

Supplementary Financial Information

For the Quarter Ended - April 30, 2015

Q2|15

BMO  **Financial Group**

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of BMO Financial Group (the bank). This information should be used in conjunction with the bank's Q2 2015 Report to Shareholders and the 2014 Annual Report.

Additional financial information is also available in the Q2 2015 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated N.A. were not available.

Items indicated n.a. were not applicable.

Accounting Framework

We report our financial results under International Financial Reporting Standards (IFRS) as adopted by the International Accounting Standards Board (IASB). We use the terms IFRS and Generally Accepted Accounting Principles (GAAP) interchangeably.

Results and measures in both the MD&A and this document are presented on an IFRS basis. They are also presented on an adjusted basis that excludes the impact of certain items. Management assesses performance on both a GAAP basis and an adjusted basis and considers both bases to be useful in assessing underlying, ongoing business performance. Adjusted results and measures are non-GAAP and are detailed in the Non-GAAP Measures section in Management's Discussion and Analysis (MD&A).

Securities regulators require that companies caution readers that earnings and other measures adjusted to a basis other than GAAP do not have standardized meanings under GAAP and are unlikely to be comparable to similar measures used by other companies.

Adjusted Results

Adjusted results exclude the following items:

	Adjusting Items (After tax)											Fiscal 2014	Fiscal 2013		
	2015		2014		2014		2013		2013		2013				
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4			Q3	
(Canadian \$ in millions)															
Amortization of acquisition-related intangible assets	(31)	(31)	(32)	(29)	(21)	(22)	(22)	(23)	(22)				(104)	(89)	
Acquisition integration costs	(10)	(10)	(9)	(7)	n.a.	n.a.	(37)	(30)	(31)				(16)	(155)	
Restructuring costs	(106)	n.a.	n.a.	n.a.	n.a.	n.a.	-	-	(59)				n.a.	(59)	
(Increase) / decrease in collective allowance	-	-	-	-	-	-	(5)	(15)	11				-	(9)	
Credit-related items on the acquired M&I performing loan portfolio	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	30	68	73				n.a.	250	
Run-off structured credit activities	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20	1	6				n.a.	34	
Total	(147)	(41)	(41)	(36)	(21)	(22)	(14)	1	(22)				(120)	(28)	

Taxable Equivalent Basis

BMO analyzes consolidated revenues on a reported basis. However, like many banks, BMO analyzes revenue of operating groups and ratios computed using revenue, on a taxable equivalent basis (teb). This basis includes an adjustment that increases GAAP revenues and the GAAP provision for income taxes by an amount that would raise revenues on certain tax-exempt items to a level equivalent to amounts that would incur tax at the statutory rate. The effective income tax rate is also analyzed on a teb for consistency of approach. The offset to the group teb adjustments, mostly in BMO Capital Markets, is reflected in Corporate Services.

Changes

Periodically, certain business lines or units within business lines are transferred between client groups and corporate support groups to more closely align BMO's organizational structure with its strategic priorities. In addition, revenue and expense allocations are updated to more accurately align with current experience. Results for prior periods are restated to conform to the presentation.

In addition, certain reclassifications that do not impact the bank's reported and adjusted net income have been reflected, including changes in group allocations.

Users may provide their comments and suggestions on the Supplementary Financial Information document by contacting Willa Hoffmann at (416) 867-6956 or willa.hoffmann@bmo.com

FINANCIAL HIGHLIGHTS

(\$ millions except as noted)

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013

Income Statement Information

Total revenues (1)	4,526	5,055	4,640	4,735	4,369	4,479	4,319	4,088	4,236	9,581	8,848	18,223	16,830
Provision for credit losses (PCL)	161	163	170	130	162	99	189	76	144	324	261	561	587
Insurance claims, commissions and changes in policy benefit liabilities (CCPB) (1)	24	747	300	520	328	357	181	88	343	771	685	1,505	767
Non-interest expense	3,112	3,006	2,887	2,756	2,594	2,684	2,580	2,526	2,550	6,118	5,278	10,921	10,226
Provision for income taxes	230	139	213	203	209	278	295	275	237	369	487	903	1,055
Reported net income	999	1,000	1,070	1,126	1,076	1,061	1,074	1,123	962	1,999	2,137	4,333	4,195
Non-controlling interest in subsidiaries	6	14	13	16	14	13	13	16	18	20	27	56	65
Net income attributable to Bank shareholders	993	986	1,057	1,110	1,062	1,048	1,061	1,107	944	1,979	2,110	4,277	4,130

Profitability Measures

Basic earnings per share	\$1.49	\$1.47	\$1.57	\$1.68	\$1.61	\$1.58	\$1.60	\$1.67	\$1.41	\$2.96	\$3.19	\$6.44	\$6.19
Diluted earnings per share	\$1.49	\$1.46	\$1.56	\$1.67	\$1.60	\$1.58	\$1.60	\$1.66	\$1.40	\$2.95	\$3.18	\$6.41	\$6.17
Return on equity	11.4 %	11.8 %	13.1 %	14.4 %	14.3 %	14.2 %	14.8 %	15.5 %	14.2 %	11.6 %	14.3 %	14.0 %	14.9 %
Return on average assets	0.62 %	0.60 %	0.69 %	0.74 %	0.73 %	0.72 %	0.76 %	0.79 %	0.70 %	0.61 %	0.72 %	0.72 %	0.74 %
Return on average risk-weighted assets	1.73 %	1.69 %	1.87 %	1.91 %	1.84 %	1.80 %	1.92 %	2.04 %	1.83 %	1.71 %	1.82 %	1.85 %	1.93 %
Efficiency ratio	68.7 %	59.5 %	62.2 %	58.2 %	59.4 %	59.9 %	59.7 %	61.8 %	60.2 %	63.8 %	59.7 %	59.9 %	60.8 %
Net interest margin on average earning assets excluding trading NII and trading assets	1.51 %	1.55 %	1.60 %	1.58 %	1.59 %	1.62 %	1.69 %	1.78 %	1.82 %	1.53 %	1.61 %	1.60 %	1.79 %
PCL-to-average net loans and acceptances (2)	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.27 %	0.11 %	0.22 %	0.21 %	0.18 %	0.19 %	0.22 %
Effective tax rate	18.75 %	12.18 %	16.60 %	15.30 %	16.23 %	20.76 %	21.60 %	19.72 %	19.76 %	15.59 %	18.55 %	17.25 %	20.11 %

Adjusted Results Statistical Information (3)

Diluted earnings per share	\$1.71	\$1.53	\$1.63	\$1.73	\$1.63	\$1.61	\$1.62	\$1.66	\$1.44	\$3.24	\$3.24	\$6.59	\$6.21
Return on equity	13.2 %	12.3 %	13.7 %	14.9 %	14.6 %	14.5 %	15.0 %	15.5 %	14.6 %	12.8 %	14.6 %	14.4 %	15.0 %
Net income	1,146	1,041	1,111	1,162	1,097	1,083	1,088	1,122	984	2,187	2,180	4,453	4,223
Total revenues (1)	4,526	5,055	4,640	4,735	4,369	4,479	4,191	3,930	4,051	9,581	8,848	18,223	16,139
Net interest margin on average earning assets excluding trading NII and trading assets	1.51 %	1.55 %	1.60 %	1.58 %	1.59 %	1.62 %	1.60 %	1.65 %	1.67 %	1.53 %	1.61 %	1.60 %	1.65 %
Efficiency ratio	64.3 %	58.4 %	61.1 %	57.2 %	58.8 %	59.2 %	59.3 %	62.2 %	58.8 %	61.2 %	59.0 %	59.1 %	60.4 %
Efficiency ratio, net of CCPB	64.7 %	68.5 %	65.3 %	64.2 %	63.5 %	64.3 %	61.9 %	63.6 %	64.3 %	66.6 %	63.9 %	64.4 %	63.5 %
Return on average assets	0.71 %	0.63 %	0.72 %	0.77 %	0.75 %	0.73 %	0.77 %	0.79 %	0.72 %	0.67 %	0.74 %	0.74 %	0.75 %
Effective tax rate	19.83 %	12.63 %	16.84 %	15.61 %	16.46 %	20.91 %	21.51 %	19.21 %	19.00 %	16.56 %	18.73 %	17.47 %	19.72 %
Effective tax rate (teb)	25.04 %	24.65 %	22.61 %	24.05 %	24.44 %	25.53 %	26.22 %	25.63 %	23.43 %	24.86 %	24.98 %	24.16 %	24.63 %

Growth-Based Statistical Information

Diluted adjusted earnings per share growth	4.9 %	(5.0) %	0.6 %	4.2 %	13.2 %	7.3 %	(1.2) %	12.9 %	0.7 %	0.0 %	10.2 %	6.1 %	4.4 %
Diluted earnings per share growth	(6.9) %	(7.6) %	(2.5) %	0.6 %	14.3 %	4.6 %	1.9 %	17.7 %	(6.7) %	(7.2) %	9.3 %	3.9 %	1.1 %
Adjusted operating leverage	(9.8) %	1.6 %	(3.4) %	9.7 %	0.1 %	4.4 %	0.4 %	(7.9) %	5.1 %	(4.1) %	2.2 %	2.6 %	(3.1) %
Adjusted operating leverage, net of CCPB	(2.0) %	(6.8) %	(5.9) %	(1.1) %	1.2 %	(0.3) %	0.6 %	0.4 %	(1.4) %	(4.5) %	0.4 %	(1.6) %	(0.3) %
Operating leverage	(16.3) %	0.9 %	(4.5) %	6.8 %	1.3 %	2.6 %	3.8 %	(6.0) %	2.7 %	(7.6) %	1.9 %	1.5 %	(2.5) %
Operating leverage, net of CCPB	(8.5) %	(7.5) %	(7.0) %	(3.7) %	1.9 %	(2.1) %	3.9 %	1.8 %	(3.5) %	(8.0) %	(0.1) %	(2.7) %	(0.1) %
Adjusted revenue growth (1)	3.6 %	12.9 %	10.7 %	20.5 %	7.8 %	12.9 %	3.3 %	(2.3) %	7.4 %	8.3 %	10.3 %	12.9 %	0.6 %
Revenue growth (1)	3.6 %	12.9 %	7.4 %	15.8 %	3.1 %	7.0 %	0.1 %	(3.2) %	5.8 %	8.3 %	5.0 %	8.3 %	(1.6) %
Revenue growth, net of CCPB (1)	11.4 %	4.5 %	4.9 %	5.3 %	3.7 %	2.3 %	0.2 %	4.6 %	(0.4) %	7.9 %	3.0 %	4.1 %	0.8 %
Adjusted non-interest expense growth	13.4 %	11.3 %	14.1 %	10.8 %	7.7 %	8.5 %	2.9 %	5.6 %	2.3 %	12.4 %	8.1 %	10.3 %	3.7 %
Non-interest expense growth	19.9 %	12.0 %	11.9 %	9.0 %	1.8 %	4.4 %	(3.7) %	2.8 %	3.1 %	15.9 %	3.1 %	6.8 %	0.9 %
Adjusted net income growth	4.6 %	(3.9) %	2.1 %	3.7 %	11.2 %	5.4 %	(2.5) %	11.6 %	1.1 %	0.4 %	8.2 %	5.4 %	4.1 %
Reported net income growth	(7.1) %	(5.8) %	(0.4) %	0.4 %	11.6 %	2.5 %	0.1 %	16.7 %	(5.6) %	(6.5) %	6.9 %	3.3 %	0.9 %

Balance Sheet Information

Total assets	633,275	672,410	588,659	586,832	582,045	592,662	537,044	548,712	554,506	633,275	582,045	588,659	537,044
Average assets	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	554,899	656,089	587,337	593,928	555,431
Average earning assets	571,995	567,319	539,980	528,742	530,562	515,919	496,206	487,257	481,089	569,618	523,119	528,786	485,191
Average common shareholders' equity	34,491	31,936	30,748	29,843	29,665	28,461	27,603	27,568	26,436	33,193	29,053	29,680	26,956
Gross impaired loans (GIL) and acceptances (4)	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,848	2,047	2,325	2,048	2,544
Allowance for credit losses (ACL)	1,978	2,093	1,966	2,011	2,098	2,048	1,970	1,919	1,973	1,978	2,098	1,966	1,970

Balance Sheet Measures

Book value per share	\$51.65	\$52.98	\$48.18	\$46.69	\$45.94	\$45.60	\$43.22	\$41.96	\$40.87	\$51.65	\$45.94	\$48.18	\$43.22
Cash and securities-to-total assets ratio	30.0 %	30.1 %	30.2 %	33.0 %	32.1 %	32.3 %	31.4 %	31.1 %	30.3 %	30.0 %	32.1 %	30.2 %	31.4 %
GIL-to-gross loans and acceptances (2) (4)	0.65 %	0.69 %	0.67 %	0.67 %	0.79 %	0.85 %	0.91 %	0.97 %	1.08 %	0.65 %	0.79 %	0.67 %	0.91 %
Common Equity Tier 1 Ratio	10.2 %	10.1 %	10.1 %	9.6 %	9.7 %	9.3 %	9.9 %	9.6 %	9.7 %	10.2 %	9.7 %	10.1 %	9.9 %
Tier 1 capital ratio - Basel III	11.4 %	11.4 %	12.0 %	11.4 %	11.1 %	10.6 %	11.4 %	11.2 %	11.3 %	11.4 %	11.1 %	12.0 %	11.4 %
Total capital ratio - Basel III	13.5 %	13.4 %	14.3 %	13.3 %	13.0 %	12.4 %	13.7 %	13.5 %	13.7 %	13.5 %	13.0 %	14.3 %	13.7 %

Cash-Based Statistical Information (3)

Cash diluted earnings per share	\$1.53	\$1.51	\$1.61	\$1.71	\$1.63	\$1.61	\$1.63	\$1.70	\$1.44	\$3.04	\$3.24	\$6.57	\$6.31
Return on equity	11.8 %	12.2 %	13.6 %	14.8 %	14.6 %	14.5 %	15.2 %	15.8 %	14.6 %	12.0 %	14.6 %	14.4 %	15.2 %

(1) Commencing in Q1-2015, insurance claims, commissions and changes in policy benefit liabilities (CCPB) are reported separately. They were previously reported as a reduction of insurance revenue in non-interest revenue.

Prior period amounts and ratios have been reclassified.

(2) This ratio is calculated including purchased portfolios.

(3) Adjusted Results and Cash-Based Statistical Information are non-GAAP financial measures. See "Accounting Framework" section on page 1 for further information.

(4) GIL excludes Purchased Credit Impaired Loans.

FINANCIAL HIGHLIGHTS

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013

Dividend Information

Dividends declared per share	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$0.76	\$0.74	\$0.74	\$0.74	\$1.60	\$1.52	\$3.08	\$2.94
Dividends paid per share	\$0.80	\$0.78	\$0.78	\$0.76	\$0.76	\$0.74	\$0.74	\$0.74	\$0.72	\$1.58	\$1.50	\$3.04	\$2.92
Common dividends	515	518	507	504	490	490	476	478	481	1,033	980	1,991	1,904
Preferred dividends	31	33	37	28	27	28	29	30	28	64	55	120	120
Dividend yield	4.06%	4.39%	3.82%	3.84%	4.02%	4.47%	4.08%	4.63%	4.68%	4.06%	4.02%	3.77%	4.05%
Dividend payout ratio (1)	53.7%	54.4%	49.7%	46.4%	47.2%	48.1%	46.3%	44.3%	52.5%	54.1%	47.6%	47.8%	47.5%

Share Information

Share price													
high	\$80.76	\$84.39	\$85.71	\$82.79	\$76.68	\$74.69	\$73.90	\$65.99	\$64.50	\$84.39	\$76.68	\$85.71	\$73.90
low	\$73.12	\$72.87	\$76.41	\$74.28	\$67.04	\$68.01	\$63.21	\$58.68	\$61.51	\$72.87	\$67.04	\$67.04	\$56.74
close	\$78.82	\$72.93	\$81.73	\$81.27	\$75.55	\$68.06	\$72.62	\$63.87	\$63.19	\$78.82	\$75.55	\$81.73	\$72.62
Book value per share	\$51.65	\$52.98	\$48.18	\$46.69	\$45.94	\$45.60	\$43.22	\$41.96	\$40.87	\$51.65	\$45.94	\$48.18	\$43.22
Number of common shares outstanding													
end of period	644.3	647.0	649.1	646.4	645.2	644.6	644.1	645.9	649.0	644.3	645.2	649.1	644.1
average basic	645.5	648.3	648.2	645.9	644.9	644.4	644.2	647.0	651.3	646.9	644.7	645.9	648.5
average diluted	647.9	651.0	651.1	648.6	647.2	646.7	646.1	648.3	652.8	649.4	647.0	648.5	649.8
Total market value of common shares	50,780	47,187	53,047	52,533	48,747	43,871	46,777	41,256	41,010	50,780	48,747	53,047	46,777
Market-to-book value ratio	1.53	1.38	1.70	1.74	1.64	1.49	1.66	1.51	1.51	1.53	1.64	1.70	1.66
Price-to-earnings multiple	12.8	11.6	12.8	12.6	11.7	10.9	11.8	10.4	10.7	12.8	11.7	12.8	11.8
Total shareholder return													
twelve month	8.5 %	11.4 %	17.1 %	32.6 %	24.8 %	12.9 %	28.8 %	16.5 %	13.0 %	8.5 %	24.8 %	17.1 %	28.8 %
five-year average	9.3 %	11.9 %	15.5 %	13.7 %	19.4 %	21.4 %	17.0 %	11.7 %	10.5 %	9.3 %	19.4 %	15.5 %	17.0 %

Additional Bank Information

Number of full-time equivalent employees													
Canada	30,970	31,079	30,587	30,868	30,319	30,257	30,303	31,046	30,957	30,970	30,319	30,587	30,303
United States	14,730	14,716	14,845	14,778	14,671	14,701	14,694	14,970	15,018	14,730	14,671	14,845	14,694
Other	1,377	1,356	1,346	1,331	648	645	634	612	605	1,377	648	1,346	634
Total	47,077	47,151	46,778	46,977	45,638	45,603	45,631	46,628	46,580	47,077	45,638	46,778	45,631
Number of bank branches													
Canada	937	937	934	937	938	933	933	937	933	937	938	934	933
United States	596	597	615	615	617	627	626	634	635	596	617	615	626
Other	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	1,537	1,538	1,553	1,556	1,559	1,564	1,563	1,575	1,572	1,537	1,559	1,553	1,563
Number of automated banking machines													
Canada	3,222	3,034	3,016	2,982	2,953	2,910	2,900	2,701	2,680	3,222	2,953	3,016	2,900
United States	1,308	1,307	1,322	1,323	1,322	1,328	1,325	1,359	1,369	1,308	1,322	1,322	1,325
Total	4,530	4,341	4,338	4,305	4,275	4,238	4,225	4,060	4,049	4,530	4,275	4,338	4,225
Credit rating (2)													
DBRS	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
Standard and Poor's	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

Other Statistical Information

Prime rate													
average Canadian	2.85 %	2.99 %	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %	2.92 %	3.00 %	3.00 %	3.00 %
average U.S.	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %
Exchange rate													
as at Cdn/U.S. dollar	1.2064	1.2711	1.1271	1.0904	1.0960	1.1138	1.0427	1.0272	1.0075	1.2064	1.0960	1.1271	1.0427
average Cdn/U.S. dollar	1.2412	1.1923	1.1114	1.0807	1.1029	1.0800	1.0421	1.0385	1.0180	1.2163	1.0913	1.0937	1.0235

(1) Dividend payout ratio equals dividends declared per share divided by basic earnings per share, in both cases for the quarter.

(2) Fitch has a stable outlook on BMO's long-term credit ratings, while Moody's and Standard and Poor's have a negative outlook on the ratings of BMO and other Canadian banks in response to the federal government's proposed bail-in regime for senior unsecured debt. On May 20, 2015, DBRS changed the trend on six Canadian Banks, including BMO, to negative from stable due to their evolving view on government support.

**TOTAL BANK CONSOLIDATED
SUMMARY INCOME STATEMENTS
AND HIGHLIGHTS**

(\$ millions except as noted)

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income	2,112	2,219	2,178	2,107	2,063	2,113	2,117	2,183	2,129	4,331	4,176	8,461	8,677
Non-interest revenue (1)	2,414	2,836	2,462	2,628	2,306	2,366	2,202	1,905	2,107	5,250	4,672	9,762	8,153
Total revenues (1)	4,526	5,055	4,640	4,735	4,369	4,479	4,319	4,088	4,236	9,581	8,848	18,223	16,830
Provision for credit losses	161	163	170	130	162	99	189	76	144	324	261	561	587
Net interest income and non-interest revenue	4,365	4,892	4,470	4,605	4,207	4,380	4,130	4,012	4,092	9,257	8,587	17,662	16,243
Insurance claims, commissions and changes in policy benefit liabilities (CCPB) (1)	24	747	300	520	328	357	181	88	343	771	685	1,505	767
Non-interest expense	3,112	3,006	2,887	2,756	2,594	2,684	2,580	2,526	2,550	6,118	5,278	10,921	10,226
Income before taxes	1,229	1,139	1,283	1,329	1,285	1,339	1,369	1,398	1,199	2,368	2,624	5,236	5,250
Provision for income taxes	230	139	213	203	209	278	295	275	237	369	487	903	1,055
Reported net income	999	1,000	1,070	1,126	1,076	1,061	1,074	1,123	962	1,999	2,137	4,333	4,195
Non-controlling interest in subsidiaries	6	14	13	16	14	13	13	16	18	20	27	56	65
Net income attributable to Bank shareholders	993	986	1,057	1,110	1,062	1,048	1,061	1,107	944	1,979	2,110	4,277	4,130
Adjusted net income	1,146	1,041	1,111	1,162	1,097	1,083	1,088	1,122	984	2,187	2,180	4,453	4,223
Adjusted total revenue (1)	4,526	5,055	4,640	4,735	4,369	4,479	4,191	3,930	4,051	9,581	8,848	18,223	16,139
Adjusted revenue growth (1)	3.6 %	12.9 %	10.7 %	20.5 %	7.8 %	12.9 %	3.3 %	(2.3)%	7.4 %	8.3 %	10.3 %	12.9 %	0.6 %
Adjusted total revenue, net of CCPB (1)	4,502	4,308	4,340	4,215	4,041	4,122	4,010	3,842	3,708	8,810	8,163	16,718	15,372
Adjusted revenue growth, net of CCPB (1)	11.4 %	4.5 %	8.2 %	9.7 %	8.9 %	8.2 %	3.5 %	6.0 %	0.9 %	7.9 %	8.5 %	8.7 %	3.4 %
Adjusted non-interest expense	2,912	2,953	2,834	2,708	2,566	2,653	2,485	2,442	2,384	5,865	5,219	10,761	9,755
Adjusted non-interest expense growth	13.4 %	11.3 %	14.1 %	10.8 %	7.7 %	8.5 %	2.9 %	5.6 %	2.3 %	12.4 %	8.1 %	10.3 %	3.7 %
Adjusted operating leverage	(9.8)%	1.6 %	(3.4)%	9.7 %	0.1 %	4.4 %	0.4 %	(7.9)%	5.1 %	(4.1)%	2.2 %	2.6 %	(3.1)%
Adjusted operating leverage, net of CCPB	(2.0)%	(6.8)%	(5.9)%	(1.1)%	1.2 %	(0.3)%	0.6 %	0.4 %	(1.4)%	(4.5)%	0.4 %	(1.6)%	(0.3)%
Adjusted provision for credit losses	161	163	170	130	162	99	140	12	109	324	261	561	357

U.S. Segment Information (\$CAD equivalent)

Net interest income	736	783	709	696	702	729	721	790	823	1,519	1,431	2,836	3,223
Non-interest revenue	647	559	488	519	575	578	704	472	438	1,206	1,153	2,160	2,072
Total revenues	1,383	1,342	1,197	1,215	1,277	1,307	1,425	1,262	1,261	2,725	2,584	4,996	5,295
Provision for credit losses	(19)	53	16	20	25	(31)	(18)	(67)	(26)	34	(6)	30	(65)
Net interest income and non-interest revenue	1,402	1,289	1,181	1,195	1,252	1,338	1,443	1,329	1,287	2,691	2,590	4,966	5,360
Non-interest expense	1,107	1,078	1,027	974	974	948	979	941	928	2,185	1,922	3,923	3,810
Income before taxes	295	211	154	221	278	390	464	388	359	506	668	1,043	1,550
Provision for income taxes	57	24	15	47	55	95	139	120	108	81	150	212	432
Reported net income	238	187	139	174	223	295	325	268	251	425	518	831	1,118
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	1	5	-	-	-	11
Net income attributable to Bank shareholders	238	187	139	174	223	295	325	267	246	425	518	831	1,107
Adjusted net income	268	220	142	207	239	319	325	250	209	488	558	907	1,054
Adjusted total revenue	1,383	1,342	1,197	1,215	1,277	1,307	1,327	1,108	1,085	2,725	2,584	4,996	4,657
Adjusted non-interest expense	1,030	1,053	1,000	948	948	920	890	863	840	2,083	1,868	3,816	3,434
Adjusted provision for credit losses	16	31	44	-	30	(40)	(25)	(111)	(41)	47	(10)	34	(209)
Average assets	228,596	221,352	206,993	201,365	202,955	192,413	184,447	192,831	195,134	224,914	197,597	200,915	189,476
Average earning assets	204,118	197,736	185,974	180,320	180,318	169,141	161,137	165,541	165,432	200,874	174,637	178,927	161,478
Average current loans and acceptances	89,365	85,094	77,210	74,525	74,535	69,879	66,146	65,305	64,678	87,194	72,278	74,088	64,501
Average deposits	154,386	153,471	141,080	136,110	138,708	130,302	128,558	127,986	132,532	153,921	134,436	136,533	128,547
Adjusted net interest margin on average earning assets	1.48%	1.57%	1.51%	1.53%	1.60%	1.71%	1.53%	1.52%	1.60%	1.52%	1.65%	1.59%	1.60%

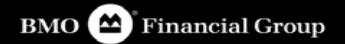
\$USD Equivalent

Net interest income	593	658	638	644	637	675	692	762	808	1,251	1,312	2,594	3,155
Non-interest revenue	521	469	440	480	522	536	675	453	431	990	1,058	1,978	2,019
Total revenues	1,114	1,127	1,078	1,124	1,159	1,211	1,367	1,215	1,239	2,241	2,370	4,572	5,174
Provision for credit losses	(15)	41	14	18	23	(30)	(18)	(64)	(26)	26	(7)	25	(62)
Net interest income and non-interest revenue	1,129	1,086	1,064	1,106	1,136	1,241	1,385	1,279	1,265	2,215	2,377	4,547	5,236
Non-interest expense	893	905	923	902	884	877	940	907	911	1,798	1,761	3,586	3,724
Income before taxes	236	181	141	204	252	364	445	372	354	417	616	961	1,512
Provision for income taxes	45	21	15	43	49	90	132	115	107	66	139	197	420
Reported net income	191	160	126	161	203	274	313	257	247	351	477	764	1,092
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	2	4	-	-	-	11
Net income attributable to Bank shareholders	191	160	126	161	203	274	313	255	243	351	477	764	1,081
Adjusted net income	214	187	129	191	217	297	313	240	205	401	514	834	1,028
Operating leverage	(4.8)%	(10.2)%	(19.5)%	(6.8)%	(3.5)%	(1.3)%	9.7 %	(5.0)%	2.8 %	(7.5)%	(2.4)%	(7.9)%	0.0 %
Adjusted total revenue	1,114	1,127	1,078	1,124	1,159	1,211	1,273	1,066	1,066	2,241	2,370	4,572	4,546
Adjusted revenue growth	(3.8)%	(7.0)%	(15.4)%	5.6 %	8.6 %	6.2 %	6.6 %	(5.8)%	(4.8)%	(5.4)%	7.4 %	0.6 %	(2.5)%
Adjusted non-interest expense	831	884	899	878	860	851	854	831	824	1,715	1,711	3,488	3,354
Adjusted non-interest expense growth	(3.3)%	3.8 %	5.3 %	5.6 %	4.3 %	0.7 %	(0.2)%	2.1 %	(3.7)%	0.2 %	2.5 %	4.0 %	0.2 %
Adjusted operating leverage	(0.5)%	(10.8)%	(20.7)%	0.0 %	4.3 %	5.5 %	6.8 %	(7.9)%	(1.1)%	(5.6)%	4.9 %	(3.4)%	(2.7)%
Adjusted provision for credit losses	14	24	39	-	28	(39)	(25)	(106)	(40)	38	(11)	28	(204)
Average assets	184,166	185,573	186,245	186,336	184,022	178,172	176,991	185,662	191,672	184,881	181,049	183,691	185,167
Average earning assets	164,460	165,809	167,331	166,862	163,499	156,602	154,627	159,388	162,503	165,146	159,993	163,574	157,756
Average current loans and acceptances	72,008	71,359	69,405	68,876	67,434	64,687	63,472	62,886	63,531	71,678	66,039	67,602	63,161
Average deposits	124,411	128,760	126,927	125,948	125,777	120,652	123,367	123,247	130,171	126,622	123,172	124,818	125,617

(1) Commencing in Q1-2015, insurance claims, commissions and changes in policy benefit liabilities (CCPB) are reported separately. They were previously reported as a reduction of insurance revenue in non-interest revenue.

Prior period amounts and ratios have been reclassified.

**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME**



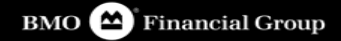
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Net interest income (teb)	1,878	1,898	1,861	1,836	1,764	1,801	1,743	1,734	1,668	3,776	3,565	7,262	6,857
Non-interest revenue	605	589	595	589	560	550	541	556	530	1,194	1,110	2,294	2,163
Total revenues (teb)	2,483	2,487	2,456	2,425	2,324	2,351	2,284	2,290	2,198	4,970	4,675	9,556	9,020
Provision for credit losses	161	172	176	186	183	160	262	165	208	333	343	705	795
Net interest and non-interest revenue (teb)	2,322	2,315	2,280	2,239	2,141	2,191	2,022	2,125	1,990	4,637	4,332	8,851	8,225
Non-interest expense	1,391	1,395	1,348	1,318	1,280	1,313	1,267	1,265	1,223	2,786	2,593	5,259	4,991
Income before taxes	931	920	932	921	861	878	755	860	767	1,851	1,739	3,592	3,234
Provision for income taxes (teb)	239	226	237	235	224	226	193	222	193	465	450	922	832
Reported net income	692	694	695	686	637	652	562	638	574	1,386	1,289	2,670	2,402
Adjusted net income	706	708	709	700	651	666	577	653	588	1,414	1,317	2,726	2,462
Adjusted return on equity (1)	15.9 %	16.0 %	17.4 %	17.5 %	16.6 %	16.8 %	15.4 %	18.2 %	17.2 %	16.0 %	16.7 %	17.1 %	17.4 %
Return on equity (1)	15.6 %	15.7 %	17.1 %	17.2 %	16.2 %	16.4 %	15.0 %	17.7 %	16.8 %	15.6 %	16.3 %	16.7 %	16.9 %
Net interest margin on average earning assets (teb)	2.86 %	2.84 %	2.87 %	2.87 %	2.88 %	2.92 %	2.89 %	2.94 %	3.02 %	2.85 %	2.90 %	2.89 %	2.97 %
Adjusted Efficiency ratio (teb)	55.3 %	55.4 %	54.1 %	53.6 %	54.3 %	55.0 %	54.5 %	54.3 %	54.7 %	55.3 %	54.6 %	54.2 %	54.4 %
Efficiency ratio (teb)	56.0 %	56.1 %	54.9 %	54.3 %	55.1 %	55.9 %	55.5 %	55.2 %	55.7 %	56.1 %	55.5 %	55.0 %	55.3 %
Operating leverage	(1.8)%	(0.4)%	1.1 %	1.7 %	1.1 %	(1.6)%	0.2 %	(0.7)%	(1.3)%	(1.1)%	(0.4)%	0.5 %	(0.2)%
Revenue growth	6.8 %	5.8 %	7.6 %	5.9 %	5.7 %	4.6 %	2.2 %	1.8 %	(0.3)%	6.3 %	5.1 %	5.9 %	0.5 %
Non-interest expense growth	8.6 %	6.2 %	6.5 %	4.2 %	4.6 %	6.2 %	2.0 %	2.5 %	1.0 %	7.4 %	5.5 %	5.4 %	0.7 %
Adjusted net income growth	8.4 %	6.3 %	22.8 %	7.2 %	10.6 %	3.4 %	(2.2)%	7.6 %	0.3 %	7.4 %	6.8 %	10.7 %	2.7 %
Reported net income growth	8.6 %	6.5 %	23.5 %	7.5 %	11.0 %	3.7 %	(1.7)%	8.5 %	1.0 %	7.5 %	7.2 %	11.1 %	3.4 %
Average common equity (1)	17,830	17,238	15,622	15,340	15,506	15,173	14,302	13,821	13,556	17,529	15,337	15,410	13,723
Average assets	283,075	278,981	270,585	265,968	263,563	257,706	251,684	245,956	239,018	280,994	260,586	264,463	242,797
Average earning assets	268,950	265,408	257,587	253,369	250,881	245,007	239,124	233,754	226,840	267,150	247,895	251,718	230,552
Average current loans and acceptances	265,165	261,126	253,703	249,512	247,387	242,184	236,738	230,775	223,805	263,112	244,742	248,202	227,567
Average deposits	207,511	204,818	196,299	190,329	188,266	186,386	179,921	177,136	173,662	206,142	187,311	190,337	175,245
Number of full-time equivalent employees	23,697	23,808	23,630	23,864	23,687	23,820	23,870	24,805	24,748	23,697	23,687	23,630	23,870

(1) Operating groups have been allocated capital at a higher level in 2015.

**CANADIAN P&C
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**



(\$ millions except as noted)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Net interest income (teb)	1,194	1,217	1,222	1,210	1,152	1,196	1,167	1,156	1,086	2,411	2,348	4,780	4,536
Non-interest revenue	411	411	429	428	386	382	378	386	366	822	768	1,625	1,484
Total revenues (teb)	1,605	1,628	1,651	1,638	1,538	1,578	1,545	1,542	1,452	3,233	3,116	6,405	6,020
Provision for credit losses	143	132	129	129	131	139	164	122	149	275	270	528	559
Net interest and non-interest revenue (teb)	1,462	1,496	1,522	1,509	1,407	1,439	1,381	1,420	1,303	2,958	2,846	5,877	5,461
Non-interest expense	813	835	819	808	765	790	773	775	745	1,648	1,555	3,182	3,055
Income before taxes	649	661	703	701	642	649	608	645	558	1,310	1,291	2,695	2,406
Provision for income taxes (teb)	163	159	177	176	162	164	150	159	137	322	326	679	594
Reported net income	486	502	526	525	480	485	458	486	421	988	965	2,016	1,812
Adjusted net income	487	503	527	526	481	486	460	488	421	990	967	2,020	1,817
Net interest margin on average earning assets (teb)	2.61 %	2.58 %	2.61 %	2.60 %	2.59 %	2.63 %	2.61 %	2.65 %	2.66 %	2.59 %	2.61 %	2.61 %	2.66 %
Revenue growth	4.4 %	3.1 %	6.9 %	6.2 %	5.8 %	6.6 %	4.0 %	4.2 %	(0.2)%	3.8 %	6.2 %	6.4 %	2.0 %
Non-interest expense growth	6.2 %	5.6 %	6.1 %	4.2 %	2.7 %	3.7 %	2.4 %	5.5 %	3.7 %	5.9 %	3.2 %	4.2 %	3.4 %
Adjusted net income growth	1.3 %	3.6 %	14.7 %	8.0 %	13.9 %	8.6 %	3.5 %	6.4 %	(2.7)%	2.4 %	11.1 %	11.2 %	2.4 %
Reported net income growth	1.3 %	3.6 %	14.8 %	8.1 %	13.8 %	8.5 %	3.4 %	6.3 %	(2.7)%	2.5 %	11.1 %	11.2 %	2.3 %
Adjusted Efficiency ratio (teb)	50.6 %	51.2 %	49.5 %	49.2 %	49.7 %	50.0 %	49.9 %	50.2 %	51.3 %	50.9 %	49.9 %	49.6 %	50.7 %
Efficiency ratio (teb)	50.6 %	51.3 %	49.6 %	49.3 %	49.8 %	50.1 %	50.0 %	50.2 %	51.3 %	51.0 %	49.9 %	49.7 %	50.7 %
Operating leverage	(1.8)%	(2.5)%	0.8 %	2.0 %	3.1 %	2.9 %	1.6 %	(1.3)%	(3.9)%	(2.1)%	3.0 %	2.2 %	(1.4)%
Average assets	195,128	194,255	192,718	191,404	188,940	187,267	184,285	179,076	173,946	194,684	188,090	190,092	177,033
Average earning assets	187,778	187,185	185,905	184,706	182,323	180,653	177,729	172,829	167,652	187,477	181,474	183,406	170,739
Average current loans and acceptances	192,510	191,744	190,428	189,069	186,631	184,989	182,006	176,724	171,270	192,120	185,796	187,788	174,534
Average deposits	131,213	131,441	128,536	125,698	122,942	122,460	118,006	115,155	112,178	131,329	122,698	124,925	113,901
Assets under administration (1)	17,735	17,544	17,486	17,687	17,295	16,906	16,148	15,750	16,062	17,735	17,295	17,486	16,148
Number of full-time equivalent employees	15,992	16,099	15,795	16,017	15,770	15,818	15,879	16,641	16,628	15,992	15,770	15,795	15,879

(1) Amounts include securitized residential mortgages and credit cards.

U.S. P&C
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income (teb)	684	681	639	626	612	605	576	578	582	1,365	1,217	2,482	2,321
Non-interest revenue	194	178	166	161	174	168	163	170	164	372	342	669	679
Total revenues (teb)	878	859	805	787	786	773	739	748	746	1,737	1,559	3,151	3,000
Provision for credit losses	18	40	47	57	52	21	98	43	59	58	73	177	236
Net interest and non-interest revenue (teb)	860	819	758	730	734	752	641	705	687	1,679	1,486	2,974	2,764
Non-interest expense	578	560	529	510	515	523	494	490	478	1,138	1,038	2,077	1,936
Income before taxes	282	259	229	220	219	229	147	215	209	541	448	897	828
Provision for income taxes (teb)	76	67	60	59	62	62	43	63	56	143	124	243	238
Reported net income	206	192	169	161	157	167	104	152	153	398	324	654	590
Adjusted net income	219	205	182	174	170	180	117	165	167	424	350	706	645
Net interest margin on average earning assets (teb)	3.46 %	3.45 %	3.54 %	3.62 %	3.66 %	3.73 %	3.72 %	3.81 %	3.99 %	3.46 %	3.70 %	3.63 %	3.88 %
Adjusted Efficiency ratio (teb)	63.9 %	63.2 %	63.6 %	62.6 %	63.2 %	65.1 %	64.2 %	62.8 %	61.4 %	63.6 %	64.2 %	63.6 %	61.8 %
Efficiency ratio (teb)	65.9 %	65.2 %	65.8 %	64.8 %	65.5 %	67.6 %	67.0 %	65.5 %	64.1 %	65.5 %	66.6 %	65.9 %	64.6 %
Average assets	87,947	84,726	77,867	74,564	74,623	70,439	67,399	66,880	65,072	86,310	72,496	74,371	65,764
Average earning assets	81,172	78,223	71,682	68,663	68,558	64,354	61,395	60,925	59,188	79,673	66,421	68,312	59,813
Average current loans and acceptances (1)	72,655	69,382	63,275	60,443	60,756	57,195	54,732	54,051	52,535	70,992	58,946	60,414	53,033
Average deposits	76,298	73,377	67,763	64,631	65,324	63,926	61,915	61,981	61,484	74,813	64,613	65,412	61,344
Number of full-time equivalent employees	7,705	7,709	7,835	7,847	7,917	8,002	7,991	8,164	8,120	7,705	7,917	7,835	7,991

\$USD Equivalent

Net interest income (teb)	551	571	575	579	556	559	552	557	572	1,122	1,115	2,269	2,268
Non-interest revenue	156	149	149	149	158	155	157	163	161	305	313	611	664
Total revenues (teb)	707	720	724	728	714	714	709	720	733	1,427	1,428	2,880	2,932
Provision for credit losses	14	33	42	52	48	20	94	42	58	47	68	162	230
Net interest and non-interest revenue (teb)	693	687	682	676	666	694	615	678	675	1,380	1,360	2,718	2,702
Non-interest expense	466	470	476	473	467	483	475	472	469	936	950	1,899	1,892
Income before taxes	227	217	206	203	199	211	140	206	206	444	410	819	810
Provision for income taxes (teb)	61	56	55	53	57	57	40	59	56	117	114	222	231
Reported net income	166	161	151	150	142	154	100	147	150	327	296	597	579
Adjusted net income	176	172	162	162	154	166	113	160	163	348	320	644	633
Adjusted non-interest expense	452	456	460	456	451	465	455	453	449	908	916	1,832	1,811
Revenue growth	(0.8)%	0.8 %	2.1 %	1.2 %	(2.6)%	(7.2)%	(6.4)%	(4.8)%	(3.2)%	(0.0)%	(5.0)%	(1.8)%	(4.4)%
Non-interest expense growth	(0.2)%	(2.8)%	0.4 %	0.1 %	(0.5)%	1.6 %	(3.8)%	(3.8)%	(5.4)%	(1.5)%	0.5 %	0.4 %	(5.1)%
Adjusted non-interest expense growth	0.4 %	(2.1)%	1.2 %	0.9 %	0.2 %	2.5 %	(2.9)%	(2.9)%	(4.5)%	(0.9)%	1.4 %	1.2 %	(4.4)%
Adjusted net income growth	14.4 %	3.3 %	44.9 %	0.7 %	(5.5)%	(15.9)%	(23.7)%	8.9 %	6.1 %	8.7 %	(11.2)%	1.8 %	1.9 %
Reported net income growth	16.5 %	4.5 %	51.8 %	1.6 %	(4.8)%	(15.6)%	(23.3)%	13.7 %	10.0 %	10.3 %	(10.8)%	3.2 %	5.1 %
Operating leverage	(0.6)%	3.6 %	1.7 %	1.1 %	(2.1)%	(8.8)%	(2.6)%	(1.0)%	2.2 %	1.5 %	(5.5)%	(2.2)%	0.7 %
Adjusted operating leverage	(1.2)%	2.9 %	0.9 %	0.3 %	(2.8)%	(9.7)%	(3.5)%	(1.9)%	1.3 %	0.9 %	(6.4)%	(3.0)%	0.0 %
Average assets	70,860	71,060	70,057	68,999	67,663	65,204	64,675	64,405	63,918	70,962	66,413	67,983	64,248
Average earning assets	65,403	65,606	64,492	63,538	62,164	59,569	58,913	58,669	58,139	65,506	60,845	62,443	58,432
Average current loans and acceptances (1)	58,540	58,185	56,929	55,931	55,089	52,944	52,519	52,049	51,602	58,360	53,999	55,224	51,955
Average deposits	61,474	61,548	60,966	59,806	59,232	59,193	59,409	59,683	60,400	61,512	59,212	59,804	59,941

(1) Excludes purchased credit impaired loans.

WEALTH MANAGEMENT
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS
(\$ millions except as noted)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Net interest income (teb)	150	160	144	141	135	140	145	144	133	310	275	560	558
Non-interest revenue (1)	1,038	1,622	1,256	1,367	1,072	1,083	1,076	812	972	2,660	2,155	4,778	3,658
Total revenues (teb) (1)	1,188	1,782	1,400	1,508	1,207	1,223	1,221	956	1,105	2,970	2,430	5,338	4,216
Provision for credit losses	1	2	(1)	(3)	2	(1)	1	(1)	1	3	1	(3)	3
Net interest and non-interest revenue (teb)	1,187	1,780	1,401	1,511	1,205	1,224	1,220	957	1,104	2,967	2,429	5,341	4,213
Insurance claims, commissions and changes in policy benefit liabilities (CCPB) (1)	24	747	300	520	328	357	181	88	343	771	685	1,505	767
Non-interest expense	836	828	816	748	631	645	603	588	588	1,664	1,276	2,840	2,351
Income before taxes	327	205	285	243	246	222	436	281	173	532	468	996	1,095
Provision for income taxes (teb)	89	46	60	54	54	48	126	65	34	135	102	216	268
Reported net income	238	159	225	189	192	174	310	216	139	397	366	780	827
Adjusted net income	265	186	252	211	198	182	317	223	146	451	380	843	854
Traditional Wealth businesses net income	169	155	135	163	137	122	248	130	111	324	259	557	593
Insurance net income	96	31	117	48	61	60	69	93	35	127	121	286	261
Adjusted return on equity (2)	19.0 %	13.4 %	19.4 %	16.5 %	24.4 %	21.6 %	41.9 %	30.0 %	20.6 %	16.2 %	23.0 %	19.9 %	29.3 %
Adjusted non-interest expense	803	793	783	718	622	635	594	578	580	1,596	1,257	2,758	2,315
Return on equity (2)	17.0 %	11.5 %	17.4 %	14.7 %	23.7 %	20.6 %	41.0 %	29.0 %	19.6 %	14.3 %	22.1 %	18.4 %	28.4 %
Net interest margin on average earning assets (teb)	2.60 %	2.78 %	2.61 %	2.62 %	2.64 %	2.73 %	2.89 %	2.91 %	2.83 %	2.69 %	2.68 %	2.65 %	2.87 %
Adjusted efficiency ratio (teb)	67.6 %	44.5 %	55.9 %	47.6 %	51.6 %	51.9 %	48.7 %	60.5 %	52.4 %	53.7 %	51.7 %	51.7 %	54.9 %
Efficiency ratio (teb)	70.4 %	46.5 %	58.3 %	49.6 %	52.3 %	52.7 %	49.5 %	61.5 %	53.2 %	56.0 %	52.5 %	53.2 %	55.8 %
Adjusted operating leverage	(30.6)%	20.7 %	(17.0)%	33.7 %	1.6 %	18.4 %	19.0 %	(18.7)%	25.6 %	(4.8)%	9.1 %	7.5 %	(2.2)%
Adjusted operating leverage, net of CCPB	3.4 %	(5.6)%	(25.9)%	(10.3)%	7.7 %	(1.3)%	25.6 %	20.5 %	(3.2)%	(1.0)%	3.2 %	(7.9)%	13.2 %
Operating leverage	(34.1)%	17.3 %	(20.5)%	30.7 %	1.8 %	18.2 %	18.7 %	(19.0)%	25.3 %	(8.2)%	9.1 %	5.8 %	(2.5)%
Operating leverage, net of CCPB	(0.1)%	(9.0)%	(29.4)%	(13.3)%	7.9 %	(1.5)%	25.3 %	20.2 %	(3.5)%	(4.4)%	3.2 %	(9.6)%	12.9 %
Revenue growth (1)	(1.5)%	45.6 %	14.7 %	57.9 %	9.0 %	31.1 %	26.1 %	(11.2)%	31.5 %	22.2 %	19.1 %	26.6 %	3.5 %
Total revenues (teb), net of CCPB (1)	1,164	1,035	1,100	988	879	866	1,040	868	762	2,199	1,745	3,833	3,449
Revenue growth, net of CCPB (1)	32.5 %	19.3 %	5.8 %	13.9 %	15.1 %	11.4 %	32.7 %	28.0 %	2.7 %	26.0 %	13.2 %	11.2 %	18.9 %
Non-interest expense growth	32.6 %	28.3 %	35.2 %	27.2 %	7.2 %	12.9 %	7.4 %	7.8 %	6.2 %	30.4 %	10.0 %	20.8 %	6.0 %
Adjusted net income growth	33.9 %	2.3 %	(20.9)%	(4.9)%	35.9 %	8.1 %	88.5 %	94.5 %	(3.9)%	18.8 %	21.0 %	(1.3)%	56.7 %
Reported net income growth	24.0 %	(8.7)%	(27.7)%	(12.3)%	38.3 %	7.5 %	90.3 %	97.5 %	(5.2)%	8.5 %	21.7 %	(5.7)%	57.8 %
Average common equity (2)	5,711	5,468	5,059	5,025	3,306	3,305	2,975	2,922	2,877	5,587	3,305	4,181	2,884
Average assets	29,173	27,813	26,941	26,244	23,589	23,098	22,748	22,472	22,103	28,482	23,340	24,980	22,143
Average current loans and acceptances	14,151	13,805	13,250	12,971	12,804	12,561	12,291	12,127	11,839	13,976	12,680	12,897	11,909
Average deposits	27,308	26,595	25,217	24,458	24,755	25,211	24,362	23,874	23,272	26,946	24,987	24,912	23,337
Assets under administration	445,306	451,612	414,547	401,917	398,683	390,062	357,594	341,810	340,638	445,306	398,683	414,547	357,594
Assets under management	387,666	399,903	379,606	374,385	213,263	207,318	194,158	183,858	180,356	387,666	213,263	379,606	194,158
Number of full-time equivalent employees	6,730	6,685	6,649	6,687	5,876	5,864	6,012	6,051	6,025	6,730	5,876	6,649	6,012

U.S. Segment Information (\$CAD equivalent)

Total revenues (teb)	229	220	201	201	193	193	373	187	177	449	386	788	910
Provision for credit losses	(1)	1	-	(5)	1	(2)	-	(3)	1	-	(1)	(6)	(1)
Net interest and non-interest revenue (teb)	230	219	201	206	192	195	373	190	176	449	387	794	911
Non-interest expense	202	201	218	171	162	170	154	151	149	403	332	721	599
Income before taxes	28	18	(17)	35	30	25	219	39	27	46	55	73	312
Provision for income taxes (teb)	9	4	(9)	8	9	7	77	13	7	13	16	15	106
Reported net income	19	14	(8)	27	21	18	142	26	20	33	39	58	206
Net income attributable to Bank shareholders	19	14	(8)	27	21	18	142	26	20	33	39	58	206
Adjusted net income	25	20	(3)	33	27	23	148	31	26	45	50	80	228

\$USD Equivalent

Net interest income (teb)	34	38	34	34	31	33	35	36	37	72	64	132	146
Non-interest revenue	151	147	147	151	145	145	324	142	139	298	290	588	740
Total revenues (teb)	185	185	181	185	176	178	359	178	176	370	354	720	886
Provision for credit losses	-	1	-	(5)	1	(2)	-	(2)	-	1	(1)	(6)	(1)
Net interest and non-interest revenue (teb)	185	184	181	190	175	180	359	180	176	369	355	726	887
Non-interest expense	163	169	196	157	148	157	147	146	147	332	305	658	585
Income before taxes	22	15	(15)	33	27	23	212	34	29	37	50	68	302
Provision for income taxes (teb)	7	3	(8)	9	8	6	76	9	9	10	14	15	103
Reported net income	15	12	(7)	24	19	17	136	25	20	27	36	53	199
Net income attributable to Bank shareholders	15	12	(7)	24	19	17	136	25	20	27	36	53	199
Adjusted net income	20	17	(2)	29	24	22	141	30	26	37	46	73	220
Revenue growth	4.8 %	3.9 %	(49.5)%	3.6 %	0.2 %	2.8 %	110.8 %	3.9 %	5.4 %	4.4 %	1.5 %	(18.7)%	26.5 %
Non-interest expense growth	10.3 %	7.5 %	32.9 %	8.2 %	0.8 %	7.9 %	4.2 %	6.2 %	6.9 %	8.9 %	4.3 %	12.5 %	5.3 %
Average current loans and acceptances	2,901	2,829	2,707	2,687	2,592	2,527	2,571	2,532	2,459	2,864	2,559	2,629	2,510
Average deposits	6,110	6,296	6,092	5,708	5,666	5,863	4,911	4,843	5,050	6,205	5,766	5,834	4,947

(1) Commencing in Q1-2015, insurance claims, commissions and changes in policy benefit liabilities (CCPB) are reported separately. They were previously reported as a reduction of insurance revenue in non-interest revenue.

Prior period amounts and ratios have been reclassified.

(2) Operating groups have been allocated capital at a higher level in 2015.

TOTAL BMO CAPITAL MARKETS
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Net interest income (teb)	274	388	262	328	327	260	278	344	287	662	587	1,177	1,197
Non-interest revenue	738	533	549	657	624	713	516	514	550	1,271	1,337	2,543	2,186
Total revenues (teb)	1,012	921	811	985	951	973	794	858	837	1,933	1,924	3,720	3,383
Provision for credit losses	5	9	(7)	(6)	(4)	(1)	(17)	2	(6)	14	(5)	(18)	(36)
Net interest and non-interest revenue (teb)	1,007	912	818	991	955	974	811	856	843	1,919	1,929	3,738	3,419
Non-interest expense	617	623	573	589	581	608	525	523	511	1,240	1,189	2,351	2,082
Income before taxes	390	289	245	402	374	366	286	333	332	679	740	1,387	1,337
Provision for income taxes (teb)	94	68	54	97	69	90	70	66	72	162	159	310	297
Reported net income	296	221	191	305	305	276	216	267	260	517	581	1,077	1,040
Adjusted net income	296	221	191	305	306	276	217	268	260	517	582	1,078	1,042
Return on equity (1)	17.9 %	13.7 %	14.3 %	22.4 %	20.7 %	18.8 %	14.9 %	18.1 %	18.2 %	15.8 %	19.7 %	19.1 %	17.9 %
Net interest margin on average earning assets (teb)	0.48 %	0.65 %	0.46 %	0.58 %	0.59 %	0.48 %	0.54 %	0.67 %	0.59 %	0.57 %	0.54 %	0.53 %	0.59 %
Efficiency ratio (teb)	60.9 %	67.6 %	70.8 %	59.8 %	61.0 %	62.5 %	66.2 %	60.8 %	61.1 %	64.1 %	61.8 %	63.2 %	61.5 %
Operating leverage	0.2 %	(7.7)%	(7.0)%	2.0 %	0.3 %	(7.4)%	(10.9)%	(0.4)%	(0.1)%	(3.8)%	(3.7)%	(3.0)%	(0.8)%
Revenue growth	6.3 %	(5.2)%	2.0 %	14.7 %	13.8 %	8.9 %	(11.1)%	7.2 %	6.7 %	0.5 %	11.2 %	9.9 %	4.2 %
Non-interest expense growth	6.1 %	2.5 %	9.0 %	12.7 %	13.5 %	16.3 %	(0.2)%	7.6 %	6.8 %	4.3 %	14.9 %	12.9 %	5.0 %
Adjusted net income growth	(2.7)%	(20.1)%	(11.6)%	14.1 %	17.2 %	(6.9)%	(29.7)%	10.0 %	17.4 %	(11.0)%	4.4 %	3.5 %	5.6 %
Reported net income growth	(2.7)%	(20.1)%	(11.6)%	14.3 %	17.4 %	(7.0)%	(29.8)%	9.7 %	17.1 %	(11.0)%	4.3 %	3.6 %	5.4 %
Average common equity (1)	6,463	5,980	5,052	5,228	5,818	5,604	5,490	5,636	5,629	6,217	5,709	5,422	5,582
Average assets	289,891	287,666	263,362	257,568	264,036	254,156	239,292	245,365	250,030	288,760	259,014	259,746	246,702
Average earning assets	235,156	237,186	225,414	222,549	226,120	215,919	203,914	202,622	201,228	236,188	220,935	222,471	202,062
Average current loans and acceptances	36,068	34,526	31,076	31,143	30,367	27,823	25,603	24,420	25,422	35,284	29,074	30,101	24,807
Average deposits	136,372	138,979	132,916	133,061	137,172	130,594	124,867	119,933	122,450	137,697	133,828	133,405	121,193
Number of full-time equivalent employees	2,252	2,276	2,270	2,260	2,204	2,178	2,163	2,139	2,096	2,252	2,204	2,270	2,163

U.S. Segment Information (\$CAD equivalent)

Total revenues (teb)	370	314	281	294	317	369	282	241	259	684	686	1,261	1,064
Provision for credit losses	5	10	(5)	(4)	(3)	-	(18)	2	(5)	15	(3)	(12)	(36)
Net interest and non-interest revenue (teb)	365	304	286	298	320	369	300	239	264	669	689	1,273	1,100
Non-interest expense	274	262	236	246	244	244	216	214	207	536	488	970	842
Income before taxes	91	42	50	52	76	125	84	25	57	133	201	303	258
Provision for income taxes (teb)	28	8	14	11	11	32	25	4	13	36	43	68	51
Reported net income	63	34	36	41	65	93	59	21	44	97	158	235	207

\$USD Equivalent

Net interest income (teb)	73	82	83	77	81	83	85	96	105	155	164	324	395
Non-interest revenue	224	183	170	195	206	259	185	137	148	407	465	830	645
Total revenues (teb)	297	265	253	272	287	342	270	233	253	562	629	1,154	1,040
Provision for credit losses	4	8	(5)	(3)	(3)	-	(17)	2	(5)	12	(3)	(11)	(35)
Net interest and non-interest revenue (teb)	293	257	258	275	290	342	287	231	258	550	632	1,165	1,075
Non-interest expense	221	220	212	228	221	226	208	205	204	441	447	887	823
Income before taxes	72	37	46	47	69	116	79	26	54	109	185	278	252
Provision for income taxes (teb)	21	8	14	8	10	30	23	6	11	29	40	62	49
Reported net income	51	29	32	39	59	86	56	20	43	80	145	216	203
Revenue growth	3.6%	(22.6)%	(6.4)%	17.4%	13.0%	20.5%	2.6%	(14.2)%	6.0%	(10.6)%	17.0 %	11.0 %	2.1 %
Non-interest expense growth	(0.4)%	(2.4)%	2.3%	10.7%	8.6%	9.6%	(5.9)%	1.5%	(0.3)%	(1.4)%	9.1 %	7.8 %	(0.7)%
Average assets	83,504	85,228	88,323	91,576	90,929	84,847	85,626	94,060	98,000	84,380	87,837	88,902	92,690
Average earning assets	74,226	76,161	80,529	83,201	81,511	74,641	74,793	79,492	80,476	75,209	78,019	79,958	76,984
Average current loans and acceptances	10,455	10,184	9,587	10,022	9,540	8,992	8,176	8,050	9,240	10,317	9,262	9,536	8,502
Average deposits	54,394	58,603	57,254	58,469	60,348	55,030	58,562	58,249	64,137	56,533	57,645	57,754	60,116

(1) Operating groups have been allocated capital at a higher level in 2015.

**TOTAL CORPORATE SERVICES, INCLUDING TECHNOLOGY AND OPERATIONS
SUMMARY INCOME**

STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Net interest income (teb) before Group teb offset	(90)	(37)	10	(44)	(25)	(3)	40	81	112	(127)	(28)	(62)	409
Group teb offset (1)	(100)	(190)	(99)	(154)	(138)	(85)	(89)	(120)	(71)	(290)	(223)	(476)	(344)
Net interest income	(190)	(227)	(89)	(198)	(163)	(88)	(49)	(39)	41	(417)	(251)	(538)	65
Non-interest revenue	33	92	62	15	50	20	69	23	55	125	70	147	146
Total revenues	(157)	(135)	(27)	(183)	(113)	(68)	20	(16)	96	(292)	(181)	(391)	211
Provision for credit losses	(6)	(20)	2	(47)	(19)	(59)	(57)	(90)	(59)	(26)	(78)	(123)	(175)
Net interest and non-interest revenue	(151)	(115)	(29)	(136)	(94)	(9)	77	74	155	(266)	(103)	(268)	386
Non-interest expense	268	160	150	101	102	118	185	150	228	428	220	471	802
Income before taxes	(419)	(275)	(179)	(237)	(196)	(127)	(108)	(76)	(73)	(694)	(323)	(739)	(416)
Provision for income taxes (teb) before Group teb offset	(92)	(11)	(39)	(29)	-	(1)	(5)	42	9	(103)	(1)	(69)	2
Group teb offset (1)	(100)	(190)	(99)	(154)	(138)	(85)	(89)	(120)	(71)	(290)	(223)	(476)	(344)
Provision for income taxes	(192)	(201)	(138)	(183)	(138)	(86)	(94)	(78)	(62)	(393)	(224)	(545)	(342)
Reported net Income	(227)	(74)	(41)	(54)	(58)	(41)	(14)	2	(11)	(301)	(99)	(194)	(74)
Non-controlling interest in subsidiaries	6	14	11	15	14	13	13	16	18	20	27	53	65
Net income attributable to Bank shareholders	(233)	(88)	(52)	(69)	(72)	(54)	(27)	(14)	(29)	(321)	(126)	(247)	(139)
Adjusted net income	(121)	(74)	(41)	(54)	(58)	(41)	(23)	(22)	(10)	(195)	(99)	(194)	(135)
Adjusted total revenue	(157)	(135)	(27)	(183)	(113)	(68)	(108)	(174)	(89)	(292)	(181)	(391)	(480)
Adjusted non-interest expense	119	160	150	101	102	118	121	98	93	279	220	471	456
Adjusted provision for credit losses	(6)	(20)	2	(47)	(19)	(59)	(106)	(154)	(94)	(26)	(78)	(123)	(405)
Average common equity (2)	4,487	3,250	5,015	4,250	5,035	4,379	4,836	5,189	4,374	3,860	4,702	4,667	4,767
Average assets	59,301	56,453	46,518	43,638	43,572	45,196	43,435	41,807	43,748	57,853	44,397	44,739	43,789
Average earning assets	44,293	41,945	34,994	31,451	32,685	34,560	33,349	31,260	33,648	43,099	33,638	33,428	33,178
Average deposits	56,263	52,514	52,838	50,457	49,096	47,332	41,200	38,565	36,488	54,357	48,200	49,937	37,955
Number of full-time equivalent employees	14,398	14,382	14,229	14,166	13,871	13,741	13,586	13,633	13,711	14,398	13,871	14,229	13,586

U.S. Segment Information (\$CAD equivalent)

Total revenues	(94)	(51)	(90)	(67)	(19)	(28)	31	86	79	(145)	(47)	(204)	321
Provision for credit losses	(41)	2	(26)	(28)	(25)	(50)	(98)	(109)	(81)	(39)	(75)	(129)	(264)
Net interest and non-interest revenue	(53)	(53)	(64)	(39)	6	22	129	195	160	(106)	28	(75)	585
Non-interest expense	53	55	45	48	55	13	114	85	92	108	68	161	429
Income before taxes	(106)	(108)	(109)	(87)	(49)	9	15	110	68	(214)	(40)	(236)	156
Provision for income taxes (teb) before Group teb offset	(43)	(42)	(39)	(21)	(18)	3	6	48	39	(85)	(15)	(75)	70
Group teb offset (1)	(13)	(13)	(11)	(10)	(10)	(10)	(12)	(7)	(6)	(26)	(20)	(41)	(31)
Provision for income taxes	(56)	(55)	(50)	(31)	(28)	(7)	(6)	41	33	(111)	(35)	(116)	39
Reported net Income	(50)	(53)	(59)	(56)	(21)	16	21	69	35	(103)	(5)	(120)	117
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	1	5	-	-	-	11
Net income attributable to Bank shareholders	(50)	(53)	(59)	(56)	(21)	16	21	68	30	(103)	(5)	(120)	106
Adjusted net income	(40)	(39)	(75)	(42)	(25)	22	2	32	(28)	(79)	(3)	(120)	(26)
Adjusted total revenue	(94)	(51)	(90)	(67)	(19)	(28)	(67)	(68)	(97)	(145)	(47)	(204)	(317)
Adjusted non-interest expense	2	55	45	48	55	13	54	36	32	57	68	161	168
Adjusted provision for credit losses	(6)	(20)	2	(48)	(20)	(59)	(105)	(153)	(96)	(26)	(79)	(125)	(408)

\$USD Equivalent

Net interest income (teb) before Group teb offset	(54)	(22)	(45)	(37)	(21)	9	32	79	100	(76)	(12)	(94)	376
Group teb offset (1)	(11)	(11)	(9)	(9)	(10)	(9)	(12)	(6)	(6)	(22)	(19)	(37)	(30)
Net interest income	(65)	(33)	(54)	(46)	(31)	-	20	73	94	(98)	(31)	(131)	346
Non-interest revenue	(10)	(10)	(26)	(15)	13	(23)	9	11	(17)	(20)	(10)	(51)	(30)
Total revenues	(75)	(43)	(80)	(61)	(18)	(23)	29	84	77	(118)	(41)	(182)	316
Provision for credit losses	(33)	(1)	(23)	(26)	(23)	(48)	(95)	(106)	(79)	(34)	(71)	(120)	(256)
Net interest and non-interest revenue	(42)	(42)	(57)	(35)	5	25	124	190	156	(84)	30	(62)	572
Non-interest expense	43	46	40	45	50	12	110	83	89	89	62	147	421
Income before taxes	(85)	(88)	(97)	(80)	(45)	13	14	107	67	(173)	(32)	(209)	151
Provision for income taxes (teb) before Group teb offset	(33)	(35)	(36)	(19)	(17)	6	5	47	38	(68)	(11)	(66)	68
Group teb offset (1)	(11)	(11)	(9)	(9)	(10)	(9)	(12)	(6)	(6)	(22)	(19)	(37)	(30)
Provision for income taxes	(44)	(46)	(45)	(28)	(27)	(3)	(7)	41	32	(90)	(30)	(103)	38
Reported net Income	(41)	(42)	(52)	(52)	(18)	16	21	66	35	(83)	(2)	(106)	113
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	2	4	-	-	-	11
Net income attributable to Bank shareholders	(41)	(42)	(52)	(52)	(18)	16	21	64	31	(83)	(2)	(106)	102
Adjusted net income	(33)	(31)	(66)	(39)	(21)	21	3	30	(27)	(64)	-	(105)	(28)
Adjusted total revenue	(75)	(43)	(80)	(61)	(18)	(23)	(65)	(65)	(96)	(118)	(41)	(182)	(312)
Adjusted non-interest expense	2	46	40	45	50	12	52	35	30	48	62	147	164
Adjusted provision for credit losses	(4)	(18)	2	(44)	(18)	(57)	(102)	(148)	(93)	(22)	(75)	(117)	(398)
Average assets	25,963	25,399	24,035	21,976	21,798	24,540	23,113	23,750	26,378	25,677	23,194	23,098	24,784
Average earning assets	21,635	20,856	19,184	17,042	16,854	19,457	18,103	18,538	21,268	21,240	18,177	18,145	19,653

(1) See Notes to Users: Taxable Equivalent Basis on page 1.

(2) Operating groups have been allocated capital at a higher level in 2015.

NON-INTEREST REVENUE AND TRADING REVENUE

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013
Non-Interest Revenue													
Securities commissions and fees	237	237	232	238	236	228	218	220	215	474	464	934	846
Deposit and payment service charges	262	259	262	260	239	241	237	232	222	521	480	1,002	916
Trading revenues	319	193	198	231	246	274	188	208	230	512	520	949	849
Lending fees	181	170	171	169	171	169	155	152	143	351	340	680	603
Card fees	114	106	118	116	116	112	110	124	114	220	228	462	461
Investment management and custodial fees	379	367	351	343	279	273	252	248	239	746	552	1,246	971
Mutual fund revenues	355	322	305	301	238	229	220	217	201	677	467	1,073	832
Underwriting and advisory fees	182	171	166	238	149	191	156	141	141	353	340	744	659
Securities gains, other than trading	70	39	41	12	47	62	210	-	49	109	109	162	285
Foreign exchange, other than trading	33	62	47	40	38	54	38	39	58	95	92	179	172
Insurance revenue (1)	210	822	489	614	441	464	306	235	409	1,032	905	2,008	1,212
Other	72	88	82	66	106	69	112	89	86	160	175	323	347
Total Non-Interest Revenue	2,414	2,836	2,462	2,628	2,306	2,366	2,202	1,905	2,107	5,250	4,672	9,762	8,153
Non-interest revenue-to-total revenue (1)	53.3 %	56.1 %	53.0 %	55.5 %	52.8 %	52.8 %	51.0 %	46.6 %	49.7 %	54.8 %	52.8 %	53.6 %	48.4 %

Interest and Non-Interest Trading Revenue (teb) (2)

Interest rates	116	69	21	90	75	139	100	116	138	185	214	325	479
Foreign exchange	110	83	84	91	102	79	72	83	73	193	181	356	285
Equities	172	200	139	177	196	114	109	148	105	372	310	626	499
Commodities	17	17	12	11	10	13	10	10	12	34	23	46	43
Other (3)	(13)	8	18	1	(5)	(1)	20	1	-	(5)	(6)	13	29
Total (teb)	402	377	274	370	378	344	311	358	328	779	722	1,366	1,335
Teb offset	85	177	88	143	128	74	76	112	64	262	202	433	309
Total trading revenue	317	200	186	227	250	270	235	246	264	517	520	933	1,026
Reported as:													
Net interest income	83	184	76	139	132	70	123	150	98	267	202	417	486
Non-interest revenue - trading revenues	319	193	198	231	246	274	188	208	230	512	520	949	849
Total (teb)	402	377	274	370	378	344	311	358	328	779	722	1,366	1,335
Teb offset	85	177	88	143	128	74	76	112	64	262	202	433	309
Reported total trading revenue	317	200	186	227	250	270	235	246	264	517	520	933	1,026
Adjusted non-interest revenue - trading revenues	319	193	198	231	246	274	177	203	220	512	520	949	815
Adjusted total trading revenue	317	200	186	227	250	270	205	241	255	517	520	933	972

(1) Commencing in Q1-2015, insurance claims, commissions and changes in policy benefit liabilities are reported separately. They were previously reported as a reduction of insurance revenue in non-interest revenue.

Prior period amounts have been reclassified.

(2) Trading revenues presented on a tax equivalent basis.

(3) Includes the impact of run-off structured credit activities and hedging exposures in our structural balance sheet.

Trading revenues include interest and other income earned on trading securities and other cash instruments held in trading portfolios, less internal and external funding costs associated with trading-related derivatives and cash instruments, and realized and unrealized gains and losses on trading securities, other cash instruments, derivatives and foreign exchange activities.

Interest rates includes Canadian and other government securities, corporate debt instruments and interest rate derivatives.

Foreign exchange includes foreign exchange spot and foreign exchange derivatives contracts from our wholesale banking business.

Equities includes institutional equities and equity derivatives.

Other includes managed futures, credit investment management, Harris trading and global distribution loan trading and sales.

NON-INTEREST EXPENSE

(\$ millions except as noted)

	2015	2015	2014	2014	2014	2014	2013	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2015	2014	2014	2013

Adjusted Non-Interest Expense (1)

Employee compensation													
Salaries	916	916	865	872	809	840	806	809	757	1,832	1,649	3,386	3,130
Performance based compensation	522	569	488	490	443	518	415	410	384	1,091	961	1,939	1,682
Employee benefits	267	297	214	232	239	223	207	217	243	564	462	908	896
Total employee compensation	1,705	1,782	1,567	1,594	1,491	1,581	1,428	1,436	1,384	3,487	3,072	6,233	5,708
Premises and equipment													
Rental of real estate	115	111	109	102	103	101	101	98	95	226	204	415	394
Premises, furniture and fixtures	65	60	58	43	64	96	91	94	94	125	160	261	370
Property taxes	10	10	9	10	10	10	8	10	10	20	20	39	37
Computer and equipment	343	318	356	314	275	248	263	237	225	661	523	1,193	942
Total premises and equipment	533	499	532	469	452	455	463	439	424	1,032	907	1,908	1,743
Amortization of intangible assets	60	56	56	65	62	59	57	57	53	116	121	242	221
Other expenses													
Communications	83	75	70	73	78	68	70	73	75	158	146	289	286
Business and capital taxes	10	12	11	8	10	10	10	9	10	22	20	39	38
Professional fees	149	150	186	153	140	135	136	114	124	299	275	614	484
Travel and business development	137	142	165	136	122	119	135	123	113	279	241	542	480
Other	235	237	247	210	211	226	186	191	201	472	437	894	795
Total other expenses	614	616	679	580	561	558	537	510	523	1,230	1,119	2,378	2,083
Total adjusted non-interest expense	2,912	2,953	2,834	2,708	2,566	2,653	2,485	2,442	2,384	5,865	5,219	10,761	9,755
Reported non-interest expense	3,112	3,006	2,887	2,756	2,594	2,684	2,580	2,526	2,550	6,118	5,278	10,921	10,226

(1) Adjusted non-interest expense excludes acquisition-related costs (including integration of the acquired business), restructuring costs, and amortization of acquisition-related intangible assets.

BALANCE SHEET

(\$ millions)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	INC/(DEC) VS LAST YEAR	
As At Balances											
Cash and Cash Equivalents	40,403	44,162	28,386	38,250	35,082	34,112	26,089	33,055	38,423	5,321	15.2 %
Interest Bearing Deposits with Banks	7,256	6,597	6,110	5,800	7,069	6,586	6,518	7,531	6,230	187	2.6 %
Securities	142,446	151,372	143,319	149,541	144,610	150,941	135,800	129,797	123,553	(2,164)	(1.5)%
Securities borrowed or purchased under resale agreements	64,576	66,086	53,555	49,452	51,981	53,579	39,799	53,749	59,478	12,595	24.2 %
Loans											
Residential mortgages (1)	101,839	102,073	101,013	99,484	97,632	97,321	96,392	93,132	88,133	4,207	4.3 %
Non-residential mortgages	10,539	11,094	10,738	10,806	11,121	11,589	11,745	12,284	12,840	(582)	(5.2)%
Consumer instalment and other personal	64,273	65,301	64,143	64,286	64,571	64,610	63,640	63,230	62,308	(298)	(0.5)%
Credit cards	7,896	7,924	7,972	7,976	7,953	7,963	7,870	7,801	7,642	(57)	(0.7)%
Businesses and governments (2)	121,614	122,099	110,028	105,006	105,371	100,807	92,840	88,739	85,859	16,243	15.4 %
Customers' liability under acceptances	306,161	308,491	293,894	287,558	286,648	282,290	272,487	265,186	256,782	19,513	6.8 %
Allowance for credit losses	11,453	10,986	10,878	9,651	9,906	9,207	8,472	9,029	8,514	1,547	15.6 %
Allowance for credit losses	(1,758)	(1,847)	(1,734)	(1,768)	(1,850)	(1,747)	(1,665)	(1,658)	(1,725)	92	5.0 %
Total net loans and acceptances	315,856	317,630	303,038	295,441	294,704	289,750	279,294	272,557	263,571	21,152	7.2 %
Other assets											
Derivative instruments	39,831	62,989	32,655	26,825	28,859	37,502	30,259	31,638	43,063	10,972	38.0 %
Premises and equipment	2,274	2,334	2,276	2,174	2,172	2,220	2,168	2,109	2,125	102	4.7 %
Goodwill	5,646	5,900	5,353	5,253	3,994	4,052	3,819	3,767	3,705	1,652	41.3 %
Intangible assets	2,136	2,214	2,052	2,020	1,554	1,558	1,511	1,511	1,521	582	37.5 %
Other	12,851	13,126	11,915	12,076	12,020	12,362	11,787	12,998	12,837	831	6.9 %
Total Assets	633,275	672,410	588,659	586,832	582,045	592,662	537,044	548,712	554,506	51,230	8.8 %
Deposits											
Banks	28,864	24,310	18,243	22,865	22,607	26,930	20,591	21,362	22,615	6,257	27.7 %
Businesses and governments	254,738	262,272	239,139	243,808	238,915	240,347	222,346	214,565	214,649	15,823	6.6 %
Individuals	140,629	143,196	135,706	132,550	132,485	131,116	125,432	123,596	122,587	8,144	6.1 %
Total deposits	424,231	429,778	393,088	399,223	394,007	398,393	368,369	359,523	359,851	30,224	7.7 %
Other liabilities											
Derivative instruments	44,237	63,701	33,657	28,151	30,279	36,843	31,974	32,959	44,011	13,958	46.1 %
Acceptances	11,453	10,986	10,878	9,651	9,906	9,207	8,472	9,029	8,514	1,547	15.6 %
Securities sold but not yet purchased	25,908	30,013	27,348	28,366	24,350	26,646	22,446	21,041	23,897	1,558	6.4 %
Securities lent or sold under repurchase agreements	42,039	49,551	39,695	40,606	46,125	44,789	28,884	47,596	39,005	(4,086)	(8.9)%
Other	44,569	45,702	43,676	42,587	40,088	40,086	41,724	44,124	45,296	4,481	11.2 %
Subordinated debt	4,435	4,964	4,913	3,948	3,965	3,983	3,996	4,014	4,071	470	11.9 %
Share capital											
Preferred shares	2,640	3,040	3,040	3,040	2,615	2,265	2,265	2,265	2,265	25	1.0 %
Common shares	12,330	12,373	12,357	12,154	12,071	12,033	12,003	11,999	12,014	259	2.1 %
Contributed surplus	303	303	304	310	313	316	315	321	320	(10)	(3.3)%
Retained earnings	17,765	17,489	17,237	16,724	16,155	15,617	15,087	14,657	14,227	1,610	10.0 %
Accumulated other comprehensive income (loss)	2,878	4,027	1,375	991	1,100	1,425	437	126	(36)	1,778	161.5 %
Total shareholders' equity	35,916	37,232	34,313	33,219	32,254	31,656	30,107	29,368	28,790	3,662	
Non-controlling interest in subsidiaries	487	483	1,091	1,081	1,071	1,059	1,072	1,058	1,071	(584)	(54.6)%
Total Liabilities and Equity	633,275	672,410	588,659	586,832	582,045	592,662	537,044	548,712	554,506	51,230	8.8 %

(1) In Q1 2014, certain residential mortgages were reclassified as non-residential mortgages or business and government. Prior period balances were also reclassified to conform with this presentation.

(2) In Q4 2013, certain business and government loans were reclassified as non-residential mortgages. Prior period balances were also reclassified to conform with this presentation.


BALANCE SHEET

(\$ millions)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	INC/ (DEC)
Average Daily Balances												
Cash resources	48,934	48,632	47,359	40,903	40,099	41,420	40,143	41,338	40,453	48,780	40,770	19.6 %
Securities	149,042	153,238	149,178	150,598	150,324	142,592	133,775	127,294	130,177	151,175	146,394	3.3 %
Securities borrowed or purchased under resale agreements	69,707	66,583	55,992	53,549	57,251	55,883	53,999	57,456	54,905	68,119	56,556	20.4 %
Loans												
Residential mortgages (1)	101,705	101,499	99,993	98,251	97,095	96,876	94,833	90,529	86,649	101,600	96,984	4.8 %
Non-residential mortgages	10,780	10,846	10,772	10,814	11,314	11,647	12,072	12,852	13,175	10,813	11,483	(5.8)%
Consumer instalment and other personal	64,650	64,659	64,090	64,300	64,533	64,110	63,413	63,136	62,231	64,654	64,319	0.5 %
Credit cards	7,837	8,111	8,036	7,950	7,861	8,080	7,929	7,828	7,636	7,977	7,972	0.1 %
Businesses and governments (2)	121,619	116,021	106,734	104,468	103,042	95,939	90,513	87,298	86,341	118,774	99,431	19.5 %
Customers' liability under acceptances	306,591	301,136	289,625	285,783	283,845	276,652	268,760	261,643	256,032	303,818	280,189	8.4 %
Allowance for credit losses	11,201	10,687	10,781	10,423	9,560	8,891	8,945	9,075	8,597	10,940	9,220	18.7 %
(1,880)	(1,847)	(1,843)	(1,863)	(1,777)	(1,702)	(1,705)	(1,727)	(1,714)	(1,714)	(1,863)	(1,739)	(7.2)%
Total net loans and acceptances	315,912	309,976	298,563	294,343	291,628	283,841	276,000	268,991	262,915	312,895	287,670	8.8 %
Other assets												
Derivative instruments	49,245	45,034	31,911	29,257	32,834	33,600	30,610	37,486	43,042	47,104	33,223	41.8 %
Other	28,600	27,450	24,403	24,768	22,624	22,820	22,632	23,035	23,407	28,016	22,724	23.3 %
Total Assets	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	554,899	656,089	587,337	11.7 %
Deposits												
Banks	26,657	24,138	22,438	23,225	27,337	24,949	23,761	23,470	22,950	25,376	26,124	(2.9)%
Businesses and governments	259,281	260,270	251,274	244,164	241,384	237,018	222,864	213,061	211,187	259,784	239,101	8.7 %
Individuals	141,516	138,498	133,558	130,916	130,568	127,556	123,725	122,977	121,735	139,982	129,101	8.4 %
Total deposits	427,454	422,906	407,270	398,305	399,289	389,523	370,350	359,508	355,872	425,142	394,326	7.8 %
Other liabilities												
Derivative instruments	53,015	46,776	32,789	30,278	33,665	34,686	31,690	38,385	43,891	49,844	34,184	45.8 %
Acceptances	11,201	10,687	10,781	10,423	9,560	8,891	8,945	9,075	8,597	10,940	9,220	18.7 %
Securities sold but not yet purchased	27,951	32,584	29,952	29,269	28,180	25,751	21,272	24,082	26,773	30,306	26,945	12.5 %
Securities lent or sold under repurchase agreements	54,206	53,191	44,696	46,810	48,105	44,750	46,990	45,592	39,415	53,690	46,399	15.7 %
Other	44,994	43,996	42,651	40,796	39,081	40,772	42,977	43,935	46,098	44,486	39,941	11.4 %
Subordinated debt	4,905	4,925	4,403	3,960	3,954	3,990	4,005	4,037	4,071	4,915	3,972	23.7 %
Shareholders' equity	37,239	34,976	33,788	32,496	31,865	30,726	29,868	29,833	28,755	36,089	31,286	15.4 %
Non-controlling interest in subsidiaries	475	872	1,076	1,081	1,061	1,067	1,062	1,153	1,427	677	1,064	(36.4)%
Total Liabilities and Equity	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	554,899	656,089	587,337	11.7 %

(1) In Q1 2014, certain residential mortgages were reclassified as non-residential mortgages or business and government. Prior period balances were also reclassified to conform with this presentation.

(2) In Q4 2013, certain business and government loans were reclassified as non-residential mortgages. Prior period balances were also reclassified to conform with this presentation.

BMO  Financial Group													
STATEMENT OF COMPREHENSIVE INCOME													
(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Net income	999	1,000	1,070	1,126	1,076	1,061	1,074	1,123	962	1,999	2,137	4,333	4,195
Other comprehensive income (loss)													
Net change in unrealized gains (losses) on available-for-sale securities													
Unrealized gains (losses) on available-for-sale securities arising during the period	(6)	(2)	(37)	76	27	(38)	67	(48)	(11)	(8)	(11)	28	(10)
Reclassification to earnings of (gains) in the period	(22)	(14)	(22)	(17)	(16)	(22)	(5)	(2)	(28)	(36)	(38)	(77)	(50)
Net change in unrealized gains (losses) on cash flow hedges	(28)	(16)	(59)	59	11	(60)	62	(50)	(39)	(44)	(49)	(49)	(60)
Gains (losses) on cash flow hedges arising during the period	(282)	595	83	53	(31)	142	137	(231)	127	313	111	247	(25)
Reclassification to earnings of (gains) on cash flow hedges	(9)	(25)	(25)	(25)	(23)	(25)	(23)	(31)	(37)	(34)	(48)	(98)	(125)
Net gain (loss) on translation of net foreign operations	(291)	570	58	28	(54)	117	114	(262)	90	279	63	149	(150)
Unrealized gains (losses) on translation of net foreign operations	(1,128)	2,484	578	(98)	(278)	1,176	261	316	198	1,356	898	1,378	741
Unrealized gains (losses) on hedges of net foreign operations	103	(178)	(120)	-	(25)	(270)	(109)	(140)	(179)	(75)	(295)	(415)	(409)
Items that will not be reclassified to net income	(1,025)	2,306	458	(98)	(303)	906	152	176	19	1,281	603	963	332
Remeasurement of pension and other employee future benefit plans	212	(226)	(73)	(98)	21	25	(17)	298	(57)	(14)	46	(125)	298
Remeasurement of own credit risk on financial liabilities designated at fair value	(17)	18	-	-	-	-	-	-	-	1	-	-	-
Other comprehensive income (loss)	195	(208)	(73)	(98)	21	25	(17)	298	(57)	(13)	46	(125)	298
Total comprehensive income (loss)	(1,149)	2,652	384	(109)	(325)	988	311	162	13	1,503	663	938	420
Attributable to:	(150)	3,652	1,454	1,017	751	2,049	1,385	1,285	975	3,502	2,800	5,271	4,615
Bank shareholders	(156)	3,638	1,441	1,001	737	2,036	1,372	1,269	957	3,482	2,773	5,215	4,550
Non-controlling interest in subsidiaries	6	14	13	16	14	13	13	16	18	20	27	56	65
Total comprehensive income (loss)	(150)	3,652	1,454	1,017	751	2,049	1,385	1,285	975	3,502	2,800	5,271	4,615

STATEMENT OF CHANGES IN EQUITY													
(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Preferred Shares													
Balance at beginning of period	3,040	3,040	3,040	2,615	2,265	2,265	2,265	2,265	2,465	3,040	2,265	2,265	2,465
Issued during the period	-	-	-	700	500	-	-	-	-	-	500	1,200	-
Redeemed during the period	(400)	-	-	(275)	(150)	-	-	-	(200)	(400)	(150)	(425)	(200)
Balance at End of Period	2,640	3,040	3,040	3,040	2,615	2,265	2,265	2,265	2,265	2,640	2,615	3,040	2,265
Common Shares													
Balance at beginning of period	12,373	12,357	12,154	12,071	12,033	12,003	11,999	12,014	12,027	12,357	12,003	12,003	11,957
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	-	57	176	47	-	-	1	47	45	57	-	223	130
Repurchased for cancellation	(58)	(57)	-	-	-	-	(51)	(75)	(74)	(115)	-	-	(200)
Issued under the stock option plan	15	16	27	36	38	30	54	13	16	31	68	131	116
Issued on the exchange of shares of a subsidiary corporation	-	-	-	-	-	-	-	-	-	-	-	-	-
Issued on the acquisition of a business	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at End of Period	12,330	12,373	12,357	12,154	12,071	12,033	12,003	11,999	12,014	12,330	12,071	12,357	12,003
Contributed Surplus													
Balance at beginning of period	303	304	310	313	315	315	321	320	214	304	315	315	213
Stock option expense / exercised	(1)	2	(2)	(3)	(3)	1	(6)	1	(1)	1	(2)	(7)	(5)
Foreign exchange on redemption of preferred shares	-	-	-	-	-	-	-	-	-	-	-	-	107
Other	1	(3)	(4)	-	-	-	-	-	-	(2)	-	(4)	-
Balance at End of Period	303	303	304	310	313	316	315	321	320	303	313	304	315
Retained Earnings													
Balance at beginning of period	17,489	17,237	16,724	16,155	15,617	15,087	14,657	14,227	13,972	17,237	15,087	15,087	13,456
Net income attributable to Bank shareholders	993	986	1,057	1,110	1,062	1,048	1,061	1,107	944	1,979	2,110	4,277	4,130
Dividends - Preferred shares	(31)	(33)	(37)	(28)	(27)	(28)	(29)	(30)	(28)	(64)	(55)	(120)	(120)
- Common shares	(515)	(518)	(507)	(504)	(490)	(490)	(476)	(478)	(481)	(1,033)	(980)	(1,991)	(1,904)
Common shares repurchased for cancellation / share issue expense	(171)	(183)	-	(9)	(7)	-	(126)	(169)	(180)	(354)	(7)	(16)	(475)
Balance at End of Period	17,765	17,489	17,237	16,724	16,155	15,617	15,087	14,657	14,227	17,765	16,155	17,237	15,087
Accumulated Other Comprehensive Income on available-for-sale securities													
Balance at beginning of period	140	156	215	156	145	205	143	193	232	156	205	205	265
Unrealized gains (losses) on available-for-sale securities arising during the period	(6)	(2)	(37)	76	27	(38)	67	(48)	(11)	(8)	(11)	28	(10)
Reclassification to earnings of (gains) in the period	(22)	(14)	(22)	(17)	(16)	(22)	(5)	(2)	(28)	(36)	(38)	(77)	(50)
Balance at End of Period	112	140	156	215	156	145	205	143	193	112	156	156	205
Accumulated Other Comprehensive Income (Loss) on cash flow hedges													
Balance at beginning of period	711	141	83	55	109	(8)	(122)	140	50	141	(8)	(8)	142
Gains (losses) on cash flow hedges arising during the period	(282)	595	83	53	(31)	142	137	(231)	127	313	111	247	(25)
Reclassification to earnings of (gains) in the period	(9)	(25)	(25)	(25)	(23)	(25)	(23)	(31)	(37)	(34)	(48)	(98)	(125)
Balance at End of Period	420	711	141	83	55	109	(8)	(122)	140	420	55	141	(8)
Accumulated Other Comprehensive Income on translation of net foreign operations													
Balance at beginning of period	3,674	1,368	910	1,008	1,311	405	253	77	58	1,368	405	405	73
Unrealized gains (losses) on translation of net foreign operations	(1,128)	2,484	578	(98)	(278)	1,176	261	316	198	1,356	898	1,378	741
Unrealized gains (losses) on hedges of net foreign operations	103	(178)	(120)	-	(25)	(270)	(109)	(140)	(179)	(75)	(295)	(415)	(409)
Balance at End of Period	2,649	3,674	1,368	910	1,008	1,311	405	253	77	2,649	1,008	1,368	405
Accumulated Other Comprehensive Income (Loss) on pension and other post-employment plans													
Balance at beginning of period	(516)	(290)	(217)	(119)	(140)	(165)	(148)	(446)	(389)	(290)	(165)	(165)	(463)
Remeasurement of pension and other post-employment plans	212	(226)	(73)	(98)	21	25	(17)	298	(57)	(14)	46	(125)	298
Balance at End of Period	(304)	(516)	(290)	(217)	(119)	(140)	(165)	(148)	(446)	(304)	(119)	(290)	(165)
Accumulated Other Comprehensive Income on own credit risk financial liabilities designated at fair value													
Balance at beginning of period	18	-	-	-	-	-	-	-	-	18	-	-	-
Remeasurement of own credit risk on financial liabilities designated at fair value	(17)	18	-	-	-	-	-	-	-	1	-	-	-
Balance at End of Period	1	18	-	-	-	-	-	-	-	19	-	-	-
Total accumulated other comprehensive income (loss)	2,878	4,027	1,375	991	1,100	1,425	437	126	(36)	2,878	1,100	1,375	437
Total Shareholders' Equity	35,916	37,232	34,313	33,219	32,254	31,656	30,107	29,368	28,790	35,916	32,254	34,313	30,107
Non-controlling interest in subsidiaries													
Balance at beginning of period	483	1,091	1,081	1,071	1,059	1,072	1,058	1,071	1,419	1,091	1,072	1,072	1,435
Net income attributable to non-controlling interest	6	14	13	16	14	13	13	16	18	20	27	56	65
Dividends to non-controlling interest	-	(27)	-	(26)	-	(26)	(5)	(32)	(5)	(27)	(26)	(52)	(73)
Preferred share redemption	-	-	-	-	-	-	-	-	(359)	-	-	-	(359)
Acquisition during the quarter	-	-	-	22	-	-	-	-	-	-	-	22	-
Capital trust redemption	-	(600)	-	-	-	-	-	-	-	(600)	-	-	-
Other	(2)	5	(3)	(2)	(2)	-	6	3	(2)	3	(2)	(7)	4
Balance at End of Period	487	483	1,091	1,081	1,071	1,059	1,072	1,058	1,071	487	1,071	1,091	1,072
Total Equity	36,403	37,715	35,404	34,300	33,325	32,715	31,179	30,426	29,861	36,403	33,325	35,404	31,179

AVERAGE ASSETS BY OPERATING GROUP AND GEOGRAPHIC AREA

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Personal & Commercial Banking (1)													
Canada	195,089	194,208	192,678	191,373	188,899	187,222	184,238	179,053	173,946	194,641	188,047	190,053	177,015
United States	87,947	84,726	77,867	74,564	74,623	70,439	67,399	66,880	65,072	86,310	72,496	74,371	65,764
Other	39	47	40	31	41	45	47	23	-	43	43	39	18
Total	283,075	278,981	270,585	265,968	263,563	257,706	251,684	245,956	239,018	280,994	260,586	264,463	242,797
Wealth Management													
Canada	19,911	19,192	18,967	18,512	18,123	17,860	17,709	17,604	17,405	19,546	17,990	18,368	17,438
United States	4,765	4,632	4,256	4,091	4,005	3,865	3,728	3,579	3,436	4,697	3,934	4,055	3,527
Other	4,497	3,989	3,718	3,641	1,461	1,373	1,311	1,289	1,262	4,239	1,416	2,557	1,178
Total	29,173	27,813	26,941	26,244	23,589	23,098	22,748	22,472	22,103	28,482	23,340	24,980	22,143
BMO Capital Markets													
Canada	163,692	162,074	144,903	139,445	143,765	143,349	131,852	129,118	132,230	162,869	143,553	142,859	133,513
United States	103,652	101,670	98,154	98,958	100,281	91,621	89,232	97,705	99,775	102,645	95,879	97,228	94,840
Other	22,547	23,922	20,305	19,165	19,990	19,186	18,208	18,542	18,025	23,246	19,582	19,659	18,349
Total	289,891	287,666	263,362	257,568	264,036	254,156	239,292	245,365	250,030	288,760	259,014	259,746	246,702
Corporate Services, including Technology and Operations													
Canada	26,985	26,014	19,725	19,821	19,456	18,636	19,284	16,789	15,904	26,492	19,038	19,407	17,737
United States	32,232	30,324	26,716	23,752	24,046	26,488	24,088	24,667	26,851	31,262	25,288	25,261	25,345
Other	84	115	77	65	70	72	63	351	993	99	71	71	707
Total	59,301	56,453	46,518	43,638	43,572	45,196	43,435	41,807	43,748	57,853	44,397	44,739	43,789
Total Consolidated													
Canada	405,677	401,488	376,273	369,151	370,243	367,067	353,083	342,564	339,485	403,548	368,628	370,687	345,703
United States	228,596	221,352	206,993	201,365	202,955	192,413	184,447	192,831	195,134	224,914	197,597	200,915	189,476
Other	27,167	28,073	24,140	22,902	21,562	20,676	19,629	20,205	20,280	27,627	21,112	22,326	20,252
Total	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	554,899	656,089	587,337	593,928	555,431

(1) Personal and Commercial Banking includes both Canadian P&C and U.S. P&C.

GOODWILL AND INTANGIBLE ASSETS

(\$ millions)	November 1	Additions/Purchases (1)				Amortization				Other: Includes FX (2)			April 30	
	2014	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2015
Intangible Assets														
Customer relationships	397	-	-	-	-	(19)	(19)	-	-	26	(17)	-	-	368
Core deposit intangibles	309	-	-	-	-	(16)	(16)	-	-	38	(16)	-	-	299
Branch distribution networks	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Purchased software	60	1	(1)	-	-	(4)	(3)	-	-	2	(1)	-	-	54
Developed software - amortized	683	62	59	-	-	(52)	(59)	-	-	18	(3)	-	-	708
Software under development	316	18	15	-	-	-	-	-	-	10	(5)	-	-	354
Other	286	-	1	-	-	(5)	(3)	-	-	83	(10)	-	-	352
Total Intangible Assets	2,052	81	74	-	-	(96)	(100)	-	-	177	(52)	-	-	2,136
Total Goodwill	5,353	-	-	-	-	-	-	-	-	547	(254)	-	-	5,646

(1) Net additions/purchases include intangible assets acquired through acquisitions and assets acquired through the normal course of operations.

(2) Other changes in goodwill and intangible assets includes the foreign exchange effects of U.S. dollar and Pound Sterling denominated intangible assets and goodwill, purchase accounting adjustments and certain other reclassifications.

UNREALIZED GAINS (LOSSES) ON AVAILABLE-FOR-SALE SECURITIES

(\$ millions)	Book Value				Unrealized Gains (Losses) (3)						
	2015	2015	2015	2015	2014	2014	2014	2014	2013	2013	2013
	Q2	Q1	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Available-For-Sale Securities											
Canadian governments	14,908	14,862	167	370	122	128	101	116	117	88	186
U.S. governments	8,269	8,581	74	122	53	43	35	36	39	24	59
Mortgage-backed securities - Canada (4)	2,851	3,071	42	60	23	27	11	11	6	-	(6)
- U.S.	7,710	7,821	32	51	23	4	3	3	(7)	1	49
Corporate debt	8,200	8,377	112	169	89	83	107	129	107	79	158
Corporate equity	1,735	1,809	58	44	124	169	118	110	147	70	60
Other governments	5,667	6,190	24	34	16	11	8	5	(2)	(14)	5
Unrealized Gains On Available-For-Sale Securities	49,340	50,711	509	850	450	465	383	410	407	248	511

(3) Unrealized gains (losses) may be offset by related losses (gains) on liabilities or hedge contracts.

(4) These mortgage-backed securities are supported by guaranteed mortgages.

ASSETS UNDER ADMINISTRATION AND MANAGEMENT

(\$ millions)	2015	2015	2014	2014	2014	2014	2013	2013	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Assets Under Administration									
Institutional (5)	350,294	383,352	334,632	315,287	308,959	297,928	286,101	267,326	257,280
Personal	201,478	203,806	190,433	189,149	188,295	184,879	174,016	165,729	165,573
Mutual Funds	32,306	31,349	30,050	29,805	29,080	28,478	26,357	25,827	25,417
Total	584,078	618,507	555,115	534,241	526,334	511,285	486,474	458,882	448,270

Assets Under Management

Institutional	161,275	175,831	176,703	180,114	50,335	50,991	47,402	45,014	44,297
Personal	118,604	117,966	107,285	103,821	100,236	97,023	90,606	85,286	83,426
Mutual Funds	107,795	106,114	95,625	90,457	62,699	59,311	56,157	53,767	53,303
Total	387,674	399,911	379,613	374,392	213,270	207,325	194,165	184,067	181,026

(5) Amounts include securitized residential mortgages and credit cards.

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	1,496	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	-	4	-	4
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	485	642	-	1,127
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.

CREDIT RISK FINANCIAL MEASURES (1) (5)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
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Diversification Ratios

Gross Loans And Acceptances									
Consumer	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %	58.3 %	59.8 %	59.9 %	59.6 %
Businesses and governments	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %	41.7 %	40.2 %	40.1 %	40.4 %
Canada	68.3 %	67.1 %	70.0 %	71.0 %	70.6 %	70.5 %	72.4 %	72.6 %	72.7 %
United States	28.1 %	29.0 %	26.3 %	25.4 %	25.5 %	26.0 %	24.4 %	24.6 %	24.6 %
Other Countries	3.6 %	3.9 %	3.7 %	3.6 %	3.9 %	3.5 %	3.2 %	2.8 %	2.7 %
Net Loans And Acceptances (2)									
Consumer	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %	58.3 %	59.8 %	59.9 %	59.6 %
Businesses and governments	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %	41.7 %	40.2 %	40.1 %	40.4 %
Canada	68.4 %	67.3 %	70.1 %	71.0 %	70.7 %	70.6 %	72.6 %	72.8 %	72.8 %
United States	28.0 %	28.8 %	26.2 %	25.3 %	25.4 %	25.8 %	24.2 %	24.4 %	24.5 %
Other Countries	3.6 %	3.9 %	3.7 %	3.7 %	3.9 %	3.6 %	3.2 %	2.8 %	2.7 %

Coverage Ratios (4)

Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)													
Total	94.9 %	93.2 %	93.6 %	99.4 %	88.3 %	80.7 %	75.8 %	70.9 %	68.1 %	94.9 %	88.3 %	93.6 %	75.8 %
Consumer	14.8 %	14.9 %	14.9 %	16.8 %	14.6 %	14.1 %	14.3 %	13.3 %	12.5 %	14.8 %	14.6 %	14.9 %	14.3 %
Businesses and governments	20.1 %	24.1 %	22.0 %	28.4 %	30.3 %	23.1 %	19.7 %	16.5 %	20.7 %	20.1 %	30.3 %	22.0 %	19.7 %
Net write-offs-to-average loans and acceptances	0.06 %	0.05 %	0.07 %	0.05 %	0.03 %	0.02 %	0.06 %	0.03 %	0.05 %	0.11 %	0.06 %	0.18 %	0.20 %

Condition Ratios (4)

GIL-to-Gross Loans and Acceptances	0.65 %	0.69 %	0.67 %	0.67 %	0.79 %	0.85 %	0.91 %	0.97 %	1.08 %
GIL-to-Equity and Allowance for Credit Losses	5.34 %	5.51 %	5.49 %	5.45 %	6.66 %	7.15 %	7.68 %	8.20 %	8.96 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances (2)	0.03 %	0.05 %	0.04 %	0.00 %	0.09 %	0.17 %	0.22 %	0.28 %	0.35 %
NIL-to-segmented Net Loans and Acceptances (2)									
Consumer	0.57 %	0.58 %	0.53 %	0.48 %	0.55 %	0.57 %	0.54 %	0.55 %	0.59 %
Businesses and governments	0.49 %	0.54 %	0.58 %	0.57 %	0.68 %	0.86 %	1.07 %	1.23 %	1.33 %
Canada	(0.12)%	(0.11)%	(0.12)%	(0.12)%	(0.10)%	(0.09)%	(0.14)%	(0.10)%	(0.10)%
United States	0.41 %	0.41 %	0.48 %	0.36 %	0.64 %	0.89 %	1.34 %	1.49 %	1.71 %
Other Countries	0.01 %	0.02 %	0.04 %	0.03 %	0.04 %	0.03 %	0.03 %	0.00 %	0.37 %

Consumer Loans (Canada)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	0.40 %	0.41 %	0.41 %	0.37 %	0.38 %	0.38 %	0.35 %	0.33 %	0.33 %
Credit Cards (3)	0.96 %	0.98 %	1.04 %	0.99 %	1.03 %	1.02 %	0.91 %	0.94 %	1.09 %
Mortgages	0.27 %	0.30 %	0.27 %	0.27 %	0.29 %	0.33 %	0.31 %	0.34 %	0.34 %
Total Consumer (excluding Government Guaranteed Student Loans)	0.35 %	0.37 %	0.36 %	0.34 %	0.36 %	0.38 %	0.35 %	0.37 %	0.38 %
Total Consumer	0.36 %	0.38 %	0.37 %	0.35 %	0.37 %	0.39 %	0.36 %	0.37 %	0.38 %

Consumer Loans (U.S.) (6)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	1.24 %	1.34 %	1.23 %	1.19 %	1.16 %	1.21 %	0.92 %	0.93 %	1.05 %
Credit Cards (3)	0.98 %	0.87 %	0.64 %	0.68 %	0.74 %	0.84 %	0.60 %	0.59 %	0.71 %
Mortgages	1.74 %	1.88 %	1.77 %	1.69 %	2.54 %	2.82 %	2.89 %	3.18 %	3.56 %
Total Consumer	1.40 %	1.50 %	1.39 %	1.34 %	1.60 %	1.73 %	1.65 %	1.77 %	2.01 %

Consumer Loans (Consolidated) (6)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	0.62 %	0.64 %	0.61 %	0.57 %	0.57 %	0.59 %	0.47 %	0.47 %	0.49 %
Credit Cards (3)	0.96 %	0.97 %	1.01 %	0.96 %	1.00 %	1.00 %	0.90 %	0.92 %	1.07 %
Mortgages	0.39 %	0.42 %	0.39 %	0.39 %	0.48 %	0.54 %	0.53 %	0.59 %	0.64 %
Total Consumer (excluding Government Guaranteed Student Loans)	0.50 %	0.52 %	0.50 %	0.48 %	0.53 %	0.57 %	0.52 %	0.56 %	0.60 %
Total Consumer	0.51 %	0.53 %	0.51 %	0.49 %	0.54 %	0.58 %	0.53 %	0.56 %	0.61 %

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Aggregate balances are net of specific and collective allowances; the consumer, businesses and government categories are stated net of specific allowances only.

(3) Includes retail and corporate cards.

(4) Includes collective allowances, but excludes specific allowances, related to off-balance sheet instruments and undrawn commitments. The Consumer and Business and Government ratios reflect only the Specific Allowances for those portfolios.

(5) Certain diversification and condition ratios for 2013 were restated in the first quarter of 2014 to conform to the current period's presentation.

(6) Fiscal 2014 ratios were restated in the first quarter of 2015 to conform to the current period's presentation.

**PROVISION FOR CREDIT LOSSES (PCL)
SEGMENTED INFORMATION (1)**

(\$ millions except as noted)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Performance Ratios (Annualized) (2)													
PCL-to-average net loans and acceptances	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.27 %	0.11 %	0.22 %	0.21 %	0.18 %	0.19 %	0.22 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.30 %	0.32 %	0.49 %	0.32 %	0.35 %	0.32 %	0.42 %	0.57 %	0.46 %	0.31 %	0.33 %	0.37 %	0.49 %
Businesses and governments	0.09 %	0.08 %	(0.13)%	(0.03)%	0.05 %	(0.13)%	0.05 %	(0.58)%	(0.14)%	0.08 %	(0.04)%	(0.06)%	(0.18)%
Canada	0.34 %	0.21 %	0.30 %	0.22 %	0.28 %	0.26 %	0.41 %	0.29 %	0.35 %	0.27 %	0.27 %	0.26 %	0.34 %
United States	(0.08)%	0.25 %	0.08 %	0.10 %	0.12 %	(0.18)%	(0.11)%	(0.40)%	(0.16)%	0.08 %	(0.02)%	0.04 %	(0.10)%
Other Countries	0.00 %	0.00 %	0.00 %	0.00 %	(0.04)%	(0.05)%	(0.06)%	0.00 %	0.00 %	0.00 %	(0.04)%	(0.02)%	(0.04)%
Specific PCL-to-average net loans and acceptances	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.27 %	0.08 %	0.26 %	0.21 %	0.18 %	0.19 %	0.23 %

Provision for Credit Losses by Country

Canada	180	110	154	110	138	131	208	143	170	290	269	533	654
United States	(19)	53	16	20	25	(31)	(18)	(67)	(26)	34	(6)	30	(65)
Other Countries	-	-	-	-	(1)	(1)	(1)	-	-	-	(2)	(2)	(2)
Total Provision For Credit Losses	161	163	170	130	162	99	189	76	144	324	261	561	587

Specific Provision for Credit Losses by Country

Canada	145	132	126	130	133	140	166	123	150	277	273	529	568
United States	16	31	44	-	30	(40)	24	(67)	24	47	(10)	34	31
Other Countries	-	-	-	-	(1)	(1)	(1)	-	-	-	(2)	(2)	(2)
Total Specific Provision for Credit Losses	161	163	170	130	162	99	189	56	174	324	261	561	597

Interest Income on Impaired Loans

Total	17	25	19	28	28	36	29	35	35	42	64	111	133
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**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION (2) (3)**

(\$ millions)

Provision by Product and Industry

	Q2 2015	YTD 2015	Fiscal 2014	Fiscal 2013
Consumer				
Residential mortgages	13	24	77	129
Credit cards	73	142	268	305
Consumer instalment and other personal	64	130	251	313
Total Consumer	150	296	596	747
Businesses and governments				
Commercial real estate	(8)	(30)	(141)	(185)
Construction (non-real estate)	(4)	(2)	7	36
Retail trade	2	(1)	1	(4)
Wholesale trade	5	6	29	10
Agriculture	2	5	15	8
Communications	1	1	-	(6)
Manufacturing	18	34	44	2
Mining	(1)	(1)	7	2
Oil and Gas	10	9	-	-
Transportation	(6)	(6)	10	(9)
Utilities	-	-	-	-
Forest Products	1	-	(1)	3
Service industries	(20)	(16)	80	(37)
Financial	(1)	1	(34)	(15)
Government	-	(2)	(3)	(6)
Other	12	30	(49)	51
Total Businesses and Government	11	28	(35)	(150)
Total specific provision for credit losses	161	324	561	597
Collective provision	-	-	-	(10)
Total Provision for Credit Losses	161	324	561	587

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Fiscal 2013 performance ratios and balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

(3) Provision for credit losses excludes securities borrowed or purchased under resale agreements.

YTD
2015

Fiscal
2014

Fiscal
2013

7.4%	13.7%	21.6%
43.8%	47.8%	51.1%
40.1%	44.7%	52.4%
91.4%	106.2%	125.1%
(9.3)%	(25.1)%	(31.0)%
(0.6)%	1.2%	6.0%
(0.3)%	0.2%	(0.7)%
1.9%	5.2%	1.7%
1.5%	2.7%	1.3%
0.3%	0.0%	(1.0)%
10.5%	7.8%	0.3%
(0.3)%	1.2%	0.3%
2.8%	0.0%	0.0%
(1.9)%	1.8%	(1.5)%
0.0%	0.0%	0.0%
0.0%	(0.2)%	0.5%
(4.9)%	14.3%	(6.2)%
0.3%	(6.1)%	(2.5)%
(0.6)%	(0.5)%	(1.0)%
9.3%	(8.7)%	8.5%
8.6%	(6.2)%	(25.1)%
100.0%	100.0%	100.0%

**WRITE OFFS
BY INDUSTRY**

(\$ millions)

	Q2 2015	YTD 2015
Consumer Write Offs	187	374
Businesses and governments		
Commercial real estate	9	14
Construction (non-real estate)	3	6
Retail trade	3	5
Wholesale trade	11	16
Agriculture	8	9
Communications	-	-
Manufacturing	21	52
Mining	5	5
Oil and Gas	-	-
Transportation	-	1
Utilities	-	-
Forest Products	5	5
Service industries	8	17
Financial	1	4
Government	-	-
Other	13	27
Total Businesses and governments	87	161
Total Write offs	274	535

**WRITE OFFS BY
GEOGRAPHIC REGION**

	Q2 2015	YTD 2015
Canada	195	366
United States	79	168
Other Countries	-	1
Total	274	535

**GROSS LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY (1)**

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR	
Consumer												
Residential mortgages	101,839	102,073	101,013	99,484	97,632	97,321	96,392	93,132	88,133	32.1 %	4,207	4.3 %
Credit cards	7,896	7,924	7,972	7,976	7,953	7,963	7,870	7,801	7,642	2.5 %	(57)	(0.7)%
Consumer instalment and other personal	64,273	65,301	64,143	64,286	64,571	64,610	63,640	63,230	62,308	20.2 %	(298)	(0.5)%
Total Consumer	174,008	175,298	173,128	171,746	170,156	169,894	167,902	164,163	158,083	54.8 %	3,852	2.3 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial real estate	18,105	18,259	17,649	17,038	17,400	16,774	17,652	17,231	17,233	5.7 %	705	4.1 %
Construction (non-real estate)	3,179	3,238	3,117	3,110	2,988	2,835	2,960	2,782	2,344	1.0 %	191	6.4 %
Retail trade	13,277	13,341	12,588	11,734	12,216	11,409	10,242	10,004	10,517	4.2 %	1,061	8.7 %
Automotive	8,627	8,543	7,651	7,514	7,775	7,254	6,373	6,285	6,744	2.7 %	852	11.0 %
Food and beverage	1,144	1,255	1,498	1,116	1,289	1,137	892	995	1,024	0.4 %	(145)	(11.2)%
Other	3,506	3,543	3,439	3,104	3,152	3,018	2,977	2,724	2,749	1.1 %	354	11.2 %
Wholesale trade	9,711	9,124	8,291	8,110	7,739	7,315	7,370	6,833	7,168	3.1 %	1,972	25.5 %
Agriculture	534	546	542	330	486	393	346	475	492	0.2 %	48	9.9 %
Automotive	560	624	557	524	394	390	457	367	400	0.2 %	166	42.1 %
Food and beverage	1,907	1,987	1,748	1,583	1,763	1,620	1,672	1,502	1,437	0.6 %	144	8.2 %
Construction and industrial	3,121	2,562	2,344	2,403	2,253	2,162	2,219	2,085	2,358	1.0 %	868	38.5 %
Other	3,589	3,405	3,100	3,270	2,843	2,750	2,676	2,404	2,481	1.1 %	746	26.2 %
Agriculture	9,597	9,773	9,163	9,006	8,821	8,672	8,389	8,248	7,584	3.0 %	776	8.8 %
Communications	751	859	831	781	801	815	729	703	577	0.2 %	(50)	(6.2)%
Other communications	403	473	470	466	478	465	446	408	223	0.1 %	(75)	(15.7)%
Cable	162	161	162	200	212	222	236	248	281	0.0 %	(50)	(23.6)%
Broadcasting	186	225	199	115	111	128	47	47	73	0.1 %	75	67.6 %
Manufacturing	15,543	15,494	13,645	13,014	12,785	12,345	11,286	10,709	10,696	4.9 %	2,758	21.6 %
Industrial products	6,316	6,391	5,496	5,329	5,343	5,131	4,363	4,225	4,256	2.0 %	973	18.2 %
Consumer products	5,745	5,461	4,774	4,346	4,100	3,994	3,650	3,549	3,398	1.8 %	1,645	40.1 %
Automotive	554	612	617	449	473	440	435	417	548	0.2 %	81	17.1 %
Other manufacturing	2,928	3,030	2,758	2,890	2,869	2,780	2,838	2,518	2,494	0.9 %	59	2.1 %
Mining	1,127	1,129	1,095	1,016	851	974	962	897	912	0.4 %	276	32.4 %
Oil and Gas	6,632	7,082	5,943	5,359	5,830	4,152	3,909	3,857	3,879	2.1 %	802	13.8 %
Transportation	3,389	3,532	2,534	2,505	2,460	2,377	2,156	2,134	2,183	1.1 %	929	37.8 %
Utilities	1,716	1,786	1,670	1,398	1,389	1,435	1,309	1,399	1,244	0.5 %	327	23.5 %
Electric power generation	1,338	1,459	1,324	1,042	1,042	1,013	852	996	906	0.4 %	296	28.4 %
Gas, water and other	378	327	346	356	347	422	457	403	338	0.1 %	31	8.9 %
Forest products	785	784	596	692	738	603	642	563	531	0.2 %	47	6.4 %
Service industries	24,507	24,653	22,214	21,097	19,837	19,146	18,380	17,143	16,393	7.7 %	4,670	23.5 %
Automotive lease and rental	2,104	1,923	1,676	1,843	1,415	1,559	1,279	1,344	1,187	0.7 %	689	48.7 %
Educational	2,335	2,532	1,909	1,892	1,834	1,848	1,654	1,413	1,305	0.7 %	501	27.3 %
Health care	5,474	5,691	5,262	4,804	4,938	4,632	4,349	4,104	3,965	1.7 %	536	10.9 %
Business and professional services	5,257	4,760	4,575	4,174	4,304	4,030	4,066	3,755	3,405	1.7 %	953	22.1 %
Hospitality and recreation	4,158	4,236	4,014	3,944	3,850	3,770	3,410	3,175	3,176	1.3 %	308	8.0 %
Other	5,179	5,511	4,778	4,440	3,496	3,307	3,822	3,352	3,355	1.6 %	1,683	48.1 %
Financial	28,349	28,051	24,098	22,920	23,254	22,474	19,048	18,407	16,755	8.9 %	5,095	21.9 %
Government	2,384	2,296	2,076	1,804	2,365	2,630	1,720	1,163	995	0.8 %	19	0.8 %
Other	4,554	4,778	6,134	5,879	6,924	7,647	6,303	7,979	8,202	1.4 %	(2,370)	(34.2)%
Total Businesses and Government	143,606	144,179	131,644	125,463	126,398	121,603	113,057	110,052	107,213	45.2 %	17,208	13.6 %
Total Gross Loans and Acceptances	317,614	319,477	304,772	297,209	296,554	291,497	280,959	274,215	265,296	100.0 %	21,060	7.1 %

(1) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

**ALLOWANCES FOR CREDIT LOSSES
BY PRODUCT AND INDUSTRY (1) (3)**

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
Specific Allowances											
Consumer											
Residential mortgages	88	90	86	90	82	85	79	70	66	4.5 %	6 7.3 %
Credit cards	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Consumer instalment and other personal	84	73	74	75	79	75	71	70	68	4.4 %	5 6.3 %
Total Consumer	172	163	160	165	161	160	150	140	134	8.9 %	11 6.8 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	21	19	13	22	48	38	46	56	84	1.1 %	(27) (56.3)%
Construction (non-real estate)	9	16	16	44	31	21	26	40	41	0.5 %	(22) (71.0)%
Retail trade	19	21	8	15	14	13	13	14	21	1.0 %	5 35.7 %
Wholesale trade	15	20	10	21	35	33	25	14	11	0.8 %	(20) (57.1)%
Agriculture	8	15	8	12	13	13	9	9	7	0.4 %	(5) (38.5)%
Communications	-	-	-	-	-	-	-	1	1	0.0 %	- 0.0 %
Manufacturing	27	27	33	50	73	44	36	36	49	1.4 %	(46) (63.0)%
Industrial products	3	8	5	33	36	26	14	12	12	0.2 %	(33) (91.7)%
Consumer products	16	16	15	10	11	11	9	10	11	0.8 %	5 45.5 %
Automotive	2	2	9	1	1	1	1	1	4	0.1 %	1 100.0 %
Other manufacturing	6	1	4	6	25	6	12	13	22	0.3 %	(19) (76.0)%
Mining	3	9	10	8	-	-	3	3	3	0.2 %	3 0.0 %
Oil and Gas	10	-	-	-	-	1	1	1	1	0.5 %	10 0.0 %
Transportation	2	2	2	1	2	3	4	3	4	0.1 %	- 0.0 %
Utilities	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Forest products	4	8	9	7	9	9	11	16	15	0.2 %	(5) (55.6)%
Service industries	58	78	100	77	103	101	59	59	68	3.0 %	(45) (43.7)%
Automotive lease and rental	2	2	5	6	6	6	6	10	10	0.1 %	(4) (66.7)%
Educational	12	12	2	14	4	4	6	5	2	0.6 %	8 +100.0%
Health care	6	8	7	(3)	25	17	10	3	3	0.3 %	(19) (76.0)%
Business and professional services	4	2	1	26	31	23	24	27	27	0.2 %	(27) (87.1)%
Hospitality and recreation	2	4	2	2	2	2	5	5	4	0.1 %	- 0.0 %
Other	32	50	83	32	35	49	8	9	22	1.7 %	(3) (8.6)%
Financial	1	2	2	21	19	21	29	7	13	0.1 %	(18) (94.7)%
Government	-	-	-	1	1	1	1	1	1	0.0 %	(1) (100.0)%
Other	-	28	3	2	23	13	31	4	49	(0.2)%	(23) (100.0)%
Total Businesses and Government	177	245	214	281	371	311	294	264	368	9.1 %	(194) (52.3)%
Total Specific Allowances	349	408	374	446	532	471	444	404	502	18.0 %	(183) (34.4)%
Collective allowance (2)	1,594	1,638	1,542	1,517	1,521	1,533	1,485	1,474	1,437	82.0 %	73 4.8 %
Total Allowance for Credit Losses (2)	1,943	2,046	1,916	1,963	2,053	2,004	1,929	1,878	1,939	100.0 %	(110) (5.4)%

(1) Excludes specific allowances for Other Credit Instruments, which are included in Other Liabilities.

(2) Includes collective allowances related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

(3) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

**NET LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY (2)**

(\$ millions)

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	101,751	101,983	100,927	99,394	97,550	97,236	96,313	93,062	88,067	32.2 %	4,201 4.3 %
Credit cards	7,896	7,924	7,972	7,976	7,953	7,963	7,870	7,801	7,642	2.5 %	(57) (0.7)%
Consumer instalment and other personal	64,189	65,228	64,069	64,211	64,492	64,535	63,569	63,160	62,240	20.4 %	(303) (0.5)%
Total Consumer	173,836	175,135	172,968	171,581	169,995	169,734	167,752	164,023	157,949	55.1 %	3,841 2.3 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	18,084	18,240	17,636	17,016	17,352	16,736	17,606	17,175	17,149	5.7 %	732 4.2 %
Construction (non-real estate)	3,170	3,222	3,101	3,066	2,957	2,814	2,934	2,742	2,303	1.0 %	213 7.2 %
Retail trade	13,258	13,320	12,580	11,719	12,202	11,396	10,229	9,990	10,496	4.2 %	1,056 8.7 %
Wholesale trade	9,696	9,104	8,281	8,089	7,704	7,282	7,345	6,819	7,157	3.1 %	1,992 25.9 %
Agriculture	9,589	9,758	9,155	8,994	8,808	8,659	8,380	8,239	7,577	3.0 %	781 8.9 %
Communications	751	859	831	781	801	815	729	702	576	0.2 %	(50) (6.2)%
Manufacturing	15,516	15,467	13,612	12,964	12,712	12,301	11,250	10,673	10,647	4.9 %	2,804 22.1 %
Industrial products	6,313	6,383	5,491	5,296	5,307	5,105	4,349	4,213	4,244	2.0 %	1,006 19.0 %
Consumer products	5,729	5,445	4,759	4,336	4,089	3,983	3,641	3,539	3,387	1.8 %	1,640 40.1 %
Automotive	552	610	608	448	472	439	434	416	544	0.2 %	80 16.9 %
Other manufacturing	2,922	3,029	2,754	2,884	2,844	2,774	2,826	2,505	2,472	0.9 %	78 2.7 %
Mining	1,124	1,120	1,085	1,008	851	974	959	894	909	0.4 %	273 32.1 %
Oil and Gas	6,622	7,082	5,943	5,359	5,830	4,151	3,908	3,856	3,878	2.1 %	792 13.6 %
Transportation	3,387	3,530	2,532	2,504	2,458	2,374	2,152	2,131	2,179	1.1 %	929 37.8 %
Utilities	1,716	1,786	1,670	1,398	1,389	1,435	1,309	1,399	1,244	0.5 %	327 23.5 %
Forest products	781	776	587	685	729	594	631	547	516	0.2 %	52 7.1 %
Service industries	24,449	24,575	22,114	21,020	19,734	19,045	18,321	17,084	16,325	7.7 %	4,715 23.9 %
Automotive lease and rental	2,102	1,921	1,671	1,837	1,409	1,553	1,273	1,334	1,177	0.7 %	693 49.2 %
Educational	2,323	2,520	1,907	1,878	1,830	1,844	1,648	1,408	1,303	0.7 %	493 26.9 %
Health care	5,468	5,683	5,255	4,807	4,913	4,615	4,339	4,101	3,962	1.7 %	555 11.3 %
Business and professional services	5,253	4,758	4,574	4,148	4,273	4,007	4,042	3,728	3,378	1.7 %	980 22.9 %
Hospitality and recreation	4,156	4,232	4,012	3,942	3,848	3,768	3,405	3,170	3,172	1.3 %	308 8.0 %
Other	5,147	5,461	4,695	4,408	3,461	3,258	3,614	3,343	3,333	1.6 %	1,686 48.7 %
Financial	28,348	28,049	24,096	22,899	23,235	22,453	19,019	18,400	16,742	9.0 %	5,113 22.0 %
Government	2,384	2,296	2,076	1,803	2,364	2,629	1,719	1,162	994	0.8 %	20 0.8 %
Other	4,554	4,750	6,131	5,877	6,901	7,634	6,272	7,975	8,153	1.5 %	(2,347) (34.0)%
Total Businesses and Government	143,429	143,934	131,430	125,182	126,027	121,292	112,763	109,788	106,845	45.4 %	17,402 13.8 %
Loans and Acceptances, Net of Specific Allowances	317,265	319,069	304,398	296,763	296,022	291,026	280,515	273,811	264,794	100.5 %	21,243 7.2 %
Collective allowance (1)	(1,594)	(1,638)	(1,542)	(1,517)	(1,521)	(1,533)	(1,485)	(1,474)	(1,437)	(0.5)%	(73) (4.8)%
Total Net Loans and Acceptances (1)	315,671	317,431	302,856	295,246	294,501	289,493	279,030	272,337	263,357	100.0 %	21,170 7.2 %

(1) Includes collective allowances related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

(2) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

**GROSS IMPAIRED LOANS
AND ACCEPTANCES**
BY PRODUCT AND INDUSTRY (1) (2)

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	563	567	532	507	589	611	595	569	579	0.6 %	(26) (4.4)%
Consumer instalment and other personal	603	611	544	478	511	522	455	480	494	0.8 %	92 18.0 %
Total Consumer	1,166	1,178	1,076	985	1,100	1,133	1,050	1,049	1,073	0.7 %	66 6.0 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	131	161	172	185	237	431	425	569	679	0.7 %	(106) (44.7)%
Construction (non-real estate)	92	111	100	109	100	72	58	85	108	2.9 %	(8) (8.0)%
Retail trade	47	48	46	46	92	108	87	108	122	0.4 %	(45) (48.9)%
Wholesale trade	50	49	45	49	85	95	89	68	74	0.6 %	(35) (41.2)%
Agriculture	126	143	111	118	107	118	127	104	124	1.3 %	19 17.8 %
Communications	-	55	59	-	-	-	-	1	5	0.0 %	- 0.0 %
Manufacturing	120	134	133	105	124	112	110	111	135	0.8 %	(4) (3.2)%
Industrial products	22	42	37	70	89	62	48	38	32	0.3 %	(67) (75.3)%
Consumer products	56	51	58	22	17	32	33	35	36	1.0 %	39 +100.0%
Automotive	14	33	29	2	2	3	2	5	7	2.5 %	12 +100.0%
Other manufacturing	28	8	9	11	16	15	27	33	60	1.0 %	12 75.0 %
Mining	7	12	12	12	7	10	8	8	8	0.6 %	- 0.0 %
Oil and Gas	26	-	1	1	1	2	31	34	2	0.4 %	25 +100.0%
Transportation	36	9	9	13	14	19	27	29	27	1.1 %	22 +100.0%
Utilities	-	-	-	-	-	-	-	1	1	0.0 %	- 0.0 %
Forest products	19	20	22	23	26	27	30	37	39	2.4 %	(7) (26.9)%
Service industries	185	227	245	258	359	268	305	280	321	0.8 %	(174) (48.5)%
Automotive lease and rental	3	2	6	6	6	6	6	11	11	0.1 %	(3) (50.0)%
Educational	27	28	26	40	45	37	22	10	10	1.2 %	(18) (40.0)%
Health care	34	59	49	58	65	60	71	58	57	0.6 %	(31) (47.7)%
Business and professional services	26	36	47	68	75	42	83	79	73	0.5 %	(49) (65.3)%
Hospitality and recreation	33	40	26	27	37	46	54	45	47	0.8 %	(4) (10.8)%
Other	62	62	91	59	131	77	69	77	123	1.2 %	(69) (52.7)%
Financial	7	8	11	31	42	67	29	7	13	0.0 %	(35) (83.3)%
Government	-	2	2	3	6	5	62	55	25	0.0 %	(6) (100.0)%
Other	35	38	4	37	25	15	106	104	92	0.8 %	10 40.0 %
Total Businesses and Government	881	1,017	972	990	1,225	1,349	1,494	1,601	1,775	0.6 %	(344) (28.1)%
Total Gross Impaired Loans and Acceptances	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,848	0.6 %	(278) (12.0)%

(1) GIL excludes Purchased Credit Impaired Loans.

(2) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

**NET IMPAIRED LOANS
AND ACCEPTANCES
BY PRODUCT AND INDUSTRY (1) (3)**

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	475	477	446	417	507	526	516	499	513	0.5 %	(32) (6.3)%
Consumer instalment and other personal	519	538	470	403	432	447	384	410	426	0.7 %	87 20.1 %
Total Consumer	994	1,015	916	820	939	973	900	909	939	0.6 %	55 5.9 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	110	142	159	163	189	393	379	513	595	0.6 %	(79) (41.8)%
Construction (non-real estate)	83	95	84	65	69	51	32	45	67	2.6 %	14 20.3 %
Retail trade	28	27	38	31	78	95	74	94	101	0.2 %	(50) (64.1)%
Wholesale trade	35	29	35	28	50	62	64	54	63	0.4 %	(15) (30.0)%
Agriculture	118	128	103	106	94	105	118	95	117	1.2 %	24 25.5 %
Communications	-	55	59	-	-	-	-	-	4	0.0 %	- 0.0 %
Manufacturing	93	107	100	55	51	68	74	75	86	0.6 %	42 82.4 %
Industrial products	19	34	32	37	53	36	34	26	20	0.3 %	(34) (64.2)%
Consumer products	40	35	43	12	6	21	24	25	25	0.7 %	34 +100.0%
Automotive	12	31	20	1	1	2	1	4	3	2.2 %	11 +100.0%
Other manufacturing	22	7	5	5	(9)	9	15	20	38	0.8 %	31 +100.0%
Mining	4	3	2	4	7	10	5	5	5	0.4 %	(3) (42.9)%
Oil and Gas	16	-	1	1	1	1	30	33	1	0.2 %	15 +100.0%
Transportation	34	7	7	12	12	16	23	26	23	1.0 %	22 +100.0%
Utilities	-	-	-	-	-	-	-	1	1	0.0 %	- 0.0 %
Forest products	15	12	13	16	17	18	19	21	24	1.9 %	(2) (11.8)%
Service industries	127	149	145	181	256	167	246	221	253	0.5 %	(129) (50.4)%
Automotive lease and rental	1	-	1	-	-	-	-	1	1	0.0 %	1 0.0 %
Educational	15	16	24	26	41	33	16	5	8	0.6 %	(26) (63.4)%
Health care	28	51	42	61	40	43	61	55	54	0.5 %	(12) (30.0)%
Business and professional services	22	34	46	42	44	19	59	52	46	0.4 %	(22) (50.0)%
Hospitality and recreation	31	36	24	25	35	44	49	40	43	0.7 %	(4) (11.4)%
Other	30	12	8	27	96	28	61	68	101	0.6 %	(66) (68.8)%
Financial	6	6	9	10	23	46	-	-	-	0.0 %	(17) (73.9)%
Government	-	2	2	2	5	4	61	54	24	0.0 %	(5) (100.0)%
Other	35	10	1	35	2	2	75	100	43	0.8 %	33 +100.0%
Total Businesses and Government	704	772	758	709	854	1,038	1,200	1,337	1,407	0.5 %	(150) (17.6)%
Total Impaired Loans and Acceptances, Net of Specific Allowances	1,698	1,787	1,674	1,529	1,793	2,011	2,100	2,246	2,346	0.5 %	(95) (5.3)%
Collective allowance (2)	(1,594)	(1,638)	(1,542)	(1,517)	(1,521)	(1,533)	(1,485)	(1,474)	(1,437)	100.0 %	(73) (4.8)%
Total Net Impaired Loans and Acceptances (2)	104	149	132	12	272	478	615	772	909	0.0 %	(168) (61.8)%

(1) Net Impaired Loans exclude purchased credit impaired loans.

(2) Includes collective allowances related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

(3) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

**LOANS AND ACCEPTANCES
BY GEOGRAPHIC AREA (1) (5)**

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR	
Gross Loans and Acceptances												
Canada	216,796	214,457	213,490	210,730	209,174	205,491	203,496	199,162	192,892	68.3 %	7,622	3.6 %
United States	89,301	92,559	80,135	75,633	75,759	75,693	68,505	67,428	65,338	28.1 %	13,542	17.9 %
Other Countries	11,517	12,461	11,147	10,846	11,621	10,313	8,958	7,625	7,066	3.6 %	(104)	(0.9)%
Africa & Middle East	1,478	1,413	1,288	1,157	1,146	947	1,052	968	643	0.5 %	332	29.0 %
Asia	3,974	4,195	3,617	3,858	4,875	3,921	2,674	2,116	1,897	1.2 %	(901)	(18.5)%
Europe	1,246	1,513	1,418	1,531	1,729	1,745	1,687	1,368	1,652	0.4 %	(483)	(27.9)%
Latin America & Caribbean	4,819	5,340	4,824	4,300	3,871	3,700	3,545	3,173	2,874	1.5 %	948	24.5 %
Total Gross Loans and Acceptances	317,614	319,477	304,772	297,209	296,554	291,497	280,959	274,215	265,296	100.0 %	21,060	7.1 %

Specific ACL (2)

Canada	(156)	(175)	(191)	(240)	(252)	(235)	(244)	(275)	(315)
United States	(192)	(232)	(182)	(204)	(278)	(233)	(196)	(125)	(181)
Other Countries	(1)	(1)	(1)	(2)	(2)	(3)	(4)	(4)	(6)

Net Loans and Acceptances

Canada	216,640	214,282	213,299	210,490	208,922	205,256	203,252	198,887	192,577	68.6 %	7,718	3.7 %
United States	89,109	92,327	79,953	75,429	75,481	75,460	68,309	67,303	65,157	28.2 %	13,628	18.1 %
Other Countries	11,516	12,460	11,146	10,844	11,619	10,310	8,954	7,621	7,060	3.7 %	(103)	(0.9)%
Africa & Middle East	1,478	1,413	1,288	1,157	1,146	947	1,052	968	643	0.5 %	332	29.0 %
Asia	3,974	4,195	3,617	3,858	4,875	3,921	2,674	2,116	1,897	1.3 %	(901)	(18.5)%
Europe	1,245	1,512	1,417	1,529	1,727	1,742	1,683	1,364	1,646	0.4 %	(482)	(27.9)%
Latin America & Caribbean	4,819	5,340	4,824	4,300	3,871	3,700	3,545	3,173	2,874	1.5 %	948	24.5 %
Total Loans and Acceptances, net of specific ACL	317,265	319,069	304,398	296,763	296,022	291,026	280,515	273,811	264,794	100.5 %	21,243	7.2 %
Collective ACL (3)												
Canada	(808)	(773)	(795)	(767)	(787)	(782)	(791)	(749)	(729)	(0.3)%	21	2.7 %
United States	(786)	(865)	(747)	(750)	(734)	(751)	(694)	(725)	(708)	(0.2)%	52	7.1 %
Total Net Loans and Acceptances	315,671	317,431	302,856	295,246	294,501	289,493	279,030	272,337	263,357	100.0 %	21,170	7.2 %

Gross Impaired Loans and Acceptances (4)

Canada	705	722	742	750	830	830	754	817	846
United States	1,340	1,469	1,301	1,220	1,488	1,646	1,783	1,829	1,970
Other Countries	2	4	5	5	7	6	7	4	32
Africa & Middle East	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-
Europe	2	4	5	5	7	6	7	4	32
Latin America & Caribbean	-	-	-	-	-	-	-	-	-
Total Gross Impaired Loans and Acceptances	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,848

Net Impaired Loans and Acceptances (4)

Canada	549	547	551	510	578	595	510	542	531
United States	1,148	1,237	1,119	1,016	1,210	1,413	1,587	1,704	1,789
Other Countries	1	3	4	3	5	3	3	-	26
Africa & Middle East	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-
Europe	1	3	4	3	5	3	3	-	26
Latin America & Caribbean	-	-	-	-	-	-	-	-	-
Total Impaired Loans and Acceptances, net of specific ACL	1,698	1,787	1,674	1,529	1,793	2,011	2,100	2,246	2,346
Collective ACL (3)									
Canada	(808)	(773)	(795)	(767)	(787)	(782)	(791)	(749)	(729)
United States	(786)	(865)	(747)	(750)	(734)	(751)	(694)	(725)	(708)
Total Net Impaired Loans and Acceptances	104	149	132	12	272	478	615	772	909

(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

(2) Excludes specific ACL for Other Credit Instruments, which are included in Other Liabilities.

(3) Includes collective ACL related to off-balance sheet instruments and undrawn commitments which are reported in Other Liabilities.

(4) GIL and NIL excludes purchased credit impaired loans.

(5) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

**CHANGES IN IMPAIRMENT ALLOWANCES
FOR CREDIT LOSSES (ACL) (5)**

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Impairment Allowances (Total ACL), beginning of period	2,093	1,966	2,011	2,098	2,048	1,970	1,919	1,973	1,925	1,966	1,970	1,970	1,936
Amounts written off	(274)	(261)	(303)	(331)	(234)	(281)	(355)	(309)	(307)	(535)	(515)	(1,149)	(1,297)
Recoveries of amounts written off in previous periods	95	102	92	182	139	211	202	229	183	197	350	624	772
Charge to income statement (PCL)	161	163	170	130	162	99	189	76	144	324	261	561	587
Disposal of loans													
Foreign exchange and other movements	(97)	123	(4)	(68)	(17)	49	15	(50)	28	26	32	(40)	(28)
Total ACL, at end of period	1,978	2,093	1,966	2,011	2,098	2,048	1,970	1,919	1,973	1,978	2,098	1,966	1,970
Total ACL comprised of : Loans	1,758	1,847	1,734	1,768	1,850	1,747	1,665	1,658	1,725	1,758	1,850	1,734	1,665
Specific ACL for other credit instruments	35	47	50	48	45	44	41	41	34	35	45	50	41
Collective ACL for other credit instruments and undrawn commitments	185	199	182	195	203	257	264	220	214	185	203	182	264

Allocation of Recoveries of Amounts Written Off in Previous Periods by Market

Consumer	48	42	25	75	46	55	50	46	43	90	101	201	176
Businesses and Governments	47	60	67	107	93	156	152	183	140	107	249	423	596

Allocation of Amounts Written Off by Market

Consumer	187	187	190	202	179	171	219	197	217	374	350	742	854
Businesses and Governments	87	74	113	129	55	110	136	112	90	161	165	407	443

**CHANGES IN IMPAIRED LOANS
AND ACCEPTANCES (1)**

(\$ millions)	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Total Impaired Loans and Acceptances													
GIL, beginning of period	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,848	2,912	2,048	2,544	2,544	2,976
Retail formations (2)	298	316	303	292	253	324	268	267	312	614	577	1,172	1,221
Retail reductions (3)	(219)	(115)	(111)	(301)	(192)	(148)	(134)	(184)	(184)	(334)	(340)	(752)	(659)
Businesses and government formations	156	108	231	165	256	318	346	343	283	264	574	970	1,228
Businesses and government reductions (3)	(205)	11	(136)	(271)	(325)	(353)	(317)	(405)	(259)	(194)	(678)	(1,085)	(1,283)
Net new additions (reductions) (2)	30	320	287	(115)	(8)	141	163	21	152	350	133	305	507
Retail write-offs (2)	(91)	(99)	(101)	(106)	(94)	(93)	(133)	(107)	(126)	(190)	(187)	(394)	(496)
Business and government write-offs	(87)	(74)	(113)	(129)	(55)	(110)	(136)	(112)	(90)	(161)	(165)	(407)	(443)
Write-offs (2)	(178)	(173)	(214)	(235)	(149)	(203)	(269)	(219)	(216)	(351)	(352)	(801)	(939)
GIL, end of period	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,848	2,047	2,325	2,048	2,544
ACL, beginning of period	2,046	1,916	1,963	2,053	2,004	1,929	1,878	1,939	1,894	1,916	1,929	1,929	1,907
Increase / (Decrease) - specific ACL	215	295	231	245	295	308	395	211	373	510	603	1,079	1,294
Increase / (Decrease) - collective ACL	(44)	96	25	(4)	(12)	48	11	37	(21)	52	36	57	25
Amounts Written Off	(274)	(261)	(303)	(331)	(234)	(281)	(355)	(309)	(307)	(535)	(515)	(1,149)	(1,297)
ACL, end of period (4)	1,943	2,046	1,916	1,963	2,053	2,004	1,929	1,878	1,939	1,943	2,053	1,916	1,929
NIL, beginning of period	149	132	12	272	478	615	772	909	1,018	132	615	615	1,069
Change in gross impaired loans	(148)	147	73	(350)	(157)	(62)	(106)	(198)	(64)	(1)	(219)	(496)	(432)
Change in ACL (4)	103	(130)	47	90	(49)	(75)	(51)	61	(45)	(27)	(124)	13	(22)
NIL, end of period	104	149	132	12	272	478	615	772	909	104	272	132	615

(1) GIL and NIL excludes purchased credit impaired loans.

(2) Excludes certain loans that are written off directly and not classified as new formations (Q2'15 \$96 million, Q1'15 \$88 million, Q4'14 \$89 million, Q3'14 \$96 million, Q2'14 \$85 million, Q1'14 \$78 million, Q4'13 \$86 million, Q3'13 \$91 million, and Q2'13 \$92 million).

(3) Includes impaired amounts returned to performing status, loan sales, repayments, the impact of foreign exchange fluctuations and offsets for consumer write-offs which have not been recognized in formations.

(4) Excludes specific ACL for Other Credit Instruments, which are included in Other Liabilities. Includes collective ACL related to off-balance sheet instruments and undrawn commitments.

(5) Fiscal 2013 balances were reclassified in the first quarter of 2014 to conform to the current period's presentation.

LOANS PAST DUE NOT IMPAIRED

(CDE\$ in millions, except as noted)

	1 to 29 days		30 to 89 days		90 days or more		Total	
	Apr 30, 2015	Oct 31, 2014	Apr 30, 2015	Oct 31, 2014	Apr 30, 2015	Oct 31, 2014	Apr 30, 2015	Oct 31, 2014
Residential mortgages	648	647	470	488	36	37	1,154	1,172
Credit card, consumer loans	1,712	1,915	436	471	97	104	2,245	2,490
Businesses and governments loans	371	414	159	126	131	169	661	709
Customers' liability under acceptances	4	20	-	4	-	-	4	24
Total	2,735	2,996	1,065	1,089	264	310	4,064	4,395

RESIDENTIAL MORTGAGES

(CDE \$ in millions, except as noted)

Region (1)	As at April 30, 2015					As at October 31, 2014				
	Outstandings				New originations during the quarter	Outstandings				New originations during the quarter
	Insured (2)	Uninsured	Total	% of Total		Insured (2)	Uninsured	Total	% of Total	
					Avg LTV (3) Uninsured					Avg LTV (3) Uninsured
Atlantic	3,667	1,609	5,276	5.2%	71%	3,750	1,548	5,298	5.3%	72%
Quebec	8,849	5,057	13,906	13.6%	71%	8,991	4,857	13,848	13.7%	70%
Ontario	23,720	14,561	38,281	37.6%	68%	24,557	13,635	38,192	37.8%	68%
Alberta	10,964	4,238	15,202	14.9%	70%	10,913	4,047	14,960	14.8%	70%
British Columbia	7,711	9,375	17,086	16.8%	64%	7,912	9,177	17,089	16.9%	63%
All Other Canada	2,369	1,280	3,649	3.6%	69%	2,388	1,216	3,604	3.6%	69%
Total Canada	57,280	36,120	93,400	91.7%	68%	58,511	34,480	92,991	92.1%	68%
U.S.	23	8,416	8,439	8.3%	68%	29	7,993	8,022	7.9%	72%
Total	57,303	44,536	101,839	100.0%	68%	58,540	42,473	101,013	100.0%	68%

HOME EQUITY LINES OF CREDIT (HELOC) (4)

(CDE \$ in millions, except as noted)

Region (1)	As at April 30, 2015					As at October 31, 2014				
	Portfolio				New originations during the quarter	Portfolio				New originations during the quarter
	Outstandings	Authorizations	% of Outstandings	% of Authorizations		Outstandings	Authorizations	% of Outstandings	% of Authorizations	
					Average LTV (3)					Average LTV (3)
Atlantic	916	1,459	2.8%	2.4%	61%	939	1,469	2.8%	2.5%	62%
Quebec	5,033	8,633	15.3%	14.3%	67%	4,942	8,366	14.9%	14.0%	66%
Ontario	11,160	21,380	33.8%	35.4%	60%	11,258	21,221	34.0%	35.6%	60%
Alberta	3,180	6,090	9.6%	10.1%	58%	3,251	6,074	9.8%	10.2%	56%
British Columbia	5,293	9,525	16.1%	15.8%	57%	5,353	9,450	16.2%	15.9%	56%
All Other Canada	786	1,337	2.4%	2.2%	56%	788	1,327	2.4%	2.2%	60%
Total Canada	26,368	48,424	80.0%	80.2%	60%	26,531	47,907	80.1%	80.4%	60%
U.S.	6,592	11,964	20.0%	19.8%	64%	6,594	11,655	19.9%	19.6%	66%
Total	32,960	60,388	100.0%	100.0%	62%	33,125	59,562	100.0%	100.0%	62%

RESIDENTIAL MORTGAGES BY REMAINING TERM OF AMORTIZATION (5)

(Based upon Outstandings CDE)

	As at April 30, 2015								As at October 31, 2014							
	Amortization period								Amortization period							
	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %		
Canada	1.5%	5.1%	9.1%	14.5%	39.0%	27.0%	3.8%	1.4%	5.1%	9.1%	13.8%	38.8%	25.0%	6.8%		
U.S. (6)	1.9%	6.5%	7.4%	15.1%	24.3%	43.8%	1.0%	3.4%	8.9%	7.3%	12.6%	27.8%	39.1%	0.9%		
Total	1.6%	5.2%	9.0%	14.5%	37.8%	28.3%	3.6%	1.6%	5.4%	9.0%	13.7%	37.8%	26.1%	6.4%		

(1) Region is based upon address of the property mortgaged.

(2) Portfolio insured mortgages are defined as mortgages that are individually or bulk insured through a credited insurer (i.e. CMHC, Genworth).

(3) Loan-to-Value (LTV) is based on the value of the property at mortgage origination and outstanding amount for mortgages, authorized amounts for HELOC's.

(4) HELOC includes revolving and non-revolving loans.

(5) Remaining amortization is based upon current balance, interest rate, customer payment amount and frequency in Canada and contractual payment schedule in the US.

(6) Large proportion of U.S. based mortgages in the longer amortization band largely driven by modification programs for troubled borrowers and regulator initiated mortgage refinance program.

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.

DERIVATIVE INSTRUMENTS
Fair Value

(\$ millions)

	As at April 30, 2015			As at January 31, 2015			As at October 31, 2014			As at July 31, 2014			As at April 30, 2014		
	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net
TRADING															
Interest Rate Contracts															
Swaps	17,772	(16,761)	1,011	23,985	(22,719)	1,266	17,020	(15,986)	1,034	16,705	(15,398)	1,307	17,891	(16,750)	1,141
Forward rate agreements	54	(17)	37	150	(25)	125	4	(6)	(2)	6	(6)	-	6	(5)	1
Futures	-	-	-	-	-	-	17	(21)	(4)	-	(5)	(5)	6	(2)	4
Purchased options	784	-	784	1,017	-	1,017	697	-	697	623	-	623	616	-	616
Written options	-	(743)	(743)	-	(955)	(955)	-	(616)	(616)	-	(592)	(592)	-	(604)	(604)
	18,610	(17,521)	1,089	25,152	(23,699)	1,453	17,738	(16,629)	1,109	17,334	(16,001)	1,333	18,519	(17,361)	1,158
Foreign Exchange Contracts															
Cross-currency swaps	2,980	(1,803)	1,177	3,752	(2,545)	1,207	2,153	(1,182)	971	1,560	(926)	634	1,660	(1,036)	624
Cross-currency interest rate swaps	7,823	(11,436)	(3,613)	15,260	(18,324)	(3,064)	5,705	(6,682)	(977)	3,461	(4,370)	(909)	3,972	(5,007)	(1,035)
Forward foreign exchange contracts	5,681	(5,607)	74	11,627	(8,549)	3,078	3,874	(2,856)	1,018	1,779	(1,681)	98	1,714	(1,890)	(176)
Purchased options	222	-	222	1,021	-	1,021	447	-	447	167	-	167	152	-	152
Written options	-	(238)	(238)	-	(1,000)	(1,000)	-	(465)	(465)	-	(163)	(163)	-	(155)	(155)
	16,706	(19,084)	(2,378)	31,660	(30,418)	1,242	12,179	(11,185)	994	6,967	(7,140)	(173)	7,498	(8,088)	(590)
Commodity Contracts															
Swaps	778	(1,676)	(898)	911	(2,671)	(1,760)	376	(922)	(546)	555	(416)	139	763	(369)	394
Purchased options	523	-	523	747	-	747	307	-	307	240	-	240	329	-	329
Written options	-	(709)	(709)	-	(1,054)	(1,054)	-	(412)	(412)	-	(266)	(266)	-	(280)	(280)
	1,301	(2,385)	(1,084)	1,658	(3,725)	(2,067)	683	(1,334)	(651)	795	(682)	113	1,092	(649)	443
Equity Contracts	800	(2,695)	(1,895)	1,021	(2,855)	(1,834)	947	(3,040)	(2,093)	808	(3,207)	(2,399)	757	(3,002)	(2,245)
Credit Default Swaps															
Purchased	76	-	76	71	-	71	80	-	80	65	-	65	77	-	77
Written	-	(125)	(125)	-	(113)	(113)	-	(124)	(124)	-	(114)	(114)	-	(104)	(104)
	76	(125)	(49)	71	(113)	(42)	80	(124)	(44)	65	(114)	(49)	77	(104)	(27)
Total fair value - trading derivatives	37,493	(41,810)	(4,317)	59,562	(60,810)	(1,248)	31,627	(32,312)	(685)	25,969	(27,144)	(1,175)	27,943	(29,204)	(1,261)
HEDGING															
Interest Rate Contracts															
Cash flow hedges - swaps	594	(163)	431	886	(94)	792	196	(115)	81	128	(161)	(33)	119	(171)	(52)
Fair value hedges - swaps	543	(370)	173	949	(599)	350	330	(272)	58	309	(253)	56	311	(278)	33
Total swaps	1,137	(533)	604	1,835	(693)	1,142	526	(387)	139	437	(414)	23	430	(449)	(19)
Foreign Exchange Contracts															
Cash flow hedges - Forward foreign exchange contracts	1,201	(1,894)	(693)	1,592	(2,198)	(606)	502	(958)	(456)	419	(593)	(174)	486	(626)	(140)
Total foreign exchange contracts	1,201	(1,894)	(693)	1,592	(2,198)	(606)	502	(958)	(456)	419	(593)	(174)	486	(626)	(140)
Total fair value - hedging derivatives	2,338	(2,427)	(89)	3,427	(2,891)	536	1,028	(1,345)	(317)	856	(1,007)	(151)	916	(1,075)	(159)
Total fair value	39,831	(44,237)	(4,406)	62,989	(63,701)	(712)	32,655	(33,657)	(1,002)	26,825	(28,151)	(1,326)	28,859	(30,279)	(1,420)
Less: Net impact of master netting agreements	(35,250)	35,250	-	(54,650)	54,650	-	(28,885)	28,885	-	(24,340)	24,340	-	(25,598)	25,598	-
Total	4,581	(8,987)	(4,406)	8,339	(9,051)	(712)	3,770	(4,772)	(1,002)	2,485	(3,811)	(1,326)	3,261	(4,681)	(1,420)

OVER-THE-COUNTER DERIVATIVES (NOTIONAL AMOUNTS) (1)

(Canadian \$ in millions)	As at April 30, 2015			As at January 31, 2015			As at October 31, 2014			As at July 31, 2014		
	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total
Interest Rate Contracts												
Swaps	766,114	2,245,999	3,012,113	849,386	2,048,086	2,897,472	814,178	1,861,499	2,675,677	860,905	1,606,096	2,467,001
Forward rate agreements	20,330	336,133	356,463	25,183	304,359	329,542	34,713	326,771	361,484	57,665	339,701	397,366
Purchased options	19,891	-	19,891	21,226	-	21,226	19,267	-	19,267	19,339	-	19,339
Written options	24,947	-	24,947	25,426	-	25,426	22,955	-	22,955	24,397	-	24,397
Total interest rate contracts	831,282	2,582,132	3,413,414	921,221	2,352,445	3,273,666	891,113	2,188,270	3,079,383	962,306	1,945,797	2,908,103
Foreign Exchange Contracts												
Cross-currency swaps	74,600	-	74,600	63,780	-	63,780	51,616	-	51,616	50,610	-	50,610
Cross-currency interest rate swaps	309,387	-	309,387	316,158	-	316,158	279,119	-	279,119	261,173	-	261,173
Forward foreign exchange contracts	386,985	-	386,985	355,677	-	355,677	299,480	-	299,480	272,092	-	272,092
Purchased options	32,660	-	32,660	48,015	-	48,015	37,245	-	37,245	17,434	-	17,434
Written options	33,152	-	33,152	49,431	-	49,431	36,913	-	36,913	19,189	-	19,189
Total foreign exchange contracts	836,784	-	836,784	833,061	-	833,061	704,373	-	704,373	620,498	-	620,498
Commodity Contracts												
Swaps	12,631	-	12,631	13,475	-	13,475	13,559	-	13,559	15,556	-	15,556
Purchased options	7,424	-	7,424	8,321	-	8,321	8,526	-	8,526	8,772	-	8,772
Written options	3,410	-	3,410	3,843	-	3,843	4,166	-	4,166	4,538	-	4,538
Total commodity contracts	23,465	-	23,465	25,639	-	25,639	26,251	-	26,251	28,866	-	28,866
Equity Contracts	55,674	-	55,674	49,232	-	49,232	48,702	-	48,702	49,235	-	49,235
Credit Default Swaps												
Purchased	6,283	4,145	10,428	6,788	3,159	9,947	6,507	2,294	8,801	7,408	1,444	8,852
Written	9,685	3,239	12,924	9,932	1,975	11,907	10,232	1,751	11,983	10,488	854	11,342
Total credit default swaps	15,968	7,384	23,352	16,720	5,134	21,854	16,739	4,045	20,784	17,896	2,298	20,194
Total	1,763,173	2,589,516	4,352,689	1,845,873	2,357,579	4,203,452	1,687,178	2,192,315	3,879,493	1,678,801	1,948,095	3,626,896

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

ASSET ENCUMBRANCE (6)

	Q2 2015						Q1 2015					
	On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered	
			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)
(\$ millions except as noted)												
Asset Liquidity												
Canadian Dollar Cash and Securities												
Cash and cash equivalents	1,628	-	-	-	470	1,158	2,267	-	-	-	455	1,812
Interest bearing deposits with banks	1,461	-	-	-	-	1,461	801	-	-	-	-	801
Securities and securities borrowed or purchased under resale agreement (1)												
Government debt	56,543	14,558	25,213	14,546	1,560	29,782	61,617	17,754	33,849	16,951	1,637	26,934
Mortgage-backed securities and collateralized mortgage obligations	5,227	731	1,158	-	148	4,652	5,541	1,172	1,175	-	152	5,386
Corporate debt	10,651	3,831	597	750	4,962	8,173	11,934	3,749	512	1,164	5,146	8,861
Corporate equity	44,332	2,813	24,321	3,461	1,025	18,338	43,464	2,502	24,074	3,409	966	17,517
Total securities and securities borrowed or purchased under resale agreement	116,753	21,933	51,289	18,757	7,695	60,945	122,556	25,177	59,610	21,524	7,901	58,698
Total Canadian dollar	119,842	21,933	51,289	18,757	8,165	63,564	125,624	25,177	59,610	21,524	8,356	61,311
U.S. Dollar and Other Currency Cash and Securities												
Cash and cash equivalents	38,775	-	-	1,678	8	37,089	41,895	-	-	1,841	8	40,046
Interest bearing deposits with banks	5,795	-	-	-	-	5,795	5,796	-	-	-	-	5,796
Securities and securities borrowed or purchased under resale agreement (1)												
Government debt	42,127	2,216	27,654	4,158	-	12,531	47,991	2,771	28,770	6,299	-	15,693
Mortgage-backed securities and collateralized mortgage obligations	13,552	335	2,730	-	-	11,157	14,744	928	4,005	-	-	11,667
Corporate debt	7,510	1,995	119	65	65	9,256	8,278	2,120	255	33	68	10,042
Corporate equity	27,080	12,713	12,685	2,698	670	23,740	23,889	11,035	10,567	2,095	691	21,571
Total securities and securities borrowed or purchased under resale agreement	90,269	17,259	43,188	6,921	735	56,684	94,902	16,854	43,597	8,427	759	58,973
Total U.S. dollar and other currency	134,839	17,259	43,188	8,599	743	99,568	142,593	16,854	43,597	10,268	767	104,815
NHA mortgage-backed securities (reported as loans at amortized cost) (3)	21,335	-	-	4,011	-	17,324	19,825	-	-	3,913	-	15,912
Total Liquid Assets	276,016	39,192	94,477	31,367	8,908	180,456	288,042	42,031	103,207	35,705	9,123	182,038
Loans	294,521	-	40,900	1,615	145,218	106,788	297,805	-	41,966	1,552	147,920	106,367
Other assets	62,738	-	-	-	62,738	-	86,563	-	-	-	86,563	-
Total Loans and Other Assets	357,259	-	40,900	1,615	207,956	106,788	384,368	-	41,966	1,552	234,483	106,367
Total	633,275	39,192	135,377	32,982	216,864	287,244	672,410	42,031	145,173	37,257	243,606	288,405

Total Cash and Securities	190,105	202,131
Cash and securities-to-total assets ratio	30.0%	30.1%

NET UNENCUMBERED LIQUID ASSETS BY LEGAL ENTITY

	2015 Q2	2015 Q1	2014 Q4
(\$ millions except as noted)			
BMO	135,493	137,319	124,212
BMO Harris Bank	34,112	35,437	28,825
Broker Dealers	19,759	18,405	17,944
Total Net Unencumbered Liquid Assets by Legal Entity	189,364	191,161	170,981

- (1) Average securities balances are shown on page 14.
- (2) Pledged as collateral refers to the portion of on-balance sheet assets and other cash & securities received that is pledged or encumbered through repurchase agreements, securities lent, derivative contracts, minimum required deposits at central banks, and requirements associated with participation in clearing houses and payment systems. Other encumbered includes assets which are restricted from use for legal or other reasons such as restricted cash and short sales.
- (3) Under IFRS, NHA MBS that include BMO owned mortgages as the underlying collateral are classified as loans. Unencumbered NHA MBS securities have liquidity value and are included as liquid assets under the Bank's liquidity and funding management framework. This amount is shown as a separate line item called NHA mortgage-backed securities.
- (4) Other Unencumbered assets include select holdings management believes are not readily available to support the liquidity requirements of the Bank. These include cash and securities of \$8.9 billion as at April 30, 2015 which include securities held in BMO's insurance subsidiary, credit protection vehicle, significant equity investments, and certain investments held in our merchant banking business. Other Unencumbered assets also include mortgages and loans that may be securitized to access secured funding.
- (5) Loans included as available as collateral represent loans currently lodged at central banks that could potentially be used to access central bank funding. Loans available for collateral do not include other sources of additional liquidity that may be realized from the loan portfolio, including incremental securitization, covered bond issuances and FHLB advances.
- (6) Prior period balances were reclassified to conform with the current period's presentation.

DEPOSITS

	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	2013 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
(\$ millions except as noted)											
Canadian Dollar Deposits											
Banks	7,170	7,093	4,867	4,558	5,065	6,631	6,295	5,415	5,646	1.7 %	2,105 41.6 %
Businesses and governments	91,480	94,197	96,378	95,920	93,879	95,212	95,206	91,000	87,210	21.6 %	(2,399) (2.6) %
Individuals	94,718	94,722	92,485	90,999	89,963	88,410	85,810	83,759	82,368	22.3 %	4,755 5.3 %
Total	193,368	196,012	193,730	191,477	188,907	190,253	187,311	180,174	175,224	45.6 %	4,461 2.4 %
U.S. Dollar and Other Currency Deposits											
Banks	21,694	17,217	13,376	18,307	17,542	20,299	14,296	15,947	16,969	5.1 %	4,152 23.7 %
Businesses and governments	163,258	168,075	142,761	147,888	145,036	145,135	127,140	123,565	127,439	38.5 %	18,222 12.6 %
Individuals	45,911	48,474	43,221	41,551	42,522	42,706	39,622	39,837	40,219	10.8 %	3,389 8.0 %
Total	230,863	233,766	199,358	207,746	205,100	208,140	181,058	179,349	184,627	54.4 %	25,763 12.6 %
Total Deposits	424,231	429,778	393,088	399,223	394,007	398,393	368,369	359,523	359,851	100.0 %	30,224 7.7 %
Customer Deposits (7)	250,666	254,202	238,703	230,619	230,407	227,937	220,599	213,787	215,988		

(7) Customer deposits are operating and savings deposits, including term investment certificates, sourced through our retail, commercial, wealth and corporate banking businesses.

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	12,349	12,318
2	Retained earnings	c	17,765	17,489	17,237	16,724	16,162	15,617	15,224
3	Accumulated other comprehensive income (and other reserves) (4)	d	2,878	4,112	1,375	991	1,100	1,425	602
6	Common Equity Tier 1 Capital before regulatory adjustments		33,276	34,277	31,273	30,179	29,646	29,391	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	3,905	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	1,165	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	1,578
11	Cash flow hedge reserve	k	421	711	141	82	55	109	(8)
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	17
15	Defined benefit pension fund net assets (net of related tax liability) (6)	l-m	247	115	202	162	219	192	328
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n - o	-	-	23	35	1	4	19
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	6,917
29	Common Equity Tier 1 Capital (CET1)		23,640	23,942	22,421	21,596	22,728	22,340	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	3,332	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	11
35	of which: instruments issued by subsidiaries subject to phase out		10	9	7	10	10	11	11
36	Additional Tier 1 Capital before regulatory adjustments		3,197	3,546	4,539	4,542	3,835	3,457	3,781
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	358
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	55	57	51
41a	of which: Reverse mortgages		-	-	-	-	55	57	51
43	Total regulatory adjustments applied to Additional Tier 1 Capital		358	358	358	358	413	415	409
44	Additional Tier 1 Capital (AT1)		2,839	3,188	4,181	4,184	3,422	3,042	3,372
45	Tier 1 Capital (T1 = CET1 + AT1)		26,479	27,130	26,602	25,780	26,150	25,382	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)	u	3,551	3,554	4,027	4,030	3,978	3,977	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)	v	43	40	80	77	129	130	176
49	of which: instruments issued by subsidiaries subject to phase out		43	40	80	77	129	130	176
50	Collective allowances	w	272	215	266	212	250	214	331
51	Tier 2 Capital before regulatory adjustments		4,892	4,842	5,375	4,319	4,357	4,321	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	50
57	Total regulatory adjustments to Tier 2 Capital		50	50	50	50	50	50	50
58	Tier 2 Capital (T2)		4,842	4,792	5,325	4,269	4,307	4,271	4,901
59	Total Capital (TC = T1 + T2)		31,321	31,922	31,927	30,049	30,457	29,653	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%	9.3%	9.9%
62	Tier 1 ratio (as percentage of risk-weighted assets)		11.4%	11.4%	12.0%	11.4%	11.1%	10.6%	11.4%
63	Total Capital ratio (as percentage of risk-weighted assets)		13.5%	13.4%	14.3%	13.3%	13.0%	12.4%	13.7%
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%	7.0%
65	of which: capital conservation buffer requirement		2.5%	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%	9.9%
69	OSFI all-in target		7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
OSFI all-in target ratio									
Amounts below the thresholds for deduction									
72	Non-significant investments in the capital of other financials	y - z	221	230	339	379	266	164	288
73	Significant investments in the common stock of financials	a1	1,410	1,354	1,356	1,265	1,395	1,394	1,312
74	Mortgage servicing rights (net of related tax liability)	b1	43	42	41	39	39	41	37
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	1,835
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	214
77	Cap on inclusion of provisions in Tier 2 under standardised approach		203	215	197	188	206	214	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	1,383
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	3,457	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	4,107	4,620
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		584	1,119	636	671	750	791	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

(\$ millions except as noted)	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)		Cross Reference (2)	(\$ millions except as noted)	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)		Cross Reference (2)
	Q2 2015	Q2 2015	Q2 2015	Q2 2015			Q2 2015	Q2 2015	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		-		-	h1	Derivative instruments	44,237		44,026		
Amount exceeding the 15% threshold		-		631		Acceptances	11,453		11,453		
Significant investment in common stock of financials below threshold		-		89	p1	Securities sold but not yet purchased	25,908		25,908		
Goodwill embedded in significant investments		-		-		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,	-		158		d1
Derivative instruments		39,831		39,830		related to deferred tax assets arising from temporary differences,	44,170		36,447		
Premises and equipment		2,274		2,096		excluding those realizable through net operating loss carryback	-		50		
Goodwill		5,646		5,646	e	Other	-		(7)		
Intangible assets		2,136		2,136	g	of which: liabilities of subsidiaries, other than deposits	-		43		v
Current tax assets		596		596		Less: amount (of liabilities of subsidiaries) phased out	-		-		
Deferred tax assets (5)		3,174		3,179		Liabilities of subsidiaries after phase out	-		43		
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		

(1) 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.

(2) Cross Reference to Basel III Regulatory Capital (All-in basis) (page 34).

(3) Includes synthetic holdings of non-significant capital investments in banking, financial and insurance entities

(4) 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.

(5) Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction

(6) 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	2015	2014	2014
	Q2	Q1	Q4	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	2015	2014	2014
	Q2	Q1	Q4	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		2015	2014	2014	2014	2014
	Q2	Of which counterparty credit risk (5)	Q1	Q4	Q3	Q2	Q1
	Credit Risk		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	2015	2014	2014	2014	2014
	Q2	Q1	Q4	Q3	Q2	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	-	-	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	-	36,990	33,573	31,299
Transportation	3,563	1,803	-	652	-	6,018	3,701	1,852	2	659	-	6,214	4,859	4,520
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
(\$ millions)

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	4,615	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							Total Exposures	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 Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure 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).

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).