



Supplementary Regulatory Capital Disclosure

For the Quarter Ended - July 31, 2015

Q3 | 15

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

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

	Cross reference (3)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1
Common Equity Tier 1 Capital: instruments and reserves								
1	Directly issued qualifying common share capital plus related stock surplus	a+b	12,598	12,633	12,676	12,661	12,484	12,349
2	Retained earnings	c	18,281	17,765	17,489	17,237	16,724	15,617
3	Accumulated other comprehensive income (and other reserves) (4)	d	4,681	2,878	4,112	4,375	1,100	1,425
6	Common Equity Tier 1 Capital before regulatory adjustments		35,560	33,276	34,277	31,273	30,179	29,391
Common Equity Tier 1 Capital: regulatory adjustments								
7	Prudential valuation adjustments		53	65	65	58	49	-
8	Goodwill (net of related tax liability)	e+p1-f	6,005	5,558	5,808	5,284	5,192	3,847
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	1,757	1,702	1,773	1,591	1,561	1,213
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	h-j	1,668	1,579	1,757	1,528	1,514	1,572
11	Cash flow hedge reserve	k	575	421	711	141	82	55
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)	l-m	133	64	84	2	(12)	11
15	Defined benefit pension fund net assets (net of related tax liability) (6)	n-o	367	247	115	202	162	219
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		-	-	-	23	35	1
22	Amount exceeding the 15% threshold		-	-	-	-	-	4
23	of which: significant investments in the common stock financials	h1	-	-	-	10	-	-
24	of which: mortgage servicing rights	j1	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	i1	-	-	-	13	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		10,556	9,636	10,335	8,852	8,583	6,918
29	Common Equity Tier 1 Capital (CET1)		25,004	23,640	23,942	22,421	21,596	22,473
Additional Tier 1 Capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	o1	1,550	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	1,987	2,337	3,332	3,332	3,446
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	9	10	9	7	10	11
35	of which: instruments issued by subsidiaries subject to phase out		9	10	9	7	10	11
36	Additional Tier 1 Capital before regulatory adjustments		3,546	3,197	3,546	4,539	4,542	3,835
Additional Tier 1 Capital: regulatory adjustments								
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	t	358	358	358	358	358	358
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-	55
41b	of which: Valuation adjustment for less liquid positions (4)		-	-	-	-	-	55
43	Total regulatory adjustments applied to Additional Tier 1 Capital		358	358	358	358	358	413
44	Additional Tier 1 Capital (AT1)		3,188	2,839	3,188	4,181	4,184	3,422
45	Tier 1 Capital (T1 = CET1 + AT1)		28,190	26,479	27,130	26,602	25,780	26,150
Tier 2 Capital: instruments and provisions								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	1,034	1,026	1,033	1,002	-	-
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (8)	u	3,548	3,551	3,554	4,027	4,030	3,978
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	46	43	40	80	77	129
49	of which: instruments issued by subsidiaries subject to phase out		46	43	40	80	77	129
50	Collective allowances	w	300	272	215	266	212	250
51	Tier 2 Capital before regulatory adjustments		4,928	4,892	4,842	5,375	4,319	4,357
Tier 2 Capital: regulatory adjustments								
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	x	50	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital		50	50	50	50	50	50
58	Tier 2 Capital (T2)		4,878	4,842	4,792	5,325	4,269	4,307
59	Total Capital (TC = T1 + T2)		33,068	31,321	31,922	31,927	30,049	29,653
60	Total Risk-Weighted Assets						234,774	240,076
60a	Common Equity Tier 1 (CET1) Capital RWA		239,934	231,243	237,529	222,092	225,961	
60b	Tier 1 Capital RWA		240,265	231,584	237,940	222,428	226,289	
60c	Total Capital RWA		240,549	231,876	238,292	222,931	226,782	
Capital Ratios								
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets)		10.4%	10.2%	10.1%	10.1%	9.6%	9.3%
62	Tier 1 ratio (as percentage of risk-weighted assets)		11.7%	11.4%	11.4%	12.0%	11.4%	10.6%
63	Total Capital ratio (as percentage of risk-weighted assets)		13.7%	13.5%	13.4%	14.3%	13.3%	12.4%
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement		2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)		10.4%	10.2%	10.1%	10.1%	9.6%	9.3%
69	OSFI all-in target		7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
Amounts below the thresholds for deduction								
72	Non-significant investments in the capital of other financials	y-z	385	221	230	339	379	164
73	Significant investments in the common stock of financials	a1	1,477	1,410	1,354	1,356	1,265	1,395
74	Mortgage servicing rights (net of related tax liability)	b1	49	43	42	41	39	41
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1-d1	2,188	2,091	2,114	1,969	1,922	1,847
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)		214	203	215	197	188	214
77	Cap on inclusion of provisions in Tier 2 under standardised approach		214	203	215	197	188	214
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,509	1,454	1,460	1,382	1,386	1,451
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		86	69	-	69	25	44
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	3,025	3,457	3,457	3,457
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	3,594	4,107	4,107	4,107
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		579	584	1,119	636	750	791

(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 2).

(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) \$689MM (after phase-out) Trust Subordinate 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)
	Q3 2015	Q3 2015	Q3 2015	Q3 2015			Q3 2015	Q3 2015	Q3 2015	Q3 2015	
Assets						Liabilities and Equity					
Cash and Cash Equivalents	48,722	48,681				Deposits					
Interest Bearing Deposits with Banks	8,022	7,964				Banks	30,216	30,216			
Securities	140,109	133,633				Business and governments	272,549	272,549			
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	-	-	n			Individuals	144,852	144,852			
Non-significant investments in the capital of other financials below threshold (3)	-	9,820	y			Total deposits	447,617	447,617			
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	-	1,885	t+x+a1			Other Liabilities					
Significant investments in capital of other financial institutions reflected in regulatory capital	-	-				Derivative instruments	50,011	49,743			
Amount exceeding the 15% threshold	-	-	h1			Acceptances	10,796	10,796			
Significant investment in common stock of financials below threshold	-	670				Securities sold but not yet purchased	27,813	27,813			
Goodwill embedded in significant investments	-	89	p1			Investments in own shares not derecognized for accounting purposes	-	-			o
Securities Borrowed or Purchased Under Resale Agreements	74,684	74,684				Non-significant investments in the capital of other financials	-	9,435			z
Loans						Other Securities sold but not yet purchased	-	-			
Residential mortgages	104,547	104,547				Securities lent or sold under repurchase agreement	47,644	47,644			
Consumer installment and other personal	65,702	65,702				Current tax liabilities	195	195			
Credit cards	8,004	8,004				Deferred tax liabilities (5)	177	177			
Business and governments	141,941	141,762				related to goodwill	-	195			f
Customers' liability under acceptances	10,796	10,796				related to intangibles	-	470			h
Allowance for credit losses	(1,811)	(1,811)				related to deferred tax assets excluding those arising from temporary differences	-	90			j
Allowance reflected in Tier 2 regulatory capital	-	300	w			related to defined-benefit pension fund net assets	-	114			
Shortfall of provisions to expected loss	-	-	k1			of which deducted from regulatory capital	-	114			m
Total net loans and acceptances	329,179	329,000				of which not deducted from regulatory capital	-	-			
Other Assets						related to deferred tax assets arising from temporary differences, excluding those realizable through net operating loss carryback	-	118			d1
Derivative instruments	48,068	48,068				Other	45,072	37,473			
Premises and equipment	2,279	2,102				of which: liabilities of subsidiaries, other than deposits	-	54			
Goodwill	6,111	6,111	e			Less: amount (of liabilities of subsidiaries) phased out	-	(8)			
Intangible assets	2,227	2,227	g			Liabilities of subsidiaries after phase out	-	46			v
Current tax assets	600	600				Total other liabilities	181,708	173,841			
Deferred tax assets (5)	3,248	3,252				Subordinated Debt					
Deferred tax assets excluding those arising from temporary differences	-	1,758	i			Subordinated debt	4,433	4,433			
Deferred tax assets arising from temporary differences	-	2,306	c1			Qualifying subordinated debt	-	1,034			m1
of which Deferred tax assets arising from temporary differences below the threshold	-	2,306				Non qualifying subordinated debt	-	3,399			
of which amount exceeding 15% threshold	-	-	i1			of which redemption has been announced (in the last month of the quarter)	-	-			
Other	9,193	8,253				Less: regulatory amortization	-	(80)			
Defined-benefit pension fund net assets	-	346				Non qualifying subordinated debt subject to phase out	-	3,319			
of which Defined-benefit pension fund net assets as per regulatory capital (6)	-	481	l			Less: amount phased out	-	(460)			
of which the bank has unrestricted and unfettered access	-	(135)				Non qualifying subordinated debt after phase out	-	2,859			u
Mortgage servicing rights	-	49				Equity					
of which Mortgage servicing rights under the threshold	-	49	b1			Share capital	14,936	14,936			
of which amount exceeding the 15% threshold	-	-	j1			Preferred shares	-	-			
Total Assets	672,442	664,575				Directly issued qualifying Additional Tier 1 instruments	-	1,550			o1
						Non-qualifying preferred shares for accounting purposes	-	-			
						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	-	12,296			a
						Contributed surplus	302	302			b
						Retained earnings	18,281	18,281			c
						Accumulated other comprehensive income	4,681	4,681			d
						of which: Cash flow hedges	-	575			k
						Other AOCI	-	4,106			
						Total shareholders' equity	38,200	38,200			
						Non-controlling interests in subsidiaries	484	484			
						of which portion allowed for inclusion into Tier 1 capital	-	447			f1
						less amount phased out	-	-			r
						Innovative instruments after phase out	-	447			s
						Other additional Tier 1 issued by subs after phase out	-	9			
						Total equity	38,684	38,684			
						Total Liabilities and Equity	672,442	664,575			

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$7,452 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 (\$415 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 1).

(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	Q3 2015	Q2 2015	Q1 2015
1 Total consolidated assets as per published financial statements (1)	672,442	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	(7,805)	(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	(18,727)	(12,122)	(30,154)
5 Adjustment for securities financing transactions (ie repo assets and similar secured lending)	3,940	5,662	5,015
6 Adjustment for off balance-sheet items (ie credit equivalent amounts of off-balance sheet exposures)	86,475	80,472	82,461
7 Other adjustments	(5,081)	(4,440)	(5,842)
8 Leverage Ratio Exposure (transitional basis)	731,244	694,883	715,461

LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

Leverage ratio framework

Item	Q3 2015	Q2 2015	Q1 2015
On-balance sheet exposures			
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	544,557	523,668	536,647
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	(7,751)	(7,203)	(7,583)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	536,806	516,465	529,064
Derivative exposures			
4 Replacement cost associated with all derivative transactions (i.e. , net of eligible cash variation margin)	10,546	9,510	15,492
5 Add-on amounts for PFE associated with all derivative transactions	19,761	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)	(669)	(1,246)	(1,302)
8 (Exempted CCP-leg of client cleared trade exposures)	(298)	(296)	(184)
9 Adjusted effective notional amount of written credit derivatives	1,343	4,612	3,593
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(1,343)	(4,612)	(3,434)
11 Total derivative exposures (sum of lines 4 to 10)	29,340	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	77,693	70,066	68,024
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(2,941)	(3,808)	-
14 Counterparty credit risk (CCR) exposure for SFT assets	3,871	3,980	3,077
15 Agent transaction exposures	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	78,623	70,238	71,101
Other off-balance sheet exposures			
17 Off-balance sheet exposure at gross notional amount	261,672	246,649	248,982
18 (Adjustments for conversion to credit equivalent amounts)	(175,197)	(166,177)	(166,521)
19 Off-balance sheet items (sum of lines 17 and 18)	86,475	80,472	82,461
Capital and Total Exposures - Transitional Basis			
20 Tier 1 capital	30,847	29,031	29,774
21 Total Exposures (sum of lines 3, 11, 16 and 19)	731,244	694,883	715,461
Leverage Ratios - Transitional Basis			
22 Basel III leverage ratio	4.2%	4.2%	4.2%
All-in basis (Required by OSFI)			
23 Tier 1 capital – All-in basis	28,190	26,479	27,130
24 (Regulatory adjustments)	(10,783)	(9,930)	(10,609)
25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) – All-in basis	728,212	692,156	712,435
26 Leverage ratio – All-in basis	3.9%	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	Q3 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	-	52,951	-	78	53,029	3,715	56,744
Securities	-	55,553	-	30	55,583	84,526	140,109
Assets Purchased under REPO	-	-	37,136	-	37,136	37,548	74,684
Loans	104,283	169,337	-	22,627	296,247	22,136	318,383
Customer Liability Under Acceptance	-	10,796	-	-	10,796	-	10,796
Derivatives	-	-	-	-	-	48,068	48,068
Other	-	5,506	-	43	5,549	18,109	23,658
	104,283	294,143	37,136	22,778	458,340	214,102	672,442

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

	Q3 2015		
	Total Credit Risk (2)	Trading Book and other	Balance Sheet
Cash and due from Banks	53,029	3,715	56,744
Securities	55,583	84,526	140,109
Assets Purchased under REPO	37,136	37,548	74,684
Loans	296,247	22,136	318,383
Customer Liability Under Acceptance	10,796	-	10,796
Derivatives	-	48,068	48,068
Other	5,549	18,109	23,658
Total on balance sheet	458,340	214,102	672,442
Undrawn Commitments	123,447		
Other Off Balance Sheet	16,472		
Off B/S Derivatives	39		
Off B/S Repo	33,358		
Total off balance sheet	173,316		
Total Credit Risk	631,656		

(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 Q3 2015						Basel III								
	Exposure at Default (EAD)			RWA			Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	Q4 2013	Q3 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	18,466	218,778	237,244	18,041	73,417	91,458	85,757	88,895	81,340	80,777	81,037	85,270	78,671	75,411	
Corporate small and medium enterprises (SMEs)	-	63,421	63,421	-	30,743	30,743	30,921	32,794	33,644	35,730	37,427	29,557	26,594	24,870	
Sovereign	160	86,790	86,950	76	1,790	1,866	1,749	1,818	1,612	1,270	1,510	1,251	904	849	
Bank	344	41,419	41,763	342	4,065	4,407	4,352	4,442	4,186	4,285	4,798	5,249	4,448	3,945	
Retail															
Residential mortgages excluding home equity line of credits (HELOCs)	3,616	95,853	99,469	1,944	6,331	8,275	8,193	8,240	7,618	8,127	8,607	8,756	8,711	9,111	
HELOCs	788	43,318	44,106	635	6,382	7,017	7,119	6,946	6,541	6,603	6,841	6,828	6,579	8,201	
Qualifying revolving retail (QRR)	-	31,946	31,946	-	4,232	4,232	4,233	3,977	4,000	3,925	4,033	4,384	4,580	4,741	
Other retail (excl. SMEs)	2,926	20,595	23,521	2,043	9,047	11,090	10,693	10,390	9,826	11,778	12,759	12,764	12,410	12,260	
Retail SMEs	294	2,942	3,236	226	1,701	1,927	1,895	1,676	1,604	1,606	1,628	1,595	1,535	1,541	
Equity	-	1,928	1,928	-	1,332	1,332	1,440	1,490	1,362	1,305	1,456	1,485	1,366	1,352	
Trading book	106	164,011	164,117	106	9,657	9,763	9,198	10,556	7,359	6,877	8,477	11,075	6,137	6,376	
Securitization	-	28,565	28,565	-	2,463	2,463	2,526	3,087	2,247	2,247	3,155	4,395	4,598	4,820	
Other credit risk assets - non-counterparty managed assets	-	21,463	21,463	-	16,870	16,870	16,183	15,532	14,946	15,190	16,046	17,616	14,822	15,828	
Scaling factor for credit risk assets under AIRB (2)	-	-	-	-	8,830	8,830	8,530	8,774	8,251	8,437	8,738	8,578	7,934	7,621	
Total Credit Risk	26,700	821,029	847,729	23,413	176,860	200,273	192,789	198,617	185,387	188,157	196,512	198,803	179,289	176,926	
Market Risk (3)	-	-	-	-	1,174	10,240	11,414	10,435	11,030	9,002	10,372	11,431	14,494	10,758	
Operational Risk (4)	-	-	-	-	4,014	24,233	28,247	28,019	27,882	27,703	27,432	26,831	26,779	26,549	
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5) (6)	26,700	821,029	847,729	28,601	211,333	239,934	231,243	237,529	222,092	225,961	234,774	240,076	215,094	214,233	
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	-	-	-	-	331	331	341	411	336	328	-	-	-	-	
Tier 1 Capital Risk-Weighted Assets	-	-	-	28,601	211,664	240,265	231,584	237,940	222,428	226,289	234,774	240,076	215,094	214,233	
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	-	-	-	-	284	284	292	352	284	493	-	-	-	-	
Total Capital Risk Weighted Assets (RWA)	-	-	-	28,601	211,948	240,549	231,876	238,292	222,931	226,782	234,774	240,076	215,094	214,233	

RWA CVA PHASE-IN CALCULATION (7)	Q3 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	4,728	64%	241,636	1,702	239,934
Tier 1 Capital RWA	4,728	71%	241,636	1,371	240,265
Total Capital RWA	4,728	77%	241,636	1,087	240,549

TRANSITIONAL CAPITAL DISCLOSURE	2015	2015	2015	2014
	Q3	Q2	Q1	Q4
Transitional Basis - Basel III (8)				
Common Equity Tier 1 capital (CET1)	30,847	29,031	29,774	29,662
Tier 1 capital (T1 = CET1 + AT1)	30,847	29,031	29,774	29,853
Total capital (TC = T1 + T2)	35,755	33,904	34,589	35,215
Total risk-weighted assets (5)	251,120	235,571	242,288	237,692
Common Equity Tier 1 ratio (as percentage of risk weighted assets)	12.3%	12.3%	12.3%	12.5%
Tier 1 ratio (as percentage of risk weighted assets)	12.3%	12.3%	12.3%	12.6%
Total capital ratio (as percentage of risk weighted assets)	14.2%	14.4%	14.3%	14.8%
Assets-to-Capital Multiple (9)	-	-	-	16.1x

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	2015	2015	2015	2014
	Q3	Q2	Q1	Q4
Bank of Montreal Mortgage Corporation - Basel III				
Transitional Basis - Basel III (8)				
Common Equity Tier 1 ratio	20.9%	21.9%	17.5%	18.1%
Tier 1 ratio	20.9%	21.9%	17.5%	18.1%
Total capital ratio	21.5%	22.5%	18.0%	18.7%
All-in Basis - Basel III (1)				
Common Equity Tier 1 ratio	20.8%	21.8%	17.4%	17.9%
Tier 1 ratio	20.8%	21.8%	17.4%	17.9%
Total capital ratio	21.5%	22.5%	18.0%	18.7%
BMO Harris Bank N.A. - Basel I (10)				
Tier 1 ratio	15.8%	15.8%	15.4%	15.2%
Total capital ratio	17.0%	17.1%	16.8%	16.6%

(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 certain prior quarters.

(6) To calculate the AIRB credit risk RWA for BMO Financial Corp., OSFI had required the bank to calculate a transitional floor based on Harris Bankcorp credit risk RWA determined under the Standardized Approach since Q4/12. As of Q3 2015, the floor is no longer required.

(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 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2
Personal and Commercial Banking	146,636	141,320	144,278	135,927	134,432	143,432
Wealth Management	15,081	14,510	14,230	13,943	13,403	13,125
BMO Capital Markets	68,420	61,504	63,135	55,432	54,527	58,443
Corporate Services, including Technology and Operations	9,797	13,909	15,886	16,790	23,599	19,774
Total Common Equity Tier 1 Capital Risk-Weighted Assets	239,934	231,243	237,529	222,092	225,961	234,774

FLOW STATEMENT OF REGULATORY CAPITAL

(\$ millions except as noted)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2
Common Equity Tier 1 Capital						
Opening Balance	23,640	23,942	22,421	21,596	22,728	22,340
New capital issues	4	15	73	203	83	38
Redeemed capital	(149)	(229)	(240)	-	-	-
Gross dividends (deduction)	(550)	(546)	(551)	(544)	(532)	(517)
Shares issued in lieu of dividends (add back)						
Profit for the quarter (attributable to shareholders of the parent company)	1,185	993	986	1,057	1,110	1,062
Removal of own credit spread (net of tax)	(69)	20	(83)	(13)	23	12
Movements in other comprehensive income						
– Currency Translation Differences	1,517	(1,025)	2,306	458	(98)	(303)
– Available-for-sale securities	(21)	(28)	(16)	(59)	59	11
– Other (1) (2)	152	110	(123)	(73)	(98)	21
Goodwill and other intangible assets (deduction, net of related tax liability)	(502)	320	(706)	(121)	(1,693)	11
Other, including regulatory adjustments and transitional arrangements						
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	(89)	179	(229)	(15)	58	73
– Prudential Valuation Adjustments (3)	12	-	(7)	(9)	(49)	-
– Other (4)	(128)	(111)	111	(59)	5	(20)
Closing Balance	25,002	23,640	23,942	22,421	21,596	22,728
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	2,839	3,188	4,181	4,184	3,422	3,042
New 'non-core' tier 1 (Additional Tier 1) eligible capital issues	350	-	-	-	700	493
Redeemed capital	-	(350)	(995)	-	-	(275)
Other, including regulatory adjustments and transitional arrangements (5)	(1)	1	2	(3)	62	162
Closing Balance	3,188	2,839	3,188	4,181	4,184	3,422
Total Tier 1 Capital	28,190	26,479	27,130	26,602	25,780	26,150
Tier 2 Capital						
Opening Balance	4,842	4,792	5,325	4,269	4,307	4,271
New Tier 2 eligible capital issues	-	-	-	1,002	-	-
Redeemed capital	-	(500)	-	-	-	-
Amortization adjustments	-	-	-	-	(63)	-
Other, including regulatory adjustments and transitional arrangements (6)	36	550	(533)	54	25	36
Closing Balance	4,878	4,842	4,792	5,325	4,269	4,307
Total Regulatory Capital	33,068	31,321	31,922	31,927	30,049	30,457

(1) Includes: AOCI on pension and 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	2015	2014	2014	2014
	Q3	Of which counterparty credit risk (5)	Q2	Q1	Q4	Q3	Q2
	Credit Risk		Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
Opening Credit RWA, beginning of quarter	192,789	11,048	198,617	185,387	188,157	196,512	198,803
Book size (1)	4,596	706	2,626	4,826	3,437	(2,660)	(226)
Book quality (2)	(1,191)	(500)	149	(758)	(4,613)	(2,620)	(2,407)
Model Updates (3)	-	-	-	(242)	181	(358)	1,804
Methodology and Policy (4)	(4,977)	-	(2,668)	(4,163)	(4,758)	(2,478)	-
Acquisitions and disposals	-	-	-	-	-	271	n.a.
Foreign exchange movements	9,056	289	(5,935)	13,567	2,983	(510)	(1,462)
Other	-	-	-	-	-	-	n.a.
Closing Credit RWA, end of quarter	200,273	11,543	192,789	198,617	185,387	188,157	196,512

(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	2015	2014	2014	2014
	Q3	Q2	Q1	Q4	Q3	Q2
Market Risk RWA, beginning of quarter	10,435	11,030	9,002	10,372	11,431	14,494
Movement in risk levels (1)	1,163	453	898	(639)	(892)	(2,208)
Model updates (2)	(184)	(1,048)	1,130	(731)	(167)	(855)
Methodology and policy (3)	-	-	-	-	-	-
Acquisition and disposals	-	-	-	-	-	-
Foreign exchange movement and others	-	-	-	-	-	-
Market Risk RWA, end of quarter	11,414	10,435	11,030	9,002	10,372	11,431

(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 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2
Equity investments used for capital gains (Merchant Banking)	430	567	559	523	505	540
Equity investments used for mutual fund seed capital	27	26	22	20	19	28
Equity used for other (including strategic investments)	1,471	1,447	1,543	1,381	1,324	1,434
Total Equity Exposure	1,928	2,040	2,124	1,924	1,848	2,002

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)

	Q3 2015			Q2 2015			Q1 2015			Q4 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	-	27	27	-	39	39	-	41	41	-
Private												
Direct funds	132	132	-	141	141	-	137	137	-	137	137	-
Indirect funds	58	58	-	57	57	-	61	61	-	60	60	-
Total Grandfathered	217	217	-	225	225	-	237	237	-	238	238	-
Non-grandfathered												
Public	46	46	-	44	44	-	38	38	-	34	34	-
Private												
Direct funds	205	205	-	300	300	-	314	314	-	275	275	-
Indirect funds	339	339	-	417	417	-	431	431	-	408	408	-
Other	1,121	942	(179)	1,054	869	(185)	1,104	908	(196)	969	794	(175)
Total Non-grandfathered	1,711	1,532	(179)	1,815	1,630	(185)	1,887	1,691	(196)	1,686	1,511	(175)
Total Equities	1,928	1,749	(179)	2,040	1,855	(185)	2,124	1,928	(196)	1,924	1,749	(175)

Total realized gains or losses arising from sales or liquidations in the reporting period			3			-			-			-
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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)

	Q3 2015				Q2 2015				Q1 2015			
	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)	18,466	-	282,981	25,994	17,425	36	263,569	24,379	18,429	70	267,633	25,365
Sovereign	160	-	135,256	48,725	155	-	121,130	48,413	145	-	138,719	47,710
Bank	344	-	42,057	1,866	374	-	39,602	1,902	383	-	40,137	1,718
Total Corporate, Sovereign and Bank	18,970	-	460,294	76,585	17,954	36	424,301	74,694	18,957	70	446,489	74,793
Residential mortgages excluding home equity line of credits (HELOCs)	3,616	49	45,967	-	3,297	49	43,331	-	3,484	55	43,038	-
HELOCs	788	-	43,318	-	875	-	42,230	-	1,087	-	42,378	-
Other retail excl. SMEs and QRR	2,926	476	20,595	-	2,728	494	19,327	-	2,581	486	18,685	-
Qualifying revolving retail	-	-	31,946	-	-	-	31,678	-	-	-	30,727	-
Retail SMEs	294	-	2,942	-	288	-	2,887	-	319	-	3,200	-
Total Retail	7,624	525	144,768	-	7,188	543	139,453	-	7,471	541	138,028	-
Total Bank Banking Book Portfolios	26,594	525	605,062	76,585	25,142	579	563,754	74,694	26,428	611	584,517	74,793

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$49.9 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)

	Q3 2015				Q2 2015				Q1 2015			
	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	145,382	145,409	9,874	300,665	138,200	131,567	10,429	280,196	138,346	136,486	10,002	284,834
Sovereign	22,800	59,656	4,494	86,950	18,068	51,619	3,514	73,201	29,792	55,901	6,148	91,841
Bank	8,076	15,129	18,558	41,763	7,946	13,087	18,348	39,381	7,702	13,222	19,008	39,932
Total Corporate, Sovereign and Bank	176,258	220,194	32,926	429,378	164,214	196,273	32,291	392,778	175,840	205,609	35,158	416,607
Residential mortgages excluding home equity line of credits (HELOCs)	88,355	11,114	-	99,469	85,651	10,454	-	96,105	84,336	11,025	-	95,361
HELOCs	34,908	9,198	-	44,106	34,372	8,733	-	43,105	34,238	9,227	-	43,465
Other retail excl. SMEs and QRR	17,080	6,441	-	23,521	17,214	4,841	-	22,055	16,923	4,343	-	21,266
Qualifying revolving retail	31,882	64	-	31,946	31,609	69	-	31,678	30,663	64	-	30,727
Retail SMEs	2,441	795	-	3,236	2,406	769	-	3,175	2,708	811	-	3,519
Total Retail	174,666	27,612	-	202,278	171,252	24,866	-	196,118	168,868	25,470	-	194,338
Total Bank	350,924	247,806	32,926	631,656	335,466	221,139	32,291	588,896	344,708	231,079	35,158	610,945

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

	Q3 2015					Q2 2015					Q1 2015	Q4 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
Agriculture	9,810	1,856	1	32	-	11,699	9,598	1,811	1	25	-	11,435	11,566
Communications	891	984	-	279	-	2,154	800	983	-	248	-	2,031	2,098
Construction	3,906	3,010	-	946	-	7,862	3,537	3,440	-	907	-	7,884	7,835
Financial (4)	94,162	18,934	7	3,341	62,715	179,159	85,362	17,580	11	3,066	52,978	158,997	169,769
Government	44,024	2,039	-	978	7,641	54,682	44,839	1,938	-	1,037	3,560	51,374	65,473
Manufacturing	16,013	12,369	25	1,298	-	29,705	15,574	10,351	27	1,292	-	27,244	27,407
Mining	1,150	3,011	-	488	-	4,649	1,107	2,180	-	469	-	3,756	3,888
Other	30,033	194	-	873	138	31,238	28,858	184	-	738	98	29,878	29,858
Real estate	20,301	5,913	-	843	-	27,057	18,629	5,633	-	958	-	25,220	25,500
Retail trade	13,187	4,691	-	546	-	18,424	13,042	4,313	-	507	-	17,862	18,163
Service industries	26,135	10,450	6	2,968	-	39,559	24,151	9,261	6	2,795	-	36,213	36,690
Transportation	4,074	2,027	-	504	-	6,605	3,563	1,803	-	652	-	6,018	6,214
Utilities	2,335	3,969	-	1,940	-	8,244	2,190	3,805	-	1,647	-	7,642	7,752
Wholesale trade	9,481	4,966	-	356	-	14,803	9,674	4,317	-	363	-	14,354	14,041
Individual	138,260	40,470	-	156	-	178,886	132,625	39,985	-	152	-	172,762	168,282
Oil and Gas	6,618	7,923	-	841	-	15,382	6,565	7,504	-	774	-	14,843	15,197
Forest products	824	641	-	83	-	1,548	721	593	-	69	-	1,383	1,508
Total	421,204	123,447	39	16,472	70,494	631,656	400,835	115,681	45	15,699	56,636	588,896	610,945

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

(4) Includes \$53.0 billion of deposits with Financial Institutions as at July 31, 2015 (\$44.7 billion as at April 30, 2015, \$47.9 billion as at January 31, 2015, and \$31.8 billion as at October 31, 2014).

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

(\$ millions except as noted)

	Q3 2015						Q2 2015						Q1 2015	Q4 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)	162,069	76,815	39	13,444	48,298	300,665	153,440	70,207	45	12,776	43,728	280,196	284,834	256,448
Sovereign	72,511	2,420	-	1,705	10,314	86,950	65,689	2,294	-	1,750	3,468	73,201	91,841	67,740
Bank	24,970	3,744	-	1,167	11,882	41,763	25,711	3,209	-	1,021	9,440	39,381	39,932	33,513
Total Corporate, Sovereign and Bank Exposure	259,550	82,979	39	16,316	70,494	429,378	244,840	75,710	45	15,547	56,636	392,778	416,607	357,701
Residential mortgages excluding home equity line of credits (HELOCs)	99,231	99	-	139	-	99,469	95,683	287	-	135	-	96,105	95,361	93,601
HELOCs	32,327	11,779	-	-	-	44,106	31,770	11,335	-	-	-	43,105	43,465	42,432
Other retail excl. SMEs and QRR	21,794	1,727	-	-	-	23,521	20,474	1,581	-	-	-	22,055	21,266	20,023
Qualifying revolving retail	6,607	25,339	-	-	-	31,946	6,405	25,273	-	-	-	31,678	30,727	28,895
Retail SMEs	1,695	1,524	-	17	-	3,236	1,663	1,495	-	17	-	3,175	3,519	3,554
Total Retail Exposures	161,654	40,468	-	156	-	202,278	155,995	39,971	-	152	-	196,118	194,338	188,505
Total Gross Credit Exposures	421,204	123,447	39	16,472	70,494	631,656	400,835	115,681	45	15,699	56,636	588,896	610,945	546,206

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

(\$ millions except as noted)

	Q3 2015						Q2 2015						Q1 2015	Q4 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	180,481	70,604	29	9,932	70,477	331,523	167,049	68,204	30	9,481	56,619	301,383	322,532	262,792
1 to 5 years	191,703	48,528	10	6,494	17	246,752	188,178	42,825	15	6,174	17	237,209	237,371	239,706
Greater than 5 years	49,020	4,315	-	46	-	53,381	45,608	4,652	-	44	-	50,304	51,042	43,708
Total	421,204	123,447	39	16,472	70,494	631,656	400,835	115,681	45	15,699	56,636	588,896	610,945	546,206

PORTFOLIO BREAKDOWN BY BASEL APPROACHES

(\$ millions except as noted)

	Q3 2015				Q2 2015				Q1 2015			
	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)	14,966	2,955	147,103	73,860	14,301	2,557	139,139	67,650	15,109	2,703	137,503	67,780
Sovereign	51	107	72,460	2,313	56	98	65,633	2,196	30	114	71,833	2,397
Bank	276	49	24,694	3,695	303	45	25,408	3,164	277	38	25,612	3,092
Total Corporate, Sovereign & Bank	15,293	3,111	244,257	79,868	14,660	2,700	230,180	73,010	15,416	2,855	234,948	73,269
Residential mortgages excluding home equity line of credits (HELOCs)	3,477	-	95,754	99	3,162	-	92,521	287	3,483	-	91,570	308
HELOCs	788	-	31,539	11,779	875	-	30,895	11,335	1,088	-	31,072	11,305
Other retail excl. SMEs and QRR	2,926	-	18,868	1,727	2,728	-	17,746	1,581	2,582	-	17,185	1,499
Qualifying revolving retail	-	-	6,607	25,339	-	-	6,405	25,273	-	-	6,023	24,704
Retail SMEs	294	-	1,401	1,524	288	-	1,375	1,495	319	-	1,411	1,772
Total Retail	7,485	-	154,169	40,468	7,053	-	148,942	39,971	7,472	-	147,261	39,588
Total Bank	22,778	3,111	398,426	120,336	21,713	2,700	379,122	112,981	22,888	2,855	382,209	112,857

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

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

(\$ millions)

Risk Weights	Q3 2015							Total
	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios	-	-	-	-	-	-	-	-
Corporate (incl SMEs treated as Corporate)	-	189	-	68	-	17,769	433	18,459
Sovereign	-	18	-	140	-	2	-	160
Bank	-	-	-	8	-	332	5	345
Total Wholesale portfolios	-	207	-	216	-	18,103	438	18,964
Total Retail portfolios	-	-	-	-	-	-	-	-
Retail residential mortgages (including HELOCs)	-	49	2,127	-	1,739	472	-	4,387
Other retail	373	102	-	-	1,851	226	382	2,934
SME treated as retail	-	-	-	-	280	-	11	291
Total Retail portfolios	373	151	2,127	-	3,870	698	393	7,612
Total	373	358	2,127	216	3,870	18,801	831	26,576

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

(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	Q3 2015					Q2 2015					Q1 2015					Q4 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	234,910	58,823	293,733	19.78%	15.31%	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%
Non-investment grade	55,373	20,183	75,556	34.41%	69.37%	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%
Watchlist	2,892	697	3,589	33.88%	141.68%	2,349	473	2,822	35.86%	148.54%	1,976	538	2,514	36.80%	158.78%	2,068	451	2,519	35.71%	160.61%
Default	968	165	1,133	40.24%	167.47%	845	86	932	46.95%	182.16%	976	81	1,057	51.50%	268.58%	942	90	1,032	54.05%	335.47%
	294,143	79,868	374,011			279,656	73,010	352,666			283,787	73,269	357,056			255,055	69,298	324,353		

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

Risk Profile	Q3 2015					Q2 2015					Q1 2015					Q4 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	1,397	5,143	6,540	59.40%	5.67%	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%
Very low	50,141	6,025	56,166	14.78%	3.35%	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%
Low	10,737	520	11,257	27.01%	18.39%	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%
Medium	10,548	177	10,725	26.41%	44.23%	11,712	399	12,111	26.68%	43.31%	11,542	414	11,956	28.05%	46.79%	11,011	396	11,407	27.28%	45.26%
High	3,645	10	3,655	15.75%	65.90%	3,524	16	3,540	16.13%	67.68%	3,623	18	3,641	17.04%	71.50%	3,521	15	3,536	16.65%	69.90%
Default	939	3	942	52.49%	131.62%	894	2	896	50.97%	113.49%	928	4	932	50.47%	12.95%	822	3	825	49.18%	12.81%
	77,407	11,878	89,285			73,940	11,622	85,562			73,803	11,613	85,416			71,535	10,841	82,376		
Qualifying Revolving Retail (\$ millions)																				
Exceptionally low	123	12,864	12,987	85.32%	1.94%	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%
Very low	575	5,772	6,347	78.90%	4.41%	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%
Low	3,128	4,882	8,010	78.11%	10.30%	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%
Medium	2,469	1,631	4,100	89.41%	48.42%	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%
High	267	183	450	81.00%	173.44%	271	197	468	81.00%	175.30%	266	221	487	79.17%	173.51%	288	175	463	79.44%	170.19%
Default	45	7	52	64.83%	211.45%	47	7	54	63.93%	209.26%	47	6	53	64.04%	0.00%	43	6	49	64.52%	0.00%
	6,607	25,339	31,946			6,405	25,273	31,678			6,023	24,704	30,727			6,395	22,500	28,895		
Other Retail and Retail SME (\$ millions)																				
Exceptionally low	83	442	525	89.56%	9.17%	80	438	518	89.96%	9.19%	75	433	508	90.33%	9.23%	85	334	419	89.31%	9.07%
Very low	6,096	1,629	7,725	69.21%	21.69%	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%
Low	7,299	869	8,168	65.52%	40.67%	7,116	853	7,969	66.95%	40.91%	6,701	927	7,628	64.99%	39.03%	6,880	954	7,834	65.40%	39.14%
Medium	6,374	233	6,607	65.76%	76.25%	6,110	219	6,329	66.95%	77.60%	6,413	320	6,733	63.50%	73.39%	6,147	315	6,462	63.85%	73.39%
High	310	56	366	71.18%	136.43%	304	58	362	70.92%	135.86%	330	66	396	68.84%	131.62%	322	65	387	68.41%	129.87%
Default	107	2	109	62.27%	135.69%	112	1	113	62.18%	114.54%	120	2	122	59.75%	2.58%	117	2	119	58.90%	2.48%
	20,269	3,251	23,520			19,121	3,076	22,197			18,596	3,271	21,867			17,798	3,269	21,067		

Recap of AIRB and Standardized Portfolios (\$ millions)

Total AIRB wholesale credit exposure by risk ratings	294,143	79,868			279,656	73,010			283,787	73,269			255,055	69,298		
Retail AIRB credit exposure by portfolio and risk ratings					73,940	11,622			73,803	11,613			71,535	10,841		
Residential mortgages	77,407	11,878			73,940	11,622			73,803	11,613			71,535	10,841		
Qualifying revolving retail	6,607	25,339			6,405	25,273			6,023	24,704			6,395	22,500		
Other retail and Retail SME	20,269	3,251			19,121	3,076			18,596	3,271			17,798	3,269		
Total Standardized portfolio	22,778	3,111			21,713	2,700			22,888	2,855			21,124	2,471		
Total Portfolio	421,204	123,447			400,835	115,681			405,097	115,712			371,907	108,379		

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

WHOLESALE CREDIT EXPOSURE BY RISK RATING (1)

(Canadian \$ in millions)

	Q3 2015							Q2 2015						
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	
Total investment grade	20,861	93,995	120,055	3,743	52,778	2,301	293,733	21,773	89,963	113,355	3,154	48,539	2,224	279,008
Non-investment grade	4,140	50,427	806	202	19,957	24	75,556	3,897	47,160	313	268	18,249	17	69,904
Watchlist	3	2,843	46	-	694	3	3,589	2	2,347	-	-	473	-	2,822
Default	2	962	3	3	163	-	1,133	4	839	3	-	86	-	932
	25,006	148,227	120,910	3,948	73,592	2,328	374,011	25,676	140,309	113,671	3,422	67,347	2,241	352,666

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

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING (2)

(Canadian \$ in millions)

	Q3 2015			Q2 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 ($\leq 0.05\%$)	6,540	12,987	525	6,180	12,884	518
Very low ($> 0.05\%$ to 0.20%)	56,166	6,347	7,725	52,311	6,019	6,906
Low ($> 0.20\%$ to 0.75%)	11,257	8,010	8,188	10,524	8,248	7,969
Medium ($> 0.75\%$ to 7.00%)	10,725	4,100	6,607	12,111	4,005	6,329
High ($> 7.00\%$ to 99.99%)	3,655	450	366	3,540	468	362
Default (100%)	942	52	109	896	54	113
	89,285	31,946	23,520	85,562	31,678	22,197

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

Basel III Asset Classes	Q3 2015		Q2 2015		Q1 2015		Q4 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%	0.65%	0.10%	0.68%	0.14%	0.71%	0.12%	0.65%
Sovereign	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank	0.00%	0.07%	0.00%	0.06%	0.00%	0.10%	0.00%	0.10%
Retail								
Residential retail incl. HELOCs	0.05%	0.47%	0.06%	0.53%	0.06%	0.53%	0.06%	0.49%
Other retail incl. SBE	0.48%	1.14%	0.42%	1.12%	0.41%	1.12%	0.37%	1.05%
Qualifying revolving retail	1.54%	2.93%	1.50%	2.79%	1.23%	3.06%	1.01%	3.03%

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 Q3 2015 continued to be low. EL remained stable reflecting overall benign environment. Results for the current quarter are in line with observations over the past two years and are reflective of the overall stability of underlying credit risk parameters in the Corporate portfolio during that time.

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. Expected loss rates are relatively stable for all retail asset classes.

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. There is no change to PD/LGD/EAD parameters/model during Q3 2015.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile (\$ millions except as noted)	Q3 2015						Q2 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	1.20%	0.66%	34.28%	1.79%	216	199	1.26%	0.31%	34.43%	0.00%	97	94
Corporate small and medium enterprises (SMEs)	1.51%	0.60%	36.46%	34.33%	96	72	1.49%	0.52%	36.07%	27.07%	103	84
Sovereign	0.13%	0.00%	14.58%	0.00%	-	-	0.13%	0.00%	13.20%	0.00%	-	-
Bank	0.42%	0.00%	16.46%	0.00%	-	-	0.53%	0.00%	17.81%	0.00%	-	-
Retail												
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7)	0.97%	0.89%	37.46%	29.52%	277	277	0.93%	0.89%	39.96%	31.78%	299	299
HELOCs	0.57%	0.56%	63.41%	41.90%	229	223	0.56%	0.56%	63.45%	43.28%	231	222
Qualifying revolving retail (QRR)	1.39%	1.32%	97.40%	80.55%	464	421	1.29%	1.30%	97.41%	81.28%	466	392
Other retail (excl. SMEs)	4.16%	4.69%	90.35%	84.90%	229	234	4.06%	4.52%	90.32%	85.58%	234	239
Retail SMEs	1.06%	0.79%	98.15%	83.35%	16	15	1.10%	0.79%	98.16%	83.85%	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.

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

(\$ millions)	Q3 2015		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	Exposure Amount (1)	Capital Required
Traditional Securitizations										
Risk Weights										
Bank Assets										
7%	1,460	8	1,673	9	1,925	11	1,878	11	1,965	11
7.01% - 25%	4,841	28	5,129	31	6,160	55	6,133	94	17	-
25.01% - 50%	89	3	95	3	115	4	115	4	-	-
Greater than 50%	22	22	22	22	26	26	26	26	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6,412	61	6,919	65	8,226	96	8,152	135	1,982	11
Exposures Deducted:										
From Tier 1 Capital:										
Credit Card Receivables (3)	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-	-	-
From Total Capital:										
Residential Mortgages	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	-	-	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	6,412	61	6,919	65	8,226	96	8,152	135	1,982	11
Third Party Assets										
7%	16,421	92	16,164	91	18,539	104	15,777	88	15,204	85
7.01% - 25%	5,456	44	3,924	33	3,540	30	3,717	31	3,811	32
25.01% - 50%	35	1	36	1	40	1	3	-	3	-
50.01% - 100%	127	10	120	9	128	10	203	14	200	13
Greater than 100%	-	-	-	-	-	-	-	-	-	-
Default	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	22,039	147	20,244	134	22,247	145	19,700	133	19,218	130
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	22,039	147	20,244	134	22,247	145	19,700	133	19,218	130
Total Exposures	28,451	208	27,163	199	30,473	241	27,852	268	21,200	141

(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)	Q3 2015		Q2 2015		Q1 2015		Q4 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%	64	1	76	1	154	3	181	3
25.01% - 50%	-	-	-	-	-	-	-	-
50.01% - 100%	-	-	-	-	-	-	-	-
Greater than 100%	50	16	71	28	82	33	82	33
Default	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	114	17	147	29	236	36	263	36
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	114	17	147	29	236	36	263	36
Total Exposures	114	17	147	29	236	36	263	36

(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**

	Q3 2015		Q2 2015		Q1 2015		Q4 2014	
	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required
(\$ millions)								
Trading Securitizations Excluding Resecuritization Exposures Risk Weights (#1669)								
Exposures Included in Risk-Weighted Assets								
7%	99	1	76	1	143	1	-	-
7.01% - 25%	47	-	17	-	22	-	143	2
25.01% - 50%	-	-	-	-	-	-	1	-
50.01% - 100%	1	-	1	-	1	-	10	9
Greater than 100%	-	1	-	-	-	-	-	-
Default	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	-	-	-	-	-	-	-	-
Total Exposures excluding Resecuritization, net of deductions (1)	147	2	94	1	166	1	154	11
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	147	2	94	1	166	1	154	11

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

	Q3 2015 Exposure	Q2 2015 Exposure	Q1 2015 Exposure	Q4 2014 Exposure
(\$ millions except as noted)				
Asset Classes				
Auto loans/leases	-	-	-	-
Credit card receivables	72	58	97	99
Residential mortgages (insured)	-	-	-	-
Residential mortgages (uninsured)	-	2	-	1
Commercial mortgages	-	-	-	-
Personal line of credit	-	-	-	-
Equipment loans/leases	1	-	-	1
Trade receivables	-	-	-	-
Corporate loans	-	-	-	-
Daily auto rental	2	14	5	11
Floorplan finance receivables	10	10	10	-
Collateralized debt obligations (AAA/R-1 (high) securities)	-	-	-	-
Other pool type	62	10	54	42
Total Trading Securitization Excluding Resecuritization (1)	147	94	166	154

(1) Excluding Resecuritization Exposures of \$193 million in Q3 2015 (\$230 million in Q2 2015, \$257 million in Q1 2015, and \$237 million in Q4 2014).

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

	Q3 2015				Q2 2015				Q1 2015				Q4 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	1,822	1,539	-	3,361	1,496	875	-	2,371	1,612	750	-	2,362	1,347	667	-	2,014
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	1,458	-	-	1,458	1,386	-	-	1,386	1,514	-	-	1,514	1,362	-	-	1,362
Residential mortgages (uninsured)	245	2	-	247	120	3	-	123	89	3	-	92	9	3	-	12
Commercial mortgages (uninsured)	-	78	-	78	-	97	-	97	-	111	-	111	-	108	-	108
Commercial mortgages (insured)	96	-	-	96	97	-	-	97	116	-	-	116	147	-	-	147
Equipment loans/leases	400	351	-	751	298	286	-	584	400	404	-	804	223	327	-	550
Trade receivables	-	298	-	298	-	272	-	272	-	263	-	263	-	260	-	260
Corporate loans	-	32	-	32	-	136	-	136	-	164	-	164	-	210	-	210
Daily auto rental	355	333	-	688	152	272	-	424	162	237	-	399	201	195	-	396
Floorplan finance receivables	321	531	-	852	304	307	-	611	220	330	-	550	215	433	-	648
Collateralized debt obligations	-	59	-	59	-	58	-	58	-	62	-	62	-	107	-	107
Other pool type	250	2,317	-	2,567	250	1,968	-	2,218	250	1,759	-	2,009	250	726	-	976
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle	-	-	396	396	-	-	396	396	-	-	396	396	-	-	396	396
Total	4,947	5,540	396	10,883	4,103	4,274	396	8,773	4,363	4,083	396	8,842	3,754	3,036	396	7,186

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$564.7 million as at Q3, 2015, \$805.8 million as at Q2, 2015, \$839.9 million as at Q1, 2015, and \$652.7 million as at Q4, 2014).

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$146.7 million as at Q3, 2015, \$166.7 million as at Q2, 2015, \$185.8 million as at Q1, 2015, and \$175 million as at Q4, 2014).

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

	Q3 2015				Q2 2015				Q1 2015				Q4 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	-	4,932	-	4,932	-	5,227	-	5,227	-	6,281	-	6,281	-	6,256	-	6,256
Credit card receivables (7)	-	1,480	-	1,480	-	1,692	-	1,692	-	1,945	-	1,945	-	1,896	-	1,896
Total Bank Assets	-	6,412	-	6,412	-	6,919	-	6,919	-	8,226	-	8,226	-	8,152	-	8,152
Third Party Assets (8)																
Auto loans/leases	2,698	2,014	-	4,712	2,096	1,587	-	3,683	3,186	1,699	-	4,885	2,267	1,411	-	3,678
Credit card receivables	248	325	-	573	200	257	-	457	220	256	-	476	209	224	-	433
Residential mortgages (insured)	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040
Residential mortgages (uninsured)	255	2	-	257	255	3	-	258	255	3	-	258	-	3	-	3
Commercial mortgages (uninsured)	59	58	-	117	51	58	-	109	53	62	-	115	47	55	-	102
Commercial mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	740	646	-	1,386	715	578	-	1,293	641	662	-	1,303	651	551	-	1,202
Trade receivables	175	396	-	571	163	363	-	526	196	358	-	554	147	260	-	407
Corporate loans	138	353	-	491	90	466	-	556	93	470	-	563	109	439	-	548
Daily auto rental	601	359	-	960	623	298	-	921	683	237	-	920	669	196	-	865
Floorplan finance receivables	780	636	-	1,416	763	502	-	1,265	723	523	-	1,246	511	640	-	1,151
Collateralized debt obligations	36	30	-	66	51	9	-	60	49	14	-	63	55	54	-	109
Other pool type	882	2,163	-	3,045	906	1,764	-	2,670	1,517	1,900	-	3,417	2,061	694	-	2,755
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	-	5	-	5	-	6	-	6	-	7	-	7	-	7	-	7
Total Third Party Assets	15,052	6,987	-	22,039	14,353	5,891	-	20,244	16,056	6,191	-	22,247	15,166	4,534	-	19,700
Total	15,052	13,399	-	28,451	14,353	12,810	-	27,163	16,056	14,417	-	30,473	15,166	12,686	-	27,852

(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)

	Q3 2015				Q2 2015				Q1 2015				Q4 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	-	50	-	50	-	72	-	72	-	82	-	82	-	82	-	82
Personal line of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	-	7	-	7	-	18	-	18	4	83	-	87	8	89	-	97
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	57	-	57	57	67	-	67	67	84	-	-	84
Total Third Party Assets	57	57	-	114	57	90	-	147	71	165	-	236	92	171	-	263
Total	57	57	-	114	57	90	-	147	71	165	-	236	92	171	-	263

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

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

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

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

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

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

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

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

DERIVATIVE INSTRUMENTS (\$ millions)	As at July 31, 2015				As at April 30, 2015				As at January 31, 2015				As at October 31, 2014			
	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)
Interest Rate Contracts																
Over-the-counter																
Swaps	2,994,725	20,110	22,891		3,012,113	18,909	22,721		2,897,472	25,820	28,839		2,675,677	17,546	21,371	
Forward rate agreements	468,229	57	45		356,463	54	57		329,542	150	150		361,484	4	45	
Purchased options	18,730	725	733		19,891	775	799		21,226	1,006	1,048		19,267	691	705	
Written options	23,251	-	-		24,947	-	-		25,426	-	-		22,955	-	-	
	3,504,935	20,892	23,669	1,646	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
Exchange traded																
Futures	145,840	-	-		125,775	-	-		136,876	-	-		125,272	-	-	
Purchased options	20,430	-	-		21,262	-	-		20,792	-	-		21,680	-	-	
Written options	14,502	-	-		18,346	-	-		22,019	-	-		21,342	-	-	
	180,772	-	-		165,383	-	-		179,687	-	-		168,294	-	-	
Total Interest Rate Contracts	3,685,707	20,892	23,669	1,646	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
Foreign Exchange Contracts																
Over-the-counter																
Cross-currency swaps	71,517	3,949	8,319		74,600	2,980	7,455		63,780	3,752	8,057		51,616	2,153	5,039	
Cross-currency interest rate swaps	332,553	11,510	18,317		309,387	7,823	13,989		316,158	15,260	21,472		279,119	5,705	11,219	
Forward foreign exchange contracts	403,838	8,943	11,335		386,985	6,882	9,300		355,677	13,219	14,546		299,480	4,376	6,477	
Purchased options	30,812	342	1,043		32,660	183	898		48,015	970	2,130		37,245	415	837	
Written options	31,248	-	-		33,152	-	-		49,431	-	-		36,913	-	-	
	869,968	24,744	39,014	2,904	836,784	17,868	31,642	2,268	833,061	33,201	46,205	2,827	704,373	12,649	23,572	1,656
Exchange traded																
Futures	316	-	-		167	-	-		525	-	-		813	-	-	
Purchased options	1,658	-	-		3,268	-	-		2,500	-	-		3,110	-	-	
Written options	1,964	-	-		2,846	-	-		2,865	-	-		3,044	-	-	
	3,938	-	-		6,281	-	-		5,890	-	-		6,967	-	-	
Total Foreign Exchange Contracts	873,906	24,744	39,014	2,904	843,065	17,868	31,642	2,268	838,951	33,201	46,205	2,827	711,340	12,649	23,572	1,656
Commodity Contracts																
Over-the-counter																
Swaps	12,322	761	2,225		12,631	778	2,231		13,475	911	2,467		13,559	376	1,902	
Purchased options	6,359	58	1,028		7,424	53	1,015		8,321	56	1,216		8,526	30	1,109	
Written options	4,186	-	-		3,410	-	-		3,843	-	-		4,166	-	-	
	22,867	819	3,253	413	23,465	831	3,246	398	25,639	967	3,683	308	26,251	406	3,011	472
Exchange traded																
Futures	17,100	-	-		21,529	-	-		21,662	-	-		22,586	-	-	
Purchased options	7,512	-	-		6,788	-	-		6,911	-	-		6,733	-	-	
Written options	9,481	-	-		8,258	-	-		8,812	-	-		8,499	-	-	
	34,093	-	-		36,575	-	-		37,385	-	-		37,818	-	-	
Total Commodity Contracts	56,960	819	3,253	413	60,040	831	3,246	398	63,024	967	3,683	308	64,069	406	3,011	472
Equity Contracts																
Over-the-counter																
Exchange traded	53,679	888	3,769		55,674	757	3,777		49,232	981	3,642		48,702	896	3,547	
	4,183	-	-		4,315	-	-		4,305	-	-		7,314	-	-	
Total Equity Contracts	57,862	888	3,769	326	59,989	757	3,777	269	53,537	981	3,642	281	56,016	896	3,547	208
Credit Default Swaps																
Over-the-counter																
Purchased	6,365	29	224		10,428	76	239		9,947	71	270		8,801	80	271	
Written	9,708	-	-		12,924	-	-		11,907	-	-		11,983	-	-	
Total Credit Default Swaps	16,073	29	224	30	23,352	76	239	36	21,854	71	270	53	20,784	80	271	42
Sub-total	4,690,508	47,372	69,929	5,319	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
Impact of master netting agreements	n.a.	(40,338)	(46,780)		n.a.	(35,250)	(43,365)		n.a.	(54,650)	(59,646)		n.a.	(28,885)	(35,585)	
Total	4,690,508	7,034	23,149	5,319	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

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

BASEL GLOSSARY

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

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

Capital Adequacy Requirements (CAR): OSFI's Capital Adequacy Requirements guideline dated December 2014.

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).