791			389	789			389	787
Retail SME			547	305			582	323			611	335			617	394
Total Retail	2,474	1,553	24,153	4,989	2,590	1,411	24,384	4,997	2,643	1,421	24,682	5,022	2,768	1,482	24,772	5,037
Total Gross Credit Exposure	2,502	1,553	66,845	15,212	2,621	1,411	67,998	16,693	2,671	1,421	70,908	16,612	2,794	1,482	66,477	16,755

	March 31, 2010				December 31, 2009				September 30, 2009				June 30, 2009			
	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			25,400	10,575			25,243	10,857			26,908	11,177			28,377	11,267
Sovereign			15,710	33			14,571	31			13,811	35			12,712	37
Bank	168		1,905	992	34		1,878	1,019	39		1,638	987	47		1,711	1,127
Total Corporate, Sovereign and Bank	168		43,015	11,600	34		41,692	11,907	39		42,357	12,199	47		42,800	12,431
Residential Mortgages	1,111	28	18,276		1,128		18,352	16	1,237		18,250	12	1,365		17,851	146
HELOC's			3,113	3,046			2,956	2,265			2,855	2,205			2,613	2,006
Other Retail (excluding QRR and SME)	1,841	1,382	2,338	726	2,100	1,750	2,311	602	2,116	1,842	2,310	599	2,169	1,842	2,328	592
Qualifying Revolving Retail			396	778			392	700			400	696			391	690
Retail SME			630	369			650	343			658	359			675	356
Total Retail	2,952	1,410	24,753	4,919	3,228	1,750	24,661	3,926	3,353	1,842	24,473	3,871	3,534	1,842	23,858	3,790
Total Gross Credit Exposure	3,120	1,410	67,768	16,519	3,262	1,750	66,353	15,833	3,392	1,842	66,830	16,070	3,581	1,842	66,658	16,221

Standardized Exposures by Risk Weight Category

(\$ millions except as noted)



	March 31, 2011							December 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		28						28			31					31
<i>Total Corporate, Sovereign and Bank</i>		28						28		31						31
Residential Mortgages Heloc's			516		298	33		846			543		305	37		884
Other Retail					3,099		81	3,181					3,030		87	3,117
Retail SME																
<i>Total Retail</i>			516		3,397	33	81	4,027			543		3,335	37	87	4,001
Total Exposure at Default		28	516		3,397	33	81	4,055		31	543		3,335	37	87	4,032

	September 30, 2010							June 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		28						28			26					26
<i>Total Corporate, Sovereign and Bank</i>		28						28		26						26
Residential Mortgages Heloc's			608		324	39		971			656		346	45		1,047
Other Retail					3,002		91	3,093					3,103	2	98	3,203
Retail SME																
<i>Total Retail</i>			608		3,326	39	91	4,064		-	656		3,449	47	98	4,250
Total Exposure at Default		28	608		3,326	39	91	4,092		26	656		3,449	47	98	4,276

	March 31, 2010							December 31, 2009								
	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		168						168			34					34
<i>Total Corporate, Sovereign and Bank</i>		168						168		34						34
Residential Mortgages Heloc's			710		375	55		1,139			684		424	20		1,128
Other Retail					3,108	2	113	3,223					3,723	3	124	3,850
Retail SME																
<i>Total Retail</i>			710		3,482	57	113	4,362			684		4,147	23	124	4,978
Total Exposure at Default		168	710		3,482	57	113	4,530		34	684		4,147	23	124	5,012

	September 30, 2009							June 30, 2009								
	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		39						39			47					47
<i>Total Corporate, Sovereign and Bank</i>		39						39		47						47
Residential Mortgages Heloc's			746		466	14		1,226			817		523	14		1,354
Other Retail					3,827	30	47	3,904					3,871	32	47	3,949
Retail SME																
<i>Total Retail</i>			746		4,293	44	47	5,130			817		4,394	46	47	5,304
Total Exposure at Default		39	746		4,293	44	47	5,169		47	817		4,394	46	47	5,350

Risk Assessment - IRB Retail Credit Portfolio

(\$ millions except as noted)



	March 31, 2011						December 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	17,229	6,165	2,939	811	670	27,814	17,414	6,147	2,906	813	726	28,005
Medium	318	109	170	349	202	1,148	330	151	180	350	200	1,213
Sub-Standard			2	8	3	13			3	8	3	14
Impaired/Default	121	28	65	3	15	232	118	20	61	3	16	217
Total Exposure at Default	17,668	6,303	3,176	1,171	890	29,208	17,863	6,318	3,149	1,174	945	29,449

	September 30, 2010						June 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	17,688	6,214	2,968	1,039	754	28,663	17,879	6,172	2,921	1,035	802	28,809
Medium	293	123	130	129	211	886	285	98	122	130	222	857
Sub-Standard			3	7	2	12			3	7	2	12
Impaired/Default	109	17	64	4	19	213	90	21	61	4	22	198
Total Exposure at Default	18,090	6,354	3,165	1,179	986	29,774	18,254	6,291	3,107	1,176	1,048	29,876

	March 31, 2010						December 31, 2009					
	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	17,913	6,021	2,896	1,036	752	28,618	18,000	5,100	2,711	964	752	27,527
Medium	261	117	134	127	258	897	275	108	169	118	245	915
Sub-Standard			4	7	3	14			7	6	7	20
Impaired/Default	104	21	62	4	20	211	94	13	57	4	23	191
Total Exposure at Default	18,278	6,159	3,096	1,174	1,033	29,740	18,369	5,221	2,944	1,092	1,027	28,653

	September 30, 2009						June 30, 2009					
	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	17,923	4,944	2,691	964	767	27,289	17,615	4,513	2,688	954	782	26,552
Medium	250	104	165	121	246	886	307	94	175	116	252	944
Sub-Standard			6	6	10	22			7	6	8	21
Impaired/Default	89	12	61	5	28	195	75	11	67	5	25	183
Total Exposure at Default	18,262	5,060	2,923	1,096	1,051	28,392	17,997	4,618	2,937	1,081	1,067	27,700

Internal Rating	March 31, 2011				December 31, 2010				September 30, 2010				June 30, 2010			
	Exposure-Weighted Average				Exposure-Weighted Average				Exposure-Weighted Average				Exposure-Weighted Average			
	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)
Corporate																
Minimal Risk	1,125	0.04	46	14	984	0.04	46	13	1,251	0.04	46	12	899	0.04	42	11
Low Risk	4,053	0.11	44	21	4,395	0.11	44	20	4,586	0.10	43	19	4,338	0.10	43	19
Satisfactory Risk	15,645	0.44	33	38	15,299	0.44	32	38	15,121	0.45	33	39	13,811	0.45	33	39
Fair Default Risk	12,363	1.17	31	59	13,086	1.19	31	60	13,660	1.17	31	60	15,025	1.18	31	60
Moderate Default Risk	1,710	2.89	28	75	1,711	2.73	29	74	1,760	2.74	29	75	1,744	2.76	29	75
Significant Default Risk	237	6.21	29	102	279	6.02	27	95	325	6.05	29	101	441	5.98	30	101
High Default Risk	488	10.12	31	130	568	10.27	31	128	592	10.08	31	131	678	10.21	33	137
Special Management	324	28.19	31	160	337	29.53	31	158	454	30.50	31	163	437	28.42	32	162
Default	602	100.00	45	210	623	100.00	43	232	721	100.00	43	253	711	100.00	41	265
Total Corporate	36,547	2.81	34	50	37,282	2.87	34	51	38,470	3.17	34	52	38,084	3.21	34	54
Sovereign																
Minimal Risk	17,227	0.01	10	2	17,651	0.01	10	2	17,855	0.01	10	2	15,663	0.01	10	2
Low Risk	62	0.08	24	16	242	0.07	14	7	227	0.07	42	16	229	0.05	45	14
Satisfactory Risk	2	0.22	48	35	3	0.25	45	34	3	0.35	39	39	4	0.27	39	34
Fair Default Risk																
Moderate Default Risk																
Significant Default Risk																
High Default Risk																
Special Management																
Default																
Total Sovereign	17,291	0.01	10	2	17,896	0.01	10	2	18,085	0.01	11	2	15,896	0.01	11	2
Bank																
Minimal Risk	4,076	0.04	27	8	4,697	0.04	26	8	5,795	0.04	26	8	3,166	0.03	26	7
Low Risk	1,100	0.11	27	13	930	0.10	27	13	672	0.11	31	17	1,072	0.08	27	13
Satisfactory Risk	39	0.37	40	36	285	0.23	17	13	413	0.24	17	14	490	0.24	19	17
Fair Default Risk	15	1.44	28	55	4	1.33	30	62	14	1.51	29	60	2	1.13	46	77
Moderate Default Risk	1	3.09	48	123									1	1.98	35	78
Significant Default Risk													2	4.96	69	229
High Default Risk	1	13.00	80	348	1	13.00	82	388	1	12.13	53	235				
Special Management																
Default																
Total Bank	5,232	0.06	27	9	5,917	0.06	26	9	6,895	0.06	26	9	4,733	0.07	25	9

Internal Rating	March 31, 2010				December 31, 2009				September 30, 2009				June 30, 2009			
	Exposure-Weighted Average				Exposure-Weighted Average				Exposure-Weighted Average				Exposure-Weighted Average			
	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)	Exposure at Default	PD (%)	LGD (%)	Risk Weight (%)
Corporate																
Minimal Risk	986	0.04	44	12	988	0.04	44	13	1,167	0.04	45	12	1,222	0.04	45	12
Low Risk	3,984	0.10	42	19	3,818	0.11	42	19	3,962	0.11	43	19	3,656	0.11	43	19
Satisfactory Risk	13,866	0.45	34	41	14,197	0.46	34	42	14,620	0.46	34	41	15,918	0.47	34	41
Fair Default Risk	16,106	1.18	31	60	16,115	1.19	32	61	17,365	1.17	31	61	17,948	1.17	31	60
Moderate Default Risk	1,780	2.78	30	78	1,672	2.84	30	78	1,746	2.84	29	76	1,646	2.69	30	79
Significant Default Risk	491	5.94	30	103	517	5.85	30	104	529	5.91	31	106	615	5.83	30	103
High Default Risk	626	10.19	32	134	635	10.36	30	128	645	10.20	31	132	774	10.20	32	135
Special Management	506	32.43	31	156	547	31.85	32	152	406	30.95	31	153	353	28.20	30	158
Default	714	100.00	43	295	768	100.00	40	268	837	100.00	42	276	892	100.00	45	317
Total Corporate	39,059	3.27	34	56	39,257	3.43	34	57	41,277	3.36	34	56	43,024	3.34	34	57
Sovereign																
Minimal Risk	15,591	0.01	10	2	14,507	0.01	10	2	13,801	0.01	10	2	12,817	0.01	10	2
Low Risk	64	0.07	30	17	69	0.06	31	17	58	0.06	28	14	35	0.06	38	20
Satisfactory Risk	5	0.28	33	31	3	0.31	49	43	5	0.31	44	45	8	0.34	46	52
Fair Default Risk	172	1.65	10	28	107	1.65	10	30	82	1.65	10	31	1	1.59	14	29
Moderate Default Risk	1	1.93	52	109	1	1.93	52	109	1	1.93	52	109	-	1.93	52	109
Significant Default Risk																
High Default Risk																
Special Management																
Default																
Total Sovereign	15,833	0.03	10	2	14,687	0.02	10	2	13,947	0.02	10	2	12,861	0.01	11	2
Bank																
Minimal Risk	3,095	0.03	26	6	3,276	0.03	26	7	3,078	0.03	25	7	3,426	0.03	25	7
Low Risk	723	0.09	27	15	737	0.08	27	16	852	0.07	23	12	844	0.07	23	13
Satisfactory Risk	586	0.24	21	19	448	0.25	21	21	187	0.33	31	36	153	0.25	31	34
Fair Default Risk	11	1.09	22	37	6	0.99	18	31	15	1.14	23	40	3	1.07	17	29
Moderate Default Risk	1	1.98	60	129	2	2.16	32	70								
Significant Default Risk																
High Default Risk					1	13.34	80	374								
Special Management																
Default																
Total Bank	4,416	0.07	25	9	4,470	0.07	25	10	4,132	0.06	25	10	4,426	0.05	25	9

Exposures Covered By Credit Risk Mitigation

(\$ millions except as noted)



Counterparty Type	March 31, 2011			December 31, 2010			September 30, 2010			June 30, 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			1,461			1,398			1,695			1,673
Sovereign												
Bank												
Total Corporate, Sovereign and Bank			1,461			1,398			1,695			1,673
Residential Mortgages			8,866			1,590			1,448			1,649
HELOC's												
Other Retail (excluding QRR and SME)												
Qualifying Revolving Retail												
Retail SME												
Total Retail			8,866			1,590			1,448			1,649
Total			10,327			2,988			3,143			3,322

Counterparty Type	March 31, 2010			December 31, 2009			September 30, 2009			June 30, 2009		
	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			1,635			1,597			1,635			1,665
Sovereign												
Bank												
Total Corporate, Sovereign and Bank			1,635			1,597			1,635			1,665
Residential Mortgages			1,288			1,374			1,390			1,422
HELOC's			-									
Other Retail (excluding QRR and SME)			-									
Qualifying Revolving Retail			-									
Retail SME			-									
Total Retail			1,288			1,374			1,390			1,422
Total			2,923			2,971			3,025			3,087

AIRB Credit Risk Exposures - Credit Commitments

(\$ millions except as noted)



Counterparty Type	March 31, 2011		December 31, 2010		September 30, 2010		June 30, 2010	
	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn
Corporate	22,946	9,408	22,899	10,762	22,296	10,479	22,544	10,596
Sovereign	37	15	36	17	343	161	318	149
Bank	1,950	800	1,951	917	2,021	950	2,072	974
Total Corporate, Sovereign and Bank	24,933	10,222	24,885	11,696	24,660	11,590	24,933	11,719
Residential Mortgages	33	0	38	5	46	-	54	2
HELOC's	3,320	3,169	3,302	3,158	3,296	3,166	3,273	3,133
Other Retail (excluding QRR and SME)	1,564	723	1,578	720	1,598	732	1,595	721
Qualifying Revolving Retail	1,012	792	1,006	791	999	789	991	787
Retail SME	701	305	665	323	670	335	640	394
Total Retail	6,630	4,989	6,590	4,997	6,609	5,022	6,553	5,037
Total	31,562	15,212	31,476	16,693	31,269	16,612	31,486	16,755

Counterparty Type	March 31, 2010		December 31, 2009		September 30, 2009		June 30, 2009	
	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn	Notional Undrawn	EAD on Undrawn
Corporate	22,499	10,575	23,101	10,857	23,778	11,176	23,971	11,266
Sovereign	71	33	67	31	74	35	78	37
Bank	2,111	992	2,169	1,019	2,099	987	2,398	1,127
Total Corporate, Sovereign and Bank	24,681	11,600	25,336	11,908	25,952	12,197	26,447	12,430
Residential Mortgages	56	0	60	16	62	12	253	146
HELOC's	3,167	3,046	3,107	2,265	3,050	2,205	2,760	2,006
Other Retail (excluding QRR and SME)	1,547	726	1,456	602	1,421	599	1,451	592
Qualifying Revolving Retail	980	778	975	700	972	696	967	690
Retail SME	576	369	696	343	538	359	510	356
Total Retail	6,324	4,920	6,292	3,926	6,043	3,871	5,941	3,791
Total	31,006	16,520	31,628	15,834	31,994	16,069	32,388	16,221

Securitization Portfolio Exposure (1)

(\$ millions except as noted)



Exposure type	March 31, 2011							December 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		6,979	6,979	32					6,912	6,912	28		96	2
Loans to Corporates or SMEs		105	105					77	77					
Other	41	296	337					217	191	408				
Total	41	7,380	7,422	32				217	7,180	7,397	28		96	2

Exposure type	September 30, 2010							June 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		7,812	7,812	24		261	7		7,101	7,101	29			
Loans to Corporates or SMEs		84	84					37	37					
Other	258	202	460					271	215	486				
Total	258	8,098	8,356	24		261	7	271	7,352	7,623	29			

Exposure type	March 31, 2010							December 31, 2009						
	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		6,990	6,990	32		500	10		6,584	6,584	34		655	9
Loans to Corporates or SMEs		292	292					291	291					
Other	337	254	591					310	327	637				
Total	337	7,536	7,873	32		500	10	310	7,202	7,512	34		655	9

Exposure type	September 30, 2009							June 30, 2009						
	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		5,128	5,128	30		1,528	7		4,566	4,566	7		302	8
Loans to Corporates or SMEs		312	312					311	311					
Other	268	360	628					265	450	715				
Total	268	5,800	6,068	30		1,528	7	265	5,327	5,592	7		302	8

(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 \$7,073 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)	March 31, 2011			December 31, 2010			September 30, 2010			June 30, 2010		
	Securitization Exposures			Securitization Exposures			Securitization Exposures			Securitization Exposures		
	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total
AAA to AA-	41	7,275	7,316	217	7,103	7,320	236	8,014	8,250	245	7,316	7,561
A+ to A-											2	2
BBB+ to BBB-												
BB+ to BB-												
B+ and below or unrated		22	22		21	21	16	30	46	16	35	51
Total	41	7,297	7,339	217	7,124	7,341	252	8,044	8,296	261	7,352	7,614
Short Term Credit Assessment (DBRS)												
A-1 +		83	83		56	56		54	54			
R1 Mid							6		6	9		9
Total		83	83		56	56	6	54	60	9		9

External Credit Assessment (S&P)	March 31, 2010			December 31, 2009			September 30, 2009			June 30, 2009		
	Securitization Exposures			Securitization Exposures			Securitization Exposures			Securitization Exposures		
	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total	Retained	Purchased	Total
AAA to AA-	278	6,864	7,142	278	5,513	5,791	231	5,390	5,621	223	4,851	5,074
A+ to A-		304	304		307	307		293	293	415	415	415
BBB+ to BBB-												
BB+ to BB-												
B+ and below or unrated	17	33	50	17	33	50	17	118	135	19	61	80
Total	295	7,201	7,496	295	5,853	6,148	248	5,801	6,049	242	5,327	5,569
Short Term Credit Assessment (DBRS)												
A-1 +												
R1 Mid	15		15	15		15	19		19	23		23
Total	15		15	15		15	19		19	23		23

(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 \$7,073 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.