

# Supplementary Regulatory Capital Information

For the Quarter Ended – January 31, 2016

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

		LINE	Cross	2016	2015	2015	2015	2015	2014	2014
		#	reference (3)	Q1	Q4	Q3	Q2	Q1	Q4	Q3
<b>Common Equity Tier 1 Capital: instruments and reserves</b>										
1	Directly issued qualifying common share capital plus related stock surplus	1	a+b	12,650	12,612	12,598	12,633	12,676	12,661	12,464
2	Retained earnings	2	c	19,409	18,930	18,281	17,765	17,489	17,237	16,724
3	Accumulated other comprehensive income (and other reserves)	3	d	6,286	4,640	4,681	2,878	4,112	1,375	991
6	<b>Common Equity Tier 1 Capital before regulatory adjustments</b>	4		38,345	36,182	35,560	33,276	34,277	31,273	30,179
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>										
7	Prudential valuation adjustments	5		85	85	53	65	65	58	49
8	Goodwill (net of related tax liability)	6	e+p1-f	6,660	5,960	6,005	5,558	5,808	5,284	5,192
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	7	g-h	1,874	1,792	1,757	1,702	1,773	1,591	1,561
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	8	ij	1,539	1,506	1,668	1,579	1,757	1,528	1,514
11	Cash flow hedge reserve	9	k	867	612	575	421	711	141	82
12	Shortfall of provisions to expected losses	10	k1	-	-	-	-	22	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities (4)	11		342	216	133	64	84	2	(12)
15	Defined benefit pension fund net assets (net of related tax liability) (5)	12	l-m	212	359	367	247	115	202	162
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	13	n-o	-	24	-	-	-	23	35
22	Amount exceeding the 15% threshold									
23	of which: significant investments in the common stock financials	14	h1	-	-	-	-	-	10	-
24	of which: mortgage servicing rights	15	j1	-	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	16	ii	-	-	-	-	-	13	-
28	<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>	17		11,679	10,654	10,568	9,636	10,335	8,852	8,583
29	<b>Common Equity Tier 1 Capital (CET1)</b>	18		26,766	25,628	25,002	23,640	23,942	22,421	21,596
<b>Additional Tier 1 Capital: instruments</b>										
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	19	o1	2,150	2,150	1,550	1,200	1,200	1,200	1,200
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (6)	20	p	1,540	1,987	1,987	1,987	2,337	3,332	3,332
34	Additional Tier 1 instruments (and CET1 instruments not otherwise included) issued by subsidiaries and held by third parties (amount allowed in group AT1)	21	s	10	9	9	10	9	7	10
35	of which: instruments issued by subsidiaries subject to phase out	22		10	9	9	10	9	7	10
36	<b>Additional Tier 1 Capital before regulatory adjustments</b>	23		3,700	4,146	3,546	3,197	3,546	4,539	4,542
<b>Additional Tier 1 Capital: regulatory adjustments</b>										
37	Investments in own Additional Tier 1 instruments	24	n1-o1	1	-	-	-	-	-	-
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	25	t	213	358	358	358	358	358	358
41	Other deductions from Tier 1 Capital as determined by OSFI	26		-	-	-	-	-	-	-
41b	of which: Valuation adjustment for less liquid positions	27		-	-	-	-	-	-	-
43	<b>Total regulatory adjustments applied to Additional Tier 1 Capital</b>	28		214	358	358	358	358	358	358
44	<b>Additional Tier 1 Capital (AT1)</b>	29		3,486	3,788	3,188	2,839	3,188	4,181	4,184
45	<b>Tier 1 Capital (T1 = CET1 + AT1)</b>	30		30,252	29,416	28,190	26,479	27,130	26,602	25,780
<b>Tier 2 Capital: instruments and provisions</b>										
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	31	m1	2,050	1,034	1,034	1,026	1,033	1,002	-
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (7)	32	u	3,080	3,548	3,548	3,551	3,554	4,027	4,030
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)	33	v	-	46	46	43	40	80	77
49	of which: instruments issued by subsidiaries subject to phase out	34		-	46	46	43	40	80	77
50	Collective allowances	35	w	559	590	300	272	215	266	212
51	<b>Tier 2 Capital before regulatory adjustments</b>	36		5,689	5,218	4,928	4,892	4,842	5,375	4,319
<b>Tier 2 Capital: regulatory adjustments</b>										
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	37	x	50	50	50	50	50	50	50
57	<b>Total regulatory adjustments to Tier 2 Capital</b>	38		50	50	50	50	50	50	50
58	<b>Tier 2 Capital (T2)</b>	39		5,639	5,168	4,878	4,842	4,792	5,325	4,269
59	<b>Total Capital (TC = T1 + T2)</b>	40		35,891	34,584	33,068	31,321	31,922	31,927	30,049
60	<b>Total Risk-Weighted Assets</b>									
60a	<b>Common Equity Tier 1 (CET 1) Capital RWA</b>	41		265,043	239,185	239,934	231,243	237,529	222,092	225,961
60b	<b>Tier 1 Capital RWA</b>	42		265,381	239,471	240,265	231,584	237,940	222,428	226,289
60c	<b>Total Capital RWA</b>	43		265,671	239,716	240,549	231,876	238,292	222,931	226,782
<b>Capital Ratios</b>										
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets)	44		10.1%	10.7%	10.4%	10.2%	10.1%	10.1%	9.6%
62	Tier 1 ratio (as percentage of risk-weighted assets)	45		11.4%	12.3%	11.7%	11.4%	11.4%	12.0%	11.4%
63	Total Capital ratio (as percentage of risk-weighted assets)	46		13.5%	14.4%	13.7%	13.5%	13.4%	14.3%	13.3%
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)	47		8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement	48		3.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)	49		10.1%	10.7%	10.4%	10.2%	10.1%	10.1%	9.6%
<b>OSFI all-in target</b>										
69	Common Equity Tier 1 all-in target ratio	50		8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
<b>Amounts below the thresholds for deduction</b>										
72	Non-significant investments in the capital of other financials	51	y-z	293	443	385	221	230	339	379
73	Significant investments in the common stock of financials	52	a1	1,595	1,492	1,477	1,410	1,354	1,356	1,265
74	Mortgage servicing rights (net of related tax liability)	53	b1	50	48	49	43	42	41	39
75	Deferred tax assets arising from temporary differences (net of related tax liability)	54	c1-d1	2,286	2,114	2,188	2,091	2,114	1,989	1,922
<b>Applicable caps on the inclusion of provisions in Tier 2</b>										
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	55		291	217	214	203	215	197	188
77	Cap on inclusion of provisions in Tier 2 under standardised approach	56		291	217	214	203	215	197	188
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)	57		1,500	1,518	1,509	1,454	1,460	1,382	1,386
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	58		268	374	86	69	-	69	25
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>										
82	Current cap on AT1 instruments subject to phase out arrangements	59		2,593	3,025	3,025	3,025	3,025	3,457	3,457
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	60	e1+f1	-	-	-	-	-	-	-
84	Current cap on T2 instruments subject to phase out arrangements	61		3,080	3,594	3,594	3,594	3,594	4,107	4,107
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	62		840	561	579	584	1,119	636	671

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

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

(3) Cross reference to Consolidated Balance Sheet under regulatory scope (page 2).

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

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

(6) \$450MM capital trust securities that are deconsolidated under IFRS 10 but still qualify as Additional Tier 1 Capital are included in line 33.

(7) \$629MM (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

LINE #	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)		Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)		Cross Reference (2)
	Q1 2016	Q1 2016	Q1 2016	Q1 2016			Q1 2016	Q1 2016	Q1 2016	Q1 2016	
(\$ millions except as noted)						(\$ millions except as noted)					
<b>Assets</b>						<b>Liabilities and Equity</b>					
<b>Cash and Cash Equivalents</b>						<b>Deposits</b>					
1	38,961	38,840				40	32,369	32,369			
2	7,433	7,380				41	282,353	282,353			
3	138,501	132,057				42	156,114	156,114			
4		2,534		n		43	470,836	470,836			
5		11		n1		<b>Other Liabilities</b>					
6		277				44	52,619	52,264			
7		15,381		y		45	11,345	11,345			
8		1,858		t+x+a1		46	24,208	24,208			
9		-		h1		47		2,534			o
10		734				48		10			o1
11		89		p1		49		277			
12	83,603	83,603				50		15,088			z
<b>Securities Borrowed or Purchased Under Resale Agreements</b>						51	49,670	49,670			
<b>Loans</b>						52	128	128			
13	107,026	107,026				53	248	248			
14	65,886	65,886				54		216			f
15	7,896	7,896				55		432			h
16	166,141	165,966				56		240			j
17	(1,951)	(1,951)				57		64			
18		559		w		58		64			m
19		-		k1		59		-			
20	344,998	344,823				60		356			d1
<b>Other Assets</b>						61	43,365	36,201			
21	49,233	49,233				62		-			
22	11,345	11,345				63		-			
23	2,339	2,164				64		-			v
24	6,787	6,787		e		65	181,583	174,064			
25	2,306	2,306		g		<b>Subordinated Debt</b>					
26	735	735				66	5,250	5,250			
27	3,360	3,357				67		2,050			m1
28		1,779		i		68		3,200			
29		2,642		c1		69		-			
30		2,642				70		(80)			
31		-		i1		71		3,120			
32	9,692	9,144				72		(669)			
33		122				73		2,451			u
34		276		l		<b>Equity</b>					
35		155				74	15,592	15,592			
36		50				75		2,150			o1
37		50		b1		76		-			
38		-		j1		77		-			
39	699,293	691,774				78		1,090			e1
						79		-			p
						80		12,352			a
						81	298	298			b
						82	19,409	19,409			c
						83	6,286	6,286			d
						84		867			k
						85		5,419			
						86	41,585	41,585			
						87	39	39			
						88		-			
						89		-			f1
						90		10			s
						91	41,624	41,624			
						92	699,293	691,774			

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$7,296 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 (\$223 million assets and nominal equity) covers the reinsurance of life, health and disability insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

(2) Cross Reference to Basel III Regulatory Capital (All-in basis) (page 1).

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

(4) Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from a bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from a bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the bank's CET1 are risk weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below.

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

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

**SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE**

(\$ millions except as noted)

Item	LINE #	Q1 2016	Q4 2015	Q3 2015	Q2 2015
1 Total consolidated assets as per published financial statements	1	699,293	641,881	672,442	633,275
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(7,377)	(7,297)	(7,805)	(7,964)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	-	-	-	-
4 Adjustments for derivative financial instruments	4	(20,295)	(12,892)	(18,727)	(12,122)
5 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	5	6,140	5,411	3,940	5,662
6 Adjustment for off balance-sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	6	95,741	89,161	86,475	80,472
7 Other adjustments	7	(7,324)	(5,297)	(5,081)	(4,440)
<b>8 Leverage Ratio Exposure (transitional basis)</b>	<b>8</b>	<b>766,178</b>	<b>710,967</b>	<b>731,244</b>	<b>694,883</b>

**LEVERAGE RATIO COMMON DISCLOSURE**

(\$ millions except as noted)

## Leverage ratio framework

Item		Q1 2016	Q4 2015	Q3 2015	Q2 2015
<b>On-balance sheet exposures</b>					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	9	560,869	530,677	544,557	523,668
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	10	(9,114)	(7,694)	(7,751)	(7,203)
<b>3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>11</b>	<b>551,755</b>	<b>522,983</b>	<b>536,806</b>	<b>516,465</b>
<b>Derivative exposures</b>					
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	12	10,111	7,515	10,546	9,510
5 Add-on amounts for PFE associated with all derivative transactions	13	20,303	19,466	19,761	19,740
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	15	(1,243)	(990)	(669)	(1,246)
8 (Exempted CCP-leg of client cleared trade exposures)	16	(232)	(646)	(298)	(296)
9 Adjusted effective notional amount of written credit derivatives	17	1,362	2,255	1,343	4,612
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	18	(1,362)	(2,255)	(1,343)	(4,612)
<b>11 Total derivative exposures (sum of lines 4 to 10)</b>	<b>19</b>	<b>28,939</b>	<b>25,345</b>	<b>29,340</b>	<b>27,708</b>
<b>Securities financing transaction exposures</b>					
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	87,212	71,604	77,693	70,066
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	21	(3,580)	(3,292)	(2,941)	(3,808)
14 Counterparty credit risk (CCR) exposure for SFT assets	22	6,111	5,166	3,871	3,980
15 Agent transaction exposures	23	-	-	-	-
<b>16 Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>24</b>	<b>89,743</b>	<b>73,478</b>	<b>78,623</b>	<b>70,238</b>
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	25	284,982	268,646	261,672	246,649
18 (Adjustments for conversion to credit equivalent amounts)	26	(189,241)	(179,485)	(175,197)	(166,177)
<b>19 Off-balance sheet items (sum of lines 17 and 18)</b>	<b>27</b>	<b>95,741</b>	<b>89,161</b>	<b>86,475</b>	<b>80,472</b>
<b>Capital and Total Exposures - Transitional Basis</b>					
20 Tier 1 capital	28	31,988	32,006	30,847	29,031
<b>21 Total Exposures (sum of lines 3, 11, 16 and 19)</b>	<b>29</b>	<b>766,178</b>	<b>710,967</b>	<b>731,244</b>	<b>694,883</b>
<b>Leverage Ratios - Transitional Basis</b>					
22 Basel III leverage ratio	30	4.2%	4.5%	4.2%	4.2%
<b>All-in basis (Required by OSFI)</b>					
23 Tier 1 capital – All-in basis	31	30,252	29,416	28,190	26,479
24 (Regulatory adjustments)	32	(11,452)	(10,696)	(10,783)	(9,930)
<b>25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) – All-in basis</b>	<b>33</b>	<b>763,840</b>	<b>707,965</b>	<b>728,212</b>	<b>692,156</b>
<b>26 Leverage ratio – All-in basis</b>	<b>34</b>	<b>4.0%</b>	<b>4.2%</b>	<b>3.9%</b>	<b>3.8%</b>

## RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)



Description	LINE #	Q1 2016						
		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	1	-	43,325	-	57	43,382	3,012	46,394
Securities	2	-	60,109	-	59	60,168	78,333	138,501
Assets Purchased under REPO	3	-	-	47,010	-	47,010	36,593	83,603
Loans	4	107,658	186,980	-	34,659	329,297	15,701	344,998
Customer Liability Under Acceptance	5	-	11,332	-	13	11,345	-	11,345
Derivatives	6	-	-	-	-	-	49,233	49,233
Other	7	-	6,326	-	1,108	7,434	17,785	25,219
	8	107,658	308,072	47,010	35,896	498,636	200,657	699,293

## RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

		Q1 2016		
		Total Credit Risk (2)	Trading Book and other	Balance Sheet
Cash and due from Banks	9	43,382	3,012	46,394
Securities	10	60,168	78,333	138,501
Assets Purchased under REPO	11	47,010	36,593	83,603
Loans	12	329,297	15,701	344,998
Customer Liability Under Acceptance	13	11,345	-	11,345
Derivatives	14	-	49,233	49,233
Other	15	7,434	17,785	25,219
Total on balance sheet	16	498,636	200,657	699,293
Undrawn Commitments	17	132,989		
Other Off Balance Sheet	18	17,632		
Off Balance Sheet Derivatives	19	34		
Off Balance Sheet Repo	20	38,913		
Total Off Balance Sheet	21	189,568		
Total Credit Risk	22	688,204		

(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)

LINE #	Basel III Q1 2016						Basel III								
	Exposure at Default (EAD)			RWA			Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	
	Standardized approach	Advanced approach	Total	Standardized approach	Advanced approach	Total	RWA	RWA	RWA	RWA	RWA	RWA	RWA	RWA	
(\$ millions except as noted)															
Credit Risk															
Wholesale															
Corporate including specialized lending	1	25,534	257,736	283,270	25,164	81,235	106,399	91,489	91,458	85,757	88,895	81,340	80,777	81,037	85,270
Corporate small and medium enterprises (SMEs)	2	-	66,829	66,829	-	33,834	33,834	31,954	30,743	30,921	32,794	33,644	35,730	37,427	29,557
Sovereign	3	146	79,597	79,743	80	1,742	1,822	1,765	1,866	1,749	1,818	1,612	1,270	1,510	1,251
Bank	4	410	38,779	39,189	406	3,534	3,940	3,902	4,407	4,352	4,442	4,186	4,285	4,798	5,249
Retail															
Residential mortgages excluding home equity line of credits (HELOCs)	5	3,499	105,157	108,656	1,655	7,051	8,706	8,427	8,275	8,193	8,240	7,618	8,127	8,607	8,756
HELOCs	6	571	43,676	44,247	405	7,969	8,374	7,889	7,017	7,119	6,946	6,541	6,603	6,841	6,828
Qualifying revolving retail (QRR)	7	-	32,356	32,356	-	4,660	4,660	4,569	4,232	4,233	3,977	4,000	3,925	4,033	4,384
Other retail (excl. SMEs)	8	2,554	21,174	23,728	1,570	9,651	11,221	11,053	11,090	10,693	10,390	9,826	11,778	12,759	12,764
Retail SMEs	9	7,462	2,724	10,186	5,656	1,539	7,195	1,968	1,927	1,895	1,676	1,604	1,606	1,628	1,595
Equity	10	-	1,970	1,970	-	1,331	1,331	1,369	1,332	1,440	1,490	1,362	1,305	1,456	1,485
Trading book	11	238	164,782	165,020	238	9,198	9,436	8,415	9,763	9,198	10,556	7,359	6,877	8,477	11,075
Securitization	12	-	30,072	30,072	-	2,549	2,549	2,456	2,463	2,526	3,087	3,098	2,247	3,155	4,395
Other credit risk assets - non-counterparty managed assets	13	-	22,003	22,003	-	16,902	16,902	16,255	16,870	16,183	15,532	14,946	15,190	16,046	17,616
Scaling factor for credit risk assets under AIRB (2)	14	-	-	-	-	9,628	9,628	8,874	8,830	8,530	8,774	8,251	8,437	8,738	8,578
Total Credit Risk	15	40,414	866,855	907,269	35,174	190,823	225,997	200,385	200,273	192,789	198,617	185,387	188,157	196,512	198,803
Market Risk (3)	16	-	-	-	1,410	8,109	9,519	10,262	11,414	10,435	9,002	10,372	11,431	14,494	-
Operational Risk (4)	17	-	-	-	4,788	24,739	29,527	28,538	28,247	28,019	27,882	27,703	27,432	26,831	26,779
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5) (6)	18	40,414	866,855	907,269	41,372	223,671	265,043	239,185	239,934	231,243	237,529	222,092	225,961	234,774	240,076
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	19	-	-	-	-	338	338	286	331	341	411	336	328	-	-
Tier 1 Capital Risk-Weighted Assets	20	-	-	-	41,372	224,009	265,381	239,471	240,265	231,584	237,940	222,428	226,289	234,774	240,076
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	21	-	-	-	-	290	290	245	284	292	352	503	493	-	-
Total Capital Risk Weighted Assets (RWA)	22	-	-	-	41,372	224,299	265,671	239,716	240,549	231,876	238,292	222,931	226,782	234,774	240,076

RWA CVA PHASE-IN CALCULATION (7)	Q1 2016					
	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	23	4,831	64%	266,782	1,739	265,043
Tier 1 Capital RWA	24	4,831	71%	266,782	1,401	265,381
Total Capital RWA	25	4,831	77%	266,782	1,111	265,671

TRANSITIONAL CAPITAL DISCLOSURE	2016	2015	2015	2015	
	Q1	Q4	Q3	Q2	
Transitional Basis - Basel III (8)					
Common Equity Tier 1 capital (CET1)	26	31,115	31,629	30,847	29,031
Tier 1 capital (T1 = CET1 + AT1)	27	31,988	32,005	30,847	29,031
Total capital (TC = T1 + T2)	28	37,648	37,204	35,755	33,904
Total risk-weighted assets (5)	29	272,758	258,800	251,120	235,571
Common Equity Tier 1 ratio (as percentage of risk weighted assets)	30	11.4%	12.2%	12.3%	12.3%
Tier 1 ratio (as percentage of risk weighted assets)	31	11.7%	12.4%	12.3%	12.3%
Total capital ratio (as percentage of risk weighted assets)	32	13.8%	14.4%	14.2%	14.4%

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	LINE #	2016	2015	2015	2015
		Q1	Q4	Q3	Q2
Bank of Montreal Mortgage Corporation - Basel III					
Transitional Basis - Basel III (8)					
Common Equity Tier 1 ratio	33	17.9%	16.9%	20.9%	21.9%
Tier 1 ratio	34	17.9%	16.9%	20.9%	21.9%
Total capital ratio	35	18.4%	17.4%	21.5%	22.5%
All-in Basis - Basel III (1)					
Common Equity Tier 1 ratio	36	17.8%	16.8%	20.8%	21.8%
Tier 1 ratio	37	17.8%	16.8%	20.8%	21.8%
Total capital ratio	38	18.4%	17.4%	21.5%	22.5%
BMO Harris Bank N.A. - Basel I (9)					
Tier 1 ratio	39	13.8%	15.7%	15.8%	15.8%
Total capital ratio	40	14.8%	16.8%	17.0%	17.1%

(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 uses the Advanced Measurement Approach (AMA), a risk sensitive model, along with the Standardized Approach under OSFI rules, to determine capital requirements for operational risk.

(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) In calculating the AIRB credit risk RWA for certain portfolios in BMO Financial Corp, a transitional floor based on the Standardized approach was applied until Q3 2015.

(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. CET1 CVA phase-in factors are 57% in 2014, 64% in 2015 and 64% in 2016.

(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) 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**

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
(\$ millions except as noted)							
Personal and Commercial Banking	1	170,113	148,942	146,636	141,320	144,278	135,927
Wealth Management	2	16,115	15,620	15,081	14,510	14,230	13,943
BMO Capital Markets	3	68,733	65,311	68,420	61,504	63,135	55,432
Corporate Services, including Technology and Operations	4	10,082	9,312	9,797	13,909	15,886	16,790
<b>Total Common Equity Tier 1 Capital Risk-Weighted Assets</b>	<b>5</b>	<b>265,043</b>	<b>239,185</b>	<b>239,934</b>	<b>231,243</b>	<b>237,529</b>	<b>222,092</b>

**FLOW STATEMENT OF REGULATORY CAPITAL**

		2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
(\$ millions except as noted)							
<b>Common Equity Tier 1 Capital</b>							
<b>Opening Balance</b>	6	25,628	25,002	23,640	23,942	22,421	21,596
New capital issues	7	39	17	4	15	73	203
Redeemed capital	8	-	-	(149)	(229)	(240)	-
Gross dividends (deduction)	9	(581)	(557)	(550)	(546)	(551)	(544)
Profit for the quarter (attributable to shareholders of the parent company)	10	1,060	1,206	1,185	993	986	1,057
Removal of own credit spread (net of tax)	11	(126)	(83)	(69)	20	(83)	(13)
Movements in other comprehensive income							
– Currency Translation Differences	12	1,499	(93)	1,517	(1,025)	2,306	458
– Available-for-sale securities	13	(23)	(166)	(21)	(28)	(16)	(59)
– Other (1)	14	(85)	181	152	110	(123)	(73)
Goodwill and other intangible assets (deduction, net of related tax liability)	15	(782)	10	(502)	320	(706)	(121)
Other, including regulatory adjustments and transitional arrangements							
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	16	(32)	161	(89)	179	(229)	(15)
– Prudential Valuation Adjustments (2)	17	-	(32)	12	-	(7)	(9)
– Other (3)	18	169	(18)	(128)	(111)	111	(59)
<b>Closing Balance</b>	<b>19</b>	<b>26,766</b>	<b>25,628</b>	<b>25,002</b>	<b>23,640</b>	<b>23,942</b>	<b>22,421</b>
<b>Other non-core Tier 1 (Additional Tier 1) Capital</b>							
<b>Opening Balance</b>	20	3,788	3,188	2,839	3,188	4,181	4,184
New 'non-core' tier 1 (Additional Tier 1) eligible capital issues	21	-	600	350	-	-	-
Redeemed capital	22	(450)	-	-	(350)	(995)	-
Other, including regulatory adjustments and transitional arrangements (4)	23	148	-	(1)	1	2	(3)
<b>Closing Balance</b>	<b>24</b>	<b>3,486</b>	<b>3,788</b>	<b>3,188</b>	<b>2,839</b>	<b>3,188</b>	<b>4,181</b>
<b>Total Tier 1 Capital</b>	<b>25</b>	<b>30,252</b>	<b>29,416</b>	<b>28,190</b>	<b>26,479</b>	<b>27,130</b>	<b>26,602</b>
<b>Tier 2 Capital</b>							
<b>Opening Balance</b>	26	5,168	4,878	4,842	4,792	5,325	4,269
New Tier 2 eligible capital issues	27	1,000	-	-	-	-	1,002
Redeemed capital	28	-	-	-	(500)	-	-
Amortization adjustments	29	-	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (5)	30	(529)	290	36	550	(533)	54
<b>Closing Balance</b>	<b>31</b>	<b>5,639</b>	<b>5,168</b>	<b>4,878</b>	<b>4,842</b>	<b>4,792</b>	<b>5,325</b>
<b>Total Regulatory Capital</b>	<b>32</b>	<b>35,891</b>	<b>34,584</b>	<b>33,068</b>	<b>31,321</b>	<b>31,922</b>	<b>31,927</b>

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

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

(3) 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.

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

(5) 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**

LINE #	2016 Q1		2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
	Credit Risk	Of which counterparty credit risk (5)	Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
(\$ millions except as noted)							
<b>Opening Credit RWA, beginning of quarter</b>	1	200,385	9,677	200,273	192,789	198,617	185,387
Book size (1)	2	5,753	797	1,493	4,596	2,626	4,826
Book quality (2)	3	803	(82)	(5,470)	(1,191)	149	(758)
Model Updates (3)	4	168	-	611	-	-	(242)
Methodology and Policy (4)	5	(303)	-	3,521	(4,977)	(2,668)	(4,163)
Acquisitions and disposals	6	10,605	-	-	-	-	-
Foreign exchange movements	7	8,586	863	(43)	9,056	(5,935)	13,567
Other	8	-	-	-	-	-	-
<b>Closing Credit RWA, end of quarter</b>	9	225,997	11,255	200,385	200,273	192,789	185,387

(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**

LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
	(\$ millions except as noted)					
<b>Market Risk RWA, beginning of quarter</b>	10	10,262	11,414	10,435	11,030	9,002
Movement in risk levels (1)	11	(570)	697	1,163	453	898
Model updates (2)	12	-	-	(184)	(1,048)	1,130
Methodology and policy (3)	13	(173)	(1,849)	-	-	-
Acquisition and disposals	14	-	-	-	-	-
Foreign exchange movement and others	15	-	-	-	-	-
<b>Market Risk RWA, end of quarter</b>	16	9,519	10,262	11,414	10,435	11,030

(1) Movement in risks levels includes changes in risk due to reduced exposures 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)

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
Equity investments used for capital gains (Merchant Banking)	1	440	436	430	567	559	523
Equity investments used for mutual fund seed capital	2	21	34	27	26	22	20
Equity used for other (including strategic investments)	3	1,509	1,495	1,471	1,447	1,543	1,381
<b>Total Equity Exposure</b>	<b>4</b>	<b>1,970</b>	<b>1,965</b>	<b>1,928</b>	<b>2,040</b>	<b>2,124</b>	<b>1,924</b>

**EQUITY INVESTMENT SECURITIES (1)**

(\$ millions except as noted)

	LINE #	Q1 2016			Q4 2015			Q3 2015			Q2 2015		
		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	5	4	4	-	12	12	-	27	27	-	27	27	-
Private													
Direct funds	6	108	108	-	110	110	-	132	132	-	141	141	-
Indirect funds	7	53	53	-	54	54	-	58	58	-	57	57	-
<b>Total Grandfathered</b>	<b>8</b>	<b>165</b>	<b>165</b>	<b>-</b>	<b>176</b>	<b>176</b>	<b>-</b>	<b>217</b>	<b>217</b>	<b>-</b>	<b>225</b>	<b>225</b>	<b>-</b>
Non-grandfathered													
Public	9	52	52	-	57	57	-	46	46	-	44	44	-
Private													
Direct funds	10	222	222	-	221	221	-	205	205	-	300	300	-
Indirect funds	11	345	345	-	339	339	-	339	339	-	417	417	-
Other	12	1,186	967	(219)	1,172	981	(191)	1,121	942	(179)	1,054	869	(185)
<b>Total Non-grandfathered</b>	<b>13</b>	<b>1,805</b>	<b>1,586</b>	<b>(219)</b>	<b>1,789</b>	<b>1,598</b>	<b>(191)</b>	<b>1,711</b>	<b>1,532</b>	<b>(179)</b>	<b>1,815</b>	<b>1,630</b>	<b>(185)</b>
<b>Total Equities</b>	<b>14</b>	<b>1,970</b>	<b>1,751</b>	<b>(219)</b>	<b>1,965</b>	<b>1,774</b>	<b>(191)</b>	<b>1,928</b>	<b>1,749</b>	<b>(179)</b>	<b>2,040</b>	<b>1,855</b>	<b>(185)</b>

Total realized gains or losses arising from sales or liquidations in the reporting period	15			37			(2)			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)

LINE #	Q1 2016				Q4 2015				Q3 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)	1	25,534	-	325,744	28,370	19,583	-	283,376	25,814	18,466	-	282,981	25,994
Sovereign	2	146	-	135,238	55,901	172	-	130,407	55,358	160	-	135,256	48,725
Bank	3	410	-	39,356	1,837	344	-	35,588	1,948	344	-	42,057	1,866
Total Corporate, Sovereign and Bank	4	26,090	-	500,338	86,108	20,099	-	449,371	83,120	18,970	-	460,294	76,585
Residential mortgages excluding home equity line of credits (HELOCs)	5	3,499	51	47,760	-	3,425	48	47,882	-	3,616	49	45,967	-
HELOCs	6	571	-	43,676	-	592	-	42,665	-	788	-	43,318	-
Other retail excl. SMEs and QRR	7	2,554	498	21,174	-	2,557	467	20,638	-	2,926	476	20,595	-
Qualifying revolving retail	8	-	-	32,356	-	-	-	32,109	-	-	-	31,946	-
Retail SMEs	9	7,462	-	2,724	-	277	-	2,890	-	294	-	2,942	-
Total Retail	10	14,086	549	147,690	-	6,851	515	146,184	-	7,624	525	144,768	-
Total Bank Banking Book Portfolios	11	40,176	549	648,028	86,108	26,950	515	595,555	83,120	26,594	525	605,062	76,585

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$57.4 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)

		Q1 2016				Q4 2015				Q3 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)	12	165,139	173,723	11,237	350,099	145,152	148,043	9,322	302,517	145,382	145,409	9,874	300,665
Sovereign	13	25,364	50,503	3,876	79,743	22,057	49,547	3,892	75,496	22,800	59,656	4,494	86,950
Bank	14	9,339	14,205	15,645	39,189	8,422	11,164	15,722	35,308	8,076	15,129	18,558	41,763
Total Corporate, Sovereign and Bank	15	199,842	238,431	30,758	469,031	175,631	208,754	28,936	413,321	176,258	220,194	32,926	429,378
Residential mortgages excluding home equity line of credits (HELOCs)	16	97,153	11,503	-	108,656	96,586	10,870	-	107,456	88,355	11,114	-	99,469
HELOCs	17	34,790	9,457	-	44,247	34,476	8,781	-	43,257	34,908	9,198	-	44,106
Other retail excl. SMEs and QRR	18	16,277	7,239	212	23,728	16,398	6,590	207	23,195	17,080	6,441	-	23,521
Qualifying revolving retail	19	32,283	73	-	32,356	32,041	68	-	32,109	31,882	64	-	31,946
Retail SMEs	20	2,766	7,420	-	10,186	2,412	755	-	3,167	2,441	795	-	3,236
Total Retail	21	183,269	35,692	212	219,173	181,913	27,064	207	209,184	174,666	27,612	-	202,278
Total Bank	22	383,111	274,123	30,970	688,204	357,544	235,818	29,143	622,505	350,924	247,806	32,926	631,656

**CREDIT RISK EXPOSURE BY INDUSTRY (3)**

(\$ millions except as noted)

		Q1 2016					Q4 2015					Q3 2015	Q2 2015		
		Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items			Repo Style Transactions	Total
Agriculture	23	10,446	1,955	-	22	-	12,423	9,860	1,860	-	27	-	11,747	11,699	11,435
Communications	24	889	1,131	-	274	-	2,294	874	973	-	279	-	2,126	2,154	2,031
Construction	25	3,589	3,618	-	1,096	-	8,303	3,814	3,047	-	1,003	-	7,864	7,862	7,884
Financial (4)	26	87,665	21,509	8	3,271	81,141	193,594	85,854	19,268	7	3,321	50,393	158,843	179,159	158,997
Government	27	45,639	2,147	-	891	4,782	53,459	42,709	2,069	-	794	6,478	52,050	54,682	51,374
Manufacturing	28	17,263	15,569	23	1,304	-	34,159	16,133	13,039	21	1,311	-	30,504	29,705	27,244
Mining	29	1,858	2,980	-	866	-	5,704	1,312	3,117	-	476	-	4,905	4,649	3,756
Other (5)	30	7,873	116	-	1,165	-	9,154	7,904	107	-	794	-	8,805	7,914	6,903
Real estate	31	22,345	6,745	-	823	-	29,913	21,100	5,871	-	809	-	27,780	27,057	25,220
Retail trade	32	17,053	5,094	-	524	-	22,671	14,352	4,614	-	539	-	19,505	18,424	17,862
Service industries	33	31,652	11,443	2	2,937	-	46,034	28,311	11,881	2	2,936	-	43,130	39,559	36,213
Transportation	34	5,947	1,861	1	897	-	8,706	3,769	1,880	1	757	-	6,407	6,605	6,018
Utilities	35	3,059	4,533	-	2,045	-	9,637	2,480	4,450	-	1,941	-	8,871	8,244	7,642
Wholesale trade	36	9,546	5,540	-	376	-	15,462	8,453	5,288	-	372	-	14,113	14,803	14,354
Individual (5)	37	178,861	40,017	-	153	-	219,031	170,323	38,674	-	149	-	209,146	202,210	195,737
Oil and Gas	38	7,184	8,238	-	906	-	16,328	6,575	7,847	-	818	-	15,240	15,382	14,843
Forest products	39	757	493	-	82	-	1,332	746	644	-	79	-	1,469	1,548	1,383
Total	40	451,626	132,989	34	17,632	85,923	688,204	424,569	124,629	31	16,405	56,871	622,505	631,656	588,896

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

(4) Includes \$43.6 billion of deposits with Financial Institutions as at January 31, 2016, \$43.6 billion as at October 31, 2015, \$53.0 billion as at July 31, 2015, and \$44.7 billion as at April 30, 2015).

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

**CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)**

(\$ millions except as noted)

LINE #	Q1 2016						Q4 2015						Q3 2015	Q2 2015
	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)	1	182,675	85,528	34	14,722	67,140	350,099	164,807	79,594	31	13,559	44,526	302,517	280,196
Sovereign	2	65,882	2,732	-	1,674	9,455	79,743	64,945	2,510	-	1,595	6,446	75,496	73,201
Bank	3	24,064	4,714	-	1,083	9,328	39,189	24,453	3,854	-	1,102	5,899	35,308	39,381
Total Corporate, Sovereign and Bank Exposure	4	272,621	92,974	34	17,479	85,923	469,031	254,205	85,958	31	16,256	56,871	413,321	392,778
Residential mortgages excluding home equity line of credits (HELOCs)	5	108,405	115	-	136	-	108,656	107,219	105	-	132	-	107,456	99,469
HELOCs	6	33,027	11,219	-	1	-	44,247	32,725	10,532	-	-	-	43,257	44,106
Other retail excl. SMEs and QRR	7	21,978	1,750	-	-	-	23,728	21,579	1,616	-	-	-	23,195	22,055
Qualifying revolving retail	8	6,922	25,434	-	-	-	32,356	7,209	24,900	-	-	-	32,109	31,678
Retail SMEs	9	8,673	1,497	-	16	-	10,186	1,632	1,518	-	17	-	3,167	3,175
Total Retail Exposures	10	179,005	40,015	-	153	-	219,173	170,364	38,671	-	149	-	209,184	196,118
Total Gross Credit Exposures	11	451,626	132,989	34	17,632	85,923	688,204	424,569	124,629	31	16,405	56,871	622,505	588,896

**CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN**

(\$ millions except as noted)

	LINE #	Q1 2016						Q4 2015						Q3 2015	Q2 2015
		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	12	175,035	74,875	25	10,407	85,923	346,265	165,157	71,031	22	9,609	56,831	302,650	331,523	
1 to 5 years	13	224,427	53,360	8	7,055	-	284,850	209,674	49,042	9	6,754	40	265,519	246,752	
Greater than 5 years	14	52,164	4,754	1	170	-	57,089	49,738	4,556	-	42	-	54,336	53,381	
Total	15	451,626	132,989	34	17,632	85,923	688,204	424,569	124,629	31	16,405	56,871	622,505	631,656	

**PORTFOLIO BREAKDOWN BY BASEL APPROACHES**

(\$ millions except as noted)

	LINE #	Q1 2016				Q4 2015				Q3 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)	16	21,510	3,278	161,165	82,250	15,834	2,915	148,973	76,679	14,966	2,955	147,103	73,860
Sovereign	17	83	61	65,799	2,671	70	101	64,875	2,409	51	107	72,460	2,313
Bank	18	353	38	23,711	4,676	291	34	24,162	3,820	276	49	24,694	3,695
Total Corporate, Sovereign & Bank	19	21,946	3,377	250,675	89,597	16,195	3,050	238,010	82,908	15,293	3,111	244,257	79,868
Residential mortgages excluding home equity line of credits (HELOCs)	20	3,362	-	105,043	115	3,293	-	103,926	105	-	-	95,754	99
HELOCs	21	571	-	32,456	11,219	592	-	32,133	10,532	788	-	31,539	11,779
Other retail excl. SMEs and QRR	22	2,554	-	19,424	1,750	2,557	-	19,022	1,616	2,926	-	18,868	1,727
Qualifying revolving retail	23	-	-	6,922	25,434	-	-	7,209	24,900	-	-	6,607	25,339
Retail SMEs	24	7,463	-	1,210	1,497	278	-	1,356	1,518	294	-	1,401	1,524
Total Retail	25	13,950	-	165,055	40,015	6,718	-	163,646	38,671	7,485	-	154,169	40,468
Total Bank	26	35,896	3,377	415,730	129,612	22,913	3,050	401,656	121,579	22,778	3,111	398,426	120,336

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

**CREDIT EXPOSURE OF PORTFOLIOS UNDER STANDARDIZED APPROACH BY RISK WEIGHT (1) (2)**

(\$ millions)

Risk Weights	LINE #	Q1 2016								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	1	-	103	-	52	-	24,390	485	25,030	
Sovereign	2	-	-	-	136	-	4	5	145	
Bank	3	-	-	-	7	-	401	1	409	
<b>Total Wholesale portfolios</b>	<b>4</b>	<b>-</b>	<b>103</b>	<b>-</b>	<b>195</b>	<b>-</b>	<b>24,795</b>	<b>491</b>	<b>25,584</b>	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	5	-	51	1,851	-	1,713	117	-	3,732	
Other retail	6	394	104	-	-	1,755	-	155	2,408	
SME treated as retail	7	-	-	-	-	7,365	28	70	7,463	
<b>Total Retail portfolios</b>	<b>8</b>	<b>394</b>	<b>155</b>	<b>1,851</b>	<b>-</b>	<b>10,833</b>	<b>145</b>	<b>225</b>	<b>13,603</b>	
<b>Total</b>	<b>9</b>	<b>394</b>	<b>258</b>	<b>1,851</b>	<b>195</b>	<b>10,833</b>	<b>24,940</b>	<b>716</b>	<b>39,187</b>	

Risk Weights	LINE #	Q4 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	10	-	113	-	73	-	18,505	464	19,155	
Sovereign	11	-	-	-	162	-	4	6	172	
Bank	12	-	-	-	7	-	336	1	344	
<b>Total Wholesale portfolios</b>	<b>13</b>	<b>-</b>	<b>113</b>	<b>-</b>	<b>242</b>	<b>-</b>	<b>18,845</b>	<b>471</b>	<b>19,671</b>	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	14	-	48	1,972	-	1,616	244	-	3,880	
Other retail	15	364	103	-	-	1,841	-	148	2,456	
SME treated as retail	16	-	-	-	-	273	-	4	277	
<b>Total Retail portfolios</b>	<b>17</b>	<b>364</b>	<b>151</b>	<b>1,972</b>	<b>-</b>	<b>3,730</b>	<b>244</b>	<b>152</b>	<b>6,613</b>	
<b>Total</b>	<b>18</b>	<b>364</b>	<b>264</b>	<b>1,972</b>	<b>242</b>	<b>3,730</b>	<b>19,089</b>	<b>623</b>	<b>26,284</b>	

Risk Weights	LINE #	Q3 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	19	-	189	-	68	-	17,769	433	18,459	
Sovereign	20	-	18	-	140	-	2	-	160	
Bank	21	-	-	-	8	-	332	5	345	
<b>Total Wholesale portfolios</b>	<b>22</b>	<b>-</b>	<b>207</b>	<b>-</b>	<b>216</b>	<b>-</b>	<b>18,103</b>	<b>438</b>	<b>18,964</b>	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	23	-	49	2,127	-	1,739	472	-	4,387	
Other retail	24	373	102	-	-	1,851	226	382	2,934	
SME treated as retail	25	-	-	-	-	280	-	11	291	
<b>Total Retail portfolios</b>	<b>26</b>	<b>373</b>	<b>151</b>	<b>2,127</b>	<b>-</b>	<b>3,870</b>	<b>698</b>	<b>393</b>	<b>7,612</b>	
<b>Total</b>	<b>27</b>	<b>373</b>	<b>358</b>	<b>2,127</b>	<b>216</b>	<b>3,870</b>	<b>18,801</b>	<b>831</b>	<b>26,576</b>	

Risk Weights	LINE #	Q2 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	28	-	182	-	64	-	16,714	458	17,418	
Sovereign	29	-	-	-	129	-	26	-	155	
Bank	30	-	-	-	8	-	360	1	369	
<b>Total Wholesale portfolios</b>	<b>31</b>	<b>-</b>	<b>182</b>	<b>-</b>	<b>201</b>	<b>-</b>	<b>17,100</b>	<b>459</b>	<b>17,942</b>	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	32	-	49	2,013	-	1,534	467	-	4,063	
Other retail	33	387	108	-	-	1,749	227	367	2,838	
SME treated as retail	34	-	-	-	-	275	-	13	288	
<b>Total Retail portfolios</b>	<b>35</b>	<b>387</b>	<b>157</b>	<b>2,013</b>	<b>-</b>	<b>3,558</b>	<b>694</b>	<b>380</b>	<b>7,189</b>	
<b>Total</b>	<b>36</b>	<b>387</b>	<b>339</b>	<b>2,013</b>	<b>201</b>	<b>3,558</b>	<b>17,794</b>	<b>839</b>	<b>25,131</b>	

Risk Weights	LINE #	Q1 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	37	-	227	-	101	-	17,584	507	18,419	
Sovereign	38	-	-	-	143	-	1	-	144	
Bank	39	-	56	-	9	-	313	5	383	
<b>Total Wholesale portfolios</b>	<b>40</b>	<b>-</b>	<b>283</b>	<b>-</b>	<b>253</b>	<b>-</b>	<b>17,898</b>	<b>512</b>	<b>18,946</b>	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	41	-	55	2,276	-	1,777	352	-	4,460	
Other retail	42	373	113	-	-	1,604	216	387	2,693	
SME treated as retail	43	-	-	-	-	306	-	14	320	
<b>Total Retail portfolios</b>	<b>44</b>	<b>373</b>	<b>168</b>	<b>2,276</b>	<b>-</b>	<b>3,687</b>	<b>568</b>	<b>401</b>	<b>7,473</b>	
<b>Total</b>	<b>45</b>	<b>373</b>	<b>451</b>	<b>2,276</b>	<b>253</b>	<b>3,687</b>	<b>18,466</b>	<b>913</b>	<b>26,419</b>	

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

(2) Credit assessments by external credit rating agencies, including S&P and Moody's, are used to determine standardized risk weights based on guidelines issued by OSFI.

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

**Corporate Sovereign Bank Exposures**

Risk Profile	LINE #	Q1 2016					Q4 2015					Q3 2015					Q2 2015				
		Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
		Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn			
Total investment grade	1	241,773	64,136	305,909	20.75%	15.27%	232,919	59,875	292,794	20.11%	14.81%	234,910	58,823	293,733	19.78%	15.31%	225,091	53,917	279,008	19.71%	15.62%
Non-investment grade	2	62,308	24,683	86,991	35.04%	69.00%	57,525	22,310	79,835	34.43%	67.01%	55,373	20,183	75,556	34.41%	69.37%	51,370	18,534	69,904	34.17%	71.81%
Watchlist	3	3,020	673	3,693	31.79%	128.26%	2,745	581	3,326	33.04%	134.44%	2,892	697	3,589	33.88%	141.68%	2,349	473	2,822	35.86%	148.54%
Default	4	971	105	1,076	41.78%	280.70%	970	142	1,112	43.97%	287.45%	968	165	1,133	40.24%	167.47%	846	86	932	46.95%	182.16%
	5	308,072	89,597	397,669			294,159	82,908	377,067			294,143	79,868	374,011			279,656	73,010	352,666		

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

Risk Profile	LINE #	Q1 2016					Q4 2015					Q3 2015					Q2 2015				
		Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
		Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn			
Residential Mortgages and HELOCs																					
Exceptionally low	6	15,573	10,163	25,736	26.17%	3.32%	15,261	9,524	24,785	25.31%	3.21%	1,397	5,143	6,540	59.40%	5.67%	1,276	4,904	6,180	60.33%	5.76%
Very low	7	37,534	466	38,000	14.77%	4.31%	38,741	477	38,741	14.58%	4.22%	50,141	6,025	56,166	14.78%	3.35%	46,472	5,839	52,311	14.64%	3.47%
Low	8	9,970	504	10,474	23.27%	16.97%	9,711	452	10,163	22.65%	16.63%	10,737	520	11,257	27.01%	18.39%	10,062	462	10,524	27.70%	18.88%
Medium	9	15,638	179	15,817	22.45%	42.76%	15,391	170	15,561	22.14%	41.85%	10,548	177	10,725	26.41%	44.23%	11,712	399	12,111	26.68%	43.31%
High	10	685	21	706	39.73%	182.13%	658	13	671	39.67%	182.22%	3,645	10	3,655	15.75%	85.90%	3,524	16	3,540	15.13%	67.68%
Default	11	702	1	703	47.52%	384.65%	625	1	626	46.23%	368.25%	939	3	942	52.49%	131.62%	894	2	896	50.97%	113.49%
	12	80,102	11,334	91,436			79,910	10,637	90,547			77,407	11,878	89,285			73,940	11,622	85,562		
Qualifying Revolving Retail																					
Exceptionally low	13	167	14,464	14,631	86.04%	2.15%	236	14,111	14,347	86.01%	2.15%	123	12,864	12,987	85.32%	1.94%	90	12,794	12,884	85.37%	1.93%
Very low	14	613	4,872	5,485	77.44%	4.82%	659	4,739	5,398	77.14%	4.81%	575	5,772	6,347	78.90%	4.41%	552	5,467	6,019	78.28%	4.38%
Low	15	2,984	4,525	7,509	75.71%	10.89%	3,263	4,518	7,781	76.14%	10.89%	3,128	4,882	8,010	78.11%	10.30%	3,018	5,230	8,248	78.86%	10.46%
Medium	16	2,789	1,416	4,205	88.41%	53.17%	2,676	1,380	4,056	88.52%	52.97%	2,469	1,631	4,100	89.41%	48.42%	2,427	1,578	4,005	88.87%	48.07%
High	17	319	149	468	79.59%	174.94%	330	145	475	79.26%	174.36%	267	183	450	81.00%	173.44%	271	197	468	81.00%	175.30%
Default	18	50	8	58	62.31%	362.63%	45	7	52	62.57%	341.77%	45	7	52	64.83%	211.45%	47	7	54	63.93%	209.26%
	19	6,922	25,434	32,356			7,209	24,900	32,109			6,607	25,339	31,946			6,405	25,273	31,678		
Other Retail and Retail SME																					
Exceptionally low	20	77	524	601	89.94%	10.10%	83	502	585	89.90%	10.05%	83	442	525	89.56%	9.17%	80	438	518	89.96%	9.19%
Very low	21	4,858	1,143	6,001	55.11%	16.00%	4,722	1,018	5,740	55.56%	16.25%	6,096	1,629	7,725	69.21%	21.68%	5,399	1,507	6,906	71.58%	22.65%
Low	22	8,488	1,243	9,731	71.53%	41.19%	8,471	1,277	9,748	71.65%	41.16%	7,299	869	8,168	66.52%	40.67%	7,116	853	7,969	66.95%	40.91%
Medium	23	6,791	282	7,073	64.03%	74.58%	6,686	281	6,967	64.69%	75.67%	6,374	233	6,607	65.76%	76.25%	6,110	219	6,329	65.95%	77.60%
High	24	316	53	369	69.09%	135.65%	319	55	374	69.77%	136.13%	310	56	366	71.18%	136.43%	304	58	362	70.92%	135.86%
Default	25	104	2	106	59.28%	357.74%	97	1	98	61.08%	397.22%	107	2	109	62.27%	135.69%	112	1	113	62.18%	114.54%
	26	20,634	3,247	23,881			20,378	3,134	23,512			20,269	3,251	23,520			19,121	3,076	22,197		

**Recap of AIRB and Standardized Portfolios**

Total AIRB wholesale credit exposure by risk ratings	27	308,072	89,597			294,159	82,908			294,143	79,868			279,656	73,010					
Retail AIRB credit exposure by portfolio and risk ratings																				
Residential mortgages	28	80,102	11,334			79,910	10,637			77,407	11,878			73,940	11,622					
Qualifying revolving retail	29	6,922	25,434			7,209	24,900			6,607	25,339			6,405	25,273					
Other retail and Retail SME	30	20,634	3,247			20,378	3,134			20,269	3,251			19,121	3,076					
Total Standardized portfolio	31	35,896	3,377			35,896	3,050			35,896	3,111			35,896	3,111					
Total Portfolio	32	451,626	132,989			424,569	124,629			421,204	123,447			400,835	115,681					

(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)	LINE #	BMO Rating	PD Range	Moody's Investors Service Implied equivalent	Standard & Poor's Implied equivalent	Q1 2016					Q4 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	1	I-1	≤0.02%	Aaa	AAA	49,048	0.01%	0.61%	65	0.13%	48,010	0.01%	0.63%	63	0.13%
	2	I-2	>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	22,122	0.03%	10.56%	966	4.37%	20,549	0.03%	8.13%	679	3.30%
	3	I-3	>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	37,205	0.05%	20.22%	3,709	9.97%	33,915	0.05%	19.74%	3,441	10.15%
	4	I-4	>0.07% to ≤0.11%	A1/A2/A3	A+/A-	30,220	0.08%	30.54%	5,016	16.60%	30,473	0.08%	29.04%	4,914	16.12%
	5	I-5	>0.11% to ≤0.19%	Baa1	BBB+	30,916	0.12%	35.23%	7,415	23.99%	28,054	0.12%	36.32%	6,894	24.57%
	6	I-6	>0.19% to ≤0.32%	Baa2	BBB	33,724	0.21%	35.01%	11,272	33.43%	34,553	0.21%	34.36%	11,153	32.28%
	7	I-7	>0.32% to ≤0.54%	Baa3	BBB-	45,276	0.35%	32.42%	17,774	39.26%	41,091	0.35%	31.51%	15,789	38.42%
	8					248,511			46,217		236,645			42,933	
Non-investment grade	9	S-1	>0.54% to ≤0.91%	Ba1	BB+	38,296	0.76%	34.19%	22,456	58.64%	36,644	0.75%	33.43%	21,012	57.34%
	10	S-2	>0.91% to ≤1.54%	Ba2	BB	29,809	1.13%	35.62%	21,381	71.73%	25,633	1.13%	35.23%	17,782	69.37%
	11	S-3	>1.54% to ≤2.74%	Ba3	BB-	12,653	1.97%	36.14%	10,742	84.90%	11,825	1.97%	35.34%	9,695	81.99%
	12	S-4	>2.74% to ≤5.16%	B1	B+	6,233	3.20%	35.29%	5,449	87.42%	5,733	3.20%	35.31%	5,011	87.40%
	13					86,991			60,028		79,835			53,500	
Watchlist	14	P-1	>5.16% to ≤9.70%	B2	B	1,906	7.11%	29.41%	1,901	99.77%	1,453	7.28%	31.19%	1,520	104.80%
	15	P-2	>9.70% to ≤18.23%	B3	B-	1,512	14.82%	33.52%	2,293	151.65%	1,569	14.86%	33.93%	2,394	152.61%
	16	P-3	>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	275	21.19%	38.83%	542	197.15%	304	22.15%	37.31%	557	183.28%
	17					3,693			4,736		3,326			4,471	
Default	18	T-1, D-1 to D-2	100%			1,076	100.00%	41.75%	3,021	280.70%	1,112	100.00%	43.97%	3,196	287.45%
	19					1,076			3,021		1,112			3,196	
Total	20					340,271			114,002		320,918			104,100	

(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 %	Q1 2016					Q4 2015										
					Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA	Expected Losses (EL)	EL adjusted Average Risk weight % (2)	EAD	Notional of undrawn commitments	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	21	≤<0.05%	56,256	-	100.00%	0.00%	11.26%	0.38%	216	-	0.00%	55,242	-	100.00%	0.00%	10.95%	0.38%	211	-	0.39%
Very low	22	>0.05% to ≤<0.20%	1,141	-	100.00%	0.09%	33.70%	24.76%	282	-	0.00%	1,001	-	100.00%	0.09%	33.70%	22.23%	223	-	22.60%
Low	23	>0.20% to ≤<0.75%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Medium	24	>0.75% to ≤<7.0%	320	-	100.00%	0.86%	20.02%	22.66%	73	1	0.00%	324	-	100.00%	0.86%	20.02%	22.66%	73	1	24.81%
High	25	>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	26	100%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
	27		57,717	-					571	1	56,567	-						507	1	
Uninsured Undrawn (4)																				
Exceptionally low	28	≤<0.05%	6,327	20,963	30.18%	0.04%	16.54%	1.95%	124	1	0.00%	6,124	20,486	29.90%	0.04%	16.46%	1.94%	119	1	2.03%
Very low	29	>0.05% to ≤<0.20%	444	1,740	25.49%	0.15%	16.36%	5.34%	24	-	0.00%	448	1,780	25.18%	0.15%	16.60%	5.45%	24	-	5.77%
Low	30	>0.20% to ≤<0.75%	17	21	83.56%	0.62%	14.05%	12.76%	2	-	0.00%	16	19	82.94%	0.62%	14.09%	12.79%	2	-	13.89%
Medium	31	>0.75% to ≤<7.0%	94	633	14.79%	1.39%	17.59%	25.33%	24	-	0.00%	89	561	15.87%	1.35%	16.92%	24.06%	22	-	26.85%
High	32	>7.0% to ≤<99.9%	5	32	16.07%	20.90%	16.84%	83.74%	4	-	0.00%	8	50	15.84%	21.31%	18.80%	90.53%	7	-	138.03%
Default	33	100%	1	10	10.62%	100.00%	17.75%	209.99%	2	-	0.00%	1	8	11.98%	100.00%	17.52%	212.27%	2	-	212.30%
	34		6,888	23,399					180	1	6,686	22,904						176	1	
Uninsured Drawn (5)																				
Exceptionally low	35	≤<0.05%	14,096	-		0.04%	16.86%	2.15%	303	1	2.24%	13,845	-		0.04%	16.80%	2.14%	296	1	2.24%
Very low	36	>0.05% to ≤<0.20%	33,693	-		0.12%	13.03%	3.66%	1,234	5	3.87%	34,652	-		0.12%	13.01%	3.65%	1,263	6	3.85%
Low	37	>0.20% to ≤<0.75%	8,216	-		0.61%	11.44%	10.02%	823	6	10.87%	8,032	-		0.61%	11.56%	10.13%	814	5	10.99%
Medium	38	>0.75% to ≤<7.0%	10,988	-		3.01%	13.87%	27.73%	3,047	40	32.25%	10,915	-		2.94%	13.99%	27.51%	3,002	39	31.95%
High	39	>7.0% to ≤<99.9%	342	-		35.18%	17.11%	88.24%	301	19	156.76%	346	-		34.01%	17.70%	91.64%	317	19	160.11%
Default	40	100%	216	-		100.00%	15.11%	160.74%	347	17	260.12%	203	-		100.00%	15.39%	163.34%	331	17	266.84%
	41		67,551	-					6,055	88	67,993	-						6,023	87	
Qualifying Revolving Credit																				
Exceptionally low	42	≤<0.05%	14,631	30,272	48.07%	0.04%	86.04%	2.15%	314	4	2.53%	14,347	29,647	48.01%	0.04%	86.01%	2.15%	308	4	2.53%
Very low	43	>0.05% to ≤<0.20%	5,485	6,891	73.10%	0.10%	77.44%	4.82%	264	5	5.83%	5,399	6,721	73.15%	0.10%	77.14%	4.81%	260	5	5.83%
Low	44	>0.20% to ≤<0.75%	7,509	10,483	55.76%	0.29%	75.71%	10.89%	818	17	13.65%	7,781	10,535	56.39%	0.29%	76.14%	10.89%	847	17	13.65%
Medium	45	>0.75% to ≤<7.0%	4,205	1,947	88.78%	1.97%	88.41%	53.17%	2,235	73	74.89%	4,056	1,862	89.36%	1.97%	88.52%	52.97%	2,148	70	74.53%
High	46	>7.0% to ≤<99.9%	468	227	85.77%	21.94%	79.59%	174.94%	819	81	392.55%	474	229	84.86%	21.88%	79.26%	174.36%	827	82	390.51%
Default	47	100%	58	18	84.40%	100.00%	62.31%	362.63%	210	24	875.22%	52	17	84.33%	100.00%	62.57%	341.77%	178	23	888.46%
	48		32,356	49,838					4,660	204	32,109	49,011						4,568	201	
Other Retail (6)																				
Exceptionally low	49	≤<0.05%	5,913	6,263	75.65%	0.04%	65.15%	8.26%	489	2	8.62%	5,399	5,788	74.10%	0.04%	64.15%	8.12%	438	2	8.47%
Very low	50	>0.05% to ≤<0.20%	9,865	1,600	95.78%	0.14%	45.20%	13.57%	1,339	6	14.33%	9,286	1,458	95.76%	0.14%	45.47%	13.70%	1,272	6	14.46%
Low	51	>0.20% to ≤<0.75%	11,974	2,963	90.67%	0.39%	70.71%	41.43%	4,961	31	44.64%	11,863	2,945	90.58%	0.38%	70.43%	41.21%	4,888	30	44.40%
Medium	52	>0.75% to ≤<7.0%	11,488	568	98.29%	1.85%	56.37%	77.43%	8,895	123	90.83%	11,201	566	98.21%	1.87%	56.65%	77.56%	8,687	123	91.24%
High	53	>7.0% to ≤<99.9%	728	129	92.37%	26.24%	65.38%	203.33%	1,480	120	409.67%	692	121	91.97%	25.61%	67.18%	203.60%	1,408	115	410.74%
Default	54	100%	591	3	99.71%	100.00%	61.49%	461.84%	2,730	205	895.27%	521	3	99.72%	100.00%	61.09%	453.77%	2,364	183	892.96%
	55		40,559	11,526					19,894	487	38,962	10,881						19,057	459	
Total	56		205,071	84,763					31,360	781	202,317	82,796						30,331	749	

(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 drawn Canadian residential mortgages and home equity lines of credit.  
(5) Includes only uninsured drawn Canadian residential mortgages and home equity lines of credit.  
(6) Includes all other retail exposures, such as drawn and undrawn retail exposures.

**WHOLESALE CREDIT EXPOSURE BY RISK RATING (1)**

(Canadian \$ in millions)

LINE #	Q1 2016							Q4 2015							
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures	
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		
Total investment grade	1	21,178	99,416	121,179	4,567	56,877	2,692	305,909	20,710	92,815	119,395	3,802	53,425	2,647	292,794
Non-investment grade	2	2,773	59,323	212	377	24,290	16	86,991	3,717	53,543	264	327	21,932	52	79,835
Watchlist	3	14	3,000	6	4	669	-	3,693	3	2,736	6	1	580	-	3,326
Default	4	2	965	4	-	104	1	1,076	2	968	-	-	139	3	1,112
	5	23,967	162,704	121,401	4,948	81,940	2,709	397,669	24,432	150,062	119,665	4,130	76,076	2,702	377,067

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

**RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING (2)**

(Canadian \$ in millions)

	LINE #	Q1 2016			Q4 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	25,736	14,631	601	24,785	14,347	585
Very low (> 0.05% to 0.20%)	7	38,000	5,485	6,001	38,741	5,398	5,740
Low (> 0.20% to 0.75%)	8	10,474	7,509	9,731	10,163	7,781	9,748
Medium (> 0.75% to 7.00%)	9	15,817	4,205	7,073	15,561	4,056	6,967
High (> 7.00% to 99.99%)	10	706	468	369	671	475	374
Default (100%)	11	703	58	106	626	52	98
	12	91,436	32,356	23,881	90,547	32,109	23,512

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



Basel III Asset Classes	LINE #	Q1 2016		Q4 2015		Q3 2015		Q2 2015	
		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)
<b>Non-retail</b>									
Total Corporate (incl specialized lending and corporate SMEs)	1	0.08%	0.62%	0.08%	0.62%	0.10%	0.65%	0.10%	0.68%
Sovereign	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank	3	0.00%	0.10%	0.00%	0.04%	0.00%	0.07%	0.00%	0.06%
<b>Retail</b>									
Residential retail incl. HELOCs	4	0.06%	0.53%	0.07%	0.47%	0.05%	0.47%	0.06%	0.53%
Other retail incl. SBE	5	0.49%	1.30%	0.50%	1.30%	0.48%	1.14%	0.42%	1.12%
Qualifying revolving retail	6	2.43%	3.50%	2.43%	3.29%	2.42%	3.30%	2.47%	3.24%

**General**

Expected Loss (EL) 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 Q1 2016 continued to be low. EL remained stable reflecting overall benign environment.

**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 (EL) and actual loss rates remain relatively stable for all asset classes. Variation in Qualifying Revolving Retail EL quarter over quarter is mainly due to 1) credit card PD and EAD parameter update that was implemented during Q1 2015 and 2) volume change.

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

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile (\$ millions except as noted)	LINE #	Q1 2016						Q4 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 \$
<b>Wholesale</b>													
Corporate including specialized lending	1	1.00%	0.59%	34.18%	1.79%	299	231	0.99%	0.65%	34.28%	1.79%	223	194
Corporate small and medium enterprises (SMEs)	2	1.53%	0.78%	35.90%	35.88%	111	60	1.47%	0.61%	35.80%	35.25%	110	78
Sovereign	3	0.14%	0.00%	14.18%	0.00%	-	-	0.14%	0.00%	13.89%	0.00%	-	-
Bank	4	0.38%	0.00%	16.58%	0.00%	-	-	0.43%	0.00%	16.49%	0.00%	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7)	5	1.01%	0.84%	30.65%	20.23%	299	299	1.03%	0.92%	31.66%	22.98%	293	293
HELOCs	6	0.56%	0.63%	54.77%	31.16%	243	247	0.56%	0.60%	56.20%	34.76%	236	231
Qualifying revolving retail (QRR)	7	1.32%	1.23%	97.38%	79.99%	431	414	1.34%	1.28%	97.39%	80.20%	432	412
Other retail (excl. SMEs)	8	4.71%	4.81%	90.82%	85.08%	208	215	4.43%	4.51%	90.60%	84.38%	211	217
Retail SMEs	9	1.14%	0.91%	97.39%	80.19%	18	17	1.05%	0.81%	97.44%	82.77%	18	17

(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)		Q1 2016		Q4 2015		Q3 2015		Q2 2015		Q1 2015	
Traditional Securitizations	LINE	Exposure	Capital	Exposure	Capital	Exposure	Capital	Exposure	Capital	Exposure	Capital
Risk Weights	#	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required
Bank Assets											
7%	1	5,905	33	6,124	34	1,460	8	1,673	9	1,925	11
7.01% - 25%	2	-	-	-	-	4,841	28	5,129	31	6,160	55
25.01% - 50%	3	71	2	76	2	89	3	95	3	115	4
Greater than 50%	4	18	18	20	20	22	22	22	22	26	26
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures, net of deductions</b>	<b>6</b>	<b>5,994</b>	<b>53</b>	<b>6,220</b>	<b>56</b>	<b>6,412</b>	<b>61</b>	<b>6,919</b>	<b>65</b>	<b>8,226</b>	<b>96</b>
Exposures Deducted:											
From Tier 1 Capital:											
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-	-	-
From Total Capital:											
Residential Mortgages	9	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures Deducted</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bank Assets Total Exposures</b>	<b>11</b>	<b>5,994</b>	<b>53</b>	<b>6,220</b>	<b>56</b>	<b>6,412</b>	<b>61</b>	<b>6,919</b>	<b>65</b>	<b>8,226</b>	<b>96</b>
Third Party Assets											
7%	12	18,125	101	16,859	94	16,421	92	16,164	91	18,539	104
7.01% - 25%	13	5,716	46	5,873	47	5,456	44	3,924	33	3,540	30
25.01% - 50%	14	2	-	2	-	35	1	36	1	40	1
50.01% - 100%	15	134	10	126	10	127	10	120	9	128	10
Greater than 100%	16	-	-	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures, net of deductions</b>	<b>18</b>	<b>23,977</b>	<b>157</b>	<b>22,860</b>	<b>151</b>	<b>22,039</b>	<b>147</b>	<b>20,244</b>	<b>134</b>	<b>22,247</b>	<b>145</b>
Exposures Deducted:											
From Total Capital:											
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	19	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	20	-	-	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	21	-	-	-	-	-	-	-	-	-	-
Other Pool Type	22	-	-	-	-	-	-	-	-	-	-
Trading Securities Reclassified to AFS	23	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures Deducted</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Third Party Assets Total Exposures</b>	<b>25</b>	<b>23,977</b>	<b>157</b>	<b>22,860</b>	<b>151</b>	<b>22,039</b>	<b>147</b>	<b>20,244</b>	<b>134</b>	<b>22,247</b>	<b>145</b>
<b>Total Exposures</b>	<b>26</b>	<b>29,971</b>	<b>210</b>	<b>29,080</b>	<b>207</b>	<b>28,451</b>	<b>208</b>	<b>27,163</b>	<b>199</b>	<b>30,473</b>	<b>241</b>

(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)		Q1 2016		Q4 2015		Q3 2015		Q2 2015	
Traditional Securitizations	LINE #	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Risk Weights	#								
Bank Assets									
7%	1	-	-	-	-	-	-	-	-
7.01% - 25%	2	-	-	-	-	-	-	-	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
Greater than 50%	4	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	-	-	-	-	-	-	-	-
Exposures Deducted:									
From Tier 1 Capital:									
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-
From Total Capital:									
Residential Mortgages	9	-	-	-	-	-	-	-	-
Total Exposures Deducted	10	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	11	-	-	-	-	-	-	-	-
Third Party Assets									
7%	12	-	-	-	-	-	-	-	-
7.01% - 25%	13	57	1	57	1	64	1	76	1
25.01% - 50%	14	-	-	-	-	-	-	-	-
50.01% - 100%	15	-	-	-	-	-	-	-	-
Greater than 100%	16	44	14	41	13	50	16	71	28
Default	17	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	101	15	98	14	114	17	147	29
Exposures Deducted:									
From Total Capital:									
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	19	-	-	-	-	-	-	-	-
Commercial Mortgages	20	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	22	-	-	-	-	-	-	-	-
Other Pool Type	23	-	-	-	-	-	-	-	-
Equipment Loans/Leases	24	-	-	-	-	-	-	-	-
Total Exposures Deducted	25	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	26	101	15	98	14	114	17	147	29
Total Exposures	27	101	15	98	14	114	17	147	29

(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**

(\$ millions)	LINE #	Q1 2016		Q4 2015		Q3 2015		Q2 2015	
		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
<b>Trading Securitizations Excluding Resecuritization Exposures</b>									
<b>Risk Weights (#1669)</b>									
Exposures Included In Risk-Weighted Assets									
7%	1	236	1	128	1	99	1	76	1
7.01% - 25%	2	44	1	16	-	47	-	17	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
50.01% - 100%	4	1	-	-	-	1	-	1	-
Greater than 100%	5	-	-	-	-	-	1	-	-
Default	6	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	7	-	-	-	-	-	-	-	-
<b>Total Exposures excluding Resecuritization, net of deductions (1)</b>	<b>8</b>	<b>281</b>	<b>2</b>	<b>144</b>	<b>1</b>	<b>147</b>	<b>2</b>	<b>94</b>	<b>1</b>
<b>Exposures Deducted From Tier 1 Capital:</b>									
Auto loans/leases	9	-	-	-	-	-	-	-	-
Credit card receivables	10	-	-	-	-	-	-	-	-
Residential mortgages (insured)	11	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	12	-	-	-	-	-	-	-	-
Commercial mortgages	13	-	-	-	-	-	-	-	-
Personal line of credit	14	-	-	-	-	-	-	-	-
Equipment loans/leases	15	-	-	-	-	-	-	-	-
Trade receivables	16	-	-	-	-	-	-	-	-
Corporate loans	17	-	-	-	-	-	-	-	-
Daily auto rental	18	-	-	-	-	-	-	-	-
Floorplan finance receivables	19	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	20	-	-	-	-	-	-	-	-
Other pool type	21	-	-	-	-	-	-	-	-
<b>Total Trading Exposures excluding Resecuritization Deducted from Tier 1 Capital</b>	<b>22</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Exposures Deducted from Total Capital:</b>									
Auto loans/leases	23	-	-	-	-	-	-	-	-
Credit card receivables	24	-	-	-	-	-	-	-	-
Residential mortgages (insured)	25	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	26	-	-	-	-	-	-	-	-
Commercial mortgages	27	-	-	-	-	-	-	-	-
Personal line of credit	28	-	-	-	-	-	-	-	-
Equipment loans/leases	29	-	-	-	-	-	-	-	-
Trade receivables	30	-	-	-	-	-	-	-	-
Corporate loans	31	-	-	-	-	-	-	-	-
Daily auto rental	32	-	-	-	-	-	-	-	-
Floorplan finance receivables	33	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	34	-	-	-	-	-	-	-	-
Other pool type	35	-	-	-	-	-	-	-	-
<b>Total Trading Exposures excluding Resecuritization Deducted from Total Capital</b>	<b>36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Trading Exposures Excluding Resecuritization</b>	<b>37</b>	<b>281</b>	<b>2</b>	<b>144</b>	<b>1</b>	<b>147</b>	<b>2</b>	<b>94</b>	<b>1</b>

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

(\$ millions except as noted)	Q1 2016 Exposure	Q4 2015 Exposure	Q3 2015 Exposure	Q2 2015 Exposure
<b>Asset Classes</b>				
Auto loans/leases	38	56	-	-
Credit card receivables	39	91	77	58
Residential mortgages (insured)	40	-	-	-
Residential mortgages (uninsured)	41	-	-	-
Commercial mortgages	42	-	-	-
Personal line of credit	43	43	13	5
Equipment loans/leases	44	-	1	-
Trade receivables	45	-	-	-
Corporate loans	46	-	-	-
Daily auto rental	47	68	13	14
Floorplan finance receivables	48	8	4	10
Collateralized debt obligations (AAA/R-1 (high) securities)	49	-	-	-
Other pool type	50	15	36	7
<b>Total Trading Securitization Excluding Resecuritization (1)</b>	<b>51</b>	<b>281</b>	<b>144</b>	<b>94</b>

(1) Excluding Resecuritization Exposures of \$170 million in Q1 2016 (\$166 million in Q4 2015, \$193 million in Q3 2015, and \$230 million in Q2 2015).

**DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS**

LINE #	Q1 2016				Q4 2015				Q3 2015				Q2 2015			
	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
<i>(\$ millions except as noted)</i>																
Auto loans/leases	2,010	1,824	-	3,834	1,630	1,651	-	3,281	1,822	1,539	-	3,361	1,496	875	-	2,371
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	1,361	-	-	1,361	1,518	-	-	1,518	1,458	-	-	1,458	1,386	-	-	1,386
Residential mortgages (uninsured)	53	1	-	54	173	2	-	175	245	78	-	247	120	3	-	123
Commercial mortgages (uninsured)	-	66	-	66	-	69	-	69	-	-	-	-	-	97	-	97
Commercial mortgages (insured)	96	-	-	96	89	-	-	89	96	-	-	96	97	-	-	97
Equipment loans/leases	318	243	-	561	171	369	-	540	400	351	-	751	298	286	-	584
Trade receivables	-	275	-	275	-	272	-	272	-	298	-	298	-	272	-	272
Corporate loans	-	8	-	8	-	16	-	16	-	32	-	32	-	136	-	136
Daily auto rental	103	279	-	382	130	240	-	370	355	333	-	688	152	272	-	424
Floorplan finance receivables	279	636	-	915	285	558	-	843	321	531	-	852	304	307	-	611
Collateralized debt obligations	-	47	-	47	-	47	-	47	-	59	-	59	-	58	-	58
Other pool type (10)	250	-	-	250	250	549	-	799	250	542	-	792	250	450	-	700
Student loans	-	1,638	-	1,638	-	1,716	-	1,716	-	1,775	-	1,775	-	1,518	-	1,518
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle	-	-	396	396	-	396	-	396	-	396	-	396	-	396	-	396
<b>Total</b>	<b>4,470</b>	<b>5,611</b>	<b>396</b>	<b>10,477</b>	<b>4,246</b>	<b>5,489</b>	<b>396</b>	<b>10,131</b>	<b>4,947</b>	<b>5,540</b>	<b>396</b>	<b>10,883</b>	<b>4,103</b>	<b>4,274</b>	<b>396</b>	<b>8,773</b>

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$573.1 million as at Q1, 2016, \$573.2 million as at Q4, 2015, \$564.7 million as at Q3, 2015, and \$805.8 million as at Q2, 2015).

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$123.5 million as at Q1, 2016, \$125.9 million as at Q4, 2015, \$146.7 million as at Q3, 2015, \$166.7 million as at Q2, 2015).

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

	LINE #	Q1 2016				Q4 2015				Q3 2015				Q2 2015			
		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
<i>(\$ millions except as noted)</i>																	
<b>Bank Assets (6)</b>																	
Auto loans/leases	18	-	3,947	-	3,947	-	4,265	-	4,265	-	4,932	-	4,932	-	5,227	-	5,227
Credit card receivables (7)	19	-	2,047	-	2,047	-	1,955	-	1,955	-	1,480	-	1,480	-	1,692	-	1,692
<b>Total Bank Assets</b>	<b>20</b>	<b>-</b>	<b>5,994</b>	<b>-</b>	<b>5,994</b>	<b>-</b>	<b>6,220</b>	<b>-</b>	<b>6,220</b>	<b>-</b>	<b>6,412</b>	<b>-</b>	<b>6,412</b>	<b>-</b>	<b>6,919</b>	<b>-</b>	<b>6,919</b>
<b>Third Party Assets (8)</b>																	
Auto loans/leases	21	3,499	2,910	-	6,409	3,118	2,148	-	5,266	2,698	2,014	-	4,712	2,096	1,587	-	3,683
Credit card receivables	22	224	386	-	610	310	263	-	573	248	325	-	573	200	257	-	457
Residential mortgages (insured)	23	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040	-	-	-	2,040
Residential mortgages (uninsured)	24	51	1	-	52	255	2	-	257	255	2	-	257	255	3	-	258
Commercial mortgages (uninsured)	25	76	47	-	123	69	47	-	116	59	58	-	117	51	58	-	109
Commercial mortgages (insured)	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	27	729	461	-	1,190	872	663	-	1,535	740	646	-	1,386	715	578	-	1,293
Trade receivables	28	259	491	-	750	203	498	-	701	175	396	-	571	163	363	-	526
Corporate loans	29	420	420	-	614	148	343	-	491	138	353	-	491	90	466	-	556
Daily auto rental	30	588	306	-	894	591	267	-	858	601	359	-	960	623	298	-	921
Floorplan finance receivables	31	736	746	-	1,482	747	668	-	1,415	780	636	-	1,416	763	502	-	1,265
Collateralized debt obligations	32	66	4	-	70	47	18	-	65	36	30	-	66	51	9	-	60
Other pool type (10)	33	445	537	-	982	473	464	-	937	456	388	-	844	394	246	-	640
Student loans	34	719	1,638	-	2,357	485	1,716	-	2,201	426	1,775	-	2,201	512	1,518	-	2,030
Credit protection vehicle (9)	35	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400
Trading securities reclassified to AFS	36	-	4	-	4	-	5	-	5	-	5	-	5	-	6	-	6
<b>Total Third Party Assets</b>	<b>37</b>	<b>16,026</b>	<b>7,951</b>	<b>-</b>	<b>23,977</b>	<b>15,758</b>	<b>7,102</b>	<b>-</b>	<b>22,860</b>	<b>15,052</b>	<b>6,987</b>	<b>-</b>	<b>22,039</b>	<b>14,353</b>	<b>5,891</b>	<b>-</b>	<b>20,244</b>
<b>Total</b>	<b>38</b>	<b>16,026</b>	<b>13,945</b>	<b>-</b>	<b>29,971</b>	<b>15,758</b>	<b>13,322</b>	<b>-</b>	<b>29,080</b>	<b>15,052</b>	<b>13,399</b>	<b>-</b>	<b>28,451</b>	<b>14,353</b>	<b>12,810</b>	<b>-</b>	<b>27,163</b>

(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.

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

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

	LINE #	Q1 2016				Q4 2015				Q3 2015				Q2 2015			
		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)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Bank Assets	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Third Party Assets (7)																	
Auto loans/leases	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages	8	8	36	-	44	-	41	-	41	-	50	-	50	-	72	-	72
Personal line of credit	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	12	-	-	-	-	-	-	-	-	7	-	7	-	7	-	18	18
Daily auto rental	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floorplan finance receivables	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other pool type	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student loans	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle (8)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to AFS	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	57	-	-	57	57	-	-	57	57	-	-	57	57	-	-	57
Total Third Party Assets	22	65	36	-	101	57	41	-	98	57	57	-	114	57	90	-	147
Total	23	65	36	-	101	57	41	-	98	57	57	-	114	57	90	-	147

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

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

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

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

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

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

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

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at January 31, 2016				As at October 31, 2015				As at July 31, 2015				As at April 30, 2015			
		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)
		<b>Interest Rate Contracts</b>															
Over-the-counter																	
Swaps	1	2,926,892	20,875	23,689		2,959,787	18,590	22,037		2,994,725	20,110	22,891		3,012,113	18,909	22,721	
Forward rate agreements	2	334,055	64	61		432,744	25	24		468,229	57	45		356,463	54	57	
Purchased options	3	19,722	734	771		21,344	633	651		18,730	725	733		19,891	775	799	
Written options	4	26,677	-	-		24,154	-	-		23,251	-	-		24,947	-	-	
	5	3,307,346	21,673	24,521	1,720	3,438,029	19,248	22,712	1,461	3,504,935	20,892	23,669	1,646	3,413,414	19,738	23,577	1,796
Exchange traded																	
Futures	6	129,308	-	-		137,583	-	-		145,840	-	-		125,775	-	-	
Purchased options	7	28,876	-	-		26,598	-	-		20,430	-	-		21,262	-	-	
Written options	8	32,764	-	-		25,038	-	-		14,502	-	-		18,346	-	-	
	9	190,948	-	-		189,219	-	-		180,772	-	-		165,383	-	-	
<b>Total Interest Rate Contracts</b>	10	3,498,294	21,673	24,521	1,720	3,627,248	19,248	22,712	1,461	3,685,707	20,892	23,669	1,646	3,578,797	19,738	23,577	1,796
<b>Foreign Exchange Contracts</b>																	
Over-the-counter																	
Cross-currency swaps	11	76,910	6,563	10,316		76,083	5,128	8,602		71,517	3,949	8,319		74,600	2,980	7,455	
Cross-currency interest rate swaps	12	376,932	11,100	19,159		339,467	6,847	13,696		332,553	11,510	18,317		309,387	7,823	13,989	
Forward foreign exchange contracts	13	436,842	6,525	10,399		393,098	4,191	7,838		403,838	8,943	11,335		386,985	6,882	9,300	
Purchased options	14	33,472	245	1,080		28,297	115	768		30,812	342	1,043		32,660	183	898	
Written options	15	37,020	-	-		28,960	-	-		31,248	-	-		33,152	-	-	
	16	961,176	24,433	40,954	2,576	865,905	16,281	30,904	2,034	869,968	24,744	39,014	2,904	836,784	17,868	31,642	2,268
Exchange traded																	
Futures	17	790	-	-		677	-	-		316	-	-		167	-	-	
Purchased options	18	5,000	-	-		2,562	-	-		1,658	-	-		3,268	-	-	
Written options	19	2,085	-	-		2,012	-	-		1,964	-	-		2,846	-	-	
	20	7,875	-	-		5,251	-	-		3,938	-	-		6,281	-	-	
<b>Total Foreign Exchange Contracts</b>	21	969,051	24,433	40,954	2,576	871,156	16,281	30,904	2,034	873,906	24,744	39,014	2,904	843,065	17,868	31,642	2,268
<b>Commodity Contracts</b>																	
Over-the-counter																	
Swaps	22	12,271	1,038	2,471		11,929	993	2,472		12,322	761	2,225		12,631	778	2,231	
Purchased options	23	5,737	76	1,055		6,172	69	1,043		6,359	58	1,028		7,424	53	1,015	
Written options	24	3,869	-	-		4,103	-	-		4,186	-	-		3,410	-	-	
	25	21,877	1,114	3,526	497	22,204	1,062	3,515	496	22,867	819	3,253	413	23,465	831	3,246	398
Exchange traded																	
Futures	26	17,097	-	-		16,803	-	-		17,100	-	-		21,529	-	-	
Purchased options	27	7,614	-	-		7,614	-	-		7,512	-	-		6,788	-	-	
Written options	28	9,522	-	-		9,720	-	-		9,481	-	-		8,258	-	-	
	29	34,233	-	-		34,137	-	-		34,093	-	-		36,575	-	-	
<b>Total Commodity Contracts</b>	30	56,110	1,114	3,526	497	56,341	1,062	3,515	496	56,960	819	3,253	413	60,040	831	3,246	398
<b>Equity Contracts</b>																	
Over-the-counter																	
Swaps	31	45,596	929	3,302		47,114	892	3,366		53,679	888	3,769		55,674	757	3,777	
Exchange traded	32	5,041	-	-		4,371	-	-		4,183	-	-		4,315	-	-	
<b>Total Equity Contracts</b>	33	50,637	929	3,302	213	51,485	892	3,366	214	57,862	888	3,769	326	59,989	757	3,777	269
<b>Credit Default Swaps</b>																	
Over-the-counter																	
Purchased	34	6,598	87	214		6,665	36	245		6,365	29	224		10,428	76	239	
Written	35	9,695	-	-		9,385	-	-		9,708	-	-		12,924	-	-	
<b>Total Credit Default Swaps</b>	36	16,293	87	214	21	16,050	36	245	34	16,073	29	224	30	23,352	76	239	36
Sub-total	37	4,590,385	48,236	72,517	5,027	4,622,280	37,519	60,742	4,239	4,690,508	47,372	69,929	5,319	4,565,243	39,270	62,481	4,767
Impact of master netting agreements	38	n.a.	(34,455)	(47,729)		n.a.	(27,415)	(40,140)		n.a.	(40,338)	(46,780)		n.a.	(35,250)	(43,365)	
<b>Total</b>	39	4,590,385	13,781	24,788	5,027	4,622,280	10,104	20,602	4,239	4,690,508	7,034	23,149	5,319	4,565,243	4,020	19,116	4,767

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



**BASEL GLOSSARY**

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

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

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

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

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

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

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

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

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

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

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

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

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

**OSFI:** Office of the Superintendent of Financial Institutions.

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

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

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

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

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