



Supplementary Regulatory Capital Disclosure

For the Quarter Ended - April 30, 2015

Q2|15

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

BASEL III REGULATORY CAPITAL (All-in basis) (1) (2)

	Cross reference (3)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4
Common Equity Tier 1 Capital: instruments and reserves								
1	Directly issued qualifying common share capital plus related stock surplus	a+b	12,633	12,676	12,661	12,464	12,384	12,318
2	Retained earnings	c	17,765	17,489	17,237	16,724	16,162	15,224
3	Accumulated other comprehensive income (and other reserves) (4)	d	2,878	4,112	1,375	1,100	1,425	602
6	Common Equity Tier 1 Capital before regulatory adjustments		33,276	34,277	31,273	30,179	29,646	28,144
Common Equity Tier 1 Capital: regulatory adjustments								
7	Prudential valuation adjustments		65	65	58	49	-	-
8	Goodwill (net of related tax liability)	e+p1-f	5,558	5,808	5,284	5,192	3,847	3,757
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	1,702	1,773	1,591	1,561	1,213	1,153
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	h-j	1,579	1,757	1,528	1,514	1,572	1,645
11	Cash flow hedge reserve	k	421	711	141	82	55	109
12	Shortfall of provisions to expected losses	k1	-	22	-	-	-	7
14	Gains or losses due to changes in own credit risk on fair valued liabilities (5)		64	84	2	(12)	11	24
15	Defined benefit pension fund net assets (net of related tax liability) (6)	l-m	247	115	202	162	219	192
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n - o	-	-	23	35	1	4
22	Amount exceeding the 15% threshold		-	-	-	-	-	-
23	of which: significant investments in the common stock financials	h1	-	-	10	-	-	30
24	of which: mortgage servicing rights	j1	-	-	-	-	-	1
25	of which: deferred tax assets arising from temporary differences	l1	-	-	13	-	-	42
28	Total regulatory adjustments to Common Equity Tier 1 Capital		9,636	10,335	8,852	8,583	6,918	7,051
29	Common Equity Tier 1 Capital (CET1)		23,640	23,942	22,421	21,596	22,728	21,227
Additional Tier 1 Capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	o1	1,200	1,200	1,200	1,200	493	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (7)	p + r	1,987	2,337	3,332	3,332	3,446	3,770
34	Additional Tier 1 instruments (and CET1 instruments not otherwise included) issued by subsidiaries and held by third parties (amount allowed in group AT1)	s	10	9	7	10	10	11
35	of which: instruments issued by subsidiaries subject to phase out		10	9	7	10	10	11
36	Additional Tier 1 Capital before regulatory adjustments		3,197	3,546	4,539	4,542	3,835	3,457
Additional Tier 1 Capital: regulatory adjustments								
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	t	358	358	358	358	358	358
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	55	57
41a	of which: Reverse mortgages		-	-	-	-	55	57
43	Total regulatory adjustments applied to Additional Tier 1 Capital		358	358	358	413	415	409
44	Additional Tier 1 Capital (AT1)		2,839	3,188	4,181	4,129	3,422	3,047
45	Tier 1 Capital (T1 = CET1 + AT1)		26,479	27,130	26,602	25,780	26,150	24,599
Tier 2 Capital: instruments and provisions								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	1,026	1,033	1,002	-	-	-
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (8)	n	3,551	3,554	4,027	4,030	3,978	4,444
48	Tier 2 Capital instruments (and CET1 and AT1 instruments not included) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	u	43	40	80	77	129	130
49	of which: instruments issued by subsidiaries subject to phase out	v	43	40	80	77	129	130
50	Collective allowances	w	272	215	266	212	250	214
51	Tier 2 Capital before regulatory adjustments		4,892	4,842	5,375	4,319	4,357	4,951
Tier 2 Capital: regulatory adjustments								
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	x	50	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital		50	50	50	50	50	50
58	Tier 2 Capital (T2)		4,842	4,792	5,325	4,269	4,307	4,901
59	Total Capital (TC = T1 + T2)		31,321	31,922	31,927	30,049	30,457	29,500
60	Total Risk-Weighted Assets					234,774	240,076	215,094
60a	Common Equity Tier 1 (CET1) Capital RWA		231,243	237,529	222,092	225,961		
60b	Tier 1 Capital RWA		231,584	237,940	222,428	226,289		
60c	Total Capital RWA		231,876	238,292	222,931	228,782		
Capital Ratios								
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets)		10.2%	10.1%	10.1%	9.6%	9.7%	9.9%
62	Tier 1 ratio (as percentage of risk-weighted assets)		11.4%	11.4%	12.0%	11.4%	11.1%	10.6%
63	Total Capital ratio (as percentage of risk-weighted assets)		13.5%	13.4%	14.3%	13.3%	13.0%	12.4%
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement		2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)		10.2%	10.1%	10.1%	9.6%	9.7%	9.3%
69	OSFI all-in target		7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
Amounts below the thresholds for deduction								
72	Non-significant investments in the capital of other financials	y - z	221	230	339	379	266	164
73	Significant investments in the common stock of financials	a1	1,410	1,354	1,356	1,265	1,395	1,394
74	Mortgage servicing rights (net of related tax liability)	b1	43	42	41	39	39	41
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1 - d1	2,091	2,114	1,989	1,922	1,847	1,822
Applicable caps on the inclusion of provisions in Tier 2								
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		203	215	197	188	206	214
77	Cap on inclusion of provisions in Tier 2 under standardised approach		203	215	197	188	206	214
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,454	1,460	1,382	1,386	1,451	1,436
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		69	-	69	25	44	116
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)								
82	Current cap on AT1 instruments subject to phase out arrangements		3,025	3,025	3,457	3,457	3,457	3,890
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	e1 + f1	-	-	-	-	-	161
84	Current cap on T2 instruments subject to phase out arrangements		3,594	3,594	4,107	4,107	4,107	4,620
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		584	1,119	636	671	750	324

(1) "All-in" regulatory capital assumes that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013 and continuing to January 1, 2022.

(2) Row numbering, as per OSFI July 2013 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Banks are required to maintain the same row numbering per OSFI advisory, however certain rows are removed because there are no values in such rows.

(3) Cross reference to Consolidated Balance Sheet under regulatory scope (page 35).

(4) Prior periods have not been restated to reflect the current period's presentation.

(5) For regulatory capital purposes only. Not included in consolidated balance sheet.

(6) Net amount after deducting defined benefit pension assets to which the bank has unrestricted and unfettered access.

(7) \$450MM capital trust securities that are deconsolidated under IFRS 10 but still qualify as Additional Tier 1 Capital are included in line 33.

(8) \$688MM (after phase-out) Trust Subordinated note that is deconsolidated under IFRS but still qualifies as Tier 2 Capital is included in line 47.

CONSOLIDATED BALANCE SHEET

	Balance sheet as in			Cross Reference (2)	Balance sheet as in		
	Report to Shareholders	Under regulatory scope of consolidation (1)	Q2 2015		Report to Shareholders	Under regulatory scope of consolidation (1)	Q2 2015
(\$ millions except as noted)	Q2 2015	Q2 2015		(\$ millions except as noted)	Q2 2015	Q2 2015	
Assets				Liabilities and Equity			
Cash and Cash Equivalents	40,403	40,361		Deposits			
Interest Bearing Deposits with Banks	7,256	7,217		Banks	28,864	28,864	
Securities	142,446	136,020		Business and governments	254,738	254,738	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	-	-	n	Individuals	140,629	140,629	
Non-significant investments in the capital of other financials below threshold (3)	-	1,352	y	Total deposits	424,231	424,231	
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	-	1,818	t+x+a1	Other Liabilities			
Significant investments in capital of other financial institutions reflected in regulatory capital	-	-		Derivative instruments	44,237	44,026	
Amount exceeding the 15% threshold	-	-	h1	Acceptances	11,453	11,453	
Significant investment in common stock of financials below threshold	-	631		Securities sold but not yet purchased	25,908	25,908	
Goodwill embedded in significant investments	-	89	p1	Investments in own shares not derecognized for accounting purposes	-	-	o
Securities Borrowed or Purchased Under Resale Agreements	64,576	64,576		Non-significant investments in common equity of other financials	-	1,131	z
Loans				Other Securities sold but not yet purchased	-	-	
Residential mortgages	101,839	101,839		Securities lent or sold under repurchase agreement	42,039	42,039	
Consumer installment and other personal	64,273	64,273		Current tax liabilities	211	211	
Credit cards	7,896	7,896		Deferred tax liabilities (5)	188	188	
Business and governments	132,153	131,972		related to goodwill	-	177	f
Customers' liability under acceptances	11,453	11,453		related to intangibles	-	434	h
Allowance for credit losses	(1,758)	(1,758)		related to deferred tax assets excluding those arising from temporary differences	-	119	j
Allowance reflected in Tier 2 regulatory capital	-	272	w	related to defined-benefit pension fund net assets	-	73	
Shortfall of provisions to expected loss	-	-	k1	of which deducted from regulatory capital	-	73	m
Total net loans and acceptances	315,856	315,675		of which not deducted from regulatory capital	-	-	
Other Assets				related to deferred tax assets arising from temporary differences,	-	-	
Derivative instruments	39,831	39,830		related to deferred tax assets arising from temporary differences,	44,170	36,447	d1
Premises and equipment	2,274	2,096		excluding those realizable through net operating loss carryback	-	-	
Goodwill	5,646	5,646	e	Other	-	-	
Intangible assets	2,136	2,136	g	of which: liabilities of subsidiaries, other than deposits	-	50	
Current tax assets	596	596		Less: amount (of liabilities of subsidiaries) phased out	-	(7)	
Deferred tax assets (5)	3,174	3,179		Liabilities of subsidiaries after phase out	-	43	v
Deferred tax assets excluding those arising from temporary differences	-	1,698	i	Total other liabilities	168,206	160,272	
Deferred tax assets arising from temporary differences	-	2,249	c1	Subordinated Debt			
of which Deferred tax assets arising from temporary differences below the threshold	-	2,249		Subordinated debt	4,435	-	
of which amount exceeding 15% threshold	-	-	i1	Qualifying subordinated debt	-	1,026	m1
Other	9,081	8,009		Non qualifying subordinated debt	-	3,409	
Defined-benefit pension fund net assets	-	191		of which redemption has been announced (in the last month of the quarter)	-	-	
of which Defined-benefit pension fund net assets as per regulatory capital (6)	-	320	l	Less: regulatory amortization	-	80	
of which the bank has unrestricted and unfettered access	-	(129)		Non qualifying subordinated debt subject to phase out	-	3,329	
Mortgage servicing rights	-	43		Less: amount phased out	-	466	
of which Mortgage servicing rights under the threshold	-	43	b1	Non qualifying subordinated debt after phase out	-	2,863	u
of which amount exceeding the 15% threshold	-	-	j1	Equity			
Total Assets	633,275	625,341		Share capital	14,970	14,970	
				Preferred shares	-	-	
				Directly issued qualifying Additional Tier 1 instruments	-	1,200	o1
				Non-qualifying preferred shares for accounting purposes	-	350	
				Non-qualifying preferred shares subject to phase out	-	1,090	
				Less amount (of preferred shares) phased out	-	-	e1
				Non qualifying preferred shares after phase out	-	1,090	p
				Common shares	-	-	
				Directly issued qualifying CET1	-	12,330	a
				Contributed surplus	303	303	b
				Retained earnings	17,765	17,765	c
				Accumulated other comprehensive income	2,878	2,878	d
				of which: Cash flow hedges	-	421	k
				Other AOCI	-	2,457	
				Total shareholders' equity	35,916	35,916	
				Non-controlling interests in subsidiaries	487	487	
				of which portion allowed for inclusion into Tier 1 capital	-	447	
				less amount phased out	-	-	f1
				Innovative instruments after phase out	-	447	r
				Other additional Tier 1 issued by subs after phase out	-	10	s
				Total equity	36,403	36,403	
				Total Liabilities and Equity	633,275	625,341	

- Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited.
BMO Life Insurance Company (\$7,401 million assets and nominal equity) covers the development and marketing of individual and group life, accident and health insurance and annuity products in Canada. BMO Reinsurance Limited (\$533 million assets and nominal equity) covers the reinsurance of life, health and disability insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.
- Cross Reference to Basel III Regulatory Capital (All-in basis) (page 34).
- Includes synthetic holdings of non-significant capital investments in banking, financial and insurance entities
- Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from a bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from a bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the bank's CET1 are risk weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below.
- Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction
- Net amount after deducting defined benefit pension assets to which the bank has unrestricted and unfettered access.

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions except as noted)

Item	Q2 2015	Q1 2015
1 Total consolidated assets as per published financial statements (1)	633,275	672,358
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,964)	(8,377)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4 Adjustments for derivative financial instruments	(12,122)	(30,154)
5 Adjustment for securities financing transactions (ie repo assets and similar secured lending)	5,662	5,015
6 Adjustment for off balance-sheet items (ie credit equivalent amounts of off-balance sheet exposures)	80,472	82,461
7 Other adjustments	(4,440)	(5,842)
8 Leverage Ratio Exposure (transitional basis)	694,883	715,461

LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

Item	Leverage ratio framework	
	Q2 2015	Q1 2015
On-balance sheet exposures		
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	523,668	536,647
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	(7,203)	(7,583)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	516,465	529,064
Derivative exposures		
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	9,510	15,492
5 Add-on amounts for PFE associated with all derivative transactions	19,740	18,670
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(1,246)	(1,302)
8 (Exempted CCP-leg of client cleared trade exposures)	(296)	(184)
9 Adjusted effective notional amount of written credit derivatives	4,612	3,593
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(4,612)	(3,434)
11 Total derivative exposures (sum of lines 4 to 10)	27,708	32,835
Securities financing transaction exposures		
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	70,066	68,024
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,808)	-
14 Counterparty credit risk (CCR) exposure for SFT assets	3,980	3,077
15 Agent transaction exposures	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	70,238	71,101
Other off-balance sheet exposures		
17 Off-balance sheet exposure at gross notional amount	246,649	248,982
18 (Adjustments for conversion to credit equivalent amounts)	(166,177)	(166,521)
19 Off-balance sheet items (sum of lines 17 and 18)	80,472	82,461
Capital and Total Exposures - Transitional Basis		
20 Tier 1 capital	29,031	29,774
21 Total Exposures (sum of lines 3, 11, 16 and 19)	694,883	715,461
Leverage Ratios - Transitional Basis		
22 Basel III leverage ratio	4.2%	4.2%
All-in basis (Required by OSFI)		
23 Tier 1 capital – All-in basis	26,479	27,130
24 (Regulatory adjustments)	(9,930)	(10,609)
25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) – All-in basis	692,156	712,435
26 Leverage ratio – All-in basis	3.8%	3.8%

(1) Prior period has not been restated to reflect the current period's presentation.

RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)

Description	Q2 2015						
	AIRB Credit Risk			Standardized Credit Risk	Total Credit Risk	Trading Book and other (1)	Balance Sheet
	Retail (2)	Wholesale (2)	Repo				
Cash and due from Banks	-	44,542	-	97	44,639	3,020	47,659
Securities	-	57,265	-	15	57,280	85,166	142,446
Assets Purchased under REPO	-	-	32,133	12	32,145	32,431	64,576
Loans	99,466	161,054	-	21,543	282,063	22,340	304,403
Customer Liability Under Acceptance	-	11,453	-	-	11,453	-	11,453
Derivatives	-	-	-	-	-	39,831	39,831
Other	-	5,342	-	58	5,400	17,507	22,907
	99,466	279,656	32,133	21,725	432,980	200,295	633,275

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

	Q2 2015		
	Total Credit Risk (2)	Trading Book and other	Balance Sheet
Cash and due from Banks	44,639	3,020	47,659
Securities	57,280	85,166	142,446
Assets Purchased under REPO	32,145	32,431	64,576
Loans	282,063	22,340	304,403
Customer Liability Under Acceptance	11,453	-	11,453
Derivatives	-	39,831	39,831
Other	5,400	17,507	22,907
Total on balance sheet	432,980	200,295	633,275
Undrawn Commitments	115,681		
Other Off Balance Sheet	15,699		
Off B/S Derivatives	45		
Off B/S Repo	24,491		
Total off balance sheet	155,916		
Total Credit Risk	588,896		

(1) Includes trading book assets, securitized assets and other assets such as non significant investments, goodwill, deferred tax assets and intangibles.

(2) Figures are adjusted exposures at default amounts (Post Credit Risk Mitigation).

RISK-WEIGHTED ASSETS (RWA)

	Basel III Q2 2015						Basel III							
	Exposure at Default (EAD)			RWA			Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	Q4 2013	Q3 2013	Q2 2013
	Standardized approach	Advanced approach	Total	Standardized approach	Advanced approach (1)	Total	RWA	RWA	RWA	RWA	RWA	RWA	RWA	RWA
(\$ millions except as noted)							Total	Total	Total	Total	Total	Total	Total	Total
Credit Risk														
Wholesale														
Corporate including specialized lending	17,425	202,014	219,439	17,064	68,693	85,757	88,895	81,340	80,777	81,037	85,270	78,671	75,411	74,172
Corporate small and medium enterprises (SMEs)	-	60,757	60,757	-	30,921	30,921	32,794	33,644	35,730	37,427	29,557	26,594	24,870	23,829
Sovereign	155	73,046	73,201	91	1,658	1,749	1,818	1,612	1,270	1,510	1,251	904	849	732
Bank	374	39,007	39,381	371	3,981	4,352	4,442	4,186	4,285	4,798	5,249	4,448	3,945	4,383
Retail														
Residential mortgages excluding home equity line of credits (HELOCs)	3,297	92,808	96,105	1,811	6,382	8,193	8,240	7,618	8,127	8,607	8,756	8,711	9,111	9,019
HELOCs	875	42,230	43,105	685	6,434	7,119	6,946	6,541	6,603	6,841	6,828	6,579	8,201	7,704
Qualifying revolving retail (QRR)	-	31,678	31,678	-	4,233	4,233	3,977	4,000	3,925	4,033	4,384	4,580	4,741	4,623
Other retail (excl. SMEs)	2,728	19,327	22,055	1,947	8,746	10,693	10,390	9,826	11,778	12,759	12,764	12,410	12,260	11,950
Retail SMEs	288	2,887	3,175	225	1,670	1,895	1,676	1,604	1,606	1,628	1,595	1,535	1,541	1,232
Equity	-	2,040	2,040	-	1,440	1,440	1,490	1,362	1,305	1,456	1,485	1,366	1,352	1,270
Trading book	101	154,620	154,721	101	9,097	9,198	10,556	7,359	6,877	8,477	11,075	6,137	6,376	7,182
Securitization	-	27,310	27,310	-	2,526	2,526	3,087	3,098	2,247	3,155	4,395	4,598	4,820	5,446
Other credit risk assets - non-counterparty managed assets	-	19,880	19,880	-	16,183	16,183	15,532	14,946	15,190	16,046	17,616	14,822	15,828	15,546
Scaling factor for credit risk assets under AIRB (2)	-	-	-	-	8,530	8,530	8,774	8,251	8,437	8,738	8,578	7,934	7,621	7,391
Total Credit Risk	25,243	767,604	792,847	22,295	170,494	192,789	198,617	185,387	188,157	196,512	198,803	179,289	176,926	174,479
Market Risk (3)	-	-	-	1,263	9,172	10,435	11,030	9,002	10,372	11,431	14,494	9,154	10,758	7,252
Operational Risk (4)	-	-	-	4,003	24,016	28,019	27,882	27,703	27,432	26,831	26,779	26,651	26,549	26,243
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5) (6)	25,243	767,604	792,847	27,561	203,682	231,243	237,529	222,092	225,961	234,774	240,076	215,094	214,233	207,974
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	-	-	-	-	341	341	411	336	328	-	-	-	-	-
Tier 1 Capital Risk-Weighted Assets	-	-	-	27,561	204,023	231,584	237,940	222,428	226,289	234,774	240,076	215,094	214,233	207,974
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	-	-	-	-	292	292	352	503	493	-	-	-	-	-
Total Capital Risk Weighted Assets (RWA)	-	-	-	27,561	204,315	231,876	238,292	222,931	226,782	234,774	240,076	215,094	214,233	207,974

RWA CVA PHASE-IN CALCULATION (7)	Q2 2015				
	CVA (A)	OSFI Scalars (B)	Total RWA Before CVA phase-in (C)	CVA phase-in Adjustments (D)=A*(100%-B)	RWA Net CVA phase-in (E)=C-D
Common Equity Tier 1 (CET 1) Capital RWA	4,865	64%	232,995	1,752	231,243
Tier 1 Capital RWA	4,865	71%	232,995	1,411	231,584
Total Capital RWA	4,865	77%	232,995	1,119	231,876

TRANSITIONAL CAPITAL DISCLOSURE	2015 Q2	2015 Q1	2014 Q4	2014 Q3
Transitional Basis - Basel III (8)				
Common Equity Tier 1 capital (CET1)	29,031	29,774	29,662	28,621
Tier 1 capital (T1 = CET1 + AT1)	29,031	29,774	29,853	28,976
Total capital (TC = T1 + T2)	33,904	34,589	35,215	33,286
Total risk-weighted assets (5)	235,571	242,288	237,692	231,838
Common Equity Tier 1 ratio (as percentage of risk weighted assets)	12.3%	12.3%	12.5%	12.3%
Tier 1 ratio (as percentage of risk weighted assets)	12.3%	12.3%	12.6%	12.5%
Total capital ratio (as percentage of risk weighted assets)	14.4%	14.3%	14.8%	14.4%
Assets-to-Capital Multiple (9)	-	-	16.1x	17.0x

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	2015 Q2	2015 Q1	2014 Q4	2014 Q3
Bank of Montreal Mortgage Corporation - Basel III				
Transitional Basis - Basel III (8)				
Common Equity Tier 1 ratio	21.9%	17.5%	18.1%	20.1%
Tier 1 ratio	21.9%	17.5%	18.1%	20.1%
Total capital ratio	22.5%	18.0%	18.7%	20.8%
All-in Basis - Basel III (1)				
Common Equity Tier 1 ratio	21.8%	17.4%	17.9%	20.0%
Tier 1 ratio	21.8%	17.4%	17.9%	20.0%
Total capital ratio	22.5%	18.0%	18.7%	20.8%
BMO Harris Bank N.A. - Basel I (10)				
Tier 1 ratio	15.8%	15.4%	15.2%	15.0%
Total capital ratio	17.1%	16.8%	16.6%	16.4%

(1) "All-in" capital ratios assume that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013, continuing to January 1, 2022. OSFI required all institutions to have attained an "all-in" target Common Equity Tier 1 ratio of 7% by the first quarter of 2013, and "all-in" target Tier 1 and Total Capital ratios of 8.5% and 10.5%, respectively, by Q1/14.

(2) The scaling factor is applied to the risk-weighted asset amounts for credit risk under the AIRB approach.

(3) Standardized market risk is comprised of interest rate issuer risk.

(4) BMO recently received approval for use of the Advanced Measurement Approach (AMA) in calculating operational risk capital for the majority of its businesses and now uses a blend of AMA and standardized approaches.

(5) Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a transitional Capital Floor based on Basel I and may be required to increase its risk weighted assets if the Capital Floor or any other minimum Basel III transitional requirements apply. The Capital Floor did not apply in any quarter shown above on an "all-in" basis but did apply to transitional RWA in Q4 2013, Q3 2013 and Q2 2013.

(6) To calculate the AIRB credit risk RWA for BMO Financial Corp., OSFI requires the bank to calculate a transitional floor based on Harris Bankcorp credit risk RWA determined under the Standardized Approach. The floor has been applicable since Q4/12.

(7) Commencing Q1/14, a new CVA regulatory capital charge has been applied to derivatives. For Q3/14, OSFI introduced a new three tier capital approach with different scalars for each tier. See above for calculation and scalars percentages. For Q1/14 and Q2/14,

CVA regulatory capital charge was calculated using the standardized method applied at a phased in factor of 57%.

(8) Transitional capital ratios assume that all Basel III regulatory capital adjustments are phased in from January 1, 2014 to January 1, 2018 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013 and continuing to January 1, 2022.

(9) The Assets-to-Capital Multiple is calculated by dividing the institution's total assets, including specified off-balance sheet items, by Total capital calculated on a transitional basis, as set out in the CAR Guideline.

(10) Calculated using Basel I guidelines currently in effect for U.S. regulatory purposes and based on Harris N. A.'s calendar quarter-ends.

COMMON EQUITY TIER 1 (CET 1) CAPITAL RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions except as noted)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1
Personal and Commercial Banking	141,320	144,278	135,927	134,432	143,432	142,002
Wealth Management	14,510	14,230	13,943	13,403	13,125	13,056
BMO Capital Markets	61,504	63,135	55,432	54,527	58,443	67,609
Corporate Services, including Technology and Operations	13,909	15,886	16,790	23,599	19,774	17,409
Total Common Equity Tier 1 Capital Risk-Weighted Assets	231,243	237,529	222,092	225,961	234,774	240,076

FLOW STATEMENT OF REGULATORY CAPITAL

(\$ millions except as noted)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1
Common Equity Tier 1 Capital						
Opening Balance	23,942	22,421	21,596	22,728	22,340	21,227
New capital issues	15	73	203	83	38	30
Redeemed capital	(229)	(240)	-	-	-	-
Gross dividends (deduction)	(546)	(551)	(544)	(532)	(517)	(518)
Shares issued in lieu of dividends (add back)						
Profit for the quarter (attributable to shareholders of the parent company)	993	986	1,057	1,110	1,062	1,048
Removal of own credit spread (net of tax)	20	(83)	(13)	23	12	(7)
Movements in other comprehensive income						
– Currency Translation Differences	(1,025)	2,306	458	(98)	(303)	906
– Available-for-sale securities	(28)	(16)	(59)	59	11	(60)
– Other (1) (2)	110	(123)	(73)	(98)	21	(140)
Goodwill and other intangible assets (deduction, net of related tax liability)	320	(706)	(121)	(1,693)	11	(161)
Other, including regulatory adjustments and transitional arrangements						
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	179	(229)	(15)	58	73	(67)
– Prudential Valuation Adjustments (3)	-	(7)	(9)	(49)	-	-
– Other (4)	(111)	111	(59)	5	(20)	82
Closing Balance	23,640	23,942	22,421	21,596	22,728	22,340
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	3,188	4,181	4,184	3,422	3,042	3,372
New 'non-core' tier 1 (Additional Tier 1) eligible capital issues	-	-	-	700	493	-
Redeemed capital	(350)	(995)	-	-	(275)	-
Other, including regulatory adjustments and transitional arrangements (5)	1	2	(3)	62	162	(330)
Closing Balance	2,839	3,188	4,181	4,184	3,422	3,042
Total Tier 1 Capital	26,479	27,130	26,602	25,780	26,150	25,382
Tier 2 Capital						
Opening Balance	4,792	5,325	4,269	4,307	4,271	4,901
New Tier 2 eligible capital issues	-	-	1,002	-	-	-
Redeemed capital	(500)	-	-	-	-	-
Amortization adjustments	-	-	-	(63)	-	-
Other, including regulatory adjustments and transitional arrangements (6)	550	(533)	54	25	36	(630)
Closing Balance	4,842	4,792	5,325	4,269	4,307	4,271
Total Regulatory Capital	31,321	31,922	31,927	30,049	30,457	29,653

(1) Includes: AOCI on pension, other post-employment benefits and on own credit risk financial liabilities designated at fair value.

(2) Prior periods have not been restated to reflect the current period's presentation.

(3) Valuation adjustment for illiquid positions is now deducted from CET1 capital and was previously deducted from Tier 1 capital.

(4) Includes: Expected Loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability) deductions, changes in contributed surplus and threshold deductions.

(5) Includes: Corresponding deductions from Additional Tier 1 Capital and transitional arrangements (phased-out amount).

(6) Includes: Eligible allowances, transitional arrangements (phased-out amount) and corresponding deductions from Tier 2 Capital.

CREDIT RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY DRIVERS

(\$ millions except as noted)	2015 Q2		2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1
	Credit Risk	Of which counterparty credit risk (5)	Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
Opening Credit RWA, beginning of quarter	198,617	12,385	185,387	188,157	196,512	198,803	179,289
Book size (1)	2,626	(1,044)	4,826	3,437	(2,660)	(226)	6,326
Book quality (2)	149	118	(758)	(4,613)	(2,620)	(2,407)	(711)
Model Updates (3)	-	-	(242)	181	(358)	1,804	1,489
Methodology and Policy (4)	(2,668)	-	(4,163)	(4,758)	(2,478)	-	6,351
Acquisitions and disposals	-	-	-	-	271	n.a.	n.a.
Foreign exchange movements	(5,935)	(411)	13,567	2,983	(510)	(1,462)	6,059
Other	-	-	-	-	-	n.a.	n.a.
Closing Credit RWA, end of quarter	192,789	11,048	198,617	185,387	188,157	196,512	198,803

(1) Book size includes organic changes in book size and composition (including new business and maturing loans).

(2) Book quality captures the quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments.

(3) Model updates includes model implementation, change in model scope or any change to address model malfunctions.

(4) Methodology and policy includes methodology changes to the calculations driven by regulatory policy changes, such as new regulation.

(5) Counterparty credit risk includes RWA for derivatives, repo-style transactions, trades cleared through central counterparties and CVA adjustment.

MARKET RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY DRIVERS

(\$ millions except as noted)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1
Market Risk RWA, beginning of quarter	11,030	9,002	10,372	11,431	14,494	9,154
Movement in risk levels (1)	453	898	(639)	(892)	(2,208)	5,042
Model updates (2)	(1,048)	1,130	(731)	(167)	(855)	-
Methodology and policy (3)	-	-	-	-	-	298
Acquisition and disposals	-	-	-	-	-	-
Foreign exchange movement and others	-	-	-	-	-	-
Market Risk RWA, end of quarter	10,435	11,030	9,002	10,372	11,431	14,494

(1) Movement in risks levels includes changes in risk due to position changes and market movements.

(2) Model updates includes updates to the model to reflect recent experience, change in model scope.

(3) Methodology changes to the calculations driven by regulatory policy changes.

EQUITY SECURITIES EXPOSURE AMOUNT

(\$ millions except as noted)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1
Equity investments used for capital gains (Merchant Banking)	567	559	523	505	540	545
Equity investments used for mutual fund seed capital	26	22	20	19	28	30
Equity used for other (including strategic investments)	1,447	1,543	1,381	1,324	1,434	1,465
Total Equity Exposure	2,040	2,124	1,924	1,848	2,002	2,040

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)

	Q2 2015			Q1 2015			Q4 2014			Q3 2014		
	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)
Grandfathered												
Public	27	27	-	39	39	-	41	41	-	42	42	-
Private												
Direct funds	141	141	-	137	137	-	137	137	-	136	136	-
Indirect funds	57	57	-	61	61	-	60	60	-	63	63	-
Total Grandfathered	225	225	-	237	237	-	238	238	-	241	241	-
Non-grandfathered												
Public	44	44	-	38	38	-	34	34	-	25	25	-
Private												
Direct funds	300	300	-	314	314	-	275	275	-	252	252	-
Indirect funds	417	417	-	431	431	-	408	408	-	396	396	-
Other	1,054	869	(185)	1,104	908	(196)	969	794	(175)	934	765	(169)
Total Non-grandfathered	1,815	1,630	(185)	1,887	1,691	(196)	1,686	1,511	(175)	1,607	1,438	(169)
Total Equities	2,040	1,855	(185)	2,124	1,928	(196)	1,924	1,749	(175)	1,848	1,679	(169)

Total realized gains or losses arising from sales or liquidations in the reporting period			-			-			-			15
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(1) The schedule consists of corporate equity securities in the banking book only. Excluded are investments in deconsolidated subsidiaries and substantial investments, which are deducted (voluntarily in the case of merchant banking specialized financing entity investments) from capital for regulatory capital calculation purposes.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions except as noted)

	Q2 2015				Q1 2015				Q4 2014			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	17,425	36	263,569	24,379	18,429	70	267,633	25,365	16,890	79	240,959	23,150
Sovereign	155	-	121,130	48,413	145	-	138,719	47,710	124	-	115,024	48,076
Bank	374	-	39,602	1,902	383	-	40,137	1,718	326	-	33,643	1,484
Total Corporate, Sovereign and Bank	17,954	36	424,301	74,694	18,957	70	446,489	74,793	17,340	79	389,626	72,710
Residential mortgages excluding home equity line of credits (HELOCs)	3,297	49	43,331	-	3,484	55	43,038	-	3,298	51	41,038	-
HELOCs	875	-	42,230	-	1,087	-	42,378	-	1,095	-	41,337	-
Other retail excl. SMEs and QRR	2,728	494	19,327	-	2,581	486	18,685	-	2,199	466	17,824	-
Qualifying revolving retail	-	-	31,678	-	-	-	30,727	-	-	-	28,895	-
Retail SMEs	288	-	2,887	-	319	-	3,200	-	292	-	3,262	-
Total Retail	7,188	543	139,453	-	7,471	541	138,028	-	6,884	517	132,356	-
Total Bank Banking Book Portfolios	25,142	579	563,754	74,694	26,428	611	584,517	74,793	24,224	596	521,982	72,710

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$49.5 billion NHA or other mortgage insurance guarantees.

Commercial collateral is reflected in the risk parameters (PDs, LGDs) for AIRB exposures and risk weights for exposures under the Standardized approach. None of the Standardized exposures have eligible financial collateral.

(2) Gross exposure means gross of all allowances for credit loss.

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (3)

(\$ millions except as noted)

	Q2 2015				Q1 2015				Q4 2014			
	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	138,200	131,567	10,429	280,196	138,346	136,486	10,002	284,834	131,775	114,498	10,175	256,448
Sovereign	18,068	51,619	3,514	73,201	29,792	55,901	6,148	91,841	25,985	37,941	3,814	67,740
Bank	7,946	13,087	18,348	39,381	7,702	13,222	19,008	39,932	6,548	9,557	17,408	33,513
Total Corporate, Sovereign and Bank	164,214	196,273	32,291	392,778	175,840	205,609	35,158	416,607	164,308	161,996	31,397	357,701
Residential mortgages excluding home equity line of credits (HELOCs)	85,651	10,454	-	96,105	84,336	11,025	-	95,361	83,665	9,936	-	93,601
HELOCs	34,372	8,733	-	43,105	34,238	9,227	-	43,465	34,265	8,167	-	42,432
Other retail excl. SMEs and QRR	17,214	4,841	-	22,055	16,923	4,343	-	21,266	16,855	3,168	-	20,023
Qualifying revolving retail	31,609	69	-	31,678	30,663	64	-	30,727	28,847	48	-	28,895
Retail SMEs	2,406	769	-	3,175	2,708	811	-	3,519	2,854	700	-	3,554
Total Retail	171,252	24,866	-	196,118	168,868	25,470	-	194,338	166,486	22,019	-	188,505
Total Bank	335,466	221,139	32,291	588,896	344,708	231,079	35,158	610,945	330,794	184,015	31,397	546,206

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

	Q2 2015					Q1 2015					Q4 2014	Q3 2014		
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items			Repo Style Transactions	Total
Agriculture	9,598	1,811	1	25	-	11,435	9,633	1,897	-	36	-	11,566	10,957	10,723
Communications	800	983	-	248	-	2,031	857	984	-	257	-	2,098	2,072	2,027
Construction	3,537	3,440	-	907	-	7,884	3,276	3,717	-	842	-	7,835	7,087	6,732
Financial (4)	85,362	17,580	11	3,066	52,978	158,997	91,920	16,725	3	3,354	57,767	169,769	127,526	134,150
Government	44,839	1,938	-	1,037	3,560	51,374	46,491	2,004	-	1,131	15,847	65,473	56,149	57,104
Manufacturing	15,574	10,351	27	1,292	-	27,244	15,513	10,637	35	1,222	-	27,407	24,406	23,229
Mining	1,107	2,180	-	469	-	3,756	1,129	2,283	-	476	-	3,888	3,556	3,366
Other	28,858	184	-	738	98	29,878	28,741	159	-	796	162	29,858	28,903	24,355
Real estate	18,629	5,633	-	958	-	25,220	18,883	5,626	-	991	-	25,500	25,082	26,393
Retail trade	13,042	4,313	-	507	-	17,862	12,833	4,782	-	548	-	18,163	17,505	16,337
Service industries	24,151	9,261	6	2,795	-	36,213	24,329	9,437	16	2,908	-	36,690	33,573	31,299
Transportation	3,563	1,803	-	652	-	6,018	3,701	1,852	2	659	-	6,214	4,859	4,290
Utilities	2,190	3,805	-	1,647	-	7,642	2,315	3,553	-	1,588	-	7,456	7,752	7,161
Wholesale trade	9,674	4,317	-	363	-	14,354	9,117	4,474	-	450	-	14,041	12,974	12,878
Individual	132,625	39,985	-	152	-	172,762	128,499	39,604	-	18	161	168,282	169,039	179,501
Oil and Gas	6,565	7,504	-	774	-	14,843	7,080	7,324	-	793	-	15,197	13,512	12,362
Forest products	721	593	-	69	-	1,383	780	654	-	74	-	1,508	1,254	1,332
Total	400,835	115,681	45	15,699	56,636	588,896	405,097	115,712	56	16,143	73,937	610,945	546,206	553,469

(3) Credit exposure excluding Equity, Securitization, Trading Book and other.

(4) Includes \$44.7 billion of deposits with Financial Institutions as at April 30, 2015 (\$47.9 billion as at January 31, 2015, \$31.8 billion as at October 31, 2014, and \$41.1 billion as at July 31, 2014).

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

(\$ millions except as noted)

	Q2 2015						Q1 2015						Q4 2014	Q3 2014
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Basel III Asset Classes														
Corporate (incl specialized lending and SMEs treated as corporate)	153,440	70,207	45	12,776	43,728	280,196	152,612	70,483	56	13,098	48,585	284,834	256,448	247,158
Sovereign	65,689	2,294	-	1,750	3,468	73,201	71,863	2,511	-	1,813	15,654	91,841	67,740	
Bank	25,711	3,209	-	1,021	9,440	39,381	25,889	3,130	-	1,215	9,698	39,932	33,513	
Total Corporate, Sovereign and Bank Exposure	244,840	75,710	45	15,547	56,636	392,778	250,364	76,124	56	16,126	73,937	416,607	357,701	
Residential mortgages excluding home equity line of credits (HELOCs)	95,683	287	-	135	-	96,105	95,053	308	-	-	-	95,361	93,601	
HELOCs	31,770	11,335	-	-	-	43,105	32,160	11,305	-	-	-	43,465	42,432	
Other retail excl. SMEs and QRR	20,474	1,581	-	-	-	22,055	19,767	1,499	-	-	-	21,266	20,023	
Qualifying revolving retail	6,405	25,273	-	-	-	31,678	6,023	24,704	-	-	-	30,727	28,895	
Retail SMEs	1,663	1,495	-	17	-	3,175	1,730	1,772	-	17	-	3,519	3,553	
Total Retail Exposures	155,995	39,971	-	152	-	196,118	154,733	39,588	-	17	-	194,338	188,505	
Total Gross Credit Exposures	400,835	115,681	45	15,699	56,636	588,896	405,097	115,712	56	16,143	73,937	610,945	546,206	

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

(\$ millions except as noted)

	Q2 2015						Q1 2015						Q4 2014	Q3 2014
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Up to 1 year	167,049	68,204	30	9,481	56,619	301,383	170,398	68,366	50	9,781	73,937	322,532	262,792	282,739
1 to 5 years	188,178	42,825	15	6,174	17	237,209	188,006	43,452	6	5,907	-	237,371	239,706	228,014
Greater than 5 years	45,608	4,652	-	44	-	50,304	46,693	3,894	-	455	-	51,042	43,708	42,716
Total	400,835	115,681	45	15,699	56,636	588,896	405,097	115,712	56	16,143	73,937	610,945	546,206	

PORTFOLIO BREAKDOWN BY BASEL APPROACHES

(\$ millions except as noted)

	Q2 2015				Q1 2015				Q4 2014			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn
Corporate (incl specialized lending and SMEs treated as corporate)	14,301	2,557	139,139	67,650	15,109	2,703	137,503	67,780	13,988	2,341	128,602	64,309
Sovereign	56	98	65,633	2,196	30	114	71,833	2,397	25	98	53,931	2,197
Bank	303	45	25,408	3,164	277	38	25,612	3,092	226	32	23,258	2,792
Total Corporate, Sovereign & Bank	14,660	2,700	230,180	73,010	15,416	2,855	234,948	73,269	14,239	2,471	205,791	69,298
Residential mortgages excluding home equity line of credits (HELOCs)	3,162	-	92,521	287	3,483	-	91,570	308	3,298	-	90,034	269
HELOCs	875	-	30,895	11,335	1,088	-	31,072	11,305	1,095	-	30,765	10,572
Other retail excl. SMEs and QRR	2,728	-	17,746	1,581	2,582	-	17,185	1,499	2,200	-	16,394	1,429
Qualifying revolving retail	-	-	6,405	25,273	-	-	6,023	24,704	-	-	6,395	22,500
Retail SMEs	288	-	1,375	1,495	319	-	1,411	1,772	292	-	1,404	1,840
Total Retail	7,053	-	148,942	39,971	7,472	-	147,261	39,588	6,885	-	144,992	36,610
Total Bank	21,713	2,700	379,122	112,981	22,888	2,855	382,209	112,857	21,124	2,471	350,783	105,908

(1) Credit exposure excluding Equity, Securitization, Trading Book and other.

CREDIT EXPOSURE OF PORTFOLIOS UNDER STANDARDIZED APPROACH BY RISK WEIGHT (1)

(\$ millions)

Risk Weights	Q2 2015							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios	-	-	-	-	-	-	-	-
Corporate (incl SMEs treated as Corporate)	-	182	-	64	-	16,714	458	17,418
Sovereign	-	-	-	129	-	26	-	155
Bank	-	-	-	8	-	360	1	369
Total Wholesale portfolios	-	182	-	201	-	17,100	459	17,942
Total Retail portfolios	-	-	-	-	-	-	-	-
Retail residential mortgages (including HELOCs)	-	49	2,013	-	1,534	467	-	4,063
Other retail	387	108	-	-	1,749	227	367	2,838
SME treated as retail	-	-	-	-	275	-	13	288
Total Retail portfolios	387	157	2,013	-	3,558	694	380	7,189
Total	387	339	2,013	201	3,558	17,794	839	25,131

Risk Weights	Q1 2015							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios	-	-	-	-	-	-	-	-
Corporate (incl SMEs treated as Corporate)	-	227	-	101	-	17,584	507	18,419
Sovereign	-	-	-	143	-	1	-	144
Bank	-	56	-	9	-	313	5	383
Total Wholesale portfolios	-	283	-	253	-	17,898	512	18,946
Total Retail portfolios	-	-	-	-	-	-	-	-
Retail residential mortgages (including HELOCs)	-	55	2,276	-	1,777	352	-	4,460
Other retail	373	113	-	-	1,604	216	387	2,693
SME treated as retail	-	-	-	-	306	-	14	320
Total Retail portfolios	373	168	2,276	-	3,687	568	401	7,473
Total	373	451	2,276	253	3,687	18,466	913	26,419

Risk Weights	Q4 2014							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios	-	-	-	-	-	-	-	-
Corporate (incl SMEs treated as Corporate)	-	218	-	19	-	16,156	488	16,881
Sovereign	-	-	-	122	-	2	-	124
Bank	-	-	-	-	-	323	3	326
Total Wholesale portfolios	-	218	-	141	-	16,481	491	17,331
Total Retail portfolios	-	-	-	-	-	-	-	-
Retail residential mortgages (including HELOCs)	-	51	2,164	-	1,771	318	-	4,304
Other retail	346	122	-	-	1,471	-	349	2,288
SME treated as retail	-	-	-	-	278	-	15	293
Total Retail portfolios	346	173	2,164	-	3,520	318	364	6,885
Total	346	391	2,164	141	3,520	16,799	855	24,216

Risk Weights	Q3 2014							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios	-	-	-	-	-	-	-	-
Corporate (incl SMEs treated as Corporate)	-	212	-	121	-	15,262	532	16,127
Sovereign	-	-	-	129	-	2	-	131
Bank	-	-	-	-	-	312	4	316
Total Wholesale portfolios	-	212	-	250	-	15,576	536	16,574
Total Retail portfolios	-	-	-	-	-	-	-	-
Retail residential mortgages (including HELOCs)	3	55	2,392	-	1,367	1,012	-	4,829
Other retail	356	131	-	-	1,718	-	7	2,212
SME treated as retail	-	-	-	-	284	-	16	300
Total Retail portfolios	359	186	2,392	-	3,369	1,012	23	7,341
Total	359	398	2,392	250	3,369	16,588	559	23,915

Risk Weights	Q2 2014							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios	-	-	-	-	-	-	-	-
Corporate (incl SMEs treated as Corporate)	-	-	-	122	-	14,763	816	15,701
Sovereign	-	-	-	130	-	1	-	131
Bank	-	-	-	-	-	261	3	264
Total Wholesale portfolios	-	-	-	252	-	15,025	819	16,096
Total Retail portfolios	-	-	-	-	-	-	-	-
Retail residential mortgages (including HELOCs)	-	-	3,142	-	1,589	683	-	5,414
Other retail	371	147	-	-	2,988	5	11	3,522
SME treated as retail	-	-	-	-	306	-	17	323
Total Retail portfolios	371	147	3,142	-	4,883	688	28	9,259
Total	371	147	3,142	252	4,883	15,713	847	25,355

(1) Exposure amounts are net of all allowances for credit losses. Exposures reflect the risk weights of the guarantors, where applicable.

CORPORATE, SOVEREIGN AND BANK CREDIT EXPOSURE BY RISK CATEGORY UNDER AIRB APPROACH (1)

Corporate Sovereign Bank Exposures

Risk Profile	Q2 2015					Q1 2015					Q4 2014					Q3 2014				
	Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total Exposure	Total	
	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
Total investment grade	225,091	53,917	279,008	19.71%	15.62%	230,421	54,741	285,162	19.55%	15.87%	207,401	52,053	259,454	20.97%	17.03%	215,248	50,156	265,404	19.81%	16.97%
Non-investment grade	51,370	18,534	69,904	34.17%	71.81%	50,414	17,909	68,323	34.44%	75.14%	44,644	16,704	61,348	34.49%	76.22%	42,897	15,788	58,685	34.32%	81.07%
Watchlist	2,349	473	2,822	35.86%	148.54%	1,976	538	2,514	36.60%	158.78%	2,068	451	2,519	35.71%	160.61%	2,100	514	2,614	36.95%	177.65%
Default	846	86	932	46.95%	182.16%	976	81	1,057	51.50%	268.58%	942	90	1,032	54.05%	335.47%	911	87	998	51.86%	355.19%
	279,656	73,010	352,666			283,787	73,269	357,056			255,055	69,298	324,353			261,156	66,545	327,701		

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH (1)

Risk Profile	Q2 2015					Q1 2015					Q4 2014					Q3 2014				
	Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total Exposure	Total	
	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
Residential Mortgages and HELOCs (\$ millions)																				
Exceptionally low	1,276	4,904	6,180	60.33%	5.76%	1,252	4,856	6,108	60.49%	5.77%	1,108	4,284	5,392	58.49%	5.58%	1,054	4,855	5,909	56.10%	5.17%
Very low	46,472	5,839	52,311	14.64%	3.47%	46,063	5,818	51,881	14.48%	3.40%	45,424	5,726	51,150	14.29%	3.34%	44,283	6,533	50,816	14.23%	3.37%
Low	10,062	462	10,524	27.70%	18.88%	10,395	503	10,898	28.07%	19.21%	9,649	417	10,066	26.80%	18.51%	11,570	577	12,147	24.03%	17.23%
Medium	11,712	399	12,111	26.58%	43.31%	11,542	414	11,956	28.05%	46.79%	11,011	396	11,407	27.28%	45.26%	8,559	325	8,884	31.83%	57.54%
High	3,524	16	3,540	16.13%	67.66%	3,623	18	3,641	17.04%	71.50%	3,521	15	3,536	16.65%	69.90%	3,472	22	3,494	16.68%	72.00%
Default	894	2	896	50.97%	113.49%	928	4	932	50.47%	12.95%	822	3	825	49.18%	12.81%	788	6	794	49.51%	13.07%
	73,940	11,622	85,562			73,803	11,613	85,416			71,535	10,841	82,376			69,726	12,318	82,044		
Qualifying Revolving Retail (\$ millions)																				
Exceptionally low	90	12,794	12,884	85.37%	1.93%	9	12,592	12,601	85.37%	1.94%	88	9,780	9,868	82.15%	1.87%	116	9,735	9,851	82.28%	1.88%
Very low	552	5,467	6,019	78.28%	4.38%	503	5,715	6,218	79.09%	4.46%	559	6,053	6,612	80.21%	4.17%	559	5,711	6,270	78.38%	4.20%
Low	3,018	5,230	8,248	78.86%	10.46%	2,855	4,815	7,470	77.23%	10.22%	2,913	4,944	7,857	78.08%	10.42%	2,971	5,021	7,992	78.22%	10.41%
Medium	2,427	1,578	4,005	88.87%	48.07%	2,343	1,555	3,898	89.10%	47.39%	2,504	1,542	4,046	89.21%	47.80%	2,344	1,513	3,857	89.00%	47.73%
High	271	197	468	81.00%	175.30%	266	221	487	79.17%	173.51%	288	175	463	79.44%	170.19%	290	177	467	80.55%	172.08%
Default	47	7	54	63.93%	209.26%	47	6	53	64.04%	0.00%	43	6	49	64.52%	0.00%	40	5	45	64.67%	0.00%
	6,405	25,273	31,678			6,023	24,704	30,727			6,395	22,500	28,895			6,320	22,162	28,482		
Other Retail and Retail SME (\$ millions)																				
Exceptionally low	80	438	518	89.96%	9.19%	75	433	508	90.33%	9.23%	85	334	419	89.31%	9.07%	80	338	418	89.66%	9.09%
Very low	5,399	1,507	6,906	71.58%	22.65%	4,957	1,523	6,480	70.86%	22.64%	4,447	1,599	6,046	73.49%	23.19%	7,920	1,465	9,385	60.98%	19.98%
Low	7,116	853	7,969	66.95%	40.91%	6,701	927	7,628	64.99%	39.03%	6,680	964	7,644	65.49%	39.14%	7,926	1,029	8,955	62.88%	40.15%
Medium	6,110	219	6,329	77.60%	77.60%	6,413	320	6,733	63.50%	73.39%	6,147	315	6,462	63.85%	73.39%	7,689	343	8,032	59.90%	71.90%
High	304	38	342	70.92%	135.98%	330	66	396	68.84%	131.62%	322	65	387	68.41%	129.87%	336	76	412	68.73%	128.59%
Default	112	1	113	62.18%	114.54%	120	2	122	59.75%	2.58%	117	2	119	58.90%	2.48%	121	2	123	57.66%	2.82%
	19,121	3,076	22,197			18,596	3,271	21,867			17,798	3,269	21,067			24,072	3,253	27,325		

Recap of AIRB and Standardized Portfolios

(\$ millions)																				
Total AIRB wholesale credit exposure by risk ratings	279,656	73,010				283,787	73,269				255,055	69,298				261,156	66,545			
Retail AIRB credit exposure by portfolio and risk ratings																				
Residential mortgages	73,940	11,622				73,803	11,613				71,535	10,841				69,726	12,318			
Qualifying revolving retail	6,405	25,273				6,023	24,704				6,395	22,500				6,320	22,162			
Other retail and Retail SME	19,121	3,076				18,596	3,271				17,798	3,269				24,072	3,253			
Total Standardized portfolio	21,713	2,700				22,888	2,855				21,124	2,471				20,867	2,351			
Total Portfolio	400,835	115,681				405,097	115,712				371,907	108,379				382,141	106,629			

(1) Figures are adjusted exposure at default amounts (Post Credit Risk Mitigation).

WHOLESALE CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH (1) (2)

Risk Profile (\$ millions except as noted)	BMO Rating	PD Range	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	Q2 2015					Q1 2015									
					Exposure at Default	Average PD (%)	Exposure Weighted Average LGD%	RWA	Exposure Weighted Average Risk weight	Exposure at Default	Average PD (%)	Exposure Weighted Average LGD%	RWA	Exposure Weighted Average Risk weight					
Investment Grade																			
I-1		≤0.02%	Aaa	AAA	51,530	0.01%	0.61%	74	0.14%	57,024	0.01%	0.59%	82	0.14%					
I-2		>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	21,160	0.03%	7.88%	693	3.27%	20,870	0.03%	6.99%	640	3.07%					
I-3		>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	31,841	0.04%	18.50%	3,246	10.19%	31,597	0.05%	18.73%	3,400	10.76%					
I-4		>0.07% to ≤0.11%	A1/A2/A3	A+/A/A-	31,138	0.08%	29.51%	5,249	16.86%	31,418	0.08%	29.74%	5,513	17.55%					
I-5		>0.11% to ≤0.19%	Baa1	BBB+	26,158	0.14%	34.32%	7,080	27.07%	26,382	0.14%	36.13%	7,832	29.69%					
I-6		>0.19% to ≤0.32%	Baa2	BBB	33,143	0.24%	34.24%	11,787	35.56%	35,960	0.23%	32.55%	12,159	33.81%					
I-7		>0.32% to ≤0.54%	Baa3	BBB-	34,560	0.41%	32.36%	15,058	43.57%	33,074	0.41%	33.05%	15,243	46.09%					
					229,530			43,187		236,325			44,869						
Non-investment grade																			
S-1		>0.54% to ≤0.91%	Ba1	BB+	30,506	0.83%	32.96%	18,205	59.68%	30,887	0.83%	33.53%	19,548	63.29%					
S-2		>0.91% to ≤1.54%	Ba2	BB	24,099	1.25%	35.39%	18,205	75.54%	22,469	1.24%	35.25%	17,805	79.24%					
S-3		>1.54% to ≤2.74%	Ba3	BB-	9,947	2.23%	34.73%	8,579	86.25%	10,322	2.24%	34.79%	9,153	88.67%					
S-4		>2.74% to ≤5.16%	B1	B+	5,352	3.85%	34.54%	5,207	97.29%	4,645	3.83%	35.85%	4,834	104.09%					
					69,904			50,196		68,323			51,340						
Watchlist																			
P-1		>5.16% to ≤9.70%	B2	B	1,681	8.82%	34.20%	2,182	129.78%	1,446	8.82%	33.00%	1,901	131.44%					
P-2		>9.70% to ≤18.23%	B3	B-	1,093	16.31%	38.30%	1,920	175.63%	997	16.46%	41.53%	1,935	194.12%					
P-3		>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	48	24.17%	38.52%	91	188.85%	70	24.17%	40.68%	154	220.02%					
					2,822			4,193		2,513			3,990						
Default																			
T-1, D-1 to D-2		100%			932	100.00%	46.95%	1,698	182.16%	1,057	100.00%	51.50%	2,839	268.58%					
					932			1,698		1,057			2,839						
Total					303,188			99,274		308,218			103,038						

(1) Figures are adjusted exposure at default amounts.

(2) External rating groups reflect the most predominant alignment of groups to PD Band.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS (1)

Risk Profile (\$ millions except as noted)	PD Range	EAD	Notional of undrawn commitments	Q2 2015							Q1 2015								
				Exposure weighted-average EAD %	Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA	Expected Losses (EL)	EL adjusted Average Risk weight % (2)	Exposure weighted-average EAD %	Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA	Expected Losses (EL)	EL adjusted Average Risk weight % (2)		
Canadian Residential Mortgages and HELOCs																			
Insured Drawn and Undrawn (3)																			
Exceptionally low	≤0.05%	48,598	-	100.00%	0.00%	12.55%	0.36%	174	-	0.36%	47,920	-	100.00%	0.00%	12.98%	0.34%	164	-	0.35%
Very low	>0.05% to ≤0.20%	956	-	100.00%	0.09%	35.20%	22.56%	216	1	22.93%	1,003	-	100.00%	0.09%	35.20%	22.15%	222	1	22.52%
Low	>0.20% to ≤0.75%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Medium	>0.75% to ≤7.0%	125	-	100.00%	0.86%	20.02%	22.66%	28	-	24.81%	129	-	100.00%	0.86%	20.02%	22.66%	30	-	24.81%
High	>7.0% to ≤99.9%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Default	100%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
		49,679	-					418	1		49,052	-					416	1	
Uninsured Undrawn (4)																			
Exceptionally low	≤0.05%	1,562	5,659	27.61%	0.03%	14.22%	1.31%	20	-	1.36%	1,508	5,456	27.63%	0.00%	14.24%	1.31%	20	-	1.37%
Very low	>0.05% to ≤0.20%	5,810	15,688	37.03%	0.07%	14.45%	2.46%	143	1	2.59%	5,786	15,588	37.12%	0.07%	14.35%	2.45%	142	1	2.57%
Low	>0.20% to ≤0.75%	14	18	79.22%	0.81%	14.93%	13.31%	2	-	14.44%	15	19	79.94%	0.61%	14.95%	13.35%	2	-	14.47%
Medium	>0.75% to ≤7.0%	166	752	22.06%	1.24%	15.76%	21.78%	36	-	24.30%	169	757	22.38%	1.23%	15.26%	20.89%	35	-	23.30%
High	>7.0% to ≤99.9%	11	41	26.27%	30.09%	16.91%	82.51%	9	1	141.20%	12	45	26.34%	31.68%	15.05%	68.78%	8	1	131.19%
Default	100%	2	8	23.87%	100.00%	20.15%	229.48%	4	4	251.93%	2	9	21.36%	100.00%	21.29%	0.00%	-	-	266.11%
		7,565	22,166					214	2		7,492	21,874					207	2	
Uninsured Drawn (5)																			
Exceptionally low	≤0.05%	-	-	0.03%	(0.22)%	(0.02)%	-	-	-	(0.02)%	-	-	0.03%	0.00%	0.00%	0.00%	-	-	0.00%
Very low	>0.05% to ≤0.20%	43,411	-	0.10%	13.19%	3.17%	1,374	6	6	3.34%	43,131	-	0.10%	13.17%	3.13%	1,352	6	6	3.30%
Low	>0.20% to ≤0.75%	7,221	-	0.59%	12.09%	10.22%	738	5	11	11.07%	7,353	-	0.59%	12.51%	10.73%	789	5	11	11.63%
Medium	>0.75% to ≤7.0%	8,743	-	1.23%	15.59%	21.16%	1,850	17	17	23.55%	8,092	-	1.26%	15.20%	20.95%	1,695	16	16	23.35%
High	>7.0% to ≤99.9%	3,254	-	10.73%	11.51%	46.45%	1,512	46	46	64.14%	3,300	-	10.97%	11.57%	46.71%	1,541	48	48	65.07%
Default	100%	208	-	100.00%	16.25%	183.63%	382	3	3	203.12%	215	-	100.00%	16.57%	49.00%	106	27	27	207.15%
		62,837	-				5,856	77	77		62,091	-				5,483	102	102	
Qualifying Revolving Credit																			
Exceptionally low	≤0.05%	12,885	27,364	46.93%	0.03%	85.37%	1.93%	249	4	2.27%	12,601	27,276	46.18%	0.03%	85.37%	1.94%	244	3	2.27%
Very low	>0.05% to ≤0.20%	6,018	7,314	76.51%	0.09%	78.28%	4.38%	263	4	5.28%	6,218	7,675	76.04%	0.09%	79.09%	4.46%	277	5	5.38%
Low	>0.20% to ≤0.75%	8,248	10,985	58.90%	0.26%	78.86%	10.46%	862	17	13.06%	7,470	10,178	57.32%	0.26%	77.23%	10.22%	763	15	12.76%
Medium	>0.75% to ≤7.0%	4,005	2,023	89.99%	1.73%	88.87%	48.07%	1,925	61	66.98%	3,898	1,962	90.55%	1.70%	89.10%	47.39%	1,848	58	65.90%
High	>7.0% to ≤99.9%	468	225	94.33%	22.47%	81.00%	175.30%	821	86	403.99%	487	260	92.53%	22.90%	79.17%	173.51%	845	88	398.88%
Default	100%	54	15	86.63%	100.00%	63.93%	209.26%	113	25	799.13%	53	14	86.95%	100.00%	64.04%	0.00%	-	24	800.48%
		31,678	47,928				4,233	197	197		30,727	47,365				3,977	203	203	
Other Retail (6)																			
Exceptionally low	≤0.05%	5,134	5,162	78.77%	0.03%	77.34%	7.46%	383	1	7.76%	5,108	5,189	78.39%	0.03%	77.10%	7.43%	380	1	7.74%
Very low	>0.05% to ≤0.20%	9,920	1,870	96.74%	0.13%	60.60%	18.70%	1,855	8	19.75%	9,361	1,802	97.44%	0.13%	59.45%	18.49%	1,731	8	19.53%
Low	>0.20% to ≤0.75%	11,259	2,407	91.06%	0.42%	65.51%	40.04%	4,508	29	43.24%	11,157	2,436	91.61%	0.41%	63.58%	38.35%	4,279	27	41.38%
Medium	>0.75% to ≤7.0%	9,405	588	98.58%	1.85%	64.38%	87.63%	8,242	114	102.76%	10,298	664	99.04%	1.87%	61.64%	85.21%	8,775	120	99.73%
High	>7.0% to ≤99.9%	637	120	91.74%	22.07%	70.87%	214.42%	1,366	96	403.24%	725	128	92.87%	22.90%	70.26%	217.12%	1,575	111	408.78%
Default	100%	801	4	99.78%	100.00%	61.66%	95.15%	762	447	792.98%	837	7	99.75%	100.00%	60.61%	2.19%	18	518	775.20%
		37,156	10,151				17,116	695	695		37,486	10,226				16,758	785	785	
Total		188,915	80,243				27,837	972	972		186,848	79,465				26,841	1,093	1,093	

(1) Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses.

(2) EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD

(3) Includes insured drawn and undrawn Canadian residential mortgages and home equity lines of credit (e.g. CMHC insured mortgages)

(4) Includes only uninsured undrawn Canadian residential mortgages and home equity lines of credit

(5) Includes only uninsured drawn Canadian residential mortgages and home equity lines of credit

(6) Includes all other retail exposures, such as drawn and undrawn retail exposures.

WHOLESALE CREDIT EXPOSURE BY RISK RATING (1)

(Canadian \$ in millions)

	Q2 2015							Q1 2015						
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	
Total investment grade	21,773	89,963	113,355	3,154	48,539	2,224	279,008	22,035	89,662	118,724	3,039	49,253	2,449	285,162
Non-investment grade	3,897	47,160	313	268	18,249	17	69,904	3,856	46,497	61	270	17,623	16	68,323
Watchlist	2	2,347	-	-	473	-	2,822	1	1,974	1	-	538	-	2,514
Default	4	839	3	-	86	-	932	22	951	3	1	80	-	1,057
	25,676	140,309	113,671	3,422	67,347	2,241	352,666	25,914	139,084	118,789	3,310	67,494	2,465	357,056

(1) Figures are adjusted exposures at default amounts (Post Credit Risk Mitigation)

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING (2)

(Canadian \$ in millions)

	Q2 2015			Q1 2015		
	Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises	Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises
Risk profile (probability of default):						
Exceptionally Low ($\leq 0.05\%$)	6,180	12,884	518	6,108	12,601	508
Very low ($> 0.05\%$ to 0.20%)	52,311	6,019	6,906	51,881	6,218	6,480
Low ($> 0.20\%$ to 0.75%)	10,524	8,248	7,969	10,898	7,470	7,628
Medium ($> 0.75\%$ to 7.00%)	12,111	4,005	6,329	11,956	3,898	6,733
High ($> 7.00\%$ to 99.99%)	3,540	468	362	3,641	487	396
Default (100%)	896	54	113	932	53	122
	85,562	31,678	22,197	85,416	30,727	21,867

(2) Figures are adjusted exposures at default amounts (Post Credit Risk Mitigation)

Basel III Asset Classes	Q2 2015		Q1 2015		Q4 2014		Q3 2014	
	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)
Non-retail								
Total Corporate (incl specialized lending and corporate SMEs)	0.10%	0.68%	0.14%	0.71%	0.12%	0.65%	0.13%	0.77%
Sovereign	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank	0.00%	0.06%	0.00%	0.10%	0.00%	0.10%	0.00%	0.12%
Retail								
Residential retail incl. HELOCs	0.06%	0.53%	0.06%	0.53%	0.06%	0.49%	0.09%	0.53%
Other retail incl. SBE	0.42%	1.12%	0.41%	1.12%	0.37%	1.05%	0.38%	1.07%
Qualifying revolving retail	1.50%	2.79%	1.23%	3.06%	1.01%	3.03%	1.12%	3.19%

General

Expected Loss rates which represent the loss rate predicted at the beginning of the most recent four quarter period are calculated using "through the cycle" risk parameters while actual loss rates are determined at a "point in time" and reflect more current economic conditions. "Through the cycle" parameters are conservatively estimated to include a long time horizon and as a result, actual losses may exceed expected losses during an economic downturn and may fall below expected losses during times of economic growth.

1. Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the 'point in time' credit losses (change in specific allowance plus write-offs) less recoveries for the current and last three quarters divided by the quarterly average of outstandings for the same period beginning 15 months ago.

Expected loss rate is calculated using Basel III 'through the business cycle' parameters (PDxLGDxEAD) plus Best Estimate of Expected Loss for defaulted assets (BEEL), divided by outstanding balances at the beginning of the applicable four-quarter period.

2. Retail actual and expected loss rates are measured as follows:

Actual loss rate represents write-offs net of recoveries for the current and prior three quarters divided by the quarterly average of outstanding balances for the same period beginning 15 months ago.

Expected loss rate is calculated using Basel III parameters PDxLGDxEAD plus Best Estimate of Expected Losses for defaulted assets (BEEL) divided by outstanding balances at the beginning of the applicable four-quarter period.

For residential mortgages, actual loss rate also includes changes in specific allowances for the applicable four-quarter period.

Commentary**Non-Retail**

Corporate Portfolios – Actual Losses for Q2 2015 continued to be low. EL remained stable reflecting overall benign environment. Results for the current quarter are in line with observations over past quarters.

Bank and Sovereign – Actual Losses continued to be \$nil. EL remained stable.

Retail

Overall, the Actual Loss rates for all retail asset classes are well below Expected Loss rates. Actual losses for Residential Retail and Other Retail asset classes are relatively stable.

For Qualifying Revolving Retail (QRR) asset class, the Actual Loss rate has increased due to changes in portfolio mix generated by growth and certain securitization transactions over time.

Expected loss (EL) remains stable for Residential Retail including HELOCs and Other retail including SBE. However, for qualifying revolving retail, EL decreases slightly from 3.06% in Q1 2015 to 2.79% in Q2 2015, which is caused by migration of accounts to lower risk segments. There is no model or parameter update in Q1 2015 for the QRRE asset class.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile (\$ millions except as noted)	Q2 2015						Q1 2015					
	PD (1) (2)		LGD (3) (4)		EAD (5) (6)		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
	Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$	Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$
Wholesale												
Corporate including specialized lending	1.26%	0.31%	34.43%	0.00%	97	94	1.31%	0.41%	35.70%	0.00%	74	70
Corporate small and medium enterprises (SMEs)	1.49%	0.52%	36.07%	27.07%	103	84	1.48%	0.54%	36.71%	26.27%	122	98
Sovereign	0.13%	0.00%	13.20%	0.00%	-	-	0.13%	0.00%	11.56%	0.00%	-	-
Bank	0.53%	0.00%	17.81%	0.00%	-	-	0.47%	0.00%	21.03%	0.00%	-	-
Retail												
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7)	0.93%	0.89%	39.96%	31.78%	299	299	0.92%	0.90%	41.65%	34.01%	295	295
HELOCs	0.56%	0.56%	63.45%	43.28%	231	222	0.57%	0.59%	63.26%	45.79%	226	219
Qualifying revolving retail (QRR) (8)	1.29%	1.30%	97.41%	81.28%	466	392	1.32%	1.29%	97.33%	82.07%	464	407
Other retail (excl. SMEs)	4.06%	4.52%	90.32%	85.58%	234	239	4.27%	4.90%	91.32%	88.11%	239	244
Retail SMEs (8)	1.10%	0.79%	98.16%	83.85%	15	14	1.07%	0.87%	98.16%	84.91%	15	14

(1) Wholesale PDs are based on a borrower weighted average. There have been no Bank or Sovereign defaults in the past 12 months.

(2) Retail PD is based on account weighted average.

(3) Wholesale LGDs are expressed as an exposure weighted average.

(4) Retail LGD is based on weighted average of LGD eligible accounts.

(5) Wholesale EAD represented predicted vs. realized comparison for defaults in the previous 12 months. Term products are not included. No defaults in the Bank and Sovereign asset classes within the past 12 months.

(6) Retail EAD represents predicted vs. realized comparison for defaults in the previous 12 months.

(7) Mortgages insured by Canada Mortgage And Housing Corporation and private mortgage insurers are primarily included in Sovereign.

(8) Prior period ratios have been restated to conform with the current period's presentation.

REGULATORY CAPITAL CHARGES FOR SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY RISK WEIGHTS

(\$ millions)	Q2 2015		Q1 2015		Q4 2014		Q3 2014		Q2 2014	
	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Traditional Securitizations										
Risk Weights										
Bank Assets										
7%	1,673	9	1,925	11	1,878	11	1,965	11	1,598	9
7.01% - 25%	5,129	31	6,160	55	6,133	94	17	-	17	-
25.01% - 50%	95	3	115	4	115	4	-	-	-	-
Greater than 50%	22	22	26	26	26	26	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6,919	65	8,226	96	8,152	135	1,982	11	1,615	9
Exposures Deducted:										
From Tier 1 Capital:										
Credit Card Receivables (3)	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-	-	-
From Total Capital:										
Residential Mortgages	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	-	-	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	6,919	65	8,226	96	8,152	135	1,982	11	1,615	9
Third Party Assets										
7%	16,164	91	18,539	104	15,777	88	15,204	85	17,814	100
7.01% - 25%	3,924	33	3,540	30	3,717	31	3,811	32	4,329	33
25.01% - 50%	36	1	40	1	3	-	3	-	9	-
50.01% - 100%	120	9	128	10	203	14	200	13	211	14
Greater than 100%	-	-	-	-	-	-	-	-	-	-
Default	-	-	-	-	-	-	-	-	49	49
Total Exposures, net of deductions	20,244	134	22,247	145	19,700	133	19,218	130	22,412	196
Exposures Deducted:										
From Total Capital:										
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	-	-	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	-	-	-	-	-	-	-	-	-	-
Other Pool Type	-	-	-	-	-	-	-	-	-	-
Trading Securities Reclassified to AFS	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	-	-	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	20,244	134	22,247	145	19,700	133	19,218	130	22,412	196
Total Exposures	27,163	199	30,473	241	27,852	268	21,200	141	24,027	205

(1) Exposure amounts are on balance sheet values and the credit equivalent amount for off-balance sheet exposures.

(2) KIRB - IRB capital of underlying assets as though they had not been securitized.

(3) Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the investors' interest in Master Credit Card Trust II because the excess spread of the underlying portfolio has remained above the threshold at which capital charges would be incurred.

REGULATORY CAPITAL CHARGES FOR RESECURITIZATION EXPOSURES RETAINED OR PURCHASED BY RISK WEIGHTS

(\$ millions)	Q2 2015		Q1 2015		Q4 2014		Q3 2014	
	Exposure Amount ⁽¹⁾	Capital Required	Exposure Amount ⁽¹⁾	Capital Required	Exposure Amount ⁽¹⁾	Capital Required	Exposure Amount ⁽¹⁾	Capital Required
Traditional Securitizations								
Risk Weights								
Bank Assets								
7%	-	-	-	-	-	-	-	-
7.01% - 25%	-	-	-	-	-	-	-	-
25.01% - 50%	-	-	-	-	-	-	-	-
Greater than 50%	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital ⁽²⁾	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	-	-	-	-	-	-	-	-
Exposures Deducted:								
From Tier 1 Capital:								
Credit Card Receivables ⁽³⁾	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-
From Total Capital:								
Residential Mortgages	-	-	-	-	-	-	-	-
Total Exposures Deducted	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	-	-	-	-	-	-	-	-
Third Party Assets								
7%	-	-	-	-	-	-	-	-
7.01% - 25%	76	1	154	3	181	3	205	4
25.01% - 50%	-	-	-	-	-	-	-	-
50.01% - 100%	-	-	-	-	-	-	-	-
Greater than 100%	71	28	82	33	82	33	87	34
Default	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	147	29	236	36	263	36	292	38
Exposures Deducted:								
From Total Capital:								
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	-	-	-	-	-	-	-	-
Commercial Mortgages	-	-	-	-	-	-	-	-
Montreal Accord Assets	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	-	-	-	-	-	-	-	-
Other Pool Type	-	-	-	-	-	-	-	-
Equipment Loans/Leases	-	-	-	-	-	-	-	-
Total Exposures Deducted	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	147	29	236	36	263	36	292	38
Total Exposures	147	29	236	36	263	36	292	38

(1) Exposure amounts are on balance sheet values and the credit equivalent amount for off-balance sheet exposures. Unrated positions and positions with ratings below investment-grade are deducted from capital.

(2) KIRB - IRB capital of underlying assets as though they had not been securitized.

(3) Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the investors' interest in Master Credit Card Trust II because the excess spread of the underlying portfolio has remained above the threshold at which capital charges would be incurred.

REGULATORY CAPITAL CHARGES FOR TRADING SECURITIZATION EXCLUDING RESECURITIZATION EXPOSURES
RETAINED OR PURCHASED BY RISK WEIGHTS

	Q2 2015		Q1 2015		Q4 2014		Q3 2014	
	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required
(\$ millions)								
Trading Securitizations Excluding Resecuritization Exposures								
Risk Weights (#1669)								
Exposures Included in Risk-Weighted Assets								
7%	76	1	143	1	-	-	-	-
7.01% - 25%	17	-	22	-	143	2	152	2
25.01% - 50%	-	-	-	-	1	-	2	-
50.01% - 100%	1	-	1	-	10	9	18	18
Greater than 100%	-	-	-	-	-	-	-	-
Default	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	-	-	-	-	-	-	-	-
Total Exposures excluding Resecuritization, net of deductions (1)	94	1	166	1	154	11	172	20
Exposures Deducted From Tier 1 Capital:								
Auto loans/leases	-	-	-	-	-	-	-	-
Credit card receivables	-	-	-	-	-	-	-	-
Residential mortgages (insured)	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	-	-	-	-	-	-	-	-
Commercial mortgages	-	-	-	-	-	-	-	-
Personal line of credit	-	-	-	-	-	-	-	-
Equipment loans/leases	-	-	-	-	-	-	-	-
Trade receivables	-	-	-	-	-	-	-	-
Corporate loans	-	-	-	-	-	-	-	-
Daily auto rental	-	-	-	-	-	-	-	-
Floorplan finance receivables	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	-	-	-	-	-	-	-	-
Other pool type	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Tier 1 Capital	-	-	-	-	-	-	-	-
Exposures Deducted from Total Capital:								
Auto loans/leases	-	-	-	-	-	-	-	-
Credit card receivables	-	-	-	-	-	-	-	-
Residential mortgages (insured)	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	-	-	-	-	-	-	-	-
Commercial mortgages	-	-	-	-	-	-	-	-
Personal line of credit	-	-	-	-	-	-	-	-
Equipment loans/leases	-	-	-	-	-	-	-	-
Trade receivables	-	-	-	-	-	-	-	-
Corporate loans	-	-	-	-	-	-	-	-
Daily auto rental	-	-	-	-	-	-	-	-
Floorplan finance receivables	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	-	-	-	-	-	-	-	-
Other pool type	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Total Capital	-	-	-	-	-	-	-	-
Total Trading Exposures Excluding Resecuritization	94	1	166	1	154	11	172	20

AGGREGATE AMOUNT OF TRADING SECURITIZATION EXCLUDING RESECURITIZATION EXPOSURES RETAINED
OR PURCHASED BY EXPOSURE TYPE

	Q2 2015 Exposure	Q1 2015 Exposure	Q4 2014 Exposure	Q3 2014 Exposure
(\$ millions except as noted)				
Asset Classes				
Auto loans/leases	-	-	-	-
Credit card receivables	58	97	99	99
Residential mortgages (insured)	-	-	-	-
Residential mortgages (uninsured)	2	-	1	1
Commercial mortgages	-	-	-	-
Personal line of credit	-	-	-	-
Equipment loans/leases	-	-	1	1
Trade receivables	-	-	-	-
Corporate loans	-	-	-	-
Daily auto rental	14	5	11	18
Floorplan finance receivables	10	10	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	-	-	-	-
Other pool type	10	54	42	53
Total Trading Securitization Excluding Resecuritization (1)	94	166	154	172

(1) Excluding Resecuritization Exposures of \$230 million in Q2 2015 (\$257 million in Q1 2015, \$237 million in Q4 2014, and \$254 million in Q3 2014).

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

	Q2 2015				Q1 2015				Q4 2014				Q3 2014			
	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total
(\$ millions except as noted)																
Auto loans/leases	1,498	875	-	2,371	1,612	750	-	2,362	1,347	667	-	2,014	1,316	581	-	1,897
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	1,386	-	-	1,386	1,514	-	-	1,514	1,362	-	-	1,362	1,343	-	-	1,343
Residential mortgages (uninsured)	120	3	-	123	89	3	-	92	9	3	-	12	25	4	-	29
Commercial mortgages (uninsured)	-	97	-	97	-	111	-	111	-	108	-	108	-	115	-	115
Commercial mortgages (insured)	97	-	-	97	116	-	-	116	147	-	-	147	133	-	-	133
Equipment loans/leases	298	286	-	584	400	404	-	804	223	327	-	550	154	262	-	416
Trade receivables	-	272	-	272	-	263	-	263	-	260	-	260	-	270	-	270
Corporate loans	-	136	-	136	-	164	-	164	-	210	-	210	-	250	-	250
Daily auto rental	152	272	-	424	162	237	-	399	201	195	-	396	290	338	-	628
Floorplan finance receivables	304	307	-	611	220	330	-	550	215	433	-	648	200	456	-	656
Collateralized debt obligations	-	58	-	58	-	62	-	62	-	107	-	107	-	110	-	110
Other pool type	250	1,968	-	2,218	250	1,759	-	2,009	250	726	-	976	250	563	-	813
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle	-	-	396	396	-	-	396	396	-	-	396	396	-	-	396	396
Total	4,103	4,274	396	8,773	4,363	4,083	396	8,842	3,754	3,036	396	7,186	3,711	2,949	396	7,056

(1) Canadian Conduit totals include amounts pertaining to conduits that have been directly funded by the Bank (\$805.8 million as at Q2, 2015, \$839.9 million as at Q1, 2015, \$652.7 million as at Q4, 2014, and \$789.4 million as at Q3, 2014).

(2) US Conduit totals include amounts pertaining to conduits that have been funded by the Bank through liquidity draws (\$166.7 million as at Q2, 2015, \$185.8 million as at Q1, 2015, \$175 million as at Q4, 2014, and \$186.3 million as at Q3, 2014).

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

	Q2 2015				Q1 2015				Q4 2014				Q3 2014			
	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total
(\$ millions except as noted)																
Bank Assets (6)																
Auto loans/leases	-	5,227	-	5,227	-	6,281	-	6,281	-	6,256	-	6,256	-	-	-	-
Credit card receivables (7)	-	1,692	-	1,692	-	1,945	-	1,945	-	1,896	-	1,896	-	1,982	-	1,982
Total Bank Assets	-	6,919	-	6,919	-	8,226	-	8,226	-	8,152	-	8,152	-	1,982	-	1,982
Third Party Assets (8)																
Auto loans/leases	2,096	1,587	-	3,683	3,186	1,699	-	4,885	2,267	1,411	-	3,678	1,998	1,456	-	3,454
Credit card receivables	200	257	-	457	220	256	-	476	209	224	-	433	205	217	-	422
Residential mortgages (insured)	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040
Residential mortgages (uninsured)	255	3	-	258	255	3	-	258	3	3	-	6	4	4	-	8
Commercial mortgages (uninsured)	51	58	-	109	53	62	-	115	47	55	-	102	-	-	-	-
Commercial mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	715	578	-	1,293	641	662	-	1,303	651	551	-	1,202	732	449	-	1,181
Trade receivables	163	363	-	526	196	358	-	554	147	260	-	407	69	270	-	339
Corporate loans	90	466	-	556	93	470	-	563	109	439	-	548	109	450	-	559
Daily auto rental	623	298	-	921	683	237	-	920	669	196	-	865	512	338	-	850
Floorplan finance receivables	763	502	-	1,265	723	523	-	1,246	511	640	-	1,151	465	642	-	1,107
Collateralized debt obligations	51	9	-	60	49	14	-	63	55	54	-	109	95	110	-	205
Other pool type	906	1,764	-	2,670	1,517	1,900	-	3,417	2,061	694	-	2,755	2,111	518	-	2,629
Credit protection vehicle (9)	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400
Trading securities reclassified to AFS	-	6	-	6	-	7	-	7	-	7	-	7	-	8	-	8
Total Third Party Assets	14,353	5,891	-	20,244	16,056	6,191	-	22,247	15,166	4,534	-	19,700	14,756	4,462	-	19,218
Total	14,353	12,810	-	27,163	16,056	14,417	-	30,473	15,166	12,686	-	27,852	14,756	6,444	-	21,200

(3) External Credit Assessment Institutions (ECAIs) used for securitizations liquidity facility ratings are S&P, Moody's and Fitch.

(4) ECAIs used for securitization notes are S&P & Moody's.

(5) First Loss Positions reflect deferred purchase price amounts for securitization of the Bank's own credit cards and conventional mortgages net of servicing liabilities and tax impacts.

(6) The exposures for the Residential Mortgages (uninsured) are treated under the lending AIRB Framework as if the securitized assets remained on the Bank's balance sheet.

(7) The credit card receivable securities held from Bank asset securitizations represent the Bank's seller's interest in investment grade subordinated notes issued by Master Credit Card Trust and Master Credit Card Trust II. The Securitization Framework is applied.

(8) Third party asset securitizations that are externally rated and Montreal Accord assets are assessed under the RBA, with unrated and below BB- positions being deducted from capital. The Supervisory Formula (SF) has been applied for all other positions.

(9) Amounts reported for credit protection vehicle assets under Undrawn Committed Facilities and Notional Amounts represent aggregate notional amounts of the credit default swap exposures and do not represent committed funding obligations.

AGGREGATE AMOUNT OF RESECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE (1)

	Q2 2015				Q1 2015				Q4 2014				Q3 2014			
	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total
(\$ millions except as noted)																
Bank Assets (5)																
Credit card receivables (6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Bank Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Third Party Assets (7)																
Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages	-	72	-	72	-	82	-	82	-	82	-	82	-	87	-	87
Personal line of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	-	18	-	18	4	83	-	87	8	89	-	97	5	105	-	110
Daily auto rental	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floorplan finance receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other pool type	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle (8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to AFS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	57	-	-	57	67	-	67	84	-	84	-	84	95	-	-	95
Total Third Party Assets	57	90	-	147	71	165	-	236	92	171	-	263	100	192	-	292
Total	57	90	-	147	71	165	-	236	92	171	-	263	100	192	-	292

(1) No credit risk mitigations are applied to resecuritization exposures.

(2) External Credit Assessment Institutions (ECAIs) used for securitizations liquidity facility ratings are S&P, Moody's and Fitch.

(3) ECAIs used for securitization notes are S&P & Moody's.

(4) First Loss Positions reflect deferred purchase price amounts for securitization of the Bank's own credit cards and conventional mortgages net of servicing liabilities and tax impacts.

(5) The exposures for the Residential Mortgages (uninsured) are treated under the lending AIRB Framework as if the securitized assets remained on the Bank's balance sheet.

(6) The credit card receivable securities held from Bank asset securitizations represent the Bank's seller's interest in investment grade subordinated notes issued by Master Credit Card Trust and Master Credit Card Trust II. The Securitization Framework is applied.

(7) Third party asset securitizations that are externally rated and Montreal Accord assets are assessed under the RBA, with unrated and below BB- positions being deducted from capital. The Supervisory Formula (SF) has been applied for all other positions.

(8) Amounts reported for credit protection vehicle assets under Undrawn Committed Facilities and Notional Amounts represent aggregate notional amounts of the credit default swap exposures and do not represent committed funding obligations.

DERIVATIVE INSTRUMENTS (1) (\$ millions)	As at April 30, 2015				As at January 31, 2015				As at October 31, 2014				As at July 31, 2014			
	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (2)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (2)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (2)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (2)
Interest Rate Contracts																
Over-the-counter																
Swaps	3,012,113	18,909	22,721		2,897,472	25,820	28,839		2,675,677	17,546	21,371		2,467,001	17,142	21,254	
Forward rate agreements	356,463	54	57		329,542	150	150		361,484	4	45		397,366	6	83	
Purchased options	19,891	775	799		21,226	1,006	1,048		19,267	691	705		19,339	618	647	
Written options	24,947	-	-		25,426	-	-		22,955	-	-		24,397	-	-	
	3,413,414	19,738	23,577	1,796	3,273,666	26,976	30,037	2,190	3,079,383	18,241	22,121	1,393	2,908,103	17,766	21,984	986
Exchange traded																
Futures	125,775	-	-		136,876	-	-		125,272	-	-		135,320	-	-	
Purchased options	21,262	-	-		20,792	-	-		21,680	-	-		19,240	-	-	
Written options	18,346	-	-		22,019	-	-		21,342	-	-		17,859	-	-	
	165,383	-	-		179,687	-	-		168,294	-	-		172,419	-	-	
Total Interest Rate Contracts	3,578,797	19,738	23,577	1,796	3,453,353	26,976	30,037	2,190	3,247,677	18,241	22,121	1,393	3,080,522	17,766	21,984	986
Foreign Exchange Contracts																
Over-the-counter																
Cross-currency swaps	74,600	2,980	7,455		63,780	3,752	8,057		51,616	2,153	5,039		50,610	1,560	4,476	
Cross-currency interest rate swaps	309,387	7,823	13,989		316,158	15,260	21,472		279,119	5,705	11,219		261,173	3,461	15,609	
Forward foreign exchange contracts	386,985	6,882	9,300		355,677	13,219	14,546		299,480	4,376	6,477		272,092	2,198	4,330	
Purchased options	32,660	183	898		48,015	970	2,130		37,245	415	837		17,434	157	339	
Written options	33,152	-	-		49,431	-	-		36,913	-	-		19,189	-	-	
	836,784	17,868	31,642	2,268	833,061	33,201	46,205	2,827	704,373	12,649	23,572	1,656	620,498	7,376	24,754	1,466
Exchange traded																
Futures	167	-	-		525	-	-		813	-	-		905	-	-	
Purchased options	3,268	-	-		2,500	-	-		3,110	-	-		2,823	-	-	
Written options	2,846	-	-		2,865	-	-		3,044	-	-		1,310	-	-	
	6,281	-	-		5,890	-	-		6,967	-	-		5,038	-	-	
Total Foreign Exchange Contracts	843,065	17,868	31,642	2,268	838,951	33,201	46,205	2,827	711,340	12,649	23,572	1,656	625,536	7,376	24,754	1,466
Commodity Contracts																
Over-the-counter																
Swaps	12,631	778	2,231		13,475	911	2,467		13,559	376	1,902		15,556	555	2,331	
Purchased options	7,424	53	1,015		8,321	56	1,216		8,526	30	1,109		8,772	80	1,135	
Written options	3,410	-	-		3,843	-	-		4,166	-	-		4,538	-	-	
	23,465	831	3,246	398	25,639	967	3,683	308	26,251	406	3,011	472	28,866	635	3,466	662
Exchange traded																
Futures	21,529	-	-		21,662	-	-		22,586	-	-		25,359	-	-	
Purchased options	6,788	-	-		6,911	-	-		6,733	-	-		7,147	-	-	
Written options	8,258	-	-		8,812	-	-		8,499	-	-		8,781	-	-	
	36,575	-	-		37,385	-	-		37,818	-	-		41,287	-	-	
Total Commodity Contracts	60,040	831	3,246	398	63,024	967	3,683	308	64,069	406	3,011	472	70,153	635	3,466	662
Equity Contracts																
Over-the-counter																
Exchange traded	55,674	757	3,777		49,232	981	3,642		48,702	896	3,547		49,235	776	3,420	
	4,315	-	-		4,305	-	-		7,314	-	-		8,343	-	-	
Total Equity Contracts	59,989	757	3,777	269	53,537	981	3,642	281	56,016	896	3,547	208	57,578	776	3,420	307
Credit Default Swaps																
Over-the-counter																
Purchased	10,428	76	239		9,947	71	270		8,801	80	271		8,852	65	429	
Written	12,924	-	-		11,907	-	-		11,983	-	-		11,342	-	-	
Total Credit Default Swaps	23,352	76	239	36	21,854	71	270	53	20,784	80	271	42	20,194	65	429	82
Sub-total	4,565,243	39,270	62,481	4,767	4,430,719	62,196	83,837	5,659	4,099,886	32,272	52,522	3,771	3,853,983	26,618	54,053	3,503
Impact of master netting agreements	n.a.	(35,250)	(43,365)		n.a.	(54,650)	(59,646)		n.a.	(28,885)	(35,585)		n.a.	(24,340)	(35,174)	
Total	4,565,243	4,020	19,116	4,767	4,430,719	7,546	24,191	5,659	4,099,886	3,387	16,937	3,771	3,853,983	2,278	18,879	3,503

(1) Prior period balances were reclassified to conform with the current period's presentation.

(2) Risk-weighted Assets are reported after the impact of master netting agreements.

BASEL GLOSSARY

Adjusted EAD: Represents EAD that has been redistributed to a more favourable PD band or a different Basel Asset Class as a result of collateral (Credit Risk Mitigation - CRM). All AIRB disclosures aggregated into PD (probability of default) bands use Adjusted EAD values.

AIRB (Advanced Internal Ratings Based approach): The AIRB approach is the most advanced of the range of options for determining the capital requirements for credit risk. This option allows banks to use their own internal model to measure credit risk capital requirements, subject to regulatory approval. OSFI has indicated that it expects the largest Canadian Banks to adopt the AIRB approach.

Capital Adequacy Requirements (CAR): OSFI's Capital Adequacy Requirements guideline dated December 2012.

Capital Floor: A capital floor based on Basel I is calculated by banks which use the AIRB approach to credit risk, as required by our regulator.

Commitments (Undrawn): The EAD on the difference between the authorized and drawn amounts (e.g., the unused portion of a line of credit) before adjustments for credit risk mitigation.

Credit Equivalent Amount (CEA) on Undrawn: An estimate of the amount of credit risk exposure on off-balance items under the Standardized Approach for credit risk.

Drawn: The amount of funds invested or advanced to a customer. Does not include adjustments for credit risk mitigation.

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstandings, grossed up by specific provisions and write-offs. EAD for Off balance sheet and Undrawn are estimates.

Exposure at Default OTC Derivatives: Represent the net gross positive replacement costs plus the potential credit exposure amount.

Exposure Weighted Average LGD represents the $(\sum (\text{Adjusted EAD of each exposure} \times \text{its LGD}))$ divided by the total Adjusted EAD.

Exposure Weighted Average Risk Weight is the $(\sum \text{pre-scaled RWA for each exposure} / \text{Total Adjusted EAD})$.

Grandfathered Equity Securities in the Banking Book: Under Basel II, OSFI exempts equity investments held as of October 31, 2007 from the AIRB approach for a period of 10 years starting November 1, 2007 to October 31, 2017. During that time, these "grandfathered" holdings will be risk weighted at 100%.

HELOCs: Home Equity Lines of Credit comprise lines of credit secured by equity in a residential property.

OSFI: Office of the Superintendent of Financial Institutions.

Other Off Balance Sheet Items: All off-balance sheet arrangements other than derivatives and undrawn commitments such as Standby Letters of Credit and Documentary Credits.

QRR (Qualifying Revolving Retail): Includes exposures that are revolving, unsecured and uncommitted to individuals up to a maximum amount of \$125,000 to a single individual.

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

Scaling Factor: The scaling factor is applied to the risk weighted assets amount for credit risk assessed under the AIRB approach. The objective of the scaling factor is to broadly maintain the aggregate level of Basel I minimum capital requirements, while also providing incentives to adopt the more advanced risk-sensitive approaches.

Standardized Approach: This approach is the least complicated of the range of options available to banks to measure credit risk capital requirements. This option allows banks to measure credit risk capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).