

Supplementary Financial Information

For the Quarter Ended - July 31, 2015

Q3 | 15

BMO  **Financial Group**

We're here to help.™

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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 Q3 2015 Report to Shareholders and the 2014 Annual Report.

Additional financial information is also available in the Q3 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:

(Canadian \$ in millions)	Adjusting Items (After tax)										Fiscal 2014	Fiscal 2013
	2015	2015	2015	2014	2014	2014	2014	2013	2013	2013		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3		
Amortization of acquisition-related intangible assets	(32)	(31)	(31)	(32)	(29)	(21)	(22)	(22)	(23)		(104)	(89)
Acquisition integration costs	(6)	(10)	(10)	(9)	(7)	n.a.	n.a.	(37)	(30)		(16)	(155)
Restructuring costs	n.a.	(106)	n.a.	n.a.	n.a.	n.a.	n.a.	-	-		n.a.	(59)
(Increase) / decrease in collective allowance	-	-	-	-	-	-	-	(5)	(15)		-	(9)
Credit-related items on the acquired M&I performing loan portfolio	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	30	68		n.a.	250
Run-off structured credit activities	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	20	1		n.a.	34
Total	(38)	(147)	(41)	(41)	(36)	(21)	(22)	(14)	1		(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 Christine Viau at (416) 867-6956 or christine.viau@bmo.com

FINANCIAL HIGHLIGHTS

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

Dividend Information

Dividends declared per share	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$0.76	\$0.74	\$0.74	\$2.42	\$2.30	\$3.08	\$2.94
Dividends paid per share	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$0.76	\$0.74	\$0.74	\$0.74	\$2.38	\$2.26	\$3.04	\$2.92
Common dividends	527	515	518	507	504	490	490	476	478	1,560	1,484	1,991	1,904
Preferred dividends	23	31	33	37	28	27	28	29	30	87	83	120	120
Dividend yield	4.49%	4.06%	4.39%	3.82%	3.84%	4.02%	4.47%	4.08%	4.63%	4.42%	3.77%	3.77%	4.05%
Dividend payout ratio (1)	45.3%	53.7%	54.4%	49.7%	46.4%	47.2%	48.1%	46.3%	44.3%	50.8%	47.3%	47.8%	47.5%

Share Information

Share price													
high	\$79.43	\$80.76	\$84.39	\$85.71	\$82.79	\$76.68	\$74.69	\$73.90	\$65.99	\$84.39	\$82.79	\$85.71	\$73.90
low	\$71.27	\$73.12	\$72.87	\$76.41	\$74.28	\$67.04	\$68.01	\$63.21	\$58.68	\$71.27	\$67.04	\$67.04	\$56.74
close	\$72.98	\$78.82	\$72.93	\$81.73	\$81.27	\$75.55	\$68.06	\$72.62	\$63.87	\$72.98	\$81.27	\$81.73	\$72.62
Book value per share	\$55.36	\$51.65	\$52.98	\$48.18	\$46.69	\$45.94	\$45.60	\$43.22	\$41.96	\$55.36	\$46.69	\$48.18	\$43.22
Number of common shares outstanding													
end of period	642.3	644.3	647.0	649.1	646.4	645.2	644.6	644.1	645.9	642.3	646.4	649.1	644.1
average basic	643.5	645.5	648.3	648.2	645.9	644.9	644.4	644.2	647.0	645.8	645.1	645.9	648.5
average diluted	645.6	647.9	651.0	651.1	648.6	647.2	646.7	646.1	648.3	648.2	647.5	648.5	649.8
Total market value of common shares	46,876	50,780	47,187	53,047	52,533	48,747	43,871	46,777	41,256	46,876	52,533	53,047	46,777
Market-to-book value ratio	1.32	1.53	1.38	1.70	1.74	1.64	1.49	1.66	1.51	1.32	1.74	1.70	1.66
Price-to-earnings multiple	11.6	12.8	11.6	12.8	12.6	11.7	10.9	11.8	10.4	11.6	12.6	12.8	11.8
Total shareholder return													
twelve month	(6.6)%	8.5 %	11.4 %	17.1 %	32.6 %	24.8 %	12.9 %	28.8 %	16.5 %	(6.6)%	32.6 %	17.1 %	28.8 %
five-year average	7.7 %	9.3 %	11.9 %	15.5 %	13.7 %	19.4 %	21.4 %	17.0 %	11.7 %	7.7 %	13.7 %	15.5 %	17.0 %

Additional Bank Information

Number of full-time equivalent employees													
Canada	31,155	30,970	31,079	30,587	30,868	30,319	30,257	30,303	31,046	31,155	30,868	30,587	30,303
United States	14,720	14,730	14,716	14,845	14,778	14,671	14,701	14,694	14,970	14,720	14,778	14,845	14,694
Other	1,361	1,377	1,356	1,346	1,331	648	645	634	612	1,361	1,331	1,346	634
Total	47,236	47,077	47,151	46,778	46,977	45,638	45,603	45,631	46,628	47,236	46,977	46,778	45,631
Number of bank branches													
Canada	938	937	937	934	937	938	933	933	937	938	937	934	933
United States	595	596	597	615	615	617	627	626	634	595	615	615	626
Other	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	1,537	1,537	1,538	1,553	1,556	1,559	1,564	1,563	1,575	1,537	1,556	1,553	1,563
Number of automated banking machines													
Canada	3,461	3,222	3,034	3,016	2,982	2,953	2,910	2,900	2,701	3,461	2,982	3,016	2,900
United States	1,314	1,308	1,307	1,322	1,323	1,322	1,328	1,325	1,359	1,314	1,323	1,322	1,325
Total	4,775	4,530	4,341	4,338	4,305	4,275	4,238	4,225	4,060	4,775	4,305	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	2.82 %	2.85 %	2.99 %	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %	2.89 %	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	1.3080	1.2064	1.2711	1.1271	1.0904	1.0960	1.1138	1.0427	1.0272	1.3080	1.0904	1.1271	1.0427
average Cdn/U.S. dollar	1.2671	1.2412	1.1923	1.1114	1.0807	1.1029	1.0800	1.0421	1.0385	1.2334	1.0877	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.

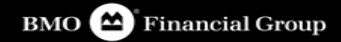
**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**



	2015	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Net interest income (teb)	1,974	1,878	1,898	1,861	1,836	1,764	1,801	1,743	1,734	5,750	5,401	7,262	6,857
Non-interest revenue	643	605	589	595	589	560	550	541	556	1,837	1,699	2,294	2,163
Total revenues (teb)	2,617	2,483	2,487	2,456	2,425	2,324	2,351	2,284	2,290	7,587	7,100	9,556	9,020
Provision for credit losses	128	161	172	176	186	183	160	262	165	461	529	705	795
Net interest and non-interest revenue (teb), net of PCL	2,489	2,322	2,315	2,280	2,239	2,141	2,191	2,022	2,125	7,126	6,571	8,851	8,225
Non-interest expense	1,450	1,391	1,395	1,348	1,318	1,280	1,313	1,267	1,265	4,236	3,911	5,259	4,991
Income before taxes	1,039	931	920	932	921	861	878	755	860	2,890	2,660	3,592	3,234
Provision for income taxes (teb)	261	239	226	237	235	224	226	193	222	726	685	922	832
Reported net income	778	692	694	695	686	637	652	562	638	2,164	1,975	2,670	2,402
Adjusted net income	792	706	708	709	700	651	666	577	653	2,206	2,017	2,726	2,462
Adjusted return on equity (1)	17.0 %	15.9 %	16.0 %	17.4 %	17.5 %	16.6 %	16.8 %	15.4 %	18.2 %	16.3 %	17.0 %	17.1 %	17.4 %
Return on equity (1)	16.7 %	15.6 %	15.7 %	17.1 %	17.2 %	16.2 %	16.4 %	15.0 %	17.7 %	16.0 %	16.6 %	16.7 %	16.9 %
Net interest margin on average earning assets (teb)	2.87 %	2.86 %	2.84 %	2.87 %	2.87 %	2.88 %	2.92 %	2.89 %	2.94 %	2.86 %	2.89 %	2.89 %	2.97 %
Adjusted Efficiency ratio (teb)	54.7 %	55.3 %	55.4 %	54.1 %	53.6 %	54.3 %	55.0 %	54.5 %	54.3 %	55.1 %	54.3 %	54.2 %	54.4 %
Efficiency ratio (teb)	55.4 %	56.0 %	56.1 %	54.9 %	54.3 %	55.1 %	55.9 %	55.5 %	55.2 %	55.8 %	55.1 %	55.0 %	55.3 %
Operating leverage	(2.2)%	(1.8)%	(0.4)%	1.1 %	1.7 %	1.1 %	(1.6)%	0.2 %	(0.7)%	(1.4)%	0.4 %	0.5 %	(0.2)%
Revenue growth	7.9 %	6.8 %	5.8 %	7.6 %	5.9 %	5.7 %	4.6 %	2.2 %	1.8 %	6.9 %	5.4 %	5.9 %	0.5 %
Non-interest expense growth	10.1 %	8.6 %	6.2 %	6.5 %	4.2 %	4.6 %	6.2 %	2.0 %	2.5 %	8.3 %	5.0 %	5.4 %	0.7 %
Adjusted net income growth	13.1 %	8.4 %	6.3 %	22.8 %	7.2 %	10.6 %	3.4 %	(2.2)%	7.6 %	9.4 %	7.0 %	10.7 %	2.7 %
Reported net income growth	13.3 %	8.6 %	6.5 %	23.5 %	7.5 %	11.0 %	3.7 %	(1.7)%	8.5 %	9.6 %	7.3 %	11.1 %	3.4 %
Average common equity (1)	18,110	17,830	17,238	15,622	15,340	15,506	15,173	14,302	13,821	17,725	15,338	15,410	13,723
Average assets	287,790	283,075	278,981	270,585	265,968	263,563	257,706	251,684	245,956	283,284	262,400	264,463	242,797
Average earning assets	273,060	268,950	265,408	257,587	253,369	250,881	245,007	239,124	233,754	269,141	249,740	251,718	230,552
Average current loans and acceptances	269,341	265,165	261,126	253,703	249,512	247,387	242,184	236,738	230,775	265,211	246,350	248,202	227,567
Average deposits	210,886	207,511	204,818	196,299	190,329	188,266	186,386	179,921	177,136	207,741	188,328	190,337	175,245
Number of full-time equivalent employees	23,613	23,697	23,808	23,630	23,864	23,687	23,820	23,870	24,805	23,613	23,864	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	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Net interest income (teb)	1,255	1,194	1,217	1,222	1,210	1,152	1,196	1,167	1,156	3,666	3,558	4,780	4,536
Non-interest revenue	443	411	411	429	428	386	382	378	386	1,265	1,196	1,625	1,484
Total revenues (teb)	1,698	1,605	1,628	1,651	1,638	1,538	1,578	1,545	1,542	4,931	4,754	6,405	6,020
Provision for credit losses	109	143	132	129	129	131	139	164	122	384	399	528	559
Net interest and non-interest revenue (teb), net of PCL	1,589	1,462	1,496	1,522	1,509	1,407	1,439	1,381	1,420	4,547	4,355	5,877	5,461
Non-interest expense	845	813	835	819	808	765	790	773	775	2,493	2,363	3,182	3,055
Income before taxes	744	649	661	703	701	642	649	608	645	2,054	1,992	2,695	2,406
Provision for income taxes (teb)	188	163	159	177	176	162	164	150	159	510	502	679	594
Reported net income	556	486	502	526	525	480	485	458	486	1,544	1,490	2,016	1,812
Adjusted net income	557	487	503	527	526	481	486	460	488	1,547	1,493	2,020	1,817
Net interest margin on average earning assets (teb)	2.61 %	2.61 %	2.58 %	2.61 %	2.60 %	2.59 %	2.63 %	2.61 %	2.65 %	2.60 %	2.61 %	2.61 %	2.66 %
Revenue growth	3.7 %	4.4 %	3.1 %	6.9 %	6.2 %	5.8 %	6.6 %	4.0 %	4.2 %	3.7 %	6.2 %	6.4 %	2.0 %
Non-interest expense growth	4.8 %	6.2 %	5.6 %	6.1 %	4.2 %	2.7 %	3.7 %	2.4 %	5.5 %	5.5 %	3.5 %	4.2 %	3.4 %
Adjusted net income growth	5.7 %	1.3 %	3.6 %	14.7 %	8.0 %	13.9 %	8.6 %	3.5 %	6.4 %	3.6 %	10.0 %	11.2 %	2.4 %
Reported net income growth	5.8 %	1.3 %	3.6 %	14.8 %	8.1 %	13.8 %	8.5 %	3.4 %	6.3 %	3.6 %	10.0 %	11.2 %	2.3 %
Adjusted Efficiency ratio (teb)	49.7 %	50.6 %	51.2 %	49.5 %	49.2 %	49.7 %	50.0 %	49.9 %	50.2 %	50.5 %	49.7 %	49.6 %	50.7 %
Efficiency ratio (teb)	49.8 %	50.6 %	51.3 %	49.6 %	49.3 %	49.8 %	50.1 %	50.0 %	50.2 %	50.6 %	49.7 %	49.7 %	50.7 %
Operating leverage	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	3.1 %	2.9 %	1.6 %	(1.3)%	(1.8)%	2.7 %	2.2 %	(1.4)%
Average assets	198,007	195,128	194,255	192,718	191,404	188,940	187,267	184,285	179,076	195,804	189,207	190,092	177,033
Average earning assets	190,409	187,778	187,185	185,905	184,706	182,323	180,653	177,729	172,829	188,465	182,563	183,406	170,739
Average current loans and acceptances	195,288	192,510	191,744	190,428	189,069	186,631	184,989	182,006	176,724	193,188	186,899	187,788	174,534
Average deposits	132,950	131,213	131,441	128,536	125,698	122,942	122,460	118,006	115,155	131,875	123,709	124,925	113,901
Assets under administration (1)	22,947	23,078	24,682	24,150	23,840	22,833	23,076	23,190	24,997	22,947	23,840	24,150	23,190
Number of full-time equivalent employees	15,920	15,992	16,099	15,795	16,017	15,770	15,818	15,879	16,641	15,920	16,017	15,795	15,879

(1) Amounts include securitized residential mortgages, including replacement pools, and credit cards.

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



(\$ millions except as noted)

	2015	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Net interest income (teb)	719	684	681	639	626	612	605	576	578	2,084	1,843	2,482	2,321
Non-interest revenue	200	194	178	166	161	174	168	163	170	572	503	669	679
Total revenues (teb)	919	878	859	805	787	786	773	739	748	2,656	2,346	3,151	3,000
Provision for credit losses	19	18	40	47	57	52	21	98	43	77	130	177	236
Net interest and non-interest revenue (teb), net of PCL	900	860	819	758	730	734	752	641	705	2,579	2,216	2,974	2,764
Non-interest expense	605	578	560	529	510	515	523	494	490	1,743	1,548	2,077	1,936
Income before taxes	295	282	259	229	220	219	229	147	215	836	668	897	828
Provision for income taxes (teb)	73	76	67	60	59	62	62	43	63	216	183	243	238
Reported net income	222	206	192	169	161	157	167	104	152	620	485	654	590
Adjusted net income	235	219	205	182	174	170	180	117	165	659	524	706	645
Net interest margin on average earning assets (teb)	3.45 %	3.46 %	3.45 %	3.54 %	3.62 %	3.66 %	3.73 %	3.72 %	3.81 %	3.45 %	3.67 %	3.63 %	3.88 %
Adjusted Efficiency ratio (teb)	63.9 %	63.9 %	63.2 %	63.6 %	62.6 %	63.2 %	65.1 %	64.2 %	62.8 %	63.7 %	63.6 %	63.6 %	61.8 %
Efficiency ratio (teb)	65.8 %	65.9 %	65.2 %	65.8 %	64.8 %	65.5 %	67.6 %	67.0 %	65.5 %	65.6 %	66.0 %	65.9 %	64.6 %
Average assets	89,783	87,947	84,726	77,867	74,564	74,623	70,439	67,399	66,880	87,480	73,193	74,371	65,764
Average earning assets	82,651	81,172	78,223	71,682	68,663	68,558	64,354	61,395	60,925	80,676	67,177	68,312	59,813
Average current loans and acceptances (1)	74,053	72,655	69,382	63,275	60,443	60,756	57,195	54,732	54,051	72,023	59,451	60,414	53,033
Average deposits	77,936	76,298	73,377	67,763	64,631	65,324	63,926	61,915	61,981	75,866	64,619	65,412	61,344
Number of full-time equivalent employees	7,693	7,705	7,709	7,835	7,847	7,917	8,002	7,991	8,164	7,693	7,847	7,835	7,991

\$USD Equivalent

Net interest income (teb)	568	551	571	575	579	556	559	552	557	1,690	1,694	2,269	2,268
Non-interest revenue	159	156	149	149	149	158	155	157	163	464	462	611	664
Total revenues (teb)	727	707	720	724	728	714	714	709	720	2,154	2,156	2,880	2,932
Provision for credit losses	15	14	33	42	52	48	20	94	42	62	120	162	230
Net interest and non-interest revenue (teb), net of PCL	712	693	687	682	676	666	694	615	678	2,092	2,036	2,718	2,702
Non-interest expense	478	466	470	476	473	467	483	475	472	1,414	1,423	1,899	1,892
Income before taxes	234	227	217	206	203	199	211	140	206	678	613	819	810
Provision for income taxes (teb)	59	61	56	55	53	57	57	40	59	176	167	222	231
Reported net income	175	166	161	151	150	142	154	100	147	502	446	597	579
Adjusted net income	186	176	172	162	162	154	166	113	160	534	482	644	633
Adjusted non-interest expense	464	452	456	460	456	451	465	455	453	1,372	1,372	1,832	1,811
Revenue growth	(0.5)%	(0.8)%	0.8 %	2.1 %	1.2 %	(2.6)%	(7.2)%	(6.4)%	(4.8)%	(0.2)%	(3.0)%	(1.8)%	(4.4)%
Non-interest expense growth	1.1 %	(0.2)%	(2.8)%	0.4 %	0.1 %	(0.5)%	1.6 %	(3.8)%	(3.8)%	(0.6)%	0.4 %	0.4 %	(5.1)%
Adjusted non-interest expense growth	1.7 %	0.4 %	(2.1)%	1.2 %	0.9 %	0.2 %	2.5 %	(2.9)%	(2.9)%	(0.0)%	1.2 %	1.2 %	(4.4)%
Adjusted net income growth	15.3 %	14.4 %	3.3 %	44.9 %	0.7 %	(5.5)%	(15.9)%	(23.7)%	8.9 %	10.9 %	(7.5)%	1.8 %	1.9 %
Reported net income growth	17.2 %	16.5 %	4.5 %	51.8 %	1.6 %	(4.8)%	(15.6)%	(23.3)%	13.7 %	12.6 %	(7.0)%	3.2 %	5.1 %
Operating leverage	(1.6)%	(0.6)%	3.6 %	1.7 %	1.1 %	(2.1)%	(8.8)%	(2.6)%	(1.0)%	0.4 %	(3.4)%	(2.2)%	0.7 %
Adjusted operating leverage	(2.2)%	(1.2)%	2.9 %	0.9 %	0.3 %	(2.8)%	(9.7)%	(3.5)%	(1.9)%	(0.2)%	(4.2)%	(3.0)%	0.0 %
Average assets	70,855	70,860	71,060	70,057	68,999	67,663	65,204	64,675	64,405	70,926	67,284	67,983	64,248
Average earning assets	65,229	65,403	65,606	64,492	63,538	62,164	59,569	58,913	58,669	65,413	61,753	62,443	58,432
Average current loans and acceptances (1)	58,442	58,540	58,185	56,929	55,931	55,089	52,944	52,519	52,049	58,387	54,650	55,224	51,955
Average deposits	61,494	61,474	61,548	60,966	59,806	59,232	59,193	59,409	59,683	61,506	59,412	59,804	59,941

(1) Excludes purchased credit impaired loans.

WEALTH MANAGEMENT
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2015	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Net interest income (teb)	164	150	160	144	141	135	140	145	144	474	416	560	558
Non-interest revenue (1)	1,172	1,038	1,622	1,256	1,367	1,072	1,083	1,076	812	3,832	3,522	4,778	3,658
Total revenues (teb) (1)	1,336	1,188	1,782	1,400	1,508	1,207	1,223	1,221	956	4,306	3,938	5,338	4,216
Provision for credit losses	3	1	2	(1)	(3)	2	(1)	1	(1)	6	(2)	(3)	3
Net interest and non-interest revenue (teb), net of PCL	1,333	1,187	1,780	1,401	1,511	1,205	1,224	1,220	957	4,300	3,940	5,341	4,213
Insurance claims, commissions and changes in policy benefit liabilities (CCPB) (1)	218	24	747	300	520	328	357	181	88	989	1,205	1,505	767
Non-interest expense	839	836	828	816	748	631	645	603	588	2,503	2,024	2,840	2,351
Income before taxes	276	327	205	285	243	246	222	436	281	808	711	996	1,095
Provision for income taxes (teb)	66	89	46	60	54	54	48	126	65	201	156	216	268
Reported net income	210	238	159	225	189	192	174	310	216	607	555	780	827
Adjusted net income	233	265	186	252	211	198	182	317	223	684	591	843	854
Traditional Wealth businesses net income	177	169	155	135	163	137	122	248	130	501	422	557	593
Insurance net income	56	96	31	117	48	61	60	69	93	183	169	286	261
Adjusted return on equity (2)	16.0 %	19.0 %	13.4 %	19.4 %	16.5 %	24.4 %	21.6 %	41.9 %	30.0 %	16.2 %	20.2 %	19.9 %	29.3 %
Adjusted non-interest expense	808	803	793	783	718	622	635	594	578	2,404	1,975	2,758	2,315
Return on equity (2)	14.4 %	17.0 %	11.5 %	17.4 %	14.7 %	23.7 %	20.6 %	41.0 %	29.0 %	14.3 %	18.9 %	18.4 %	28.4 %
Net interest margin on average earning assets (teb)	2.71 %	2.60 %	2.78 %	2.61 %	2.62 %	2.64 %	2.73 %	2.89 %	2.91 %	2.70 %	2.66 %	2.65 %	2.87 %
Adjusted efficiency ratio (teb)	60.5 %	67.6 %	44.5 %	55.9 %	47.6 %	51.6 %	51.9 %	48.7 %	60.5 %	55.8 %	50.2 %	51.7 %	54.9 %
Efficiency ratio (teb)	62.8 %	70.4 %	46.5 %	58.3 %	49.6 %	52.3 %	52.7 %	49.5 %	61.5 %	58.1 %	51.4 %	53.2 %	55.8 %
Adjusted operating leverage	(24.0)%	(30.6)%	20.7 %	(17.0)%	33.7 %	1.6 %	18.4 %	19.0 %	(18.7)%	(12.4)%	16.7 %	7.5 %	(2.2)%
Adjusted operating leverage, net of CCPB	0.5 %	3.4 %	(5.6)%	(25.9)%	(10.3)%	7.7 %	(1.3)%	25.6 %	20.5 %	(0.4)%	(1.3)%	(7.9)%	13.2 %
Operating leverage	(23.7)%	(34.1)%	17.3 %	(20.5)%	30.7 %	1.8 %	18.2 %	18.7 %	(19.0)%	(14.4)%	15.7 %	5.8 %	(2.5)%
Operating leverage, net of CCPB	0.8 %	(0.1)%	(9.0)%	(29.4)%	(13.3)%	7.9 %	(1.5)%	25.3 %	20.2 %	(2.4)%	(2.3)%	(9.6)%	12.9 %
Revenue growth (1)	(11.4)%	(1.5)%	45.6 %	14.7 %	57.9 %	9.0 %	31.1 %	26.1 %	(11.2)%	9.3 %	31.5 %	26.6 %	3.5 %
Total revenues (teb), net of CCPB (1)	1,118	1,164	1,035	1,100	988	879	866	1,040	868	3,317	2,733	3,833	3,449
Revenue growth, net of CCPB (1)	13.1 %	32.5 %	19.3 %	5.8 %	13.9 %	15.1 %	11.4 %	32.7 %	28.0 %	21.3 %	13.5 %	11.2 %	18.9 %
Non-interest expense growth	12.3 %	32.6 %	28.3 %	35.2 %	27.2 %	7.2 %	12.9 %	7.4 %	7.8 %	23.7 %	15.8 %	20.8 %	6.0 %
Adjusted net income growth	9.5 %	33.9 %	2.3 %	(20.9)%	(4.9)%	35.9 %	8.1 %	88.5 %	94.5 %	15.5 %	10.3 %	(1.3)%	56.7 %
Reported net income growth	10.6 %	24.0 %	(8.7)%	(27.7)%	(12.3)%	38.3 %	7.5 %	90.3 %	97.5 %	9.2 %	7.5 %	(5.7)%	57.8 %
Average common equity (2)	5,712	5,711	5,468	5,059	5,025	3,306	3,305	2,975	2,922	5,629	3,885	4,181	2,884
Average assets	29,452	29,173	27,813	26,941	26,244	23,589	23,098	22,748	22,472	28,809	24,318	24,980	22,143
Average current loans and acceptances	14,709	14,151	13,805	13,250	12,971	12,804	12,561	12,291	12,127	14,223	12,778	12,897	11,909
Average deposits	27,571	27,308	26,595	25,217	24,458	24,755	25,211	24,362	23,874	27,156	24,809	24,912	23,337
Assets under administration	474,142	445,306	451,612	414,547	401,917	398,683	390,062	357,594	341,810	474,142	401,917	414,547	357,594
Assets under management	404,905	387,666	399,903	379,606	374,385	213,263	207,318	194,158	183,858	404,905	374,385	379,606	194,158
Number of full-time equivalent employees	6,758	6,730	6,685	6,649	6,687	5,876	5,864	6,012	6,051	6,758	6,687	6,649	6,012

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

Total revenues (teb)	238	229	220	201	201	193	193	373	187	687	587	788	910
Provision for credit losses	1	(1)	1	-	(5)	1	(2)	-	(3)	1	(6)	(6)	(1)
Net interest and non-interest revenue (teb), net of PCL	237	230	219	201	206	192	195	373	190	686	593	794	911
Non-interest expense	203	202	201	218	171	162	170	154	151	606	503	721	599
Income before taxes	34	28	18	(17)	35	30	25	219	39	80	90	73	312
Provision for income taxes (teb)	9	9	4	(9)	8	9	7	77	13	22	24	15	106
Reported net income	25	19	14	(8)	27	21	18	142	26	58	66	58	206
Net income attributable to Bank shareholders	25	19	14	(8)	27	21	18	142	26	58	66	58	206
Adjusted net income	30	25	20	(3)	33	27	23	148	31	75	83	80	228

\$USD Equivalent

Net interest income (teb)	35	34	38	34	34	31	33	35	36	107	98	132	146
Non-interest revenue	153	151	147	147	151	145	145	324	142	451	441	588	740
Total revenues (teb)	188	185	185	181	185	176	178	359	178	558	539	720	886
Provision for credit losses	-	-	1	-	(5)	1	(2)	-	(2)	1	(6)	(6)	(1)
Net interest and non-interest revenue (teb), net of PCL	188	185	184	181	190	175	180	359	180	557	545	726	887
Non-interest expense	160	163	169	196	157	148	157	147	146	492	462	658	585
Income before taxes	28	22	15	(15)	33	27	23	212	34	65	83	68	302
Provision for income taxes (teb)	8	7	3	(8)	9	8	6	76	9	18	23	15	103
Reported net income	20	15	12	(7)	24	19	17	136	25	47	60	53	199
Net income attributable to Bank shareholders	20	15	12	(7)	24	19	17	136	25	47	60	53	199
Adjusted net income	24	20	17	(2)	29	24	22	141	30	61	75	73	220
Revenue growth	1.7 %	4.8 %	3.9 %	(49.5)%	3.6 %	0.2 %	2.8 %	110.8 %	3.9 %	3.4 %	2.2 %	(18.7)%	26.5 %
Non-interest expense growth	1.7 %	10.3 %	7.5 %	32.9 %	8.2 %	0.8 %	7.9 %	4.2 %	6.2 %	6.4 %	5.6 %	12.5 %	5.3 %
Average current loans and acceptances	2,992	2,901	2,829	2,707	2,687	2,592	2,527	2,571	2,532	2,907	2,602	2,629	2,510
Average deposits	5,880	6,110	6,296	6,092	5,708	5,666	5,863	4,911	4,843	6,095	5,747	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	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013

Net interest income (teb)	308	274	388	262	328	327	260	278	344	970	915	1,177	1,197
Non-interest revenue	694	738	533	549	657	624	713	516	514	1,965	1,994	2,543	2,186
Total revenues (teb)	1,002	1,012	921	811	985	951	973	794	858	2,935	2,909	3,720	3,383
Provision for credit losses	14	5	9	(7)	(6)	(4)	(1)	(17)	2	28	(11)	(18)	(36)
Net interest and non-interest revenue (teb), net of PCL	988	1,007	912	818	991	955	974	811	856	2,907	2,920	3,738	3,419
Non-interest expense	623	617	623	573	589	581	608	525	523	1,863	1,778	2,351	2,082
Income before taxes	365	390	289	245	402	374	366	286	333	1,044	1,142	1,387	1,337
Provision for income taxes (teb)	92	94	68	54	97	69	90	70	66	254	256	310	297
Reported net income	273	296	221	191	305	305	276	216	267	790	886	1,077	1,040
Adjusted net income	274	296	221	191	305	306	276	217	268	791	887	1,078	1,042
Return on equity (1)	15.6 %	17.9 %	13.7 %	14.3 %	22.4 %	20.7 %	18.8 %	14.9 %	18.1 %	15.8 %	20.6 %	19.1 %	17.9 %
Net interest margin on average earning assets (teb)	0.51 %	0.48 %	0.65 %	0.46 %	0.58 %	0.59 %	0.48 %	0.54 %	0.67 %	0.55 %	0.55 %	0.53 %	0.59 %
Efficiency ratio (teb)	62.2 %	60.9 %	67.6 %	70.8 %	59.8 %	61.0 %	62.5 %	66.2 %	60.8 %	63.5 %	61.1 %	63.2 %	61.5 %
Operating leverage	(4.1)%	0.2 %	(7.7)%	(7.0)%	2.0 %	0.3 %	(7.4)%	(10.9)%	(0.4)%	(3.9)%	(1.8)%	(3.0)%	(0.8)%
Revenue growth	1.7 %	6.3 %	(5.2)%	2.0 %	14.7 %	13.8 %	8.9 %	(11.1)%	7.2 %	0.9 %	12.4 %	9.9 %	4.2 %
Non-interest expense growth	5.8 %	6.1 %	2.5 %	9.0 %	12.7 %	13.5 %	16.3 %	(0.2)%	7.6 %	4.8 %	14.2 %	12.9 %	5.0 %
Adjusted net income growth	(10.7)%	(2.7)%	(20.1)%	(11.6)%	14.1 %	17.2 %	(6.9)%	(29.7)%	10.0 %	(10.9)%	7.5 %	3.5 %	5.6 %
Reported net income growth	(10.7)%	(2.7)%	(20.1)%	(11.6)%	14.3 %	17.4 %	(7.0)%	(29.8)%	9.7 %	(10.9)%	7.6 %	3.6 %	5.4 %
Average common equity (1)	6,562	6,463	5,980	5,052	5,228	5,818	5,604	5,490	5,636	6,334	5,547	5,422	5,582
Average assets	287,468	289,891	287,666	263,362	257,568	264,036	254,156	239,292	245,365	288,324	258,527	259,746	246,702
Average earning assets	238,671	235,156	237,186	225,414	222,549	226,120	215,919	203,914	202,622	237,025	221,431	222,471	202,062
Average current loans and acceptances	37,518	36,068	34,526	31,076	31,143	30,367	27,823	25,603	24,420	36,037	29,772	30,101	24,807
Average deposits	141,841	136,372	138,979	132,916	133,061	137,172	130,594	124,867	119,933	139,093	133,569	133,405	121,193
Number of full-time equivalent employees	2,300	2,252	2,276	2,270	2,260	2,204	2,178	2,163	2,139	2,300	2,260	2,270	2,163

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

Total revenues (teb)	335	370	314	281	294	317	369	282	241	1,019	980	1,261	1,064
Provision for credit losses	16	5	10	(5)	(4)	(3)	-	(18)	2	31	(7)	(12)	(36)
Net interest and non-interest revenue (teb), net of PCL	319	365	304	286	298	320	369	300	239	988	987	1,273	1,100
Non-interest expense	281	274	262	236	246	244	244	216	214	817	734	970	842
Income before taxes	38	91	42	50	52	76	125	84	25	171	253	303	258
Provision for income taxes (teb)	9	28	8	14	11	11	32	25	4	45	54	68	51
Reported net income	29	63	34	36	41	65	93	59	21	126	199	235	207

\$USD Equivalent

Net interest income (teb)	80	73	82	83	77	81	83	85	96	235	241	324	395
Non-interest revenue	185	224	183	170	195	206	259	185	137	592	660	830	645
Total revenues (teb)	265	297	265	253	272	287	342	270	233	827	901	1,154	1,040
Provision for credit losses	13	4	8	(5)	(3)	(3)	-	(17)	2	25	(6)	(11)	(35)
Net interest and non-interest revenue (teb), net of PCL	252	293	257	258	275	290	342	287	231	802	907	1,165	1,075
Non-interest expense	222	221	220	212	228	221	226	208	205	663	675	887	823
Income before taxes	30	72	37	46	47	69	116	79	26	139	232	278	252
Provision for income taxes (teb)	7	21	8	14	8	10	30	23	6	36	48	62	49
Reported net income	23	51	29	32	39	59	86	56	20	103	184	216	203
Revenue growth	(2.8)%	3.6%	(22.6)%	(6.4)%	17.4%	13.0%	20.5%	2.6%	(14.2)%	(8.3)%	17.1 %	11.0 %	2.1 %
Non-interest expense growth	(2.4)%	(0.4)%	(2.4)%	2.3%	10.7%	8.6%	9.6%	(5.9)%	1.5%	(1.7)%	9.6 %	7.8 %	(0.7)%
Average assets	85,101	83,504	85,228	88,323	91,576	90,929	84,847	85,626	94,060	84,623	89,097	88,902	92,690
Average earning assets	77,802	74,226	76,161	80,529	83,201	81,511	74,641	74,793	79,492	76,083	79,766	79,958	76,984
Average current loans and acceptances	10,727	10,455	10,184	9,587	10,022	9,540	8,992	8,176	8,050	10,455	9,518	9,536	8,502
Average deposits	55,586	54,394	58,603	57,254	58,469	60,348	55,030	58,562	58,249	56,214	57,923	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	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Net interest income (teb) before Group teb offset	(60)	(90)	(37)	10	(44)	(25)	(3)	40	81	(187)	(72)	(62)	409
Group teb offset (1)	(114)	(100)	(190)	(99)	(154)	(138)	(85)	(89)	(120)	(404)	(377)	(476)	(344)
Net interest income	(174)	(190)	(227)	(89)	(198)	(163)	(88)	(49)	(39)	(591)	(449)	(538)	65
Non-interest revenue	45	33	92	62	15	50	20	69	23	170	85	147	146
Total revenues	(129)	(157)	(135)	(27)	(183)	(113)	(68)	20	(16)	(421)	(364)	(391)	211
Provision for credit losses	15	(6)	(20)	2	(47)	(19)	(59)	(57)	(90)	(11)	(125)	(123)	(175)
Net interest and non-interest revenue, net of PCL	(144)	(151)	(115)	(29)	(136)	(94)	(9)	77	74	(410)	(239)	(268)	386
Non-interest expense	59	268	160	150	101	102	118	185	150	487	321	471	802
Income before taxes	(203)	(419)	(275)	(179)	(237)	(196)	(127)	(108)	(76)	(897)	(560)	(739)	(416)
Provision for income taxes (teb) before Group teb offset	(20)	(92)	(11)	(39)	(29)	-	(1)	(5)	42	(123)	(30)	(69)	2
Group teb offset (1)	(114)	(100)	(190)	(99)	(154)	(138)	(85)	(89)	(120)	(404)	(377)	(476)	(344)
Provision for income taxes	(134)	(192)	(201)	(138)	(183)	(138)	(86)	(94)	(78)	(527)	(407)	(545)	(342)
Reported net Income	(69)	(227)	(74)	(41)	(54)	(58)	(41)	(14)	2	(370)	(153)	(194)	(74)
Non-controlling interest in subsidiaries	6	6	14	11	15	14	13	13	16	26	42	53	65
Net income attributable to Bank shareholders	(75)	(233)	(88)	(52)	(69)	(72)	(54)	(27)	(14)	(396)	(195)	(247)	(139)
Adjusted net income	(69)	(121)	(74)	(41)	(54)	(58)	(41)	(23)	(22)	(264)	(153)	(194)	(135)
Adjusted total revenue	(129)	(157)	(135)	(27)	(183)	(113)	(68)	(108)	(174)	(421)	(364)	(391)	(480)
Adjusted non-interest expense	59	119	160	150	101	102	118	121	98	338	321	471	456
Adjusted provision for credit losses	15	(6)	(20)	2	(47)	(19)	(59)	(106)	(154)	(11)	(125)	(123)	(405)
Average common equity (2)	3,635	4,487	3,250	5,015	4,250	5,035	4,379	4,836	5,189	3,782	4,548	4,667	4,767
Average assets	57,955	59,301	56,453	46,518	43,638	43,572	45,196	43,435	41,807	57,887	44,141	44,739	43,789
Average earning assets	45,085	44,293	41,945	34,994	31,451	32,685	34,560	33,349	31,260	43,769	32,899	33,428	33,178
Average deposits	56,210	56,263	52,514	52,838	50,457	49,096	47,332	41,200	38,565	54,983	48,961	49,937	37,955
Number of full-time equivalent employees	14,565	14,398	14,382	14,229	14,166	13,871	13,741	13,586	13,633	14,565	14,166	14,229	13,586

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

Total revenues	(69)	(94)	(51)	(90)	(67)	(19)	(28)	31	86	(214)	(114)	(204)	321
Provision for credit losses	13	(41)	2	(26)	(28)	(25)	(50)	(98)	(109)	(26)	(103)	(129)	(264)
Net interest and non-interest revenue, net of PCL	(82)	(53)	(53)	(64)	(39)	6	22	129	195	(188)	(11)	(75)	585
Non-interest expense	14	53	55	45	48	55	13	114	85	122	116	161	429
Income before taxes	(96)	(106)	(108)	(109)	(87)	(49)	9	15	110	(310)	(127)	(236)	156
Provision for income taxes (teb) before Group teb offset	(19)	(43)	(42)	(39)	(21)	(18)	3	6	48	(104)	(36)	(75)	70
Group teb offset (1)	(15)	(13)	(13)	(11)	(10)	(10)	(10)	(12)	(7)	(41)	(30)	(41)	(31)
Provision for income taxes	(34)	(56)	(55)	(50)	(31)	(28)	(7)	(6)	41	(145)	(66)	(116)	39
Reported net Income	(62)	(50)	(53)	(59)	(56)	(21)	16	21	69	(165)	(61)	(120)	117
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	-	1	-	-	-	11
Net income attributable to Bank shareholders	(62)	(50)	(53)	(59)	(56)	(21)	16	21	68	(165)	(61)	(120)	106
Adjusted net income	(62)	(40)	(39)	(75)	(42)	(25)	22	2	32	(141)	(45)	(120)	(26)
Adjusted total revenue	(69)	(94)	(51)	(90)	(67)	(19)	(28)	(67)	(68)	(214)	(114)	(204)	(317)
Adjusted non-interest expense	14	2	55	45	48	55	13	54	36	71	116	161	168
Adjusted provision for credit losses	15	(6)	(20)	2	(48)	(20)	(59)	(105)	(153)	(11)	(127)	(125)	(408)

\$USD Equivalent

Net interest income (teb) before Group teb offset	(30)	(54)	(22)	(45)	(37)	(21)	9	32	79	(106)	(49)	(94)	376
Group teb offset (1)	(11)	(11)	(11)	(9)	(9)	(10)	(9)	(12)	(6)	(33)	(28)	(37)	(30)
Net interest income	(41)	(65)	(33)	(54)	(46)	(31)	-	20	73	(139)	(77)	(131)	346
Non-interest revenue	(16)	(10)	(10)	(26)	(15)	13	(23)	9	11	(36)	(25)	(51)	(30)
Total revenues	(57)	(75)	(43)	(80)	(61)	(18)	(23)	29	84	(175)	(102)	(182)	316
Provision for credit losses	11	(33)	(1)	(23)	(26)	(23)	(48)	(95)	(106)	(23)	(97)	(120)	(256)
Net interest and non-interest revenue, net of PCL	(68)	(42)	(42)	(57)	(35)	5	25	124	190	(152)	(5)	(62)	572
Non-interest expense	12	43	46	40	45	50	12	110	83	101	107	147	421
Income before taxes	(80)	(85)	(88)	(97)	(80)	(45)	13	14	107	(253)	(112)	(209)	151
Provision for income taxes (teb) before Group teb offset	(19)	(33)	(35)	(36)	(19)	(17)	6	5	47	(87)	(30)	(66)	68
Group teb offset (1)	(11)	(11)	(11)	(9)	(9)	(10)	(9)	(12)	(6)	(33)	(28)	(37)	(30)
Provision for income taxes	(30)	(44)	(46)	(45)	(28)	(27)	(3)	(7)	41	(120)	(58)	(103)	38
Reported net Income	(50)	(41)	(42)	(52)	(52)	(18)	16	21	66	(133)	(54)	(106)	113
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	-	2	-	-	-	11
Net income attributable to Bank shareholders	(50)	(41)	(42)	(52)	(52)	(18)	16	21	64	(133)	(54)	(106)	102
Adjusted net income	(51)	(33)	(31)	(66)	(39)	(21)	21	3	30	(115)	(39)	(105)	(28)
Adjusted total revenue	(57)	(75)	(43)	(80)	(61)	(18)	(23)	(65)	(65)	(175)	(102)	(182)	(312)
Adjusted non-interest expense	12	2	46	40	45	50	12	52	35	60	107	147	164
Adjusted provision for credit losses	13	(4)	(18)	2	(44)	(18)	(57)	(102)	(148)	(9)	(119)	(117)	(398)
Average assets	27,435	25,963	25,399	24,035	21,976	21,798	24,540	23,113	23,750	26,270	22,782	23,098	24,784
Average earning assets	23,260	21,635	20,856	19,184	17,042	16,854	19,457	18,103	18,538	21,920	17,794	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

(\$ millions except as noted)

	2015	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Non-Interest Revenue													
Securities commissions and fees	238	237	237	232	238	236	228	218	220	712	702	934	846
Deposit and payment service charges	276	262	259	262	260	239	241	237	232	797	740	1,002	916
Trading revenues	269	319	193	198	231	246	274	188	208	781	751	949	849
Lending fees	195	181	170	171	169	171	169	155	152	546	509	680	603
Card fees	114	114	106	118	116	116	112	110	124	334	344	462	461
Investment management and custodial fees	384	379	367	351	343	279	273	252	248	1,130	895	1,246	971
Mutual fund revenues	357	355	322	305	301	238	229	220	217	1,034	768	1,073	832
Underwriting and advisory fees	207	182	171	166	238	149	191	156	141	560	578	744	659
Securities gains, other than trading	50	70	39	41	12	47	62	210	-	159	121	162	285
Foreign exchange, other than trading	46	33	62	47	40	38	54	38	39	141	132	179	172
Insurance revenue (1)	342	210	822	489	614	441	464	306	235	1,374	1,519	2,008	1,212
Other	76	72	88	82	66	106	69	112	89	236	241	323	347
Total Non-Interest Revenue	2,554	2,414	2,836	2,462	2,628	2,306	2,366	2,202	1,905	7,804	7,300	9,762	8,153
Total Non-Interest Revenue, net of CCPB	2,336	2,390	2,089	2,162	2,108	1,978	2,009	2,021	1,817	6,815	6,095	8,257	7,386
Insurance revenue, net of CCPB	124	186	75	189	94	113	107	125	147	385	314	503	445
Non-interest revenue-to-total revenue, net of CCPB	50.7 %	53.1 %	48.5 %	49.8 %	50.0 %	49.0 %	48.7 %	48.8 %	45.4 %	50.8 %	49.2 %	49.4 %	46.0 %

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

Interest rates	126	116	69	21	90	75	139	100	116	311	304	325	479
Foreign exchange	72	110	83	84	91	102	79	72	83	265	272	356	285
Equities	151	172	200	139	177	196	114	109	148	523	487	626	499
Commodities	11	17	17	12	11	10	13	10	10	45	34	46	43
Other (3)	3	(13)	8	18	1	(5)	(1)	20	1	(2)	(5)	13	29
Total (teb)	363	402	377	274	370	378	344	311	358	1,142	1,092	1,366	1,335
Teb offset	99	85	177	88	143	128	74	76	112	361	345	433	309
Total trading revenue	264	317	200	186	227	250	270	235	246	781	747	933	1,026
Reported as:													
Net interest income	94	83	184	76	139	132	70	123	150	361	341	417	486
Non-interest revenue - trading revenues	269	319	193	198	231	246	274	188	208	781	751	949	849
Total (teb)	363	402	377	274	370	378	344	311	358	1,142	1,092	1,366	1,335
Teb offset	99	85	177	88	143	128	74	76	112	361	345	433	309
Reported total trading revenue	264	317	200	186	227	250	270	235	246	781	747	933	1,026
Adjusted non-interest revenue - trading revenues	269	319	193	198	231	246	274	177	203	781	751	949	815
Adjusted total trading revenue	264	317	200	186	227	250	270	205	241	781	747	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	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013

Adjusted Non-Interest Expense (1)

Employee compensation													
Salaries	952	916	916	865	872	809	840	806	809	2,784	2,521	3,386	3,130
Performance based compensation	509	522	569	488	490	443	518	415	410	1,600	1,451	1,939	1,682
Employee benefits	260	267	297	214	232	239	223	207	217	824	694	908	896
Total employee compensation	1,721	1,705	1,782	1,567	1,594	1,491	1,581	1,428	1,436	5,208	4,666	6,233	5,708
Premises and equipment													
Rental of real estate	116	115	111	109	102	103	101	101	98	342	306	415	394
Premises, furniture and fixtures	60	65	60	58	43	64	96	91	94	185	203	261	370
Property taxes	11	10	10	9	10	10	10	8	10	31	30	39	37
Computer and equipment	330	343	318	356	314	275	248	263	237	991	837	1,193	942
Total premises and equipment	517	533	499	532	469	452	455	463	439	1,549	1,376	1,908	1,743
Amortization of intangible assets	65	60	56	56	65	62	59	57	57	181	186	242	221
Other expenses													
Communications	76	83	75	70	73	78	68	70	73	234	219	289	286
Business and capital taxes	10	10	12	11	8	10	10	10	9	32	28	39	38
Professional fees	140	149	150	186	153	140	135	136	114	439	428	614	484
Travel and business development	146	137	142	165	136	122	119	135	123	425	377	542	480
Other	247	235	237	247	210	211	226	186	191	719	647	894	795
Total other expenses	619	614	616	679	580	561	558	537	510	1,849	1,699	2,378	2,083
Total adjusted non-interest expense	2,922	2,912	2,953	2,834	2,708	2,566	2,653	2,485	2,442	8,787	7,927	10,761	9,755
Reported non-interest expense	2,971	3,112	3,006	2,887	2,756	2,594	2,684	2,580	2,526	9,089	8,034	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	2015	2015	2014	2014	2014	2014	2013	2013	INC/(DEC)
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	VS LAST YEAR
As At Balances										
Cash and Cash Equivalents	48,722	40,403	44,162	28,386	38,250	35,082	34,112	26,089	33,055	10,472 27.4 %
Interest Bearing Deposits with Banks	8,022	7,256	6,597	6,110	5,800	7,069	6,586	6,518	7,531	2,222 38.3 %
Securities	140,109	142,446	151,372	143,319	149,541	144,610	150,941	135,800	129,797	(9,432) (6.3)%
Securities borrowed or purchased under resale agreements	74,684	64,576	66,086	53,555	49,452	51,981	53,579	39,799	53,749	25,232 51.0 %
Loans										
Residential mortgages (1)	104,547	101,839	102,073	101,013	99,484	97,632	97,321	96,392	93,132	5,063 5.1 %
Non-residential mortgages	10,861	10,539	11,094	10,738	10,806	11,121	11,589	11,745	12,284	55 0.5 %
Consumer instalment and other personal	65,702	64,273	65,301	64,143	64,286	64,571	64,610	63,640	63,230	1,416 2.2 %
Credit cards	8,004	7,896	7,924	7,972	7,976	7,953	7,963	7,870	7,801	28 0.3 %
Businesses and governments (2)	131,080	121,614	122,099	110,028	105,006	105,371	100,807	92,840	88,739	26,074 24.8 %
	320,194	306,161	308,491	293,894	287,558	286,648	282,290	272,487	265,186	32,636 11.3 %
Customers' liability under acceptances	10,796	11,453	10,986	10,878	9,651	9,906	9,207	8,472	9,029	1,145 11.9 %
Allowance for credit losses	(1,811)	(1,758)	(1,847)	(1,734)	(1,768)	(1,850)	(1,747)	(1,665)	(1,658)	(43) (2.4)%
Total net loans and acceptances	329,179	315,856	317,630	303,038	295,441	294,704	289,750	279,294	272,557	33,738 11.4 %
Other assets										
Derivative instruments	48,068	39,831	62,989	32,655	26,825	28,859	37,502	30,259	31,638	21,243 79.2 %
Premises and equipment	2,279	2,274	2,334	2,276	2,174	2,172	2,220	2,168	2,109	105 4.8 %
Goodwill	6,111	5,646	5,900	5,353	5,253	3,994	4,052	3,819	3,767	858 16.3 %
Intangible assets	2,227	2,136	2,214	2,052	2,020	1,554	1,558	1,511	1,511	207 10.3 %
Other	13,041	12,851	13,126	11,915	12,076	12,020	12,362	11,787	12,998	965 8.0 %
Total Assets	672,442	633,275	672,410	588,659	586,832	582,045	592,662	537,044	548,712	85,610 14.6 %
Deposits										
Banks	30,216	28,864	24,310	18,243	22,865	22,607	26,930	20,591	21,362	7,351 32.1 %
Businesses and governments	272,549	254,738	262,272	239,139	243,808	238,915	240,347	222,346	214,565	28,741 11.8 %
Individuals	144,852	140,629	143,196	135,706	132,550	132,485	131,116	125,432	123,596	12,302 9.3 %
Total deposits	447,617	424,231	429,778	393,088	399,223	394,007	398,393	368,369	359,523	48,394 12.1 %
Other liabilities										
Derivative instruments	50,011	44,237	63,701	33,657	28,151	30,279	36,843	31,974	32,959	21,860 77.7 %
Acceptances	10,796	11,453	10,986	10,878	9,651	9,906	9,207	8,472	9,029	1,145 11.9 %
Securities sold but not yet purchased	27,813	25,908	30,013	27,348	28,366	24,350	26,646	22,446	21,041	(553) (2.0)%
Securities lent or sold under repurchase agreements	47,644	42,039	49,551	39,695	40,606	46,125	44,789	28,884	47,596	7,038 17.3 %
Other	45,444	44,569	45,702	43,676	42,587	40,088	40,086	41,724	44,124	2,857 6.7 %
Subordinated debt	4,433	4,435	4,964	4,913	3,948	3,965	3,983	3,996	4,014	485 12.3 %
Share capital										
Preferred shares	2,640	2,640	3,040	3,040	3,040	2,615	2,265	2,265	2,265	(400) (13.2)%
Common shares	12,296	12,330	12,373	12,357	12,154	12,071	12,033	12,003	11,999	142 1.2 %
Contributed surplus	302	303	303	304	310	313	316	315	321	(8) (2.5)%
Retained earnings	18,281	17,765	17,489	17,237	16,724	16,155	15,617	15,087	14,657	1,557 9.3 %
Accumulated other comprehensive income (loss)	4,681	2,878	4,027	1,375	991	1,100	1,425	437	126	3,690 372.4 %
Total shareholders' equity	38,200	35,916	37,232	34,313	33,219	32,254	31,656	30,107	29,368	4,981
Non-controlling interest in subsidiaries	484	487	483	1,091	1,081	1,071	1,059	1,072	1,058	(597) (55.3)%
Total Liabilities and Equity	672,442	633,275	672,410	588,659	586,832	582,045	592,662	537,044	548,712	85,610 14.6 %

(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	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	INC/
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	(DEC)
Average Daily Balances												
Cash resources	51,808	48,934	48,632	47,359	40,903	40,099	41,420	40,143	41,338	49,803	40,815	22.0 %
Securities	143,020	149,042	153,238	149,178	150,598	150,324	142,592	133,775	127,294	148,427	147,811	0.4 %
Securities borrowed or purchased under resale agreements	76,298	69,707	66,583	55,992	53,549	57,251	55,883	53,999	57,456	70,875	55,542	27.6 %
Loans												
Residential mortgages (1)	103,043	101,705	101,499	99,993	98,251	97,095	96,876	94,833	90,529	102,086	97,411	4.8 %
Non-residential mortgages	10,713	10,780	10,846	10,772	10,814	11,314	11,647	12,072	12,852	10,779	11,258	(4.3)%
Consumer instalment and other personal	65,144	64,650	64,659	64,090	64,300	64,533	64,110	63,413	63,136	64,819	64,312	0.8 %
Credit cards	8,018	7,837	8,111	8,036	7,950	7,861	8,080	7,929	7,828	7,991	7,964	0.3 %
Businesses and governments (2)	125,233	121,619	116,021	106,734	104,468	103,042	95,939	90,513	87,298	120,951	101,129	19.6 %
Customers' liability under acceptances	312,151	306,591	301,136	289,625	285,783	283,845	276,652	268,760	261,643	306,626	282,074	8.7 %
Allowance for credit losses	11,768	11,201	10,687	10,781	10,423	9,560	8,891	8,945	9,075	11,219	9,625	16.6 %
(1,884)	(1,880)	(1,847)	(1,843)	(1,863)	(1,777)	(1,702)	(1,705)	(1,727)	(1,870)	(1,780)	(1,780)	(5.0)%
Total net loans and acceptances	322,035	315,912	309,976	298,563	294,343	291,628	283,841	276,000	268,991	315,975	289,919	9.0 %
Other assets												
Derivative instruments	43,157	49,245	45,034	31,911	29,257	32,834	33,600	30,610	37,486	45,774	31,886	43.6 %
Other	26,347	28,600	27,450	24,403	24,768	22,624	22,820	22,632	23,035	27,450	23,413	17.2 %
Total Assets	662,665	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	658,304	589,386	11.7 %
Deposits												
Banks	27,490	26,657	24,138	22,438	23,225	27,337	24,949	23,761	23,470	26,089	25,147	3.7 %
Businesses and governments	267,088	259,281	260,270	251,274	244,164	241,384	237,018	222,864	213,061	262,245	240,807	8.9 %
Individuals	141,930	141,516	138,498	133,558	130,916	130,568	127,556	123,725	122,977	140,639	129,713	8.4 %
Total deposits	436,508	427,454	422,906	407,270	398,305	399,289	389,523	370,350	359,508	428,973	395,667	8.4 %
Other liabilities												
Derivative instruments	45,429	53,015	46,776	32,789	30,278	33,665	34,686	31,690	38,385	48,356	32,868	47.1 %
Acceptances	11,768	11,201	10,687	10,781	10,423	9,560	8,891	8,945	9,075	11,219	9,625	16.6 %
Securities sold but not yet purchased	28,396	27,951	32,584	29,952	29,269	28,180	25,751	21,272	24,082	29,662	27,728	7.0 %
Securities lent or sold under repurchase agreements	54,600	54,206	53,191	44,696	46,810	48,105	44,750	46,990	45,592	53,997	46,538	16.0 %
Other	44,503	44,994	43,996	42,651	40,796	39,081	40,772	42,977	43,935	44,492	40,229	10.6 %
Subordinated debt	4,428	4,905	4,925	4,403	3,960	3,954	3,990	4,005	4,037	4,751	3,968	19.7 %
Shareholders' equity	36,556	37,239	34,976	33,788	32,496	31,865	30,726	29,868	29,833	36,245	31,693	14.4 %
Non-controlling interest in subsidiaries	477	475	872	1,076	1,081	1,061	1,067	1,062	1,153	609	1,070	(43.0)%
Total Liabilities and Equity	662,665	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	658,304	589,386	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.

STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Net income	1,192	999	1,000	1,070	1,126	1,076	1,061	1,074	1,123	3,191	3,263	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	(6)	(2)	(37)	76	27	(38)	67	(48)	(2)	65	28	(10)
Reclassification to earnings of (gains) in the period	(27)	(22)	(14)	(22)	(17)	(16)	(22)	(5)	(2)	(63)	(55)	(77)	(50)
Net change in unrealized gains (losses) on cash flow hedges	(21)	(28)	(16)	(59)	59	11	(60)	62	(30)	(65)	10	(49)	(60)
Gains (losses) on cash flow hedges arising during the period	168	(282)	595	83	53	(31)	142	137	(231)	481	164	247	(25)
Reclassification to earnings of (gains) on cash flow hedges	(13)	(9)	(25)	(25)	(25)	(23)	(25)	(23)	(31)	(47)	(73)	(98)	(125)
Net gain (loss) on translation of net foreign operations	155	(291)	570	58	28	(54)	117	114	(262)	434	91	149	(150)
Net gain (loss) on translation of net foreign operations	1,866	(1,128)	2,484	578	(98)	(278)	1,176	261	316	3,222	800	1,378	741
Unrealized gains (losses) on translation of net foreign operations	(349)	103	(178)	(120)	(98)	(25)	(270)	(109)	(140)	(424)	(295)	(415)	(409)
Unrealized gains (losses) on hedges of net foreign operations	1,517	(1,025)	2,306	458	(98)	(303)	906	152	176	2,798	505	963	332
Items that will not be reclassified to net income													
Remeasurement of pension and other employee future benefit plans	106	212	(226)	(73)	(98)	21	25	(17)	298	92	(52)	(125)	298
Remeasurement of own credit risk on financial liabilities designated at fair value	46	(17)	18	(73)	(98)	-	-	-	-	47	(52)	(125)	298
Other comprehensive income (loss)	1,803	(1,149)	2,552	384	(109)	(325)	988	311	162	3,305	554	938	420
Total comprehensive income (loss)	2,995	(150)	3,552	1,454	1,017	751	2,049	1,385	1,285	6,497	3,817	5,271	4,615
Attributable to:													
Bank shareholders	2,988	(156)	3,638	1,441	1,001	737	2,036	1,372	1,269	6,470	3,774	5,215	4,550
Non-controlling interest in subsidiaries	7	6	14	13	16	14	13	13	16	27	43	56	65
Total comprehensive income (loss)	2,995	(150)	3,652	1,454	1,017	751	2,049	1,385	1,285	6,497	3,817	5,271	4,615

STATEMENT OF CHANGES IN EQUITY

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Preferred Shares													
Balance at beginning of period	2,640	3,040	3,040	3,040	2,615	2,265	2,265	2,265	2,265	3,040	2,265	2,265	2,465
Issued during the period	350	-	-	-	700	500	-	-	-	350	1,200	1,200	-
Redeemed during the period	(350)	(400)	-	-	(275)	(150)	-	-	-	(750)	(425)	(425)	(200)
Balance at End of Period	2,640	2,640	3,040	3,040	3,040	2,615	2,265	2,265	2,265	2,640	3,040	3,040	2,265
Common Shares													
Balance at beginning of period	12,330	12,373	12,357	12,154	12,071	12,033	12,003	11,999	12,014	12,357	12,003	12,003	11,957
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	-	-	57	176	47	-	-	1	47	57	47	223	130
Repurchased for cancellation	(38)	(58)	(57)	-	-	-	-	(51)	(75)	(153)	-	-	(200)
Issued under the stock option plan	4	15	16	27	36	38	30	54	13	35	104	131	116
Issued on the exchange of shares of a subsidiary corporation	-	-	-	-	-	-	-	-	-	-	-	-	-
Issued on the acquisition of a business	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance at End of Period	12,296	12,330	12,373	12,357	12,154	12,071	12,033	12,003	11,999	12,296	12,154	12,357	12,003
Contributed Surplus													
Balance at beginning of period	303	303	304	310	313	316	315	321	320	304	315	315	213
Stock option expense / exercised	-	(1)	2	(2)	(3)	(3)	1	(6)	1	1	(5)	(7)	(5)
Foreign exchange on redemption of preferred shares	-	-	-	-	-	-	-	-	-	-	-	-	107
Other	(1)	1	(3)	(4)	-	-	-	-	-	(3)	-	(4)	-
Balance at End of Period	302	303	303	304	310	313	316	315	321	302	310	304	315
Retained Earnings													
Balance at beginning of period	17,765	17,489	17,237	16,724	16,155	15,617	15,087	14,657	14,227	17,237	15,087	15,087	13,456
Net income attributable to Bank shareholders	1,185	993	986	1,057	1,110	1,062	1,048	1,061	1,107	3,164	3,220	4,277	4,130
Dividends - Preferred shares	(23)	(31)	(33)	(37)	(28)	(27)	(28)	(29)	(30)	(87)	(83)	(120)	(120)
Common shares	(527)	(515)	(518)	(507)	(504)	(490)	(490)	(476)	(475)	(1,560)	(1,484)	(1,991)	(1,904)
Common shares repurchased for cancellation	(111)	(171)	(183)	-	-	-	-	(126)	(169)	(465)	-	-	(475)
Preferred shares repurchased for cancellation	(3)	-	-	-	-	-	-	-	-	(3)	-	-	-
Share issue expense	(5)	-	-	-	(9)	(7)	-	-	-	(5)	(16)	(16)	-
Balance at End of Period	18,281	17,765	17,489	17,237	16,724	16,155	15,617	15,087	14,657	18,281	16,724	17,237	15,087
Accumulated Other Comprehensive Income on available-for-sale securities													
Balance at beginning of period	112	140	156	215	156	145	205	143	193	156	205	205	265
Unrealized gains (losses) on available-for-sale securities arising during the period	6	(6)	(2)	(37)	76	27	(38)	67	(48)	(2)	65	28	(10)
Reclassification to earnings of (gains) in the period	(27)	(22)	(14)	(22)	(17)	(16)	(22)	(5)	(2)	(63)	(55)	(77)	(50)
Balance at End of Period	91	112	140	156	215	156	145	205	143	91	215	156	205
Accumulated Other Comprehensive Income (Loss) on cash flow hedges													
Balance at beginning of period	420	711	141	83	55	109	(8)	(122)	140	141	(8)	(8)	142
Gains (losses) on cash flow hedges arising during the period	168	(282)	595	83	53	(31)	142	137	(231)	481	164	247	(25)
Reclassification to earnings of (gains) in the period	(13)	(9)	(25)	(25)	(25)	(23)	(25)	(23)	(31)	(47)	(73)	(98)	(125)
Balance at End of Period	575	420	711	141	83	55	109	(8)	(122)	575	83	141	(8)
Accumulated Other Comprehensive Income on translation of net foreign operations													
Balance at beginning of period	2,649	3,674	1,368	910	1,008	1,311	405	253	77	1,368	405	405	73
Unrealized gains (losses) on translation of net foreign operations	1,866	(1,128)	2,484	578	(98)	(278)	1,176	261	316	3,222	800	1,378	741
Unrealized gains (losses) on hedges of net foreign operations	(349)	103	(178)	(120)	(98)	(25)	(270)	(109)	(140)	(424)	(295)	(415)	(409)
Balance at End of Period	4,166	2,649	3,674	1,368	910	1,008	1,311	405	253	4,166	910	1,368	405
Accumulated Other Comprehensive (Loss) on pension and other post-employment plans													
Balance at beginning of period	(304)	(516)	(290)	(217)	(119)	(140)	(165)	(148)	(446)	(290)	(165)	(165)	(463)
Gains (losses) on remeasurement of pension and other post-employment plans	106	212	(226)	(73)	(98)	21	25	(17)	298	92	(52)	(125)	298
Balance at End of Period	(198)	(304)	(516)	(290)	(217)	(119)	(140)	(165)	(148)	(198)	(217)	(290)	(165)
Accumulated Other Comprehensive Income on own credit risk financial liabilities designated at fair value													
Balance at beginning of period	1	18	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	46	(17)	18	-	-	-	-	-	-	47	-	-	-
Balance at End of Period	47	1	18	-	-	-	-	-	-	47	-	-	-
Total accumulated other comprehensive income (loss)	4,681	2,876	4,027	1,375	991	1,100	1,425	437	128	4,681	991	1,375	437
Total Shareholders' Equity	38,200	35,916	37,232	34,313	33,219	32,254	31,656	30,107	29,368	38,200	33,219	34,313	30,107
Non-controlling interest in subsidiaries													
Balance at beginning of period	487	483	1,091	1,081	1,071	1,059	1,072	1,058	1,071	1,091	1,072	1,072	1,435
Net income attributable to non-controlling interest	7	6	14	13	16	14	13	13	16	27	43	56	65
Dividends to non-controlling interest	(10)	-	(27)	-	(26)	-	(26)	(5)	(32)	(37)	(52)	(52)	(73)
Preferred share redemption	-	-	-	-	-	-	-	-	-	-	-	-	(359)
Acquisition during the quarter	-	-	-	-	22	-	-	-	-	-	22	22	-
Capital trust redemption	-	-	(600)	-	-	-	-	-	-	(600)	-	-	-
Other	-	(2)	5	(3)	(2)	(2)	-	6	3	3	(4)	(7)	4
Balance at End of Period	484	487	1,091	1,081	1,071	1,059	1,072	1,058	1,072	484	1,081	1,091	1,072
Total Equity	38,684	36,403	37,715	35,404	34,300	33,325	32,715	31,179	30,426	38,684	34,300	35,404	31,179

AVERAGE ASSETS BY OPERATING GROUP AND GEOGRAPHIC AREA

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Personal & Commercial Banking (1)													
Canada	197,962	195,089	194,208	192,678	191,373	188,899	187,222	184,238	179,053	195,760	189,168	190,053	177,015
United States	89,783	87,947	84,726	77,867	74,564	74,623	70,439	67,399	66,880	87,480	73,193	74,371	65,764
Other	45	39	47	40	31	41	45	47	23	44	39	39	18
Total	287,790	283,075	278,981	270,585	265,968	263,563	257,706	251,684	245,956	283,284	262,400	264,463	242,797
Wealth Management													
Canada	20,060	19,911	19,192	18,967	18,512	18,123	17,860	17,709	17,604	19,720	18,165	18,368	17,438
United States	4,988	4,765	4,632	4,256	4,091	4,005	3,865	3,728	3,579	4,795	3,987	4,055	3,527
Other	4,404	4,497	3,989	3,718	3,641	1,461	1,373	1,311	1,289	4,294	2,166	2,557	1,178
Total	29,452	29,173	27,813	26,941	26,244	23,589	23,098	22,748	22,472	28,809	24,318	24,980	22,143
BMO Capital Markets													
Canada	155,885	163,692	162,074	144,903	139,445	143,765	143,349	131,852	129,118	160,514	142,169	142,859	133,513
United States	107,807	103,652	101,670	98,154	98,958	100,281	91,621	89,232	97,705	104,385	96,917	97,228	94,840
Other	23,776	22,547	23,922	20,305	19,165	19,990	19,186	18,208	18,542	23,425	19,441	19,659	18,349
Total	287,468	289,891	287,666	263,362	257,568	264,036	254,156	239,292	245,365	288,324	258,527	259,746	246,702
Corporate Services, including Technology and Operations													
Canada	23,101	26,985	26,014	19,725	19,821	19,456	18,636	19,284	16,789	25,349	19,302	19,407	17,737
United States	34,796	32,232	30,324	26,716	23,752	24,046	26,488	24,088	24,667	32,453	24,770	25,261	25,345
Other	58	84	115	77	65	70	72	63	351	85	69	71	707
Total	57,955	59,301	56,453	46,518	43,638	43,572	45,196	43,435	41,807	57,887	44,141	44,739	43,789
Total Consolidated													
Canada	397,008	405,677	401,488	376,273	369,151	370,243	367,067	353,083	342,564	401,343	368,804	370,687	345,703
United States	237,374	228,596	221,352	206,993	201,365	202,955	192,413	184,447	192,831	229,113	198,867	200,915	189,476
Other	28,283	27,167	28,073	24,140	22,902	21,562	20,676	19,629	20,205	27,848	21,715	22,326	20,252
Total	662,665	661,440	650,913	607,406	593,418	594,760	580,156	557,159	555,600	658,304	589,386	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)			July 31	
	2014	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2015
Intangible Assets														
Customer relationships	397	-	-	-	-	(19)	(19)	(19)	-	26	(17)	31	-	380
Core deposit intangibles	309	-	-	-	-	(16)	(16)	(17)	-	38	(16)	24	-	306
Branch distribution networks	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Purchased software	60	1	(1)	2	-	(4)	(3)	(5)	-	2	(1)	2	-	53
Developed software - amortized	683	62	59	53	-	(52)	(59)	(60)	-	18	(3)	11	-	712
Software under development	316	18	15	34	-	-	-	-	-	10	(5)	10	-	398
Other	286	-	1	(1)	-	(5)	(3)	(4)	-	83	(10)	30	-	377
Total Intangible Assets	2,052	81	74	88	-	(96)	(100)	(105)	-	177	(52)	108	-	2,227
Total Goodwill	5,353	-	-	-	-	-	-	-	-	547	(254)	465	-	6,111

(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 Q3	2015 Q2	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3
Available-For-Sale Securities											
Canadian governments	13,309	14,908	204	167	370	122	128	101	116	117	88
U.S. governments	7,811	8,269	54	74	122	53	43	35	36	39	24
Mortgage-backed securities - Canada (4)	3,031	2,851	48	42	60	23	27	11	11	6	-
- U.S.	9,299	7,710	16	32	51	23	4	3	3	(7)	1
Corporate debt	7,214	8,200	79	112	169	89	83	107	129	107	79
Corporate equity	1,746	1,735	100	58	44	124	169	118	110	147	70
Other governments	5,571	5,667	18	24	34	16	11	8	5	(2)	(14)
Unrealized Gains On Available-For-Sale Securities	47,981	49,340	519	509	850	450	465	383	410	407	248

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

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

ASSETS UNDER ADMINISTRATION AND MANAGEMENT

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3
Assets Under Administration									
Institutional (5)	384,064	355,637	390,490	341,296	321,440	314,497	304,098	293,143	276,573
Personal	206,174	201,478	203,806	190,433	189,149	188,295	184,879	174,016	165,729
Mutual Funds	33,220	32,306	31,349	30,050	29,805	29,080	28,478	26,357	25,827
Total	623,458	589,421	625,645	561,779	540,394	531,872	517,455	493,516	468,129

Assets Under Management

Institutional	166,845	161,275	175,831	176,703	180,114	50,335	50,991	47,402	45,014
Personal	124,449	118,604	117,966	107,285	103,821	100,236	97,023	90,606	85,286
Mutual Funds	113,620	107,795	106,114	95,625	90,457	62,699	59,311	56,157	53,767
Total	404,914	387,674	399,911	379,613	374,392	213,270	207,325	194,165	184,067

(5) Amounts include securitized residential mortgages, including replacement pools, and credit cards.

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.

CREDIT RISK FINANCIAL MEASURES (1) (5)

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

Gross Loans And Acceptances									
Consumer	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %	58.3 %	59.8 %	59.9 %
Businesses and governments	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %	41.7 %	40.2 %	40.1 %
Canada	66.6 %	68.3 %	67.1 %	70.0 %	71.0 %	70.6 %	70.5 %	72.4 %	72.6 %
United States	29.8 %	28.1 %	29.0 %	26.3 %	25.4 %	25.5 %	26.0 %	24.4 %	24.6 %
Other Countries	3.6 %	3.6 %	3.9 %	3.7 %	3.6 %	3.9 %	3.5 %	3.2 %	2.8 %
Net Loans And Acceptances (2)									
Consumer	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %	58.3 %	59.8 %	59.9 %
Businesses and governments	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %	41.7 %	40.2 %	40.1 %
Canada	66.7 %	68.4 %	67.3 %	70.1 %	71.0 %	70.7 %	70.6 %	72.6 %	72.8 %
United States	29.7 %	28.0 %	28.8 %	26.2 %	25.3 %	25.4 %	25.8 %	24.2 %	24.4 %
Other Countries	3.6 %	3.6 %	3.9 %	3.7 %	3.7 %	3.9 %	3.6 %	3.2 %	2.8 %

Coverage Ratios (4)

Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)													
Total	92.2 %	94.9 %	93.2 %	93.6 %	99.4 %	88.3 %	80.7 %	75.8 %	70.9 %	92.2 %	99.4 %	93.6 %	75.8 %
Consumer	15.5 %	14.8 %	13.8 %	14.9 %	16.8 %	14.6 %	14.1 %	14.3 %	13.3 %	15.5 %	16.8 %	14.9 %	14.3 %
Businesses and governments	15.6 %	20.1 %	24.1 %	22.0 %	28.4 %	30.3 %	23.1 %	19.7 %	16.5 %	15.6 %	28.4 %	22.0 %	19.7 %
Net write-offs-to-average loans and acceptances	0.05 %	0.06 %	0.05 %	0.07 %	0.05 %	0.03 %	0.02 %	0.06 %	0.03 %	0.16 %	0.11 %	0.18 %	0.20 %

Condition Ratios (4)

GIL-to-Gross Loans and Acceptances	0.66 %	0.65 %	0.69 %	0.67 %	0.67 %	0.79 %	0.85 %	0.91 %	0.97 %
GIL-to-Equity and Allowance for Credit Losses	5.32 %	5.34 %	5.51 %	5.49 %	5.45 %	6.66 %	7.15 %	7.68 %	8.20 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances (2)	0.05 %	0.03 %	0.05 %	0.04 %	0.00 %	0.09 %	0.17 %	0.22 %	0.28 %
NIL-to-segmented Net Loans and Acceptances (2)									
Consumer	0.55 %	0.57 %	0.58 %	0.53 %	0.48 %	0.55 %	0.57 %	0.54 %	0.55 %
Businesses and governments	0.56 %	0.49 %	0.54 %	0.58 %	0.57 %	0.68 %	0.86 %	1.07 %	1.23 %
Canada	(0.14)%	(0.12)%	(0.11)%	(0.12)%	(0.12)%	(0.10)%	(0.09)%	(0.14)%	(0.10)%
United States	0.48 %	0.41 %	0.48 %	0.48 %	0.36 %	0.64 %	0.89 %	1.34 %	1.49 %
Other Countries	0.03 %	0.01 %	0.02 %	0.04 %	0.03 %	0.04 %	0.03 %	0.03 %	0.00 %

Consumer Loans (Canada)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	0.36 %	0.40 %	0.41 %	0.41 %	0.37 %	0.38 %	0.38 %	0.35 %	0.33 %
Credit Cards (3)	0.84 %	0.96 %	0.98 %	1.04 %	0.99 %	1.03 %	1.02 %	0.91 %	0.94 %
Mortgages	0.26 %	0.27 %	0.30 %	0.27 %	0.27 %	0.29 %	0.33 %	0.31 %	0.34 %
Total Consumer (excluding Government Guaranteed Student Loans)	0.32 %	0.35 %	0.37 %	0.36 %	0.34 %	0.36 %	0.38 %	0.35 %	0.37 %
Total Consumer	0.33 %	0.36 %	0.38 %	0.37 %	0.35 %	0.37 %	0.39 %	0.36 %	0.37 %

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

Consumer instalment and other personal	1.23 %	1.24 %	1.34 %	1.23 %	1.19 %	1.16 %	1.21 %	0.92 %	0.93 %
Credit Cards (3)	0.97 %	0.98 %	0.87 %	0.64 %	0.68 %	0.74 %	0.84 %	0.60 %	0.59 %
Mortgages	1.68 %	1.74 %	1.88 %	1.77 %	1.69 %	2.54 %	2.82 %	2.89 %	3.18 %
Total Consumer	1.37 %	1.40 %	1.50 %	1.39 %	1.34 %	1.60 %	1.73 %	1.65 %	1.77 %

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

Consumer instalment and other personal	0.59 %	0.62 %	0.64 %	0.61 %	0.57 %	0.57 %	0.59 %	0.47 %	0.47 %
Credit Cards (3)	0.85 %	0.96 %	0.97 %	1.01 %	0.96 %	1.00 %	1.00 %	0.90 %	0.92 %
Mortgages	0.39 %	0.39 %	0.42 %	0.39 %	0.39 %	0.48 %	0.54 %	0.53 %	0.59 %
Total Consumer (excluding Government Guaranteed Student Loans)	0.48 %	0.50 %	0.52 %	0.50 %	0.48 %	0.53 %	0.57 %	0.52 %	0.56 %
Total Consumer	0.49 %	0.51 %	0.53 %	0.51 %	0.49 %	0.54 %	0.58 %	0.53 %	0.56 %

(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 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	YTD 2015	YTD 2014	Fiscal 2014	Fiscal 2013
Performance Ratios (Annualized) (2)													
PCL-to-average net loans and acceptances	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.27 %	0.11 %	0.20 %	0.18 %	0.19 %	0.22 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.23 %	0.30 %	0.32 %	0.49 %	0.32 %	0.35 %	0.32 %	0.42 %	0.57 %	0.28 %	0.33 %	0.37 %	0.49 %
Businesses and governments	0.17 %	0.09 %	0.08 %	(0.13)%	(0.03)%	0.05 %	(0.13)%	0.05 %	(0.58)%	0.11 %	(0.03)%	(0.06)%	(0.18)%
Canada	0.21 %	0.34 %	0.21 %	0.30 %	0.22 %	0.28 %	0.26 %	0.41 %	0.29 %	0.25 %	0.25 %	0.26 %	0.34 %
United States	0.21 %	(0.08)%	0.25 %	0.08 %	0.10 %	0.12 %	(0.18)%	(0.11)%	(0.40)%	0.12 %	0.02 %	0.04 %	(0.10)%
Other Countries	(0.03)%	0.00 %	0.00 %	0.00 %	0.00 %	(0.04)%	(0.05)%	(0.06)%	0.00 %	(0.01)%	(0.03)%	(0.02)%	(0.04)%
Specific PCL-to-average net loans and acceptances	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.27 %	0.08 %	0.20 %	0.18 %	0.19 %	0.23 %

Provision for Credit Losses by Country

Canada	112	180	110	154	110	138	131	208	143	402	379	533	654
United States	49	(19)	53	16	20	25	(31)	(18)	(67)	83	14	30	(65)
Other Countries	(1)	-	-	-	-	(1)	(1)	(1)	-	(1)	(2)	(2)	(2)
Total Provision For Credit Losses	160	161	163	170	130	162	99	189	76	484	391	561	587

Specific Provision for Credit Losses by Country

Canada	110	145	132	126	130	133	140	166	123	387	403	529	568
United States	51	16	31	44	-	30	(40)	24	(67)	98	(10)	34	31
Other Countries	(1)	-	-	-	-	(1)	(1)	(1)	-	(1)	(2)	(2)	(2)
Total Specific Provision for Credit Losses	160	161	163	170	130	162	99	189	56	484	391	561	597

Interest Income on Impaired Loans

Total	21	17	25	19	28	28	36	29	35	63	92	111	133
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**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION (2) (3)**

(\$ millions)

Provision by Product and Industry

	Q3 2015	YTD 2015	Fiscal 2014	Fiscal 2013
Consumer				
Residential mortgages	16	40	77	129
Credit cards	64	206	268	305
Consumer instalment and other personal	52	182	251	313
Total Consumer	132	428	596	747
Businesses and governments				
Commercial real estate	(3)	(33)	(141)	(185)
Construction (non-real estate)	1	(1)	7	36
Retail trade	3	2	1	(4)
Wholesale trade	8	14	29	10
Agriculture	3	8	15	8
Communications	8	9	-	(6)
Manufacturing	5	39	44	2
Mining	-	(1)	7	2
Oil and Gas	15	24	-	-
Transportation	(1)	(7)	10	(9)
Utilities	-	-	-	-
Forest Products	-	-	(1)	3
Service industries	(13)	(29)	80	(37)
Financial	4	5	(34)	(15)
Government	-	(2)	(3)	(6)
Other	(2)	28	(49)	51
Total Businesses and Government	28	56	(35)	(150)
Total specific provision for credit losses	160	484	561	597
Collective provision	-	-	-	(10)
Total Provision for Credit Losses	160	484	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 Fiscal Fiscal

2015 2014 2013

8.3%	13.7%	21.6%
42.6%	47.8%	51.1%
37.6%	44.7%	52.4%
88.4%	106.2%	125.1%
(6.8)%	(25.1)%	(31.0)%
(0.2)%	1.2%	6.0%
0.4%	0.2%	(0.7)%
2.9%	5.2%	1.7%
1.7%	2.7%	1.3%
1.9%	0.0%	(1.0)%
8.1%	7.8%	0.3%
(0.2)%	1.2%	0.3%
5.0%	0.0%	0.0%
(1.4)%	1.8%	(1.5)%
0.0%	0.0%	0.0%
0.0%	(0.2)%	0.5%
(6.0)%	14.3%	(6.2)%
1.0%	(6.1)%	(2.5)%
(0.4)%	(0.5)%	(1.0)%
5.8%	(8.7)%	8.5%
11.6%	(6.2)%	(25.1)%
100.0%	100.0%	100.0%

**WRITE OFFS
BY INDUSTRY**

(\$ millions)

	Q3 2015	YTD 2015
Consumer Write Offs	184	558
Businesses and governments		
Commercial real estate	8	22
Construction (non-real estate)	1	7
Retail trade	4	9
Wholesale trade	1	17
Agriculture	1	10
Communications	-	-
Manufacturing	13	65
Mining	2	7
Oil and Gas	25	25
Transportation	-	1
Utilities	-	-
Forest Products	2	7
Service industries	17	34
Financial	-	4
Government	-	-
Other	11	38
Total Businesses and governments	85	246
Total Write offs	269	804

**WRITE OFFS BY
GEOGRAPHIC REGION**

	Q3 2015	YTD 2015
Canada	160	526
United States	109	277
Other Countries	-	1
Total	269	804

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

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR	
Consumer												
Residential mortgages	104,547	101,839	102,073	101,013	99,484	97,632	97,321	96,392	93,132	31.6 %	5,063	5.1 %
Credit cards	8,004	7,896	7,924	7,972	7,976	7,953	7,963	7,870	7,801	2.4 %	28	0.4 %
Consumer instalment and other personal	65,702	64,273	65,301	64,143	64,286	64,571	64,610	63,640	63,230	19.9 %	1,416	2.2 %
Total Consumer	178,253	174,008	175,298	173,128	171,746	170,156	169,894	167,902	164,163	53.9 %	6,507	3.8 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial real estate	19,725	18,105	18,259	17,649	17,038	17,400	16,774	17,652	17,231	6.0 %	2,687	15.8 %
Construction (non-real estate)	3,655	3,179	3,238	3,117	3,110	2,988	2,835	2,960	2,782	1.1 %	545	17.5 %
Retail trade	13,478	13,277	13,341	12,588	11,734	12,216	11,409	10,242	10,004	4.1 %	1,744	14.9 %
Automotive	8,773	8,627	8,543	7,651	7,514	7,775	7,254	6,373	6,285	2.7 %	1,259	16.8 %
Food and beverage	1,107	1,144	1,255	1,498	1,116	1,289	1,137	892	995	0.3 %	(9)	(0.8)%
Other	3,598	3,506	3,543	3,439	3,104	3,152	3,018	2,977	2,724	1.1 %	494	15.9 %
Wholesale trade	10,377	9,711	9,124	8,291	8,110	7,739	7,315	7,370	6,833	3.1 %	2,267	28.0 %
Agriculture	604	534	546	542	330	486	393	346	475	0.2 %	274	83.0 %
Automotive	676	560	624	557	524	394	390	457	367	0.2 %	152	29.0 %
Food and beverage	1,939	1,907	1,987	1,748	1,583	1,763	1,620	1,672	1,502	0.6 %	356	22.5 %
Construction and industrial	3,302	3,121	2,562	2,344	2,403	2,253	2,162	2,219	2,085	1.0 %	899	37.4 %
Other	3,856	3,589	3,405	3,100	3,270	2,843	2,750	2,676	2,404	1.1 %	586	17.9 %
Agriculture	9,855	9,597	9,773	9,163	9,006	8,821	8,672	8,389	8,248	3.0 %	849	9.4 %
Communications	846	751	859	831	781	801	815	729	703	0.3 %	65	8.3 %
Other communications	412	403	473	470	466	478	465	446	408	0.1 %	(54)	(11.6)%
Cable	236	162	161	162	200	212	222	236	248	0.1 %	36	18.0 %
Broadcasting	198	186	225	199	115	111	128	47	47	0.1 %	83	72.2 %
Manufacturing	16,262	15,543	15,494	13,645	13,014	12,785	12,345	11,286	10,709	4.9 %	3,248	25.0 %
Industrial products	6,847	6,316	6,391	5,496	5,329	5,343	5,131	4,363	4,225	2.1 %	1,518	28.5 %
Consumer products	5,764	5,745	5,461	4,774	4,346	4,100	3,994	3,650	3,549	1.7 %	1,418	32.6 %
Automotive	549	554	612	617	449	473	440	435	417	0.2 %	100	22.3 %
Other manufacturing	3,102	2,928	3,030	2,758	2,890	2,869	2,780	2,838	2,518	0.9 %	212	7.3 %
Mining	1,162	1,127	1,129	1,095	1,016	851	974	962	897	0.4 %	146	14.4 %
Oil and Gas	6,622	6,632	7,082	5,943	5,359	5,830	4,152	3,909	3,857	2.0 %	1,263	23.6 %
Transportation	3,876	3,389	3,532	2,534	2,505	2,460	2,377	2,156	2,134	1.2 %	1,371	54.7 %
Utilities	1,888	1,716	1,786	1,670	1,398	1,389	1,435	1,309	1,399	0.6 %	490	35.1 %
Electric power generation	1,492	1,338	1,459	1,324	1,042	1,042	1,013	852	996	0.5 %	450	43.2 %
Gas, water and other	396	378	327	346	356	347	422	457	403	0.1 %	40	11.2 %
Forest products	930	785	784	596	692	738	603	642	563	0.3 %	238	34.4 %
Service industries	26,443	24,507	24,653	22,214	21,097	19,837	19,146	18,380	17,143	8.0 %	5,346	25.3 %
Automotive lease and rental	2,403	2,104	1,923	1,676	1,843	1,415	1,559	1,279	1,344	0.7 %	560	30.4 %
Educational	2,524	2,335	2,532	1,909	1,892	1,834	1,848	1,654	1,413	0.8 %	632	33.4 %
Health care	6,133	5,474	5,691	5,262	4,804	4,938	4,632	4,349	4,104	1.9 %	1,329	27.7 %
Business and professional services	5,532	5,257	4,760	4,575	4,174	4,304	4,030	4,066	3,755	1.7 %	1,358	32.5 %
Hospitality and recreation	4,457	4,158	4,236	4,014	3,944	3,850	3,770	3,410	3,175	1.3 %	513	13.0 %
Other	5,394	5,179	5,511	4,778	4,440	3,496	3,307	3,622	3,352	1.6 %	954	21.5 %
Financial	30,821	28,349	28,051	24,098	22,920	23,254	22,474	19,048	18,407	9.3 %	7,901	34.5 %
Government	1,975	2,384	2,296	2,076	1,804	2,365	2,630	1,720	1,163	0.6 %	171	9.5 %
Other	4,822	4,554	4,778	6,134	5,879	6,924	7,647	6,303	7,979	1.5 %	(1,057)	(18.0)%
Total Businesses and Government	152,737	143,606	144,179	131,644	125,463	126,398	121,603	113,057	110,052	46.1 %	27,274	21.7 %
Total Gross Loans and Acceptances	330,990	317,614	319,477	304,772	297,209	296,554	291,497	280,959	274,215	100.0 %	33,781	11.4 %

(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 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
Specific Allowances											
Consumer											
Residential mortgages	59	54	59	61	72	69	76	69	62	3.0 %	(13) (18.1)%
Credit cards	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Consumer instalment and other personal	120	118	104	99	93	92	84	81	78	6.0 %	27 29.0 %
Total Consumer	179	172	163	160	165	161	160	150	140	9.0 %	14 8.5 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	17	21	19	13	22	48	38	46	56	0.9 %	(5) (22.7)%
Construction (non-real estate)	9	9	16	16	44	31	21	26	40	0.5 %	(35) (79.5)%
Retail trade	19	19	21	8	15	14	13	13	14	1.0 %	4 26.7 %
Wholesale trade	16	15	20	10	21	35	33	25	14	0.8 %	(5) (23.8)%
Agriculture	9	8	15	8	12	13	13	9	9	0.5 %	(3) (25.0)%
Communications	9	-	-	-	-	-	-	-	1	0.5 %	9 0.0 %
Manufacturing	27	27	27	33	50	73	44	36	36	1.4 %	(23) (46.0)%
Industrial products	8	3	8	5	33	36	26	14	12	0.4 %	(25) (75.8)%
Consumer products	14	16	16	15	10	11	11	9	10	0.7 %	4 40.0 %
Automotive	2	2	2	9	1	1	1	1	1	0.1 %	1 100.0 %
Other manufacturing	3	6	1	4	6	25	6	12	13	0.2 %	(3) (50.0)%
Mining	1	3	9	10	8	-	-	3	3	0.1 %	(7) (87.5)%
Oil and Gas	2	10	-	-	-	-	1	1	1	0.1 %	2 0.0 %
Transportation	2	2	2	2	1	2	3	4	3	0.1 %	1 100.0 %
Utilities	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Forest products	2	4	8	9	7	9	9	11	16	0.1 %	(5) (71.4)%
Service industries	33	58	78	100	77	103	101	59	59	1.7 %	(44) (57.1)%
Automotive lease and rental	-	2	2	5	6	6	6	6	10	0.0 %	(6) (100.0)%
Educational	-	12	12	2	14	4	4	6	5	0.0 %	(14) (100.0)%
Health care	1	6	8	7	(3)	25	17	10	3	0.1 %	4 +100.0 %
Business and professional services	3	4	2	1	26	31	23	24	27	0.2 %	(23) (88.5)%
Hospitality and recreation	2	2	4	2	2	2	2	5	5	0.1 %	- 0.0 %
Other	27	32	50	83	32	35	49	8	9	1.3 %	(5) (15.6)%
Financial	11	1	2	2	21	19	21	29	7	0.6 %	(10) (47.6)%
Government	-	-	-	-	1	1	1	1	1	0.0 %	(1) (100.0)%
Other	1	-	28	3	2	23	13	31	4	(0.4)%	(1) (50.0)%
Total Businesses and Government	158	177	245	214	281	371	311	294	264	7.9 %	(123) (43.8)%
Total Specific Allowances	337	349	408	374	446	532	471	444	404	16.9 %	(109) (24.4)%
Collective allowance (2)	1,660	1,594	1,638	1,542	1,517	1,521	1,533	1,485	1,474	83.1 %	143 9.4 %
Total Allowance for Credit Losses (2)	1,997	1,943	2,046	1,916	1,963	2,053	2,004	1,929	1,878	100.0 %	34 1.7 %

(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) Certain comparative figures have been reclassified to conform with the current period's presentation.

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

(\$ millions)

	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	104,488	101,785	102,014	100,952	99,412	97,563	97,245	96,323	93,070	31.8 %	5,076 5.1 %
Credit cards	8,004	7,896	7,924	7,972	7,976	7,953	7,963	7,870	7,801	2.4 %	28 0.4 %
Consumer instalment and other personal	65,582	64,155	65,197	64,044	64,193	64,479	64,526	63,559	63,152	19.9 %	1,389 2.2 %
Total Consumer	178,074	173,836	175,135	172,968	171,581	169,995	169,734	167,752	164,023	54.1 %	6,493 3.8 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	19,708	18,084	18,240	17,636	17,016	17,352	16,736	17,606	17,175	6.0 %	2,692 15.8 %
Construction (non-real estate)	3,646	3,170	3,222	3,101	3,066	2,957	2,814	2,934	2,742	1.1 %	580 18.9 %
Retail trade	13,459	13,258	13,320	12,580	11,719	12,202	11,396	10,229	9,990	4.1 %	1,740 14.8 %
Wholesale trade	10,361	9,696	9,104	8,281	8,089	7,704	7,282	7,345	6,819	3.1 %	2,272 28.1 %
Agriculture	9,846	9,589	9,758	9,155	8,994	8,808	8,659	8,380	8,239	3.0 %	852 9.5 %
Communications	837	751	859	831	781	801	815	729	702	0.3 %	56 7.2 %
Manufacturing	16,235	15,516	15,467	13,612	12,964	12,712	12,301	11,250	10,673	4.9 %	3,271 25.2 %
Industrial products	6,839	6,313	6,383	5,491	5,296	5,307	5,105	4,349	4,213	2.1 %	1,543 29.1 %
Consumer products	5,750	5,729	5,445	4,759	4,336	4,089	3,983	3,641	3,539	1.7 %	1,414 32.6 %
Automotive	547	552	610	608	448	472	439	434	416	0.2 %	99 22.1 %
Other manufacturing	3,099	2,922	3,029	2,754	2,884	2,844	2,774	2,826	2,505	0.9 %	215 7.5 %
Mining	1,161	1,124	1,120	1,085	1,008	851	974	959	894	0.4 %	153 15.2 %
Oil and Gas	6,620	6,622	7,082	5,943	5,359	5,830	4,151	3,908	3,856	2.0 %	1,261 23.5 %
Transportation	3,874	3,387	3,530	2,532	2,504	2,458	2,374	2,152	2,131	1.2 %	1,370 54.7 %
Utilities	1,888	1,716	1,786	1,670	1,398	1,389	1,435	1,309	1,399	0.6 %	490 35.1 %
Forest products	928	781	776	587	685	729	594	631	547	0.3 %	243 35.5 %
Service industries	26,410	24,449	24,575	22,114	21,020	19,734	19,045	18,321	17,084	8.0 %	5,390 25.6 %
Automotive lease and rental	2,403	2,102	1,921	1,671	1,837	1,409	1,553	1,273	1,334	0.7 %	566 30.8 %
Educational	2,524	2,323	2,520	1,907	1,878	1,830	1,844	1,648	1,408	0.8 %	646 34.4 %
Health care	6,132	5,468	5,683	5,255	4,807	4,913	4,615	4,339	4,101	1.9 %	1,325 27.6 %
Business and professional services	5,529	5,253	4,758	4,574	4,148	4,273	4,007	4,042	3,728	1.7 %	1,381 33.3 %
Hospitality and recreation	4,455	4,156	4,232	4,012	3,942	3,848	3,768	3,405	3,170	1.4 %	513 13.0 %
Other	5,367	5,147	5,461	4,695	4,408	3,461	3,258	3,614	3,343	1.5 %	959 21.8 %
Financial	30,810	28,348	28,049	24,096	22,899	23,235	22,453	19,019	18,400	9.4 %	7,911 34.5 %
Government	1,975	2,384	2,296	2,076	1,803	2,364	2,629	1,719	1,162	0.6 %	172 9.5 %
Other	4,821	4,554	4,750	6,131	5,877	6,901	7,634	6,272	7,975	1.4 %	(1,056) (18.0)%
Total Businesses and Government	152,579	143,429	143,934	131,430	125,182	126,027	121,292	112,763	109,788	46.4 %	27,397 21.9 %
Loans and Acceptances, Net of Specific Allowances	330,653	317,265	319,069	304,398	296,763	296,022	291,026	280,515	273,811	100.5 %	33,890 11.4 %
Collective allowance (1)	(1,660)	(1,594)	(1,638)	(1,542)	(1,517)	(1,521)	(1,533)	(1,485)	(1,474)	(0.5)%	(143) (9.4)%
Total Net Loans and Acceptances (1)	328,993	315,671	317,431	302,856	295,246	294,501	289,493	279,030	272,337	100.0 %	33,747 11.4 %

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

(2) Certain comparative figures have been reclassified to conform with the current period's presentation.

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

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	552	563	567	532	507	589	611	595	569	0.5 %	45 8.9 %
Consumer instalment and other personal	600	603	611	544	478	511	522	455	480	0.8 %	122 25.5 %
Total Consumer	1,152	1,166	1,178	1,076	985	1,100	1,133	1,050	1,049	0.6 %	167 17.0 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	111	131	161	172	185	237	431	425	569	0.6 %	(74) (40.0)%
Construction (non-real estate)	95	92	111	100	109	100	72	58	85	2.6 %	(14) (12.8)%
Retail trade	54	47	48	46	46	92	108	87	108	0.4 %	8 17.4 %
Wholesale trade	61	50	49	45	49	85	95	89	68	0.7 %	12 24.5 %
Agriculture	135	126	143	111	118	107	118	127	104	1.4 %	17 14.4 %
Communications	22	-	55	59	-	-	-	-	1	2.6 %	22 0.0 %
Manufacturing	140	120	134	133	105	124	112	110	111	0.9 %	35 33.3 %
Industrial products	32	22	42	37	70	89	62	48	38	0.5 %	(38) (54.3)%
Consumer products	54	56	51	58	22	17	32	33	35	0.9 %	32 +100.0%
Automotive	9	14	33	29	2	2	3	2	5	1.6 %	7 +100.0%
Other manufacturing	45	28	8	9	11	16	15	27	33	1.5 %	34 +100.0%
Mining	4	7	12	12	12	7	10	8	8	0.3 %	(8) (66.7)%
Oil and Gas	106	26	-	1	1	1	2	31	34	1.6 %	105 +100.0%
Transportation	44	36	9	9	13	14	19	27	29	1.1 %	31 +100.0%
Utilities	13	-	-	-	-	-	-	-	1	0.7 %	13 0.0 %
Forest products	12	19	20	22	23	26	27	30	37	1.3 %	(11) (47.8)%
Service industries	132	185	227	245	258	359	268	305	280	0.5 %	(126) (48.8)%
Automotive lease and rental	1	3	2	6	6	6	6	6	11	0.0 %	(5) (83.3)%
Educational	7	27	28	26	40	45	37	22	10	0.3 %	(33) (82.5)%
Health care	12	34	59	49	58	65	60	71	58	0.2 %	(46) (79.3)%
Business and professional services	21	26	36	47	68	75	42	83	79	0.4 %	(47) (69.1)%
Hospitality and recreation	31	33	40	26	27	37	46	54	45	0.7 %	4 14.8 %
Other	60	62	62	91	59	131	77	69	77	1.1 %	1 1.7 %
Financial	49	7	8	11	31	42	67	29	7	0.2 %	18 58.1 %
Government	-	-	2	2	3	6	5	62	55	0.0 %	(3) (100.0)%
Other	35	35	38	4	37	25	15	106	104	0.7 %	(2) (5.4)%
Total Businesses and Government	1,013	881	1,017	972	990	1,225	1,349	1,494	1,601	0.7 %	23 2.3 %
Total Gross Impaired Loans and Acceptances	2,165	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	0.7 %	190 9.6 %

(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 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	493	509	508	471	435	520	535	526	507	0.5 %	58 13.3 %
Consumer instalment and other personal	480	485	507	445	385	419	438	374	402	0.7 %	95 24.7 %
Total Consumer	973	994	1,015	916	820	939	973	900	909	0.5 %	153 18.7 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	94	110	142	159	163	189	393	379	513	0.5 %	(69) (42.3)%
Construction (non-real estate)	86	83	95	84	65	69	51	32	45	2.4 %	21 32.3 %
Retail trade	35	28	27	38	31	78	95	74	94	0.3 %	4 12.9 %
Wholesale trade	45	35	29	35	28	50	62	64	54	0.4 %	17 60.7 %
Agriculture	126	118	128	103	106	94	105	118	95	1.3 %	20 18.9 %
Communications	13	-	55	59	-	-	-	-	-	1.6 %	13 0.0 %
Manufacturing	113	93	107	100	55	51	68	74	75	0.7 %	58 +100.0%
Industrial products	24	19	34	32	37	53	36	34	26	0.4 %	(13) (35.1)%
Consumer products	40	40	35	43	12	6	21	24	25	0.7 %	28 +100.0%
Automotive	7	12	31	20	1	1	2	1	4	1.3 %	6 +100.0%
Other manufacturing	42	22	7	5	5	(9)	9	15	20	1.4 %	37 +100.0%
Mining	3	4	3	2	4	7	10	5	5	0.3 %	(1) (25.0)%
Oil and Gas	104	16	-	1	1	1	1	30	33	1.6 %	103 +100.0%
Transportation	42	34	7	7	12	12	16	23	26	1.1 %	30 +100.0%
Utilities	13	-	-	-	-	-	-	-	1	0.7 %	13 0.0 %
Forest products	10	15	12	13	16	17	18	19	21	1.1 %	(6) (37.5)%
Service industries	99	127	149	145	181	256	167	246	221	0.4 %	(82) (45.3)%
Automotive lease and rental	1	1	-	1	-	-	-	-	1	0.0 %	1 0.0 %
Educational	7	15	16	24	26	41	33	16	5	0.3 %	(19) (73.1)%
Health care	11	28	51	42	61	40	43	61	55	0.2 %	(50) (82.0)%
Business and professional services	18	22	34	46	42	44	19	59	52	0.3 %	(24) (57.1)%
Hospitality and recreation	29	31	36	24	25	35	44	49	40	0.7 %	4 16.0 %
Other	33	30	12	8	27	96	28	61	68	0.6 %	6 22.2 %
Financial	38	6	6	9	10	23	46	-	-	0.1 %	28 +100.0%
Government	-	-	2	2	2	5	4	61	54	0.0 %	(2) (100.0)%
Other	34	35	10	1	35	2	2	75	100	0.7 %	(1) (2.9)%
Total Businesses and Government	855	704	772	758	709	854	1,038	1,200	1,337	0.6 %	146 20.6 %
Total Impaired Loans and Acceptances, Net of Specific Allowances											
Collective allowance (2)	(1,660)	(1,594)	(1,638)	(1,542)	(1,517)	(1,521)	(1,533)	(1,485)	(1,474)	100.0 %	(143) (9.4)%
Total Net Impaired Loans and Acceptances (2)	168	104	149	132	12	272	478	615	772	0.1 %	156 +100.0%

(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) Certain comparative figures have been reclassified to conform with the current period's presentation.

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

(\$ millions)	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
Gross Loans and Acceptances											
Canada	220,530	216,796	214,457	213,490	210,730	209,174	205,491	203,496	199,162	66.6 %	9,800 4.7 %
United States	98,581	89,301	92,559	80,135	75,633	75,759	75,693	68,505	67,428	29.8 %	22,948 30.3 %
Other Countries	11,879	11,517	12,461	11,147	10,846	11,621	10,313	8,958	7,625	3.6 %	1,033 9.5 %
Africa & Middle East	1,418	1,478	1,413	1,288	1,157	1,146	947	1,052	968	0.4 %	261 22.6 %
Asia	4,495	3,974	4,195	3,617	3,858	4,875	3,921	2,674	2,116	1.4 %	637 16.5 %
Europe	1,101	1,246	1,513	1,418	1,531	1,729	1,745	1,687	1,368	0.3 %	(430) (28.1)%
Latin America & Caribbean	4,865	4,819	5,340	4,824	4,300	3,871	3,700	3,545	3,173	1.5 %	565 13.1 %
Total Gross Loans and Acceptances	330,990	317,614	319,477	304,772	297,209	296,554	291,497	280,959	274,215	100.0 %	33,781 11.4 %

Specific ACL (2)

Canada	(158)	(156)	(175)	(191)	(240)	(252)	(235)	(244)	(275)
United States	(179)	(192)	(232)	(182)	(204)	(278)	(233)	(196)	(125)
Other Countries	-	(1)	(1)	(1)	(2)	(2)	(3)	(4)	(4)

Net Loans and Acceptances

Canada	220,372	216,640	214,282	213,299	210,490	208,922	205,256	203,252	198,887	67.0 %	9,882 4.7 %
United States	98,402	89,109	92,327	79,953	75,429	75,481	75,460	68,309	67,303	29.9 %	22,973 30.5 %
Other Countries	11,879	11,516	12,460	11,146	10,844	11,619	10,310	8,954	7,621	3.6 %	1,035 9.5 %
Africa & Middle East	1,418	1,478	1,413	1,288	1,157	1,146	947	1,052	968	0.4 %	261 22.6 %
Asia	4,495	3,974	4,195	3,617	3,858	4,875	3,921	2,674	2,116	1.4 %	637 16.5 %
Europe	1,101	1,245	1,512	1,417	1,529	1,727	1,742	1,683	1,364	0.3 %	(428) (28.0)%
Latin America & Caribbean	4,865	4,819	5,340	4,824	4,300	3,871	3,700	3,545	3,173	1.5 %	565 13.1 %
Total Loans and Acceptances, net of specific ACL	330,653	317,265	319,069	304,398	296,763	296,022	291,026	280,515	273,811	100.5 %	33,890 11.4 %
Collective ACL (3)											
Canada	(810)	(808)	(773)	(795)	(767)	(787)	(782)	(791)	(749)	(0.2)%	43 5.6 %
United States	(850)	(786)	(865)	(747)	(750)	(734)	(751)	(694)	(725)	(0.3)%	100 13.3 %
Total Net Loans and Acceptances	328,993	315,671	317,431	302,856	295,246	294,501	289,493	279,030	272,337	100.0 %	33,747 11.4 %

Gross Impaired Loans and Acceptances (4)

Canada	664	705	722	742	750	830	830	754	817
United States	1,498	1,340	1,469	1,301	1,220	1,488	1,646	1,783	1,829
Other Countries	3	2	4	5	5	7	6	7	4
Africa & Middle East	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-
Europe	3	2	4	5	5	7	6	7	4
Latin America & Caribbean	-	-	-	-	-	-	-	-	-
Total Gross Impaired Loans and Acceptances	2,165	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650

Net Impaired Loans and Acceptances (4)

Canada	506	549	547	551	510	578	595	510	542
United States	1,319	1,148	1,237	1,119	1,016	1,210	1,413	1,587	1,704
Other Countries	3	1	3	4	3	5	3	3	-
Africa & Middle East	-	-	-	-	-	-	-	-	-
Asia	-	-	-	-	-	-	-	-	-
Europe	3	1	3	4	3	5	3	3	-
Latin America & Caribbean	-	-	-	-	-	-	-	-	-
Total Impaired Loans and Acceptances, net of specific ACL	1,828	1,698	1,787	1,674	1,529	1,793	2,011	2,100	2,246
Collective ACL (3)									
Canada	(810)	(808)	(773)	(795)	(767)	(787)	(782)	(791)	(749)
United States	(850)	(786)	(865)	(747)	(750)	(734)	(751)	(694)	(725)
Total Net Impaired Loans and Acceptances	168	104	149	132	12	272	478	615	772

(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)**

	2015	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Impairment Allowances (Total ACL), beginning of period	1,978	2,093	1,966	2,011	2,098	2,048	1,970	1,919	1,973	1,966	1,970	1,970	1,936
Amounts written off	(269)	(274)	(261)	(303)	(331)	(234)	(281)	(355)	(309)	(804)	(846)	(1,149)	(1,297)
Recoveries of amounts written off in previous periods	115	95	102	92	182	139	211	202	229	312	532	624	772
Charge to income statement (PCL)	160	161	163	170	130	162	99	189	76	484	391	561	587
Disposal of loans													
Foreign exchange and other movements	69	(97)	123	(4)	(68)	(17)	49	15	(50)	95	(36)	(40)	(28)
Total ACL, at end of period	2,053	1,978	2,093	1,966	2,011	2,098	2,048	1,970	1,919	2,053	2,011	1,966	1,970
Total ACL comprised of : Loans	1,811	1,758	1,847	1,734	1,768	1,850	1,747	1,665	1,658	1,811	1,768	1,734	1,665
Specific ACL for other credit instruments	56	35	47	50	48	45	44	41	41	56	48	50	41
Collective ACL for other credit instruments and undrawn commitments	186	185	199	182	195	203	257	264	220	186	195	182	264

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

Consumer	73	48	42	25	75	46	55	50	46	163	176	201	176
Businesses and Governments	42	47	60	67	107	93	156	152	183	149	356	423	596

Allocation of Amounts Written Off by Market

Consumer	184	187	187	190	202	179	171	219	197	558	552	742	854
Businesses and Governments	85	87	74	113	129	55	110	136	112	246	294	407	443

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

	2015	2015	2015	2014	2014	2014	2014	2013	2013	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2015	2014	2014	2013
Total Impaired Loans and Acceptances													
GIL, beginning of period	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,848	2,048	2,544	2,544	2,976
Retail formations (2)	244	298	316	303	292	253	324	268	267	858	869	1,172	1,221
Retail reductions (3)	(168)	(219)	(115)	(111)	(301)	(192)	(148)	(134)	(184)	(502)	(641)	(752)	(659)
Businesses and government formations	315	156	108	231	165	256	318	346	343	579	739	970	1,228
Businesses and government reductions (3)	(98)	(205)	11	(136)	(271)	(325)	(353)	(317)	(405)	(292)	(949)	(1,085)	(1,283)
Net new additions (reductions) (2)	293	30	320	287	(115)	(8)	141	163	21	643	18	305	507
Retail write-offs (2)	(90)	(91)	(99)	(101)	(106)	(94)	(93)	(133)	(107)	(280)	(293)	(394)	(496)
Business and government write-offs	(85)	(87)	(74)	(113)	(129)	(55)	(110)	(136)	(112)	(246)	(294)	(407)	(443)
Write-offs (2)	(175)	(178)	(173)	(214)	(235)	(149)	(203)	(269)	(219)	(526)	(587)	(801)	(939)
GIL, end of period	2,165	2,047	2,195	2,048	1,975	2,325	2,482	2,544	2,650	2,165	1,975	2,048	2,544
ACL, beginning of period	1,943	2,046	1,916	1,963	2,053	2,004	1,929	1,878	1,939	1,916	1,929	1,929	1,907
Increase / (Decrease) - specific ACL	257	215	295	231	245	295	308	395	211	767	848	1,079	1,294
Increase / (Decrease) - collective ACL	66	(44)	96	25	(4)	(12)	48	11	37	118	32	57	25
Amounts Written Off	(269)	(274)	(261)	(303)	(331)	(234)	(281)	(355)	(309)	(804)	(846)	(1,149)	(1,297)
ACL, end of period (4)	1,997	1,943	2,046	1,916	1,963	2,053	2,004	1,929	1,878	1,997	1,963	1,916	1,929
NIL, beginning of period	104	149	132	12	272	478	615	772	909	132	615	615	1,069
Change in gross impaired loans	118	(148)	147	73	(350)	(157)	(62)	(106)	(198)	117	(569)	(496)	(432)
Change in ACL (4)	(54)	103	(130)	47	90	(49)	(75)	(51)	61	(81)	(34)	13	(22)
NIL, end of period	168	104	149	132	12	272	478	615	772	168	12	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 (Q3'15 \$94 million, 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, and Q3'13 \$91 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	
	Jul 31, 2015	Oct 31, 2014	Jul 31, 2015	Oct 31, 2014	Jul 31, 2015	Oct 31, 2014	Jul 31, 2015	Oct 31, 2014
Residential mortgages	680	647	457	488	35	37	1,172	1,172
Credit card, consumer loans	2,049	1,915	405	471	85	104	2,539	2,490
Businesses and governments loans	472	414	247	126	84	169	803	709
Customers' liability under acceptances	-	20	137	4	27	-	164	24
Total	3,201	2,996	1,246	1,089	231	310	4,678	4,395

RESIDENTIAL MORTGAGES

Region (1)	As at July 31, 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	3,636	1,661	5,297	5.1%	72%	3,750	1,548	5,298	5.3%	72%
Quebec	8,907	5,281	14,188	13.5%	70%	8,991	4,857	13,848	13.7%	70%
Ontario	23,246	15,968	39,214	37.5%	68%	24,557	13,635	38,192	37.8%	68%
Alberta	11,016	4,476	15,492	14.8%	70%	10,913	4,047	14,960	14.8%	70%
British Columbia	7,563	9,879	17,442	16.7%	63%	7,912	9,177	17,089	16.9%	63%
All Other Canada	2,372	1,347	3,719	3.6%	70%	2,388	1,216	3,604	3.6%	69%
Total Canada	56,740	38,612	95,352	91.2%	67%	58,511	34,480	92,991	92.1%	68%
U.S.	31	9,164	9,195	8.8%	70%	29	7,993	8,022	7.9%	72%
Total	56,771	47,776	104,547	100.0%	68%	58,540	42,473	101,013	100.0%	68%

HOME EQUITY LINES OF CREDIT (HELOC) (4)

Region (1)	As at July 31, 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	907	1,457	2.7%	2.4%	64%	939	1,469	2.8%	2.5%	62%
Quebec	5,119	8,861	15.3%	14.3%	70%	4,942	8,366	14.9%	14.0%	66%
Ontario	11,298	21,701	33.7%	35.2%	62%	11,258	21,221	34.0%	35.6%	60%
Alberta	3,171	6,110	9.5%	9.9%	60%	3,251	6,074	9.8%	10.2%	56%
British Columbia	5,374	9,640	16.1%	15.6%	59%	5,353	9,450	16.2%	15.9%	56%
All Other Canada	787	1,345	2.3%	2.2%	61%	788	1,327	2.4%	2.2%	60%
Total Canada	26,656	49,114	79.6%	79.6%	63%	26,531	47,907	80.1%	80.4%	60%
U.S.	6,817	12,608	20.4%	20.4%	66%	6,594	11,655	19.9%	19.6%	66%
Total	33,473	61,722	100.0%	100.0%	63%	33,125	59,562	100.0%	100.0%	62%

RESIDENTIAL MORTGAGES BY REMAINING TERM OF AMORTIZATION (5)

(Based upon Outstandings CDE)	As at July 31, 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%	5.0%	8.9%	15.0%	40.3%	26.9%	2.4%		1.4%	5.1%	9.1%	13.8%	38.8%	25.0%	6.8%	
U.S. (6)	1.7%	6.5%	7.4%	15.6%	22.9%	44.8%	1.1%		3.4%	8.9%	7.3%	12.6%	27.8%	39.1%	0.9%	
Total	1.5%	5.1%	8.8%	15.0%	38.9%	28.4%	2.3%		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 (\$ 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.

DERIVATIVE INSTRUMENTS
Fair Value

(\$ millions)

	As at July 31, 2015			As at April 30, 2015			As at January 31, 2015			As at October 31, 2014			As at July 31, 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	18,852	(17,769)	1,083	17,772	(16,761)	1,011	23,985	(22,719)	1,266	17,020	(15,986)	1,034	16,705	(15,398)	1,307
Forward rate agreements	57	(31)	26	54	(17)	37	150	(25)	125	4	(6)	(2)	6	(6)	-
Futures	-	-	-	-	-	-	-	-	-	17	(21)	(4)	-	(5)	(5)
Purchased options	729	-	729	784	-	784	1,017	-	1,017	697	-	697	623	-	623
Written options	-	(614)	(614)	-	(743)	(743)	-	(955)	(955)	-	(616)	(616)	-	(592)	(592)
	19,638	(18,414)	1,224	18,610	(17,521)	1,089	25,152	(23,699)	1,453	17,738	(16,629)	1,109	17,334	(16,001)	1,333
Foreign Exchange Contracts															
Cross-currency swaps	3,949	(2,287)	1,662	2,980	(1,803)	1,177	3,752	(2,545)	1,207	2,153	(1,182)	971	1,560	(926)	634
Cross-currency interest rate swaps	11,510	(15,490)	(3,980)	7,823	(11,436)	(3,613)	15,260	(18,324)	(3,064)	5,705	(6,682)	(977)	3,461	(4,370)	(909)
Forward foreign exchange contracts	7,664	(5,575)	2,089	5,681	(5,607)	74	11,627	(8,549)	3,078	3,874	(2,856)	1,018	1,779	(1,681)	98
Purchased options	357	-	357	222	-	222	1,021	-	1,021	447	-	447	167	-	167
Written options	-	(401)	(401)	-	(238)	(238)	-	(1,000)	(1,000)	-	(465)	(465)	-	(163)	(163)
	23,480	(23,753)	(273)	16,706	(19,084)	(2,378)	31,660	(30,418)	1,242	12,179	(11,185)	994	6,967	(7,140)	(173)
Commodity Contracts															
Swaps	761	(1,917)	(1,156)	778	(1,676)	(898)	911	(2,671)	(1,760)	376	(922)	(546)	555	(416)	139
Purchased options	673	-	673	523	-	523	747	-	747	307	-	307	240	-	240
Written options	-	(916)	(916)	-	(709)	(709)	-	(1,054)	(1,054)	-	(412)	(412)	-	(266)	(266)
	1,434	(2,833)	(1,399)	1,301	(2,385)	(1,084)	1,658	(3,725)	(2,067)	683	(1,334)	(651)	795	(682)	113
Equity Contracts	950	(2,328)	(1,378)	800	(2,695)	(1,895)	1,021	(2,855)	(1,834)	947	(3,040)	(2,093)	808	(3,207)	(2,399)
Credit Default Swaps															
Purchased	29	-	29	76	-	76	71	-	71	80	-	80	65	-	65
Written	-	(56)	(56)	-	(125)	(125)	-	(113)	(113)	-	(124)	(124)	-	(114)	(114)
	29	(56)	(27)	76	(125)	(49)	71	(113)	(42)	80	(124)	(44)	65	(114)	(49)
Total fair value - trading derivatives	45,531	(47,384)	(1,853)	37,493	(41,810)	(4,317)	59,562	(60,810)	(1,248)	31,627	(32,312)	(685)	25,969	(27,144)	(1,175)
HEDGING															
Interest Rate Contracts															
Cash flow hedges - swaps	671	(139)	532	594	(163)	431	886	(94)	792	196	(115)	81	128	(161)	(33)
Fair value hedges - swaps	587	(362)	225	543	(370)	173	949	(599)	350	330	(272)	58	309	(253)	56
Total swaps	1,258	(501)	757	1,137	(533)	604	1,835	(693)	1,142	526	(387)	139	437	(414)	23
Foreign Exchange Contracts															
Cash flow hedges - Forward foreign exchange contracts	1,279	(2,126)	(847)	1,201	(1,894)	(693)	1,592	(2,198)	(606)	502	(958)	(456)	419	(593)	(174)
Total foreign exchange contracts	1,279	(2,126)	(847)	1,201	(1,894)	(693)	1,592	(2,198)	(606)	502	(958)	(456)	419	(593)	(174)
Total fair value - hedging derivatives	2,537	(2,627)	(90)	2,338	(2,427)	(89)	3,427	(2,891)	536	1,028	(1,345)	(317)	856	(1,007)	(151)
Total fair value	48,068	(50,011)	(1,943)	39,831	(44,237)	(4,406)	62,989	(63,701)	(712)	32,655	(33,657)	(1,002)	26,825	(28,151)	(1,326)
Less: Net impact of master netting agreements	(40,338)	40,338	-	(35,250)	35,250	-	(54,650)	54,650	-	(28,885)	28,885	-	(24,340)	24,340	-
Total	7,730	(9,673)	(1,943)	4,581	(8,987)	(4,406)	8,339	(9,051)	(712)	3,770	(4,772)	(1,002)	2,485	(3,811)	(1,326)

OVER-THE-COUNTER DERIVATIVES (NOTIONAL AMOUNTS)

(Canadian \$ in millions)	As at July 31, 2015			As at April 30, 2015			As at January 31, 2015			As at October 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	739,255	2,255,470	2,994,725	766,114	2,245,999	3,012,113	849,386	2,048,086	2,897,472	814,178	1,861,499	2,675,677
Forward rate agreements	12,609	455,620	468,229	20,330	336,133	356,463	25,183	304,359	329,542	34,713	326,771	361,484
Purchased options	18,730	-	18,730	19,891	-	19,891	21,226	-	21,226	19,267	-	19,267
Written options	23,251	-	23,251	24,947	-	24,947	25,426	-	25,426	22,955	-	22,955
Total interest rate contracts	793,845	2,711,090	3,504,935	831,282	2,582,132	3,413,414	921,221	2,352,445	3,273,666	891,113	2,188,270	3,079,383
Foreign Exchange Contracts												
Cross-currency swaps	71,517	-	71,517	74,600	-	74,600	63,780	-	63,780	51,616	-	51,616
Cross-currency interest rate swaps	332,553	-	332,553	309,387	-	309,387	316,158	-	316,158	279,119	-	279,119
Forward foreign exchange contracts	403,838	-	403,838	386,985	-	386,985	355,677	-	355,677	299,480	-	299,480
Purchased options	30,812	-	30,812	32,660	-	32,660	48,015	-	48,015	37,245	-	37,245
Written options	31,248	-	31,248	33,152	-	33,152	49,431	-	49,431	36,913	-	36,913
Total foreign exchange contracts	869,968	-	869,968	836,784	-	836,784	833,061	-	833,061	704,373	-	704,373
Commodity Contracts												
Swaps	12,322	-	12,322	12,631	-	12,631	13,475	-	13,475	13,559	-	13,559
Purchased options	6,359	-	6,359	7,424	-	7,424	8,321	-	8,321	8,526	-	8,526
Written options	4,186	-	4,186	3,410	-	3,410	3,843	-	3,843	4,166	-	4,166
Total commodity contracts	22,867	-	22,867	23,465	-	23,465	25,639	-	25,639	26,251	-	26,251
Equity Contracts	53,679	-	53,679	55,674	-	55,674	49,232	-	49,232	48,702	-	48,702
Credit Default Swaps												
Purchased	5,186	1,179	6,365	6,283	4,145	10,428	6,788	3,159	9,947	6,507	2,294	8,801
Written	9,708	-	9,708	9,685	3,239	12,924	9,932	1,975	11,907	10,232	1,751	11,983
Total credit default swaps	14,894	1,179	16,073	15,968	7,384	23,352	16,720	5,134	21,854	16,739	4,045	20,784
Total	1,755,253	2,712,269	4,467,522	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

ASSET ENCUMBRANCE

	Q3 2015						Q2 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	3,542	-	-	-	422	3,120	1,628	-	-	-	470	1,158
Interest bearing deposits with banks	1,943	-	-	-	-	1,943	1,461	-	-	-	-	1,461
Securities and securities borrowed or purchased under resale agreement (1)												
Government debt	63,517	15,070	32,011	14,867	1,533	30,176	56,543	14,558	25,213	14,546	1,560	29,782
Mortgage-backed securities and collateralized mortgage obligations	4,910	959	1,050	-	145	4,674	5,227	731	1,158	-	148	4,652
Corporate debt	10,546	4,319	675	980	5,065	8,145	10,651	3,831	597	750	4,962	8,173
Corporate equity	39,659	3,710	22,815	3,854	1,038	15,662	44,332	2,813	24,321	3,461	1,025	18,338
Total securities and securities borrowed or purchased under resale agreement	118,632	24,058	56,551	19,701	7,761	58,657	116,753	21,933	51,289	18,757	7,695	60,945
Total Canadian dollar	124,117	24,058	56,551	19,701	8,203	63,720	119,842	21,933	51,289	18,757	8,165	63,564
U.S. Dollar and Other Currency Cash and Securities												
Cash and cash equivalents	45,180	-	-	2,047	8	43,125	38,775	-	-	1,678	8	37,089
Interest bearing deposits with banks	6,079	-	-	-	-	6,079	5,795	-	-	-	-	5,795
Securities and securities borrowed or purchased under resale agreement (1)												
Government debt	45,074	2,757	29,406	4,554	-	13,871	42,127	2,216	27,654	4,158	-	12,531
Mortgage-backed securities and collateralized mortgage obligations	15,588	399	3,237	-	-	12,750	13,552	335	2,730	-	-	11,157
Corporate debt	6,531	2,282	109	57	70	8,577	7,510	1,995	119	65	65	9,256
Corporate equity	28,968	13,688	14,293	3,262	595	24,506	27,080	12,713	12,685	2,698	670	23,740
Total securities and securities borrowed or purchased under resale agreement	96,161	19,126	47,045	7,873	665	59,704	90,269	17,259	43,188	6,921	735	56,684
Total U.S. dollar and other currency	147,420	19,126	47,045	9,920	673	108,908	134,839	17,259	43,188	8,599	743	99,568
NHA mortgage-backed securities (reported as loans at amortized cost) (3)	21,445	-	-	3,536	-	17,909	21,335	-	-	4,011	-	17,324
Total Liquid Assets	292,982	43,184	103,596	33,157	8,876	190,537	276,016	39,192	94,477	31,367	8,908	180,456
Loans	307,734	-	40,505	2,261	154,702	110,266	294,521	-	40,900	1,615	145,218	106,788
Other assets	71,726	-	-	-	71,726	-	62,738	-	-	-	62,738	-
Total Loans and Other Assets	379,460	-	40,505	2,261	226,428	110,266	357,259	-	40,900	1,615	207,956	106,788
Total	672,442	43,184	144,101	35,418	235,304	300,803	633,275	39,192	135,377	32,982	216,864	287,244

Total Cash and Securities	196,853	190,105
Cash and securities-to-total assets ratio	29.3%	30.0%

NET UNENCUMBERED LIQUID ASSETS BY LEGAL ENTITY			
	2015 Q3	2015 Q2	2015 Q1
(\$ millions except as noted)			
BMO	138,960	135,493	137,319
BMO Harris Bank	40,391	34,112	35,437
Broker Dealers	20,062	19,759	18,405
Total Net Unencumbered Liquid Assets by Legal Entity	199,413	189,364	191,161

- (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 originated 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 July 31, 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.

DEPOSITS											
	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	2013 Q4	2013 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
(\$ millions except as noted)											
Canadian Dollar Deposits											
Banks	11,449	7,170	7,093	4,867	4,558	5,065	6,631	6,295	5,415	2.6 %	6,891 +100.0%
Businesses and governments	94,702	91,480	94,197	96,378	95,920	93,879	95,212	95,206	91,000	21.2 %	(1,218) (1.3)%
Individuals	95,501	94,718	94,722	92,485	90,999	89,963	88,410	85,810	83,759	21.3 %	4,502 4.9 %
Total	201,652	193,368	196,012	193,730	191,477	188,907	190,253	187,311	180,174	45.1 %	10,175 5.3 %
U.S. Dollar and Other Currency Deposits											
Banks	20,127	21,694	17,217	13,376	18,307	17,542	20,299	14,296	15,947	4.5 %	1,820 9.9 %
Businesses and governments	176,487	163,258	168,075	142,761	147,888	145,036	145,135	127,140	123,565	39.4 %	28,599 19.3 %
Individuals	49,351	45,911	48,474	43,221	41,551	42,522	42,706	39,622	39,837	11.0 %	7,800 18.8 %
Total	245,965	230,863	233,766	199,358	207,746	205,100	208,140	181,058	179,349	54.9 %	38,219 18.4 %
Total Deposits	447,617	424,231	429,778	393,088	399,223	394,007	398,393	368,369	359,523	100.0 %	48,394 12.1 %
Customer Deposits (6)	262,725	250,666	254,202	238,703	230,619	230,407	227,937	220,599	213,787		

(6) 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 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	1,375	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	l	-	-	22	-	-	7
14	Gains or losses due to changes in own credit risk on fair valued liabilities (5)	k1	-	-	-	-	-	-
15	Defined benefit pension fund net assets (net of related tax liability) (6)	l-m	367	247	115	202	162	219
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n - o	-	-	-	23	35	1
22	Amount exceeding the 15% threshold		-	-	-	-	-	-
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	l1	-	-	-	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	22,340
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	3,457
Additional Tier 1 Capital: regulatory adjustments								
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	t	358	358	358	358	358	358
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-	55
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	4,211
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	1,394
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	1,989	1,922	1,822
Applicable caps on the inclusion of provisions in Tier 2								
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		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	617	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 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) \$689MM (after phase-out) Trust Subordinate note that is deconsolidated under IFRS 10 but still qualifies as Tier 2 Capital is included in line 47.

CONSOLIDATED BALANCE SHEET

(\$ millions except as noted)	Balance sheet as in		Under regulatory scope		Cross Reference (2)		Balance sheet as in		Under regulatory scope		Cross Reference (2)
	Report to Shareholders	Q3 2015	Q3 2015	of consolidation (1)			Report to Shareholders	Q3 2015	Q3 2015	of consolidation (1)	
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		-		-	h1		Derivative instruments	50,011		49,743	
Amount exceeding the 15% threshold		-		-			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	
							less amount phased out	-		-	f1
							Innovative instruments after phase out	-		447	r
							Other additional Tier 1 issued by subs after phase out	-		9	s
							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 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	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	331	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	283	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	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	10,957
Communications	891	984	-	279	-	2,154	800	983	-	248	2,031	2,098	2,072
Construction	3,906	3,010	-	946	-	7,862	3,537	3,440	-	907	7,884	7,835	7,087
Financial (4)	94,162	18,934	7	3,341	62,715	179,159	85,362	17,580	11	3,066	158,997	169,769	127,526
Government	44,024	2,039	-	978	7,641	54,682	44,839	1,938	-	1,037	51,374	65,473	56,149
Manufacturing	16,013	12,369	25	1,298	-	29,705	15,574	10,351	27	1,292	27,244	27,407	24,406
Mining	1,150	3,011	-	488	-	4,649	1,107	2,180	-	469	3,756	3,888	3,556
Other	30,033	194	-	873	138	31,238	28,858	184	-	738	29,878	29,858	28,903
Real estate	20,301	5,913	-	843	-	27,057	18,629	5,633	-	958	25,220	25,500	25,082
Retail trade	13,187	4,691	-	546	-	18,424	13,042	4,313	-	507	17,862	18,163	17,505
Service industries	26,135	10,450	6	2,968	-	39,559	24,151	9,261	6	2,795	36,213	36,690	33,573
Transportation	4,074	2,027	-	504	-	6,605	3,563	1,803	-	652	6,018	6,214	4,859
Utilities	2,335	3,969	-	1,940	-	8,244	2,190	3,805	-	1,647	7,642	7,456	7,752
Wholesale trade	9,481	4,966	-	356	-	14,803	9,674	4,317	-	363	14,354	14,041	12,974
Individual	138,260	40,470	-	156	-	178,886	132,625	39,985	-	152	172,762	168,282	169,039
Oil and Gas	6,618	7,923	-	841	-	15,382	6,565	7,504	-	774	14,843	15,197	13,512
Forest products	824	641	-	83	-	1,548	721	593	-	69	1,383	1,508	1,254
Total	421,204	123,447	39	16,472	70,494	631,656	400,835	115,681	45	15,699	588,896	610,945	546,206

(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)		Q3 2015						
Risk Weights	0%	20%	35%	50%	75%	100%	150%	Total
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

(\$ millions)		Q2 2015						
Risk Weights	0%	20%	35%	50%	75%	100%	150%	Total
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

(\$ millions)		Q1 2015						
Risk Weights	0%	20%	35%	50%	75%	100%	150%	Total
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

(\$ millions)		Q4 2014						
Risk Weights	0%	20%	35%	50%	75%	100%	150%	Total
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

(\$ millions)		Q3 2014						
Risk Weights	0%	20%	35%	50%	75%	100%	150%	Total
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	36.60%	158.78%	2,068	451	2,519	35.71%	160.61%
Default	968	165	1,133	40.24%	167.47%	845	86	932	48.95%	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	70.90%	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%	6,680	954	7,634	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

	Q3 2015	Q2 2015	Q1 2015	Q4 2014
Total AIRB wholesale credit exposure by risk ratings	294,143	79,868	279,656	73,010
Retail AIRB credit exposure by portfolio and risk ratings	77,407	11,878	73,940	11,622
Residential mortgages	6,607	25,339	6,405	25,273
Qualifying revolving retail	20,269	3,251	19,121	3,076
Other retail and Retail SME	20,269	3,251	19,121	3,076
Total Standardized portfolio	22,778	3,111	21,713	2,700
Total Portfolio	421,204	123,447	400,835	115,681
	283,787	73,269	283,787	73,269
	255,055	69,298	255,055	69,298
	71,535	10,841	71,535	10,841
	6,395	22,500	6,395	22,500
	17,798	3,269	17,798	3,269
	21,124	2,471	21,124	2,471
	405,097	115,712	405,097	115,712
	371,907	108,379	371,907	108,379

(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	Q3 2015					Q2 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	58,004	0.01%	0.48%	60	0.10%
	I-2	>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	20,654	0.03%	7.58%	665	3.22%	21,160	0.03%	7.88%	693	3.27%
	I-3	>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	33,844	0.05%	19.50%	3,375	9.97%	31,841	0.04%	18.50%	3,246	10.19%
	I-4	>0.07% to ≤0.11%	A1/A2/A3	A+/A-	29,342	0.08%	32.20%	5,065	17.26%	31,138	0.08%	29.51%	5,249	16.86%
	I-5	>0.11% to ≤0.19%	Baa1	BBB+	26,857	0.14%	36.07%	7,480	27.85%	26,158	0.14%	34.32%	7,080	27.07%
	I-6	>0.19% to ≤0.32%	Baa2	BBB	38,063	0.23%	30.98%	11,748	30.86%	33,143	0.24%	34.24%	11,787	35.56%
	I-7	>0.32% to ≤0.54%	Baa3	BBB-	37,082	0.41%	32.97%	16,199	43.69%	34,560	0.41%	32.36%	15,058	43.57%
					243,846			44,592		229,530			43,187	
Non-investment grade	S-1	>0.54% to ≤0.91%	Ba1	BB+	33,797	0.83%	33.18%	19,706	58.31%	30,506	0.83%	32.96%	18,205	59.68%
	S-2	>0.91% to ≤1.54%	Ba2	BB	24,870	1.24%	35.55%	18,109	72.81%	24,099	1.25%	35.39%	18,205	75.54%
	S-3	>1.54% to ≤2.74%	Ba3	BB-	11,608	2.25%	35.48%	9,893	85.22%	9,947	2.23%	34.73%	8,579	86.25%
	S-4	>2.74% to ≤5.16%	B1	B+	5,281	3.80%	34.55%	4,706	89.13%	5,352	3.85%	34.64%	5,207	97.29%
					75,556			52,414		69,904			50,196	
Watchlist	P-1	>5.16% to ≤9.70%	B2	B	1,767	8.84%	32.60%	2,113	119.59%	1,681	8.82%	34.20%	2,182	129.78%
	P-2	>9.70% to ≤18.23%	B3	B-	1,481	15.88%	35.04%	2,382	160.80%	1,093	16.31%	38.30%	1,920	175.63%
	P-3	>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	341	24.51%	35.52%	590	173.19%	48	24.17%	38.52%	91	188.85%
					3,589			5,085		2,822			4,193	
Default	T-1, D-1 to D-2	100%			1,133	100.00%	40.24%	1,898	167.47%	932	100.00%	46.95%	1,698	182.16%
					1,133			1,898		932			1,698	
Total					324,124			103,989		303,188			99,274	

(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	Exposure weighted-average EAD %	Q3 2015					Q2 2015									
					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%	48,983	-	100.00%	0.00%	12.62%	0.35%	173	-	0.36%	48,598	-	100.00%	0.00%	12.55%	0.36%	174	-	0.36%
Very low	>0.05% to ≤0.20%	999	-	100.00%	0.09%	35.20%	22.76%	227	-	23.14%	956	-	100.00%	0.09%	35.20%	22.56%	216	1	22.93%
Low	>0.20% to ≤0.75%	-	-	0.00%	0.00%	-	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Medium	>0.75% to ≤7.0%	443	-	100.00%	0.86%	20.02%	22.66%	100	1	24.81%	125	-	100.00%	0.86%	20.02%	22.66%	28	-	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%
		50,425	-	-	-	-	-	500	1	49.679	-	-	-	-	-	-	418	1	-
Uninsured Undrawn (4)																			
Exceptionally low	≤0.05%	1,584	5,756	27.52%	0.03%	14.25%	1.31%	21	-	1.37%	1,562	5,659	27.61%	0.03%	14.22%	1.31%	20	-	1.36%
Very low	>0.05% to ≤0.20%	5,995	16,160	37.10%	0.06%	14.53%	2.31%	138	-	2.42%	5,810	15,688	37.03%	0.07%	14.45%	2.46%	143	1	2.59%
Low	>0.20% to ≤0.75%	15	19	80.15%	0.61%	15.01%	13.39%	2	-	14.52%	14	18	79.22%	0.61%	14.93%	13.31%	2	-	14.44%
Medium	>0.75% to ≤7.0%	138	600	22.91%	1.15%	15.39%	20.45%	28	-	22.75%	166	752	22.06%	1.24%	15.76%	21.78%	36	-	24.30%
High	>7.0% to ≤99.9%	7	29	23.87%	33.40%	15.95%	75.75%	5	1	146.06%	11	41	26.27%	30.09%	16.91%	82.51%	9	1	141.20%
Default	100%	2	8	24.69%	100.00%	22.60%	275.21%	6	-	282.49%	2	8	23.87%	100.00%	20.15%	229.48%	4	-	251.93%
		7,741	22,572	-	-	-	-	200	1	7.565	22,166	-	-	-	-	-	214	2	-
Uninsured Drawn (5)																			
Exceptionally low (7)	≤0.05%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Very low	>0.05% to ≤0.20%	46,721	-	0.10%	13.38%	3.05%	1.424	6	-	3.21%	43,411	-	0.10%	13.19%	3.17%	1,374	6	-	3.34%
Low	>0.20% to ≤0.75%	7,658	-	0.59%	11.93%	10.05%	770	5	-	10.89%	7,221	-	0.59%	12.09%	10.22%	738	5	-	11.07%
Medium	>0.75% to ≤7.0%	7,320	-	1.28%	15.17%	21.29%	1,558	14	-	23.74%	8,743	-	1.23%	15.59%	21.16%	1,850	17	-	23.55%
High	>7.0% to ≤99.9%	3,378	-	10.04%	11.32%	45.58%	1,539	43	61	61.62%	3,254	-	10.73%	11.51%	46.45%	1,512	46	64	64.14%
Default	100%	194	-	100.00%	15.97%	183.11%	355	3	199.69%	208	-	100.00%	16.25%	183.63%	382	3	203.12%	-	-
		65,271	-	-	-	-	5,646	71	-	62.837	-	-	-	-	-	5,856	77	-	-
Qualifying Revolving Credit																			
Exceptionally low	≤0.05%	12,987	27,864	46.40%	0.03%	85.32%	1.94%	252	3	2.28%	12,885	27,364	46.93%	0.03%	85.37%	1.93%	249	4	2.27%
Very low	>0.05% to ≤0.20%	6,346	7,755	76.20%	0.09%	78.90%	4.41%	280	5	5.33%	6,018	7,314	76.51%	0.09%	78.28%	4.38%	263	4	5.28%
Low	>0.20% to ≤0.75%	8,011	10,686	57.99%	0.26%	78.11%	10.30%	826	16	12.87%	8,248	10,985	58.90%	0.26%	78.86%	10.46%	862	17	13.06%
Medium	>0.75% to ≤7.0%	4,100	2,049	90.76%	1.73%	89.41%	48.42%	1,985	63	67.47%	4,005	2,023	89.99%	1.73%	88.87%	48.07%	1,925	61	66.98%
High	>7.0% to ≤99.9%	450	212	93.88%	21.73%	81.00%	173.44%	780	80	395.85%	468	225	94.33%	22.47%	81.00%	175.30%	821	86	403.99%
Default	100%	52	16	85.83%	100.00%	64.83%	211.45%	109	25	810.39%	54	15	86.63%	100.00%	63.93%	209.26%	113	25	799.13%
		31,946	48,582	-	-	-	-	4,232	192	31.678	47,926	-	-	-	-	4,233	197	-	-
Other Retail (6)																			
Exceptionally low	≤0.05%	5,480	5,611	77.29%	0.03%	75.34%	7.26%	398	1	7.56%	5,134	5,162	78.77%	0.03%	77.34%	7.46%	383	1	7.76%
Very low	>0.05% to ≤0.20%	11,080	2,002	96.99%	0.13%	58.57%	17.92%	1,986	9	18.92%	9,920	1,870	96.74%	0.13%	60.60%	18.70%	1,855	8	19.75%
Low	>0.20% to ≤0.75%	11,772	2,551	91.05%	0.42%	64.31%	39.32%	4,629	30	42.46%	11,259	2,407	91.06%	0.42%	65.51%	40.04%	4,508	29	43.24%
Medium	>0.75% to ≤7.0%	9,431	408	98.58%	1.89%	63.17%	85.83%	8,094	114	100.90%	9,405	588	98.58%	1.85%	64.38%	87.63%	8,242	114	102.76%
High	>7.0% to ≤99.9%	637	116	91.88%	22.86%	71.16%	214.16%	1,364	101	412.40%	637	120	91.74%	22.07%	70.87%	214.42%	1,366	96	403.24%
Default	100%	855	5	99.75%	100.00%	62.10%	120.12%	1,027	462	796.17%	801	4	99.78%	100.00%	61.66%	95.15%	762	447	792.98%
		39,285	10,693	-	-	-	-	17,498	717	37.156	37,156	10,151	-	-	-	17,116	895	-	-
Total		194,638	81,847	-	-	-	-	28,076	982	188,915	80,243	-	-	-	27,837	972	-	-	-

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

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).

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).