

Supplementary Financial Information

For the Quarter Ended – April 30, 2016

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of BMO Financial Group (the bank). This information should be used in conjunction with the bank's Q2 2016 Report to Shareholders and the 2015 Annual Report.

Additional financial information is also available in the Q2 2016 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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Items indicated N.A. were not available.
Items indicated n.a. were not applicable.

Accounting Framework

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

Results and measures in both the MD&A and this document are presented on an IFRS basis. They are also presented on an adjusted basis that excludes the impact of certain items. Management assesses performance on both a GAAP basis and an adjusted basis and considers both bases to be useful in assessing underlying, ongoing business performance. Adjusted results and measures are non-GAAP and are detailed in the Non-GAAP Measures section in the Management's Discussion and Analysis (MD&A) of the bank's Second Quarter 2016 Report to Shareholders and 2015 Annual Report.

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

Adjusted Results

Adjusted results exclude the following items:

	Adjusting Items (After tax)										Fiscal 2015	Fiscal 2014	
	2016	2016	2015	2015	2015	2015	2014	2014	2014	2014			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
(Canadian \$ in millions)													
Amortization of acquisition-related intangible assets	(31)	(33)	(33)	(32)	(31)	(31)	(32)	(29)	(21)		(127)	(104)	
Acquisition integration costs	(16)	(15)	(17)	(6)	(10)	(10)	(9)	(7)	n.a.		(43)	(16)	
Cumulative accounting adjustment	-	(62)	-	-	-	-	-	-	-		-	-	
Restructuring costs	(132)	-	-	-	(106)	n.a.	n.a.	n.a.	n.a.		(106)	n.a.	
(Increase) / decrease in collective allowance	-	-	-	-	-	-	-	-	-		-	-	
Total	(179)	(110)	(50)	(38)	(147)	(41)	(41)	(36)	(21)		(276)	(120)	

Taxable Equivalent Basis

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

Changes

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

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

Corporate Services results prior to 2016 reflected certain items in respect of the 2011 purchased loan portfolio, including recognition of the reduction in the credit mark that is reflected in net interest income over the term of the purchased loans and provisions and recoveries of credit losses on the purchased portfolio. Beginning in the first quarter of 2016, the reduction in the credit mark that is reflected in net interest income and the provision for credit losses on the purchased performing portfolio are being recognized in U.S. P&C, consistent with the accounting for the acquisition of BMO TF, and given that these amounts have reduced substantially in size. Results for prior periods have not been reclassified. Recoveries or provisions on the 2011 purchased credit impaired portfolio continue to be recognized in Corporate Services. Purchased loan accounting impacts related to BMO TF are recognized in U.S. P&C.

Also effective in the first quarter of 2016, income from equity investments has been reclassified from net interest income to non-interest revenue in Canadian P&C, Wealth Management and Corporate Services. Results for prior periods have been reclassified. Restructuring costs and acquisition and integration costs that impact more than one operating group are also included in Corporate Services.

Users may provide their comments and suggestions on the Supplementary Financial Information document by contacting Christine Viau at (416) 867-6956 or christine.viau@bmo.com

FINANCIAL HIGHLIGHTS

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
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(\$ millions except as noted)

Income Statement Information

Total revenue	1	5,101	5,075	4,982	4,826	4,526	5,055	4,640	4,735	4,369	10,176	9,581	19,389	18,223
Provision for credit losses (PCL)	2	201	183	128	160	161	163	170	130	162	384	324	612	561
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	3	407	366	265	218	24	747	300	520	328	773	771	1,254	1,505
Non-interest expense	4	3,312	3,270	3,093	2,971	3,112	3,006	2,887	2,756	2,594	6,582	6,118	12,182	10,921
Provision for income taxes	5	208	188	282	285	230	139	213	203	209	396	369	936	903
Net income	6	973	1,068	1,214	1,192	999	1,000	1,070	1,126	1,076	2,041	1,999	4,405	4,333
Adjusted net income	7	1,152	1,178	1,264	1,230	1,146	1,041	1,111	1,162	1,097	2,330	2,187	4,681	4,453
Non-controlling interest in subsidiaries	8	-	8	8	7	6	14	13	16	14	8	20	35	56
Net income attributable to Bank shareholders	9	973	1,060	1,206	1,185	993	986	1,057	1,110	1,062	2,033	1,979	4,370	4,277

Reported Profitability Measures

Basic earnings per share	10	\$1.46	\$1.59	\$1.83	\$1.81	\$1.49	\$1.47	\$1.57	\$1.68	\$1.61	\$3.04	\$2.96	\$6.59	\$6.44
Diluted earnings per share	11	\$1.45	\$1.58	\$1.83	\$1.80	\$1.49	\$1.46	\$1.56	\$1.67	\$1.60	\$3.03	\$2.95	\$6.57	\$6.41
Return on common equity	12	10.1 %	10.9 %	12.9 %	13.6 %	11.4 %	11.8 %	13.1 %	14.4 %	14.3 %	10.5 %	11.6 %	12.5 %	14.0 %
Return on average assets	13	0.57 %	0.59 %	0.70 %	0.71 %	0.62 %	0.60 %	0.69 %	0.74 %	0.73 %	0.58 %	0.61 %	0.66 %	0.72 %
Return on average risk-weighted assets	14	1.51 %	1.63 %	1.96 %	1.97 %	1.73 %	1.69 %	1.87 %	1.91 %	1.84 %	1.57 %	1.71 %	1.84 %	1.85 %
Net interest margin on average earning assets	15	1.61 %	1.58 %	1.53 %	1.52 %	1.48 %	1.51 %	1.57 %	1.55 %	1.56 %	1.59 %	1.50 %	1.51 %	1.57 %
excluding trading NII and trading assets	16	1.87 %	1.82 %	1.80 %	1.84 %	1.81 %	1.86 %	1.95 %	1.92 %	1.92 %	1.84 %	1.83 %	1.83 %	1.94 %
Efficiency ratio	17	64.9 %	64.4 %	62.1 %	61.6 %	68.7 %	59.5 %	62.2 %	58.2 %	59.4 %	64.7 %	63.8 %	62.8 %	59.9 %
PCL-to-average net loans and acceptances	18	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.22 %	0.21 %	0.19 %	0.19 %
Effective tax rate	19	17.57 %	14.98 %	18.83 %	19.29 %	18.75 %	12.18 %	16.60 %	15.30 %	16.23 %	16.24 %	15.59 %	17.52 %	17.25 %
Effective tax rate (teb)	20	25.18 %	24.59 %	24.88 %	25.07 %	24.84 %	24.74 %	22.60 %	24.05 %	24.39 %	24.87 %	24.79 %	24.89 %	24.14 %

Adjusted Profitability Measures (1)

Basic earnings per share	21	\$1.73	\$1.76	\$1.91	\$1.86	\$1.72	\$1.53	\$1.63	\$1.73	\$1.64	\$3.49	\$3.25	\$7.02	\$6.62
Diluted earnings per share	22	\$1.73	\$1.75	\$1.90	\$1.86	\$1.71	\$1.53	\$1.63	\$1.73	\$1.63	\$3.48	\$3.24	\$7.00	\$6.59
Return on common equity	23	12.1 %	12.1 %	13.5 %	14.0 %	13.2 %	12.3 %	13.7 %	14.9 %	14.6 %	12.1 %	12.8 %	13.3 %	14.4 %
Return on tangible common equity	24	14.8 %	15.0 %	16.6 %	17.3 %	16.2 %	15.3 %	16.9 %	18.5 %	17.1 %	14.9 %	15.8 %	16.4 %	17.4 %
Return on average assets	25	0.67 %	0.65 %	0.73 %	0.73 %	0.71 %	0.63 %	0.72 %	0.77 %	0.75 %	0.66 %	0.67 %	0.70 %	0.74 %
Efficiency ratio	26	60.0 %	62.1 %	60.8 %	60.5 %	64.3 %	58.4 %	61.1 %	57.2 %	58.8 %	61.0 %	61.2 %	60.9 %	59.1 %
Efficiency ratio, net of CCPB	27	65.2 %	66.8 %	64.2 %	63.4 %	64.7 %	68.5 %	65.3 %	64.2 %	63.5 %	66.0 %	66.6 %	65.2 %	64.4 %
Effective tax rate	28	19.59 %	16.21 %	18.89 %	19.45 %	19.83 %	12.63 %	16.84 %	15.61 %	16.46 %	17.92 %	16.56 %	17.97 %	17.47 %
Effective tax rate (teb)	29	25.81 %	24.77 %	24.71 %	25.05 %	25.04 %	24.65 %	22.61 %	24.05 %	24.44 %	25.29 %	24.86 %	24.87 %	24.16 %

Growth Rates

Diluted adjusted earnings per share growth	30	1.2 %	14.4 %	16.6 %	7.5 %	4.9 %	(5.0)%	0.6 %	4.2 %	13.2 %	7.4 %	0.0 %	6.2 %	6.1 %
Diluted earnings per share growth	31	(2.7)%	8.2 %	17.3 %	7.8 %	(6.9)%	(7.6)%	(2.5)%	0.6 %	14.3 %	2.7 %	(7.2)%	2.5 %	3.9 %
Operating leverage	32	6.2 %	(8.4)%	0.3 %	(5.9)%	(16.3)%	0.9 %	(4.5)%	6.8 %	1.3 %	(1.4)%	(7.6)%	(5.1)%	1.5 %
Adjusted operating leverage, net of CCPB	33	(0.8)%	2.8 %	1.8 %	1.4 %	(2.0)%	(6.8)%	(5.9)%	(1.1)%	1.2 %	0.9 %	(4.5)%	(1.3)%	(1.6)%
Revenue growth	34	12.7 %	0.4 %	7.4 %	2.0 %	3.6 %	12.9 %	7.4 %	15.8 %	3.1 %	6.2 %	8.3 %	6.4 %	8.3 %
Adjusted revenue growth, net of CCPB	35	4.3 %	11.3 %	8.7 %	9.4 %	11.4 %	4.5 %	8.2 %	9.7 %	8.9 %	7.7 %	7.9 %	8.5 %	8.7 %
Non-interest expense growth	36	6.5 %	8.8 %	7.1 %	7.9 %	19.9 %	12.0 %	11.9 %	9.0 %	1.8 %	7.6 %	15.9 %	11.5 %	6.8 %
Adjusted net income growth	37	0.5 %	13.2 %	13.9 %	5.7 %	4.6 %	(3.9)%	2.1 %	3.7 %	11.2 %	6.5 %	0.4 %	5.1 %	5.4 %
Net income growth	38	(2.6)%	6.8 %	13.5 %	5.9 %	(7.1)%	(5.8)%	(0.4)%	0.4 %	11.6 %	2.1 %	(6.5)%	1.7 %	3.3 %

Balance Sheet Information

Total assets	39	681,458	699,293	641,881	672,442	633,275	672,410	588,659	586,832	582,045	681,458	633,275	641,881	588,659
Average assets	40	698,744	714,029	682,451	662,665	661,440	650,913	607,406	593,418	594,760	706,471	656,089	664,391	593,928
Average earning assets	41	611,606	624,938	597,483	580,842	571,995	567,319	539,980	528,742	530,562	618,345	569,618	579,471	528,786
Average loans and acceptances	42	353,382	349,847	332,267	322,035	315,912	309,976	298,563	294,343	291,628	351,595	312,895	320,081	292,098
Average deposits	43	455,035	472,899	454,743	436,508	427,454	422,906	407,270	398,305	399,289	464,065	425,142	435,468	398,591
Average common shareholders' equity	44	37,632	37,140	36,105	34,019	34,491	31,936	30,748	29,843	29,665	37,383	33,193	34,135	29,680
Gross impaired loans (GIL) and acceptances (2)	45	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,196	2,047	1,959	2,048
Cash and securities-to-total assets ratio	46	26.7 %	26.4 %	27.8 %	29.3 %	30.0 %	30.1 %	30.2 %	33.0 %	32.1 %	26.7 %	30.0 %	27.8 %	30.2 %
GIL-to-gross loans and acceptances (2)	47	0.62 %	0.60 %	0.58 %	0.66 %	0.65 %	0.69 %	0.67 %	0.67 %	0.79 %	0.62 %	0.65 %	0.58 %	0.67 %

Capital Measures

Common Equity Tier 1 Ratio	48	10.0 %	10.1 %	10.7 %	10.4 %	10.2 %	10.1 %	10.1 %	9.6 %	9.7 %	10.0 %	10.2 %	10.7 %	10.1 %
Tier 1 capital ratio - Basel III	49	11.4 %	11.4 %	12.3 %	11.7 %	11.4 %	11.4 %	12.0 %	11.4 %	11.1 %	11.4 %	11.4 %	12.3 %	12.0 %
Total capital ratio - Basel III	50	13.5 %	13.5 %	14.4 %	13.7 %	13.5 %	13.4 %	14.3 %	13.3 %	13.0 %	13.5 %	13.5 %	14.4 %	14.3 %
CET1 capital RWA	51	256,184	265,043	239,185	239,934	231,243	237,529	222,092	225,961	n.a.	256,184	231,243	239,185	222,092
Leverage ratio	52	3.9 %	4.0 %	4.2 %	3.9 %	3.8 %	3.8 %	n.a.	n.a.	n.a.	3.9 %	3.8 %	4.2 %	n.a.

(1) Adjusted Results are non-GAAP financial measures. See "Accounting Framework" section on page 1 for further information.

(2) GIL excludes Purchased Credit Impaired Loans.

FINANCIAL HIGHLIGHTS CONTINUED

	LINE	2016	2016	2015	2015	2015	2015	2014	2014	2014	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2016	2015	2015	2014

Dividend Information

Dividends declared per share	1	\$0.84	\$0.84	\$0.82	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$1.68	\$1.60	\$3.24	\$3.08
Dividends paid per share	2	\$0.84	\$0.82	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$0.76	\$1.66	\$1.58	\$3.20	\$3.04
Common dividends	3	541	540	527	527	515	518	507	504	490	1,081	1,033	2,087	1,991
Preferred dividends	4	35	41	30	23	31	33	37	28	27	76	64	117	120
Dividend yield	5	4.11 %	4.47 %	4.31 %	4.49 %	4.06 %	4.39 %	3.82 %	3.84 %	4.02 %	4.11 %	4.06 %	4.26 %	3.77 %
Dividend payout ratio (1)	6	57.5 %	52.8 %	44.8 %	45.3 %	53.7 %	54.4 %	49.7 %	46.4 %	47.2 %	55.3 %	54.1 %	49.2 %	47.8 %
Adjusted dividend payout ratio (2)	7	48.4 %	47.7 %	42.9 %	44.1 %	46.5 %	52.3 %	47.9 %	45.1 %	46.3 %	48.1 %	49.2 %	46.2 %	46.5 %

Share Information

Share price: high	8	\$82.56	\$80.05	\$78.50	\$79.43	\$80.76	\$84.39	\$85.71	\$82.79	\$76.68	\$82.56	\$84.39	\$84.39	\$85.71
low	9	\$68.65	\$69.39	\$64.01	\$71.27	\$73.12	\$72.87	\$76.41	\$74.28	\$67.04	\$68.65	\$72.87	\$64.01	\$67.04
close	10	\$81.74	\$75.22	\$76.04	\$72.98	\$78.82	\$72.93	\$81.73	\$81.27	\$75.55	\$81.74	\$78.82	\$76.04	\$81.73
Book value per share	11	\$55.57	\$59.61	\$56.31	\$55.36	\$51.65	\$52.98	\$48.18	\$46.69	\$45.94	\$55.57	\$51.65	\$56.31	\$48.18
Number of common shares outstanding: end of period	12	643.6	643.3	642.6	642.3	644.3	647.0	649.1	646.4	645.2	643.6	644.3	642.6	649.1
average basic	13	643.4	643.0	642.4	643.5	645.5	648.3	648.2	645.9	644.9	643.2	646.9	644.9	645.9
average diluted	14	645.3	644.9	644.2	645.6	647.9	651.0	651.1	648.6	647.2	645.1	649.4	647.2	648.5
Total market value of common shares	15	52,604	48,386	48,862	46,876	50,780	47,187	53,047	52,533	48,747	52,604	50,780	48,862	53,047
Market-to-book value ratio	16	1.47	1.26	1.35	1.32	1.53	1.38	1.70	1.74	1.64	1.47	1.53	1.35	1.70
Price-to-earnings multiple	17	12.3	11.2	11.6	11.6	12.8	11.6	12.8	12.6	11.7	12.3	12.8	11.6	12.8
Total shareholder return: twelve month	18	8.3 %	7.6 %	(3.0)%	(6.6)%	8.5 %	11.4 %	17.1 %	32.6 %	24.8 %	8.3 %	8.5 %	(3.0)%	17.1 %
three-year average	19	13.6 %	10.6 %	13.5 %	13.0 %	15.2 %	12.6 %	16.7 %	15.8 %	11.8 %	13.6 %	15.2 %	13.5 %	16.7 %

Additional Bank Information

Number of full-time equivalent employees: Canada	20	30,330	30,800	30,669	31,155	30,970	31,079	30,587	30,868	30,319	30,330	30,970	30,669	30,587
United States	21	14,443	14,580	14,316	14,720	14,730	14,716	14,845	14,778	14,671	14,443	14,730	14,316	14,845
Other	22	1,393	1,402	1,368	1,361	1,377	1,356	1,346	1,331	648	1,393	1,377	1,368	1,346
Total	23	46,166	46,782	46,353	47,236	47,077	47,151	46,778	46,977	45,638	46,166	47,077	46,353	46,778
Number of bank branches: Canada	24	940	940	939	938	937	937	934	937	938	940	937	939	934
United States	25	594	594	592	595	596	597	615	615	617	594	596	592	615
Other	26	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	27	1,538	1,538	1,535	1,537	1,537	1,538	1,553	1,556	1,559	1,538	1,537	1,535	1,553
Number of automated banking machines: Canada	28	3,421	3,440	3,442	3,461	3,222	3,034	3,016	2,982	2,953	3,421	3,222	3,442	3,016
United States	29	1,325	1,323	1,319	1,314	1,308	1,307	1,322	1,323	1,322	1,325	1,308	1,319	1,322
Total	30	4,746	4,763	4,761	4,775	4,530	4,341	4,338	4,305	4,275	4,746	4,530	4,761	4,338
Credit rating: DBRS (3)	31	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	32	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's (3)	33	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
Standard and Poor's	34	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

Other Statistical Information

Prime rate: average Canadian	35	2.70 %	2.70 %	2.70 %	2.82 %	2.85 %	2.99 %	3.00 %	3.00 %	3.00 %	2.70 %	2.92 %	2.84 %	3.00 %
average U.S.	36	3.50 %	3.37 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.44 %	3.25 %	3.25 %	3.25 %
Exchange rate: as at Cdn/U.S. dollar	37	1.2548	1.4006	1.3075	1.3080	1.2064	1.2711	1.1271	1.0904	1.0960	1.2548	1.2064	1.3075	1.1271
average Cdn/U.S. dollar	38	1.3016	1.3737	1.3191	1.2671	1.2412	1.1923	1.1114	1.0807	1.1029	1.3381	1.2163	1.2550	1.0937

(1) Dividend payout ratio equals dividends declared per share divided by basic earnings per share.

(2) Adjusted dividend payout ratio equals dividends declared per share divided by adjusted basic earnings per share.

(3) Moody's and DBRS have a negative outlook on the long-term credit ratings of BMO and other Canadian banks in response to the federal government's proposed bail-in regime for senior unsecured debt.

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

(\$ millions except as noted)

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income	1	2,420	2,480	2,311	2,227	2,060	2,165	2,136	2,062	2,025	4,900	4,225	8,763	8,292
Non-interest revenue	2	2,681	2,595	2,671	2,599	2,466	2,890	2,504	2,673	2,344	5,276	5,356	10,626	9,931
Total revenue	3	5,101	5,075	4,982	4,826	4,526	5,055	4,640	4,735	4,369	10,176	9,581	19,389	18,223
Provision for credit losses	4	201	183	128	160	161	163	170	130	162	384	324	612	561
Net interest income and non-interest revenue, net of PCL	5	4,900	4,892	4,854	4,666	4,365	4,892	4,470	4,605	4,207	9,792	9,257	18,777	17,662
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	6	407	366	265	218	24	747	300	520	328	773	771	1,254	1,505
Non-interest expense	7	3,312	3,270	3,093	2,971	3,112	3,006	2,887	2,756	2,594	6,582	6,118	12,182	10,921
Income before taxes	8	1,181	1,256	1,496	1,477	1,229	1,139	1,283	1,329	1,285	2,437	2,368	5,341	5,236
Provision for income taxes	9	208	188	282	285	230	139	213	203	209	396	369	936	903
Net income	10	973	1,068	1,214	1,192	999	1,000	1,070	1,126	1,076	2,041	1,999	4,405	4,333
Non-controlling interest in subsidiaries	11	-	8	8	7	6	14	13	16	14	8	20	35	56
Net income attributable to Bank shareholders	12	973	1,060	1,206	1,185	993	986	1,057	1,110	1,062	2,033	1,979	4,370	4,277
Adjusted net income	13	1,152	1,178	1,264	1,230	1,146	1,041	1,111	1,162	1,097	2,330	2,187	4,681	4,453
Adjusted revenue	14	5,101	5,159	4,984	4,826	4,526	5,055	4,640	4,735	4,369	10,260	9,581	19,391	18,223
Adjusted revenue, net of CCPB	15	4,694	4,793	4,719	4,608	4,502	4,308	4,340	4,215	4,041	9,487	8,810	18,137	16,718
Adjusted revenue growth, net of CCPB	16	4.3 %	11.3 %	8.7 %	9.4 %	11.4 %	4.5 %	8.2 %	9.7 %	8.9 %	7.7 %	7.9 %	8.5 %	8.7 %
Adjusted non-interest expense	17	3,060	3,204	3,032	2,922	2,912	2,953	2,834	2,708	2,566	6,264	5,865	11,819	10,761
Adjusted non-interest expense growth	18	5.1 %	8.5 %	6.9 %	8.0 %	13.4 %	11.3 %	14.1 %	10.8 %	7.7 %	6.8 %	12.4 %	9.8 %	10.3 %
Adjusted provision for credit losses	19	201	183	128	160	161	163	170	130	162	384	324	612	561

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

Net interest income	20	978	984	848	814	737	783	709	697	702	1,962	1,520	3,182	2,838
Non-interest revenue	21	608	717	767	652	696	605	540	563	610	1,325	1,301	2,720	2,329
Total revenue	22	1,586	1,701	1,615	1,466	1,433	1,388	1,249	1,260	1,312	3,287	2,821	5,902	5,167
Provision for (recovery of) credit losses	23	55	(15)	(31)	49	(19)	53	16	20	25	40	34	52	30
Net interest income and non-interest revenue, net of PCL	24	1,531	1,716	1,646	1,417	1,452	1,335	1,233	1,240	1,287	3,247	2,787	5,850	5,137
Non-interest expense	25	1,298	1,275	1,234	1,146	1,156	1,124	1,078	1,018	1,009	2,573	2,280	4,660	4,091
Income before taxes	26	233	441	412	271	296	211	155	222	278	674	507	1,190	1,046
Provision for income taxes	27	51	114	102	57	58	23	16	47	55	165	81	240	213
Net income	28	182	327	310	214	238	188	139	175	223	509	426	950	833
Adjusted net income	29	251	313	305	232	268	221	142	208	239	564	489	1,026	909
Adjusted revenue	30	1,586	1,701	1,615	1,466	1,433	1,388	1,249	1,260	1,312	3,287	2,821	5,902	5,167
Adjusted non-interest expense	31	1,191	1,240	1,203	1,120	1,079	1,099	1,051	992	983	2,431	2,178	4,501	3,984
Adjusted provision for credit losses	32	55	46	16	51	16	31	44	-	30	101	47	114	34
Average assets	33	252,104	266,621	250,510	237,338	228,537	221,321	206,984	201,356	202,940	259,443	224,869	234,475	200,901
Average earning assets	34	227,821	241,449	227,197	214,882	204,118	197,736	185,974	180,320	180,318	234,710	200,874	211,040	178,927
Average net loans and acceptances	35	113,172	112,045	98,932	92,074	89,855	85,602	77,690	75,123	75,378	112,602	87,694	91,630	74,793
Average deposits	36	159,873	178,111	169,435	160,537	154,603	153,706	141,288	136,325	138,927	169,092	154,147	159,611	136,756
Adjusted net interest margin on average earning assets	37	1.75 %	1.62 %	1.48 %	1.50 %	1.48 %	1.57 %	1.51 %	1.53 %	1.60 %	1.68 %	1.53 %	1.51 %	1.59 %

\$USD Equivalent

Net interest income	38	752	715	643	642	594	658	638	645	637	1,467	1,252	2,537	2,596
Non-interest revenue	39	464	522	581	514	561	508	487	520	554	986	1,069	2,164	2,132
Total revenue	40	1,216	1,237	1,224	1,156	1,155	1,166	1,125	1,165	1,191	2,453	2,321	4,701	4,728
Provision for (recovery of) credit losses	41	41	(10)	(24)	39	(15)	41	14	18	23	31	26	41	25
Net interest income and non-interest revenue, net of PCL	42	1,175	1,247	1,248	1,117	1,170	1,125	1,111	1,147	1,168	2,422	2,295	4,660	4,703
Non-interest expense	43	998	928	936	906	933	943	970	942	915	1,926	1,876	3,718	3,740
Income before taxes	44	177	319	312	211	237	182	141	205	253	496	419	942	963
Provision for income taxes	45	40	82	77	43	45	22	15	44	50	122	67	187	198
Net income	46	137	237	235	168	192	160	126	161	203	374	352	755	765
Adjusted net income	47	191	227	231	183	215	187	129	191	217	418	402	816	835
Adjusted revenue	48	1,216	1,237	1,224	1,156	1,155	1,166	1,125	1,165	1,191	2,453	2,321	4,701	4,728
Adjusted revenue growth	49	5.4 %	6.0 %	8.8 %	(0.7)%	(3.0)%	(6.5)%	(14.1)%	5.9 %	8.1 %	5.7 %	(4.8)%	(0.6)%	0.8 %
Adjusted non-interest expense	50	913	903	912	886	871	922	946	918	891	1,816	1,793	3,591	3,642
Adjusted non-interest expense growth	51	5.0 %	(2.2)%	(3.6)%	(3.6)%	(2.3)%	4.1 %	6.3 %	6.0 %	3.7 %	1.3 %	0.8 %	(1.4)%	4.2 %
Adjusted operating leverage	52	0.4 %	8.2 %	12.4 %	2.9 %	(0.7)%	(10.6)%	(20.4)%	(0.1)%	4.4 %	4.4 %	(5.6)%	0.8 %	(3.4)%
Operating leverage	53	(1.7)%	7.7 %	12.3 %	3.2 %	(4.8)%	(10.0)%	(19.3)%	(6.7)%	(3.3)%	3.0 %	(7.4)%	0.0 %	(7.8)%
Adjusted provision for credit losses	54	41	34	11	41	14	24	39	-	28	75	38	90	28
Average assets	55	193,765	194,088	189,912	187,299	184,119	185,548	186,237	186,328	184,009	193,928	184,845	186,741	183,678
Average earning assets	56	175,126	175,782	172,236	169,572	164,460	165,809	167,331	166,862	163,499	175,458	165,146	168,049	163,574
Average net loans and acceptances	57	86,980	81,492	75,004	72,661	72,403	71,787	69,901	69,518	68,347	84,206	72,090	72,968	68,373
Average deposits	58	122,947	129,717	128,464	126,696	124,586	128,958	127,114	126,146	125,976	126,369	126,808	127,197	125,023

**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME**



STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	2,098	2,131	1,989	1,937	1,849	1,867	1,830	1,802	1,737	4,229	3,716	7,642	7,138
Non-interest revenue	2	718	733	677	680	635	622	628	625	588	1,451	1,257	2,614	2,425
Total revenue (teb)	3	2,816	2,864	2,666	2,617	2,484	2,489	2,458	2,427	2,325	5,680	4,973	10,256	9,563
Provision for credit losses	4	178	205	154	128	161	172	176	186	183	383	333	615	705
Net interest and non-interest revenue (teb), net of PCL	5	2,638	2,659	2,512	2,489	2,323	2,317	2,282	2,241	2,142	5,297	4,640	9,641	8,858
Non-interest expense	6	1,568	1,602	1,491	1,451	1,391	1,396	1,349	1,318	1,281	3,170	2,787	5,729	5,262
Income before taxes	7	1,070	1,057	1,021	1,038	932	921	933	923	861	2,127	1,853	3,912	3,596
Provision for income taxes (teb)	8	278	277	252	260	240	226	238	237	224	555	466	978	925
Net income	9	792	780	769	778	692	695	695	686	637	1,572	1,387	2,934	2,671
Adjusted net income	10	804	794	784	792	706	709	709	700	651	1,598	1,415	2,991	2,727
Adjusted return on equity (1)	11	15.9 %	15.3 %	16.8 %	17.1 %	15.9 %	16.0 %	17.4 %	17.5 %	16.6 %	15.6 %	16.0 %	16.5 %	17.1 %
Return on equity (1)	12	15.6 %	15.1 %	16.4 %	16.7 %	15.6 %	15.7 %	17.1 %	17.2 %	16.2 %	15.3 %	15.6 %	16.1 %	16.7 %
Net interest margin on average earning assets (teb)	13	2.90 %	2.90 %	2.83 %	2.81 %	2.82 %	2.79 %	2.82 %	2.82 %	2.84 %	2.90 %	2.81 %	2.82 %	2.84 %
Revenue growth	14	13.4 %	15.1 %	8.4 %	7.9 %	6.8 %	5.8 %	7.6 %	6.0 %	5.8 %	14.2 %	6.3 %	7.3 %	6.0 %
Adjusted non-interest expense	15	1,551	1,583	1,471	1,434	1,373	1,378	1,330	1,300	1,263	3,134	2,751	5,656	5,187
Adjusted non-interest expense growth	16	12.8 %	14.9 %	10.6 %	10.2 %	8.8 %	6.5 %	6.8 %	4.5 %	5.0 %	13.9 %	7.6 %	9.0 %	5.7 %
Non-interest expense growth	17	12.6 %	14.8 %	10.5 %	10.1 %	8.6 %	6.2 %	6.5 %	4.2 %	4.7 %	13.7 %	7.4 %	8.9 %	5.5 %
Adjusted Efficiency ratio (teb)	18	55.1 %	55.3 %	55.2 %	54.7 %	55.3 %	55.4 %	54.1 %	53.6 %	54.3 %	55.2 %	55.3 %	55.2 %	54.2 %
Efficiency ratio (teb)	19	55.7 %	55.9 %	56.0 %	55.4 %	56.0 %	56.1 %	54.9 %	54.3 %	55.1 %	55.8 %	56.1 %	55.9 %	55.0 %
Adjusted operating leverage	20	0.6 %	0.2 %	(2.2)%	(2.3)%	(2.0)%	(0.7)%	0.8 %	1.5 %	0.8 %	0.3 %	(1.3)%	(1.7)%	0.3 %
Operating leverage	21	0.8 %	0.3 %	(2.1)%	(2.2)%	(1.8)%	(0.4)%	1.1 %	1.8 %	1.1 %	0.5 %	(1.1)%	(1.6)%	0.5 %
Adjusted net income growth	22	14.0 %	12.0 %	10.6 %	13.1 %	8.4 %	6.3 %	22.9 %	7.2 %	10.7 %	13.0 %	7.3 %	9.7 %	10.8 %
Net income growth	23	14.4 %	12.3 %	10.6 %	13.3 %	8.6 %	6.5 %	23.6 %	7.6 %	11.0 %	13.4 %	7.5 %	9.8 %	11.2 %
Average common equity (1)	24	20,194	20,147	18,212	18,110	17,830	17,238	15,622	15,340	15,506	20,170	17,529	17,848	15,410
Average assets	25	310,266	308,497	293,394	288,090	283,374	279,382	271,013	266,417	263,986	309,372	281,345	286,082	264,886
Average earning assets	26	293,741	291,923	278,379	273,060	268,950	265,408	257,587	253,369	250,881	292,822	267,150	271,470	251,718
Average net loans and acceptances	27	293,442	290,956	277,120	271,294	267,118	263,115	255,725	251,690	249,754	292,185	265,083	269,683	250,442
Average deposits	28	225,475	228,660	219,187	211,127	207,728	205,054	196,508	190,544	188,486	227,085	206,369	210,799	190,561
Number of full-time equivalent employees	29	23,119	23,699	23,303	23,540	23,624	23,735	23,630	23,864	23,687	23,119	23,624	23,303	23,630

(1) Operating groups have been allocated capital at a higher level in 2016, 2015 and 2014.

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



(\$ millions except as noted)

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	1,222	1,254	1,238	1,218	1,165	1,185	1,191	1,175	1,124	2,476	2,350	4,806	4,654
Non-interest revenue	2	450	471	472	479	440	443	461	463	413	921	883	1,834	1,752
Total revenue (teb)	3	1,672	1,725	1,710	1,697	1,605	1,628	1,652	1,638	1,537	3,397	3,233	6,640	6,406
Provision for credit losses	4	127	140	112	109	143	132	129	129	131	267	275	496	528
Net interest and non-interest revenue (teb), net of PCL	5	1,545	1,585	1,598	1,588	1,462	1,496	1,523	1,509	1,406	3,130	2,958	6,144	5,878
Non-interest expense	6	841	872	847	845	812	835	819	806	765	1,713	1,647	3,339	3,181
Income before taxes	7	704	713	751	743	650	661	704	703	641	1,417	1,311	2,805	2,697
Provision for income taxes (teb)	8	179	184	190	187	165	158	178	179	162	363	323	700	682
Net income	9	525	529	561	556	485	503	526	524	479	1,054	988	2,105	2,015
Adjusted net income	10	525	530	562	557	486	504	527	525	480	1,055	990	2,109	2,019
Net interest margin on average earning assets (teb)	11	2.51 %	2.55 %	2.55 %	2.54 %	2.54 %	2.51 %	2.54 %	2.52 %	2.53 %	2.53 %	2.53 %	2.54 %	2.54 %
Revenue growth	12	4.1 %	6.0 %	3.4 %	3.7 %	4.4 %	3.1 %	6.9 %	6.2 %	5.8 %	5.1 %	3.8 %	3.7 %	6.4 %
Adjusted non-interest expense	13	841	871	845	844	811	834	818	805	764	1,712	1,645	3,334	3,177
Non-interest expense growth	14	3.5 %	4.5 %	3.5 %	4.8 %	6.2 %	5.6 %	6.1 %	4.2 %	2.7 %	4.0 %	5.9 %	5.0 %	4.2 %
Adjusted Efficiency ratio (teb)	15	50.3 %	50.5 %	49.5 %	49.7 %	50.6 %	51.2 %	49.5 %	49.2 %	49.7 %	50.4 %	50.9 %	50.2 %	49.6 %
Adjusted operating leverage	16	0.6 %	1.5 %	0.1 %	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	3.2 %	1.1 %	(2.1)%	(1.2)%	2.2 %
Operating leverage	17	0.6 %	1.5 %	(0.1)%	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	3.1 %	1.1 %	(2.1)%	(1.3)%	2.2 %
Adjusted net income growth	18	7.9 %	5.2 %	6.7 %	5.7 %	1.3 %	3.6 %	14.7 %	8.0 %	13.9 %	6.6 %	2.4 %	4.4 %	11.2 %
Net income growth	19	8.1 %	5.3 %	6.6 %	5.8 %	1.3 %	3.6 %	14.8 %	8.1 %	13.8 %	6.7 %	2.5 %	4.4 %	11.2 %
Average assets	20	205,797	203,855	200,266	198,343	195,486	194,687	193,156	191,862	189,378	204,816	195,080	197,209	190,529
Average earning assets	21	197,598	195,881	192,591	190,409	187,778	187,185	185,905	184,706	182,323	196,730	187,477	189,505	183,406
Average net loans and acceptances: Residential mortgages	22	93,425	93,289	92,174	90,266	89,097	89,194	88,301	86,725	85,351	93,356	89,146	90,192	86,417
Consumer instalment and other personal	23	43,949	43,936	43,653	43,415	43,292	43,595	43,966	44,231	44,314	43,942	43,446	43,491	44,191
Credit cards (1)	24	8,390	8,687	8,611	8,613	8,431	8,676	8,480	8,509	8,379	8,540	8,556	8,584	8,490
Businesses and governments	25	57,833	55,744	53,868	53,907	52,615	51,264	50,658	50,646	49,620	56,777	51,928	52,916	49,698
Total average net loans and acceptances	26	203,597	201,656	198,306	196,201	193,435	192,729	191,405	190,111	187,664	202,615	193,076	195,183	188,796
Average deposits: Individual	27	89,708	87,607	85,349	84,117	83,556	83,295	81,909	80,286	78,817	88,646	83,423	84,083	79,625
Businesses and governments	28	50,404	51,849	50,064	48,834	47,657	48,147	46,628	45,412	44,126	51,135	47,906	48,684	45,301
Total average deposits	29	140,112	139,456	135,413	132,951	131,213	131,442	128,537	125,698	122,943	139,781	131,329	132,767	124,926
Number of full-time equivalent employees	30	15,345	15,841	15,697	15,902	15,974	16,081	15,795	16,017	15,770	15,345	15,974	15,697	15,795

(1) Credit Cards include retail and commercial cards.

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



	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	876	877	751	719	684	682	639	627	613	1,753	1,366	2,836	2,484
Non-interest revenue	2	268	262	205	201	195	179	167	162	175	530	374	780	673
Total revenue (teb)	3	1,144	1,139	956	920	879	861	806	789	788	2,283	1,740	3,616	3,157
Provision for credit losses	4	51	65	42	19	18	40	47	57	52	116	58	119	177
Net interest and non-interest revenue (teb), net of PCL	5	1,093	1,074	914	901	861	821	759	732	736	2,167	1,682	3,497	2,980
Non-interest expense	6	727	730	644	606	579	561	530	512	516	1,457	1,140	2,390	2,081
Income before taxes	7	366	344	270	295	282	260	229	220	220	710	542	1,107	899
Provision for income taxes (teb)	8	99	93	62	73	75	68	60	58	62	192	143	278	243
Net income	9	267	251	208	222	207	192	169	162	158	518	399	829	656
Adjusted net income	10	279	264	222	235	220	205	182	175	171	543	425	882	708
Net interest margin on average earning assets (teb)	11	3.71 %	3.63 %	3.47 %	3.45 %	3.46 %	3.46 %	3.54 %	3.66 %	3.63 %	3.67 %	3.46 %	3.46 %	3.64 %
Adjusted Efficiency ratio (teb)	12	62.0 %	62.5 %	65.4 %	64.0 %	63.9 %	63.2 %	63.5 %	62.6 %	63.2 %	62.3 %	63.6 %	64.2 %	63.6 %
Efficiency ratio (teb)	13	63.5 %	64.1 %	67.3 %	65.8 %	65.9 %	65.2 %	65.8 %	64.8 %	65.5 %	63.8 %	65.5 %	66.1 %	65.9 %
Average assets	14	104,469	104,642	93,128	89,747	87,888	84,695	77,857	74,555	74,608	104,556	86,265	88,873	74,357
Average earning assets	15	96,143	96,042	85,788	82,651	81,172	78,223	71,682	68,663	68,558	96,092	79,673	81,965	68,312
Average net loans and acceptances (1)	16	89,845	89,300	78,814	75,093	73,683	70,386	64,320	61,579	62,090	89,570	72,007	74,500	61,646
Average deposits	17	85,363	89,204	83,774	78,176	76,515	73,612	67,971	64,846	65,543	87,304	75,040	78,032	65,635
Number of full-time equivalent employees	18	7,774	7,858	7,606	7,638	7,650	7,654	7,835	7,847	7,917	7,774	7,650	7,606	7,835

\$USD Equivalent

Net interest income (teb)	19	673	638	569	568	551	572	575	580	556	1,311	1,123	2,260	2,271
Non-interest revenue	20	206	190	155	159	157	150	150	150	159	396	307	621	615
Total revenue (teb)	21	879	828	724	727	708	722	725	730	715	1,707	1,430	2,881	2,886
Provision for credit losses	22	39	47	33	15	14	33	42	52	48	86	47	95	162
Net interest and non-interest revenue (teb), net of PCL	23	840	781	691	712	694	689	683	678	667	1,621	1,383	2,786	2,724
Non-interest expense	24	558	531	488	478	467	471	477	473	468	1,089	938	1,904	1,902
Income before taxes	25	282	250	203	234	227	218	206	205	199	532	445	882	822
Provision for income taxes (teb)	26	76	68	45	59	60	57	54	55	56	144	117	221	223
Net income	27	206	182	158	175	167	161	152	150	143	388	328	661	599
Adjusted net income	28	216	191	168	186	177	172	163	162	155	407	349	703	646
Revenue growth	29	24.1 %	14.7 %	(0.0)%	(0.5)%	(0.8)%	0.7 %	2.3 %	1.4 %	(2.4)%	19.4 %	(0.0)%	(0.2)%	(1.6)%
Adjusted non-interest expense	30	545	518	475	464	453	457	461	456	452	1,063	910	1,849	1,835
Adjusted non-interest expense growth	31	20.4 %	13.5 %	2.9 %	1.7 %	0.3 %	(2.1)%	1.3 %	1.1 %	0.4 %	16.9 %	(0.9)%	0.7 %	1.4 %
Adjusted net income growth	32	21.5 %	11.5 %	2.8 %	15.1 %	14.4 %	3.2 %	45.2 %	1.0 %	(5.2)%	16.6 %	8.6 %	8.7 %	2.1 %
Net income growth	33	23.4 %	13.1 %	3.8 %	17.0 %	16.4 %	4.4 %	52.2 %	1.9 %	(4.6)%	18.4 %	10.2 %	10.3 %	3.5 %
Adjusted operating leverage	34	3.7 %	1.2 %	(2.9)%	(2.2)%	(1.1)%	2.8 %	1.0 %	0.3 %	(2.8)%	2.5 %	0.9 %	(0.9)%	(3.0)%
Average assets	35	80,285	76,097	70,605	70,826	70,813	71,035	70,049	68,990	67,649	78,168	70,926	70,820	67,970
Average earning assets	36	73,886	69,846	65,039	65,229	65,403	65,606	64,492	63,538	62,164	71,844	65,506	65,319	62,443
Average net loans and acceptances: Personal	37	21,571	22,337	23,266	23,719	24,026	24,441	24,854	25,353	25,354	21,958	24,237	23,861	25,281
Commercial	38	47,477	42,600	36,486	35,543	35,342	34,587	33,014	31,629	30,944	45,013	34,957	35,492	31,070
Total average net loans and acceptances (1)	39	69,048	64,937	59,752	59,262	59,368	59,028	57,868	56,982	56,298	66,971	59,194	59,353	56,351
Average deposits: Personal	40	40,065	38,950	37,482	37,361	37,467	37,147	37,444	37,653	37,710	39,502	37,304	37,364	37,679
Commercial	41	25,543	25,981	26,029	24,323	24,182	24,599	23,709	22,351	21,720	25,764	24,394	24,788	22,329
Total average deposits	42	65,608	64,931	63,511	61,684	61,649	61,746	61,153	60,004	59,430	65,266	61,698	62,152	60,008

(1) Excludes purchased credit impaired loans.

**BMO WEALTH MANAGEMENT
SUMMARY INCOME**
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	149	149	148	140	133	144	137	135	130	298	277	565	537
Non-interest revenue	2	1,248	1,288	1,309	1,196	1,055	1,638	1,263	1,372	1,077	2,536	2,693	5,198	4,801
Total revenue (teb)	3	1,397	1,437	1,457	1,336	1,188	1,782	1,400	1,507	1,207	2,834	2,970	5,763	5,338
Provision for (recovery of) credit losses	4	2	2	1	3	1	2	(1)	(3)	2	4	3	7	(3)
Net interest and non-interest revenue (teb), net of PCL	5	1,395	1,435	1,456	1,333	1,187	1,780	1,401	1,510	1,205	2,830	2,967	5,756	5,341
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	6	407	366	265	218	24	747	300	520	328	773	771	1,254	1,505
Non-interest expense	7	816	877	854	839	836	828	816	748	631	1,693	1,664	3,357	2,840
Income before taxes	8	172	192	337	276	327	205	285	242	246	364	532	1,145	996
Provision for income taxes (teb)	9	38	44	94	66	89	46	60	53	54	82	135	295	216
Net income	10	134	148	243	210	238	159	225	189	192	282	397	850	780
Non-controlling interest in subsidiaries	11	-	1	4	1	-	-	2	1	-	1	-	5	3
Net income attributable to Bank shareholders	12	134	147	239	209	238	159	223	188	192	281	397	845	777
Adjusted net income	13	158	176	271	233	265	186	252	211	198	334	451	955	843
Traditional Wealth businesses net income	14	90	154	214	177	169	155	135	163	137	244	324	715	557
Insurance net income	15	68	22	57	56	96	31	117	48	61	90	127	240	286
Adjusted return on equity (1)	16	10.5 %	11.3 %	18.0 %	16.0 %	19.0 %	13.4 %	19.4 %	16.5 %	24.4 %	10.9 %	16.2 %	16.6 %	19.9 %
Return on equity (1)	17	8.9 %	9.4 %	16.1 %	14.4 %	17.0 %	11.5 %	17.4 %	14.7 %	23.7 %	9.2 %	14.3 %	14.8 %	18.4 %
Revenue growth	18	17.6 %	(19.3)%	4.1 %	(11.4)%	(1.5)%	45.6 %	14.7 %	57.9 %	9.0 %	(4.6)%	22.2 %	8.0 %	26.6 %
Revenue, net of CCPB	19	990	1,071	1,192	1,118	1,164	1,035	1,100	987	879	2,061	2,199	4,509	3,833
Revenue growth, net of CCPB	20	(14.9)%	3.5 %	8.4 %	13.1 %	32.5 %	19.3 %	5.8 %	13.9 %	15.1 %	(6.2)%	26.0 %	17.6 %	11.2 %
Adjusted non-interest expense	21	787	841	819	808	803	793	783	718	622	1,628	1,596	3,223	2,758
Adjusted non-interest expense growth	22	(1.9)%	6.0 %	4.5 %	12.6 %	29.1 %	24.9 %	31.7 %	24.2 %	7.4 %	2.0 %	27.0 %	16.9 %	19.1 %
Non-interest expense growth	23	(2.4)%	5.9 %	4.6 %	12.3 %	32.6 %	28.3 %	35.2 %	27.2 %	7.2 %	1.7 %	30.4 %	18.2 %	20.8 %
Adjusted efficiency ratio (teb), net of CCPB	24	79.5 %	78.5 %	68.7 %	72.3 %	69.0 %	76.7 %	71.2 %	72.7 %	70.8 %	79.0 %	72.6 %	71.5 %	71.9 %
Efficiency ratio (teb), net of CCPB	25	82.4 %	81.9 %	71.6 %	75.1 %	71.8 %	80.0 %	74.2 %	75.7 %	71.8 %	82.1 %	75.7 %	74.5 %	74.1 %
Adjusted operating leverage, net of CCPB	26	(13.0)%	(2.5)%	3.9 %	0.5 %	3.4 %	(5.6)%	(25.9)%	(10.3)%	7.7 %	(8.2)%	(1.0)%	0.7 %	(7.9)%
Operating leverage	27	20.0 %	(25.2)%	(0.5)%	(23.7)%	(34.1)%	17.3 %	(20.5)%	30.7 %	1.8 %	(6.3)%	(8.2)%	(10.2)%	5.8 %
Adjusted net income growth	28	(40.8)%	(4.9)%	8.1 %	9.5 %	33.9 %	2.3 %	(20.9)%	(4.9)%	35.9 %	(26.1)%	18.8 %	13.3 %	(1.3)%
Net income growth	29	(43.7)%	(6.8)%	8.2 %	10.6 %	24.0 %	(8.7)%	(27.7)%	(12.3)%	38.3 %	(29.0)%	8.5 %	8.9 %	(5.7)%
Average common equity (1)	30	6,079	6,144	5,864	5,712	5,711	5,468	5,059	5,025	3,306	6,112	5,587	5,688	4,181
Average assets	31	30,028	30,548	30,152	29,452	29,173	27,813	26,939	26,243	23,589	30,291	28,482	29,147	24,980
Average net loans and acceptances	32	16,064	16,206	15,374	14,762	14,202	13,851	13,285	13,006	12,859	16,137	14,024	14,550	12,943
Average deposits	33	29,713	28,911	28,030	27,571	27,308	26,595	25,217	24,458	24,755	29,308	26,946	27,377	24,912
Assets under administration	34	439,679	469,458	465,742	474,142	445,306	451,612	414,547	401,917	398,683	439,679	445,306	465,742	414,547
Assets under management	35	376,923	394,165	397,959	404,905	387,666	399,903	379,606	374,385	213,263	376,923	387,666	397,959	379,606
Number of full-time equivalent employees	36	6,465	6,536	6,497	6,778	6,750	6,705	6,649	6,687	5,876	6,465	6,750	6,497	6,649

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

Total revenue (teb)	37	123	241	329	238	229	220	201	201	193	364	449	1,016	788
Provision for (recovery of) credit losses	38	1	1	2	1	(1)	1	-	(5)	1	2	-	3	(6)
Net interest and non-interest revenue (teb), net of PCL	39	122	240	327	237	230	219	201	206	192	362	449	1,013	794
Non-interest expense	40	189	207	212	203	202	201	218	171	162	396	403	818	721
Income (loss) before taxes	41	(67)	33	115	34	28	18	(17)	35	30	(34)	46	195	73
Provision for (recovery of) income taxes (teb)	42	(19)	6	46	9	9	4	(9)	8	9	(13)	13	68	15
Net income (loss)	43	(48)	27	69	25	19	14	(8)	27	21	(21)	33	127	58
Adjusted net income (loss)	44	(43)	32	75	30	25	20	(3)	33	27	(11)	45	150	80

\$USD Equivalent

Net interest income (teb)	45	33	35	34	35	34	38	34	34	31	68	72	141	132
Non-interest revenue	46	59	141	214	153	151	147	147	151	145	200	298	665	588
Total revenue (teb)	47	92	176	248	188	185	185	181	185	176	268	370	806	720
Provision for (recovery of) credit losses	48	1	1	1	-	-	1	-	(5)	1	2	1	2	(6)
Net interest and non-interest revenue (teb), net of PCL	49	91	175	247	188	185	184	181	190	175	266	369	804	726
Non-interest expense	50	145	151	160	160	163	169	196	157	148	296	332	652	658
Income (loss) before taxes	51	(54)	24	87	28	22	15	(15)	33	27	(30)	37	152	68
Provision for (recovery of) income taxes (teb)	52	(15)	4	35	8	7	3	(8)	9	8	(11)	10	53	15
Net income (loss)	53	(39)	20	52	20	15	12	(7)	24	19	(19)	27	99	53
Adjusted net income (loss)	54	(36)	24	57	24	20	17	(2)	29	24	(12)	37	118	73
Revenue growth	55	(50.2)%	(5.0)%	37.2 %	1.7 %	4.8 %	3.9 %	(49.5)%	3.6 %	0.2 %	(27.5)%	4.4%	11.9%	(18.7)%
Non-interest expense growth	56	(11.1)%	(10.6)%	(18.0)%	1.7 %	10.3 %	7.5 %	32.9 %	8.2 %	0.8 %	(10.9)%	8.9%	(0.8)%	12.5%
Average net loans and acceptances	57	3,151	3,147	3,049	3,021	2,931	2,856	2,728	2,705	2,623	3,150	2,892	2,965	2,654
Average deposits	58	5,659	5,820	5,757	5,880	6,110	6,296	6,092	5,708	5,666	5,741	6,205	6,010	5,834

(1) Operating groups have been allocated capital at a higher level in 2016, 2015 and 2014.

SUMMARY INCOME

STATEMENT AND HIGHLIGHTS

	LINE	2016	2016	2015	2015	2015	2015	2014	2014	2014	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2016	2015	2015	2014
Net interest income (teb)	1	378	429	363	307	274	388	261	328	327	807	662	1,332	1,175
Non-interest revenue	2	692	591	573	693	737	532	548	656	623	1,283	1,269	2,535	2,539
Total revenue (teb)	3	1,070	1,020	936	1,000	1,011	920	809	984	950	2,090	1,931	3,867	3,714
Provision for (recovery of) credit losses	4	44	8	(2)	14	5	9	(7)	(6)	(4)	52	14	26	(18)
Net interest and non-interest revenue (teb), net of PCL	5	1,026	1,012	938	986	1,006	911	816	990	954	2,038	1,917	3,841	3,732
Non-interest expense	6	633	661	622	622	616	623	572	589	580	1,294	1,239	2,483	2,349
Income before taxes	7	393	351	316	364	390	288	244	401	374	744	678	1,358	1,383
Provision for income taxes (teb)	8	102	91	75	92	94	68	54	96	70	193	162	329	309
Net income	9	291	260	241	272	296	220	190	305	304	551	516	1,029	1,074
Adjusted net income	10	291	260	242	273	296	220	190	305	305	551	516	1,031	1,075
Return on equity (1)	11	14.7 %	13.2 %	12.5 %	15.6 %	17.9 %	13.6 %	14.3 %	22.4 %	20.6 %	14.0 %	15.8 %	14.8 %	19.1 %
Net interest margin on average earning assets (teb)	12	0.61 %	0.66 %	0.59 %	0.51 %	0.48 %	0.65 %	0.46 %	0.58 %	0.59 %	0.64 %	0.56 %	0.56 %	0.53 %
Revenue growth	13	5.8 %	10.9 %	15.8 %	1.7 %	6.3 %	(5.2)%	1.8 %	14.5 %	13.6 %	8.2 %	0.5 %	4.1 %	9.8 %
Non-interest expense growth	14	2.8 %	6.2 %	8.6 %	5.8 %	6.1 %	2.5 %	8.8 %	12.5 %	13.4 %	4.5 %	4.2 %	5.7 %	12.7 %
Efficiency ratio (teb)	15	59.2 %	64.8 %	66.4 %	62.3 %	60.9 %	67.7 %	70.8 %	59.8 %	61.1 %	61.9 %	64.2 %	64.2 %	63.3 %
Operating leverage	16	3.0 %	4.7 %	7.2 %	(4.1)%	0.2 %	(7.7)%	(7.0)%	2.0 %	0.2 %	3.7 %	(3.7)%	(1.6)%	(2.9)%
Adjusted net income growth	17	(1.7)%	18.3 %	26.6 %	(10.6)%	(2.6)%	(20.1)%	(11.8)%	14.0 %	17.0 %	6.8 %	(11.0)%	(4.2)%	3.4 %
Net income growth	18	(1.7)%	18.4 %	26.4 %	(10.6)%	(2.6)%	(20.1)%	(11.7)%	14.2 %	17.2 %	6.9 %	(10.9)%	(4.2)%	3.5 %
Average common equity (1)	19	7,555	7,294	7,144	6,562	6,463	5,980	5,052	5,228	5,818	7,423	6,217	6,538	5,422
Average assets	20	303,132	311,775	295,710	287,168	289,591	287,265	262,937	257,121	263,613	307,501	288,409	289,936	259,324
Average earning assets	21	251,645	257,905	244,528	238,671	235,156	237,186	225,414	222,549	226,120	254,809	236,188	238,916	222,471
Average net loans and acceptances	22	45,313	44,043	41,104	37,286	35,837	34,184	30,661	30,710	29,964	44,671	34,997	37,113	29,701
Average deposits	23	143,560	155,964	147,493	141,600	136,155	138,744	132,708	132,846	136,952	149,830	137,471	141,038	133,181
Number of full-time equivalent employees	24	2,218	2,192	2,184	2,276	2,228	2,255	2,267	2,257	2,201	2,218	2,228	2,184	2,267

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

Total revenue (teb)	25	368	371	360	335	370	314	281	294	317	739	684	1,379	1,261
Provision for (recovery of) credit losses	26	25	12	(3)	16	5	10	(5)	(4)	(3)	37	15	28	(12)
Net interest and non-interest revenue (teb), net of PCL	27	343	359	363	319	365	304	286	298	320	702	669	1,351	1,273
Non-interest expense	28	281	296	299	281	274	262	236	246	244	577	536	1,116	970
Income before taxes	29	62	63	64	38	91	42	50	52	76	125	133	235	303
Provision for income taxes (teb)	30	16	16	12	9	28	8	14	11	11	32	36	57	68
Net income	31	46	47	52	29	63	34	36	41	65	93	97	178	235

\$USD Equivalent

Net interest income (teb)	32	105	103	93	80	73	82	83	77	81	208	155	328	324
Non-interest revenue	33	176	167	179	185	224	183	170	195	206	343	407	771	830
Total revenue (teb)	34	281	270	272	265	297	265	253	272	287	551	562	1,099	1,154
Provision for (recovery of) credit losses	35	18	9	(2)	13	4	8	(5)	(3)	(3)	27	12	23	(11)
Net interest and non-interest revenue (teb), net of PCL	36	263	261	274	252	293	257	258	275	290	524	550	1,076	1,165
Non-interest expense	37	216	215	227	222	221	220	212	228	221	431	441	890	887
Income before taxes	38	47	46	47	30	72	37	46	47	69	93	109	186	278
Provision for income taxes (teb)	39	11	12	8	7	21	8	14	8	10	23	29	44	62
Net income	40	36	34	39	23	51	29	32	39	59	70	80	142	216
Revenue growth	41	(5.4)%	2.2 %	7.5 %	(2.8)%	3.6 %	(22.6)%	(6.4)%	17.4 %	13.0 %	(1.9)%	(10.6)%	(4.8)%	11.0 %
Non-interest expense growth	42	(2.0)%	(2.2)%	6.7 %	(2.4)%	(0.4)%	(2.4)%	2.3 %	10.7 %	8.6 %	(2.1)%	(1.4)%	0.3 %	7.8 %
Average assets	43	84,712	85,970	85,610	85,101	83,504	85,228	88,323	91,576	90,929	85,348	84,380	84,872	88,902
Average earning assets	44	77,317	78,730	78,253	77,802	74,226	76,161	80,529	83,201	81,511	78,031	75,209	76,630	79,958
Average net loans and acceptances	45	15,143	13,749	12,603	10,778	10,507	10,229	9,592	10,032	9,552	14,438	10,366	11,034	9,547
Average deposits	46	50,112	55,769	55,134	55,586	54,394	58,603	57,254	58,469	60,348	52,972	56,533	55,942	57,754

(1) Operating groups have been allocated capital at a higher level in 2016, 2015 and 2014.

SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb) before Group teb offset	1	(85)	(69)	(69)	(43)	(96)	(44)	7	(49)	(31)	(154)	(140)	(252)	(82)
Group teb offset (1)	2	(120)	(160)	(120)	(114)	(100)	(190)	(99)	(154)	(138)	(280)	(290)	(524)	(476)
Net interest income	3	(205)	(229)	(189)	(157)	(196)	(234)	(92)	(203)	(169)	(434)	(430)	(776)	(558)
Non-interest revenue	4	23	(17)	112	30	39	98	65	20	56	6	137	279	166
Total revenue	5	(182)	(246)	(77)	(127)	(157)	(136)	(27)	(183)	(113)	(428)	(293)	(497)	(392)
Provision for (recovery of) credit losses	6	(23)	(32)	(25)	15	(6)	(20)	2	(47)	(19)	(55)	(26)	(36)	(123)
Net interest and non-interest revenue, net of PCL	7	(159)	(214)	(52)	(142)	(151)	(116)	(29)	(136)	(94)	(373)	(267)	(461)	(269)
Non-interest expense	8	295	130	126	59	269	159	150	101	102	425	428	613	470
Loss before taxes	9	(454)	(344)	(178)	(201)	(420)	(275)	(179)	(237)	(196)	(798)	(695)	(1,074)	(739)
Recovery of income taxes (teb) before Group teb offset	10	(90)	(64)	(19)	(19)	(93)	(11)	(40)	(29)	(1)	(154)	(104)	(142)	(71)
Group teb offset (1)	11	(120)	(160)	(120)	(114)	(100)	(190)	(99)	(154)	(138)	(280)	(290)	(524)	(476)
Recovery of income taxes	12	(210)	(224)	(139)	(133)	(193)	(201)	(139)	(183)	(139)	(434)	(394)	(666)	(547)
Net loss	13	(244)	(120)	(39)	(68)	(227)	(74)	(40)	(54)	(57)	(364)	(301)	(408)	(192)
Non-controlling interest in subsidiaries	14	-	7	4	6	6	14	11	15	14	7	20	30	53
Net loss attributable to Bank shareholders	15	(244)	(127)	(43)	(74)	(233)	(88)	(51)	(69)	(71)	(371)	(321)	(438)	(245)
Adjusted net loss	16	(101)	(52)	(33)	(68)	(121)	(74)	(40)	(54)	(57)	(153)	(195)	(296)	(192)
Adjusted revenue	17	(182)	(162)	(75)	(127)	(157)	(136)	(27)	(183)	(113)	(344)	(293)	(495)	(392)
Adjusted non-interest expense	18	89	119	121	59	120	159	150	101	102	208	279	459	470
Adjusted provision for (recovery of) credit losses	19	(23)	(32)	(25)	15	(6)	(20)	2	(47)	(19)	(55)	(26)	(36)	(123)
Average common equity (2)	20	3,804	3,555	4,885	3,635	4,487	3,250	5,015	4,250	5,035	3,678	3,860	4,061	4,667
Average assets	21	55,318	63,209	63,195	57,955	59,302	56,453	46,517	43,637	43,572	59,307	57,853	59,226	44,738
Average earning assets	22	40,988	49,555	49,846	45,085	44,293	41,945	34,994	31,451	32,685	45,319	43,099	45,301	33,428
Average deposits	23	56,287	59,364	60,033	56,210	56,263	52,513	52,837	50,457	49,096	57,842	54,356	56,254	49,937
Number of full-time equivalent employees	24	14,364	14,355	14,369	14,642	14,475	14,456	14,232	14,169	13,874	14,364	14,475	14,369	14,232

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

Total revenue	25	(49)	(50)	(29)	(27)	(45)	(7)	(39)	(24)	14	(99)	(52)	(108)	(39)
Provision for (recovery of) credit losses	26	(22)	(93)	(72)	13	(41)	2	(26)	(28)	(25)	(115)	(39)	(98)	(129)
Net interest and non-interest revenue, net of PCL	27	(27)	43	43	(40)	(4)	(9)	(13)	4	39	16	(13)	(10)	90
Non-interest expense	28	101	42	79	56	101	100	95	91	89	143	201	336	325
Income (loss) before taxes	29	(128)	1	(36)	(96)	(105)	(109)	(108)	(87)	(50)	(127)	(214)	(346)	(235)
Provision for (recovery of) income taxes (teb) before Group teb offset	30	(29)	17	(2)	(19)	(41)	(44)	(39)	(21)	(18)	(12)	(85)	(106)	(75)
Group teb offset (1)	31	(16)	(18)	(15)	(15)	(13)	(13)	(11)	(10)	(10)	(34)	(26)	(56)	(41)
Recovery of income taxes	32	(45)	(1)	(17)	(34)	(54)	(57)	(50)	(31)	(28)	(46)	(111)	(162)	(116)
Net income (loss)	33	(83)	2	(19)	(62)	(51)	(52)	(58)	(56)	(22)	(81)	(103)	(184)	(119)
Non-controlling interest in subsidiaries	34	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank shareholders	35	(83)	2	(19)	(62)	(51)	(52)	(58)	(56)	(22)	(81)	(103)	(184)	(119)
Adjusted net loss	36	(31)	(30)	(45)	(62)	(41)	(38)	(74)	(42)	(26)	(61)	(79)	(186)	(119)
Adjusted revenue	37	(49)	(50)	(29)	(27)	(45)	(7)	(39)	(24)	14	(99)	(52)	(108)	(39)
Adjusted non-interest expense	38	18	32	75	56	50	100	95	91	89	50	150	281	325
Adjusted provision for (recovery of) credit losses	39	(22)	(32)	(25)	15	(6)	(20)	2	(48)	(20)	(54)	(26)	(36)	(125)

\$USD Equivalent

Net interest income (teb) before Group teb offset	40	(47)	(48)	(42)	(30)	(53)	(23)	(45)	(37)	(21)	(95)	(76)	(148)	(94)
Group teb offset (1)	41	(12)	(13)	(11)	(11)	(11)	(11)	(9)	(9)	(10)	(25)	(22)	(44)	(37)
Net interest income	42	(59)	(61)	(53)	(41)	(64)	(34)	(54)	(46)	(31)	(120)	(98)	(192)	(131)
Non-interest revenue	43	23	24	33	17	29	28	20	24	44	47	57	107	99
Total revenue	44	(36)	(37)	(20)	(24)	(35)	(6)	(34)	(22)	13	(73)	(41)	(85)	(32)
Provision for (recovery of) credit losses	45	(17)	(67)	(56)	11	(33)	(1)	(23)	(26)	(23)	(84)	(34)	(79)	(120)
Net interest and non-interest revenue, net of PCL	46	(19)	30	36	(35)	(2)	(5)	(11)	4	36	11	(7)	(6)	88
Non-interest expense	47	79	31	61	46	82	83	86	85	80	110	165	272	298
Loss before taxes	48	(98)	(1)	(25)	(81)	(84)	(88)	(97)	(81)	(44)	(99)	(172)	(278)	(210)
Provision for (recovery of) income taxes (teb) before Group teb offset	49	(20)	11	-	(20)	(32)	(35)	(36)	(19)	(15)	(9)	(67)	(87)	(66)
Group teb offset (1)	50	(12)	(13)	(11)	(11)	(11)	(11)	(9)	(9)	(10)	(25)	(22)	(44)	(37)
Recovery of income taxes	51	(32)	(2)	(11)	(31)	(43)	(46)	(45)	(28)	(25)	(34)	(89)	(131)	(103)
Net income (loss)	52	(66)	1	(14)	(50)	(41)	(42)	(52)	(53)	(19)	(65)	(83)	(147)	(107)
Non-controlling interest in subsidiaries	53	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank shareholders	54	(66)	1	(14)	(50)	(41)	(42)	(52)	(53)	(19)	(65)	(83)	(147)	(107)
Adjusted net loss	55	(25)	(22)	(33)	(51)	(33)	(31)	(66)	(40)	(22)	(47)	(64)	(148)	(106)
Adjusted revenue	56	(36)	(37)	(20)	(24)	(35)	(6)	(34)	(22)	13	(73)	(41)	(85)	(32)
Adjusted non-interest expense	57	13	24	58	46	41	83	86	85	80	37	124	228	298
Adjusted provision for (recovery of) credit losses	58	(17)	(23)	(21)	13	(4)	(18)	2	(44)	(18)	(40)	(22)	(30)	(117)
Average assets	59	24,759	28,004	29,784	27,435	25,963	25,400	24,035	21,977	21,798	26,399	25,677	27,155	23,098
Average earning assets	60	20,477	23,774	25,639	23,260	21,635	20,856	19,184	17,042	16,854	22,144	21,240	22,858	18,145

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

(2) Operating groups have been allocated capital at a higher level in 2016, 2015 and 2014.

NON-INTEREST REVENUE AND TRADING REVENUE

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
(\$ millions except as noted)														
Non-Interest Revenue														
Securities commissions and fees	1	229	227	227	224	225	225	221	228	226	456	450	901	894
Deposit and payment service charges	2	278	280	280	276	262	259	262	260	239	558	521	1,077	1,002
Trading revenue	3	323	227	206	269	319	193	198	231	246	550	512	987	949
Lending fees	4	214	211	191	195	181	170	171	169	171	425	351	737	680
Card fees	5	104	108	126	114	114	106	118	116	116	212	220	460	462
Investment management and custodial fees	6	381	391	384	398	391	379	362	353	289	772	770	1,552	1,286
Mutual fund revenue	7	337	346	349	355	353	320	303	299	236	683	673	1,377	1,065
Underwriting and advisory fees	8	177	166	146	207	182	171	166	238	149	343	353	706	744
Securities gains, other than trading	9	6	36	12	50	70	39	41	12	47	42	109	171	162
Foreign exchange, other than trading	10	17	60	31	46	33	62	47	40	38	77	95	172	179
Insurance revenue	11	543	443	388	342	210	822	489	614	441	986	1,032	1,762	2,008
Investments in associates and joint ventures	12	(63)	59	56	45	52	54	42	45	38	(4)	106	207	169
Other	13	135	41	275	78	74	90	84	68	108	176	164	517	331
Total Non-Interest Revenue	14	2,681	2,595	2,671	2,599	2,466	2,890	2,504	2,673	2,344	5,276	5,356	10,626	9,931
Total Non-Interest Revenue, net of CCPB	15	2,274	2,229	2,406	2,381	2,442	2,143	2,204	2,153	2,016	4,503	4,585	9,372	8,426
Insurance revenue, net of CCPB	16	136	77	123	124	186	75	189	94	113	213	261	508	503
Non-interest revenue-to-total revenue, net of CCPB	17	48.4 %	47.3 %	51.0 %	51.7 %	54.2 %	49.7 %	50.8 %	51.1 %	49.9 %	47.9 %	52.0 %	51.7 %	50.4 %

Interest and Non-Interest Trading Revenue (teb) (1)

Interest rates	18	197	132	111	126	116	69	21	90	75	329	185	422	325
Foreign exchange	19	83	103	99	72	110	83	84	91	102	186	193	364	356
Equities	20	163	169	115	151	172	200	139	177	196	332	372	638	626
Commodities	21	12	15	11	11	17	17	12	11	10	27	34	56	46
Other (2)	22	9	4	8	3	(13)	8	18	1	(5)	13	(5)	6	13
Total (teb)	23	464	423	344	363	402	377	274	370	378	887	779	1,486	1,366
Teb offset	24	104	142	106	99	85	177	88	143	128	246	262	467	433
Total trading revenue	25	360	281	238	264	317	200	186	227	250	641	517	1,019	933
Reported as:														
Net interest income	26	141	196	138	94	83	184	76	139	132	337	267	499	417
Non-interest revenue - trading revenue	27	323	227	206	269	319	193	198	231	246	550	512	987	949
Total (teb)	28	464	423	344	363	402	377	274	370	378	887	779	1,486	1,366
Teb offset	29	104	142	106	99	85	177	88	143	128	246	262	467	433
Reported total trading revenue	30	360	281	238	264	317	200	186	227	250	641	517	1,019	933
Adjusted non-interest revenue - trading revenue	31	323	227	206	269	319	193	198	231	246	550	512	987	949
Adjusted total trading revenue	32	360	281	238	264	317	200	186	227	250	641	517	1,019	933

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

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

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

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

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

Equities includes institutional equities and equity derivatives.

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

NON-INTEREST EXPENSE

(\$ millions except as noted)

LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
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Adjusted Non-Interest Expense (1)

Employee compensation														
Salaries	1	941	1,001	983	952	916	916	865	872	809	1,942	1,832	3,767	3,386
Performance based compensation	2	545	605	487	509	522	569	488	490	443	1,150	1,091	2,087	1,939
Employee benefits	3	216	289	244	260	267	297	214	232	239	505	564	1,068	908
Total employee compensation	4	1,702	1,895	1,714	1,721	1,705	1,782	1,567	1,594	1,491	3,597	3,487	6,922	6,233
Premises and equipment														
Rental of real estate	5	120	123	120	116	115	111	109	102	103	243	226	462	415
Premises, furniture and fixtures	6	103	64	102	60	65	60	58	43	64	167	125	287	261
Property taxes	7	11	11	8	11	10	10	9	10	10	22	20	39	39
Computer and equipment	8	365	352	351	330	343	318	356	314	275	717	661	1,342	1,193
Total premises and equipment	9	599	550	581	517	533	499	532	469	452	1,149	1,032	2,130	1,908
Amortization of intangible assets	10	70	68	67	65	60	56	56	65	62	138	116	248	242
Other expenses														
Communications	11	80	74	80	76	83	75	70	73	78	154	158	314	289
Business and capital taxes	12	12	14	13	10	10	12	11	8	10	26	22	45	39
Professional fees	13	124	132	149	140	149	150	186	153	140	256	299	588	614
Travel and business development	14	160	149	174	146	137	142	165	136	122	309	279	599	542
Other	15	313	322	254	247	235	237	247	210	211	635	472	973	894
Total other expenses	16	689	691	670	619	614	616	679	580	561	1,380	1,230	2,519	2,378
Total adjusted non-interest expense	17	3,060	3,204	3,032	2,922	2,912	2,953	2,834	2,708	2,566	6,264	5,865	11,819	10,761
Reported non-interest expense	18	3,312	3,270	3,093	2,971	3,112	3,006	2,887	2,756	2,594	6,582	6,118	12,182	10,921

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

BALANCE SHEET

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	INC/(DEC) VS LAST YEAR
As At Balances											
Cash and Cash Equivalents	1	36,111	38,961	40,295	48,722	40,403	44,360	28,386	38,250	35,082	(4,292) (10.6)%
Interest Bearing Deposits with Banks	2	7,386	7,433	7,382	8,022	7,256	6,399	6,110	5,800	7,069	130 1.8 %
Securities	3	138,196	138,501	130,918	140,109	142,446	151,372	143,319	149,541	144,610	(4,250) (3.0)%
Securities Borrowed or Purchased Under Resale Agreements	4	81,890	83,603	68,066	74,684	64,576	66,086	53,555	49,452	51,981	17,314 26.8 %
Loans											
Residential mortgages	5	106,641	107,026	105,918	104,547	101,839	102,073	101,013	99,484	97,632	4,802 4.7 %
Non-residential mortgages	6	10,688	11,147	10,981	10,861	10,539	11,094	10,738	10,806	11,121	149 1.4 %
Consumer instalment and other personal	7	63,831	65,886	65,598	65,702	64,273	65,301	64,143	64,286	64,571	(442) (0.7)%
Credit cards	8	7,918	7,896	7,980	8,004	7,896	7,924	7,972	7,976	7,953	22 0.3 %
Businesses and governments	9	154,504	154,994	134,095	131,080	121,614	122,099	110,028	105,006	105,371	32,890 27.0 %
	10	343,582	346,949	324,572	320,194	306,161	308,491	293,894	287,558	286,648	37,421 12.2 %
Allowance for credit losses	11	(1,894)	(1,951)	(1,855)	(1,811)	(1,758)	(1,847)	(1,734)	(1,768)	(1,850)	(136) (7.7)%
Total net loans	12	341,688	344,998	322,717	318,383	304,403	306,644	292,160	285,790	284,798	37,285 12.2 %
Other Assets											
Derivative instruments	13	40,585	49,233	38,238	48,068	39,831	62,989	32,655	26,825	28,859	754 1.9 %
Customers' liability under acceptances	14	12,091	11,345	11,307	10,796	11,453	10,986	10,878	9,651	9,906	638 5.6 %
Premises and equipment	15	2,230	2,339	2,285	2,279	2,274	2,334	2,276	2,174	2,172	(44) (1.9)%
Goodwill	16	6,149	6,787	6,069	6,111	5,646	5,900	5,353	5,253	3,994	503 8.9 %
Intangible assets	17	2,178	2,306	2,208	2,227	2,136	2,214	2,052	2,020	1,554	42 1.9 %
Other	18	12,954	13,787	12,396	13,041	12,851	13,126	11,915	12,076	12,020	103 0.8 %
Total Assets	19	681,458	699,293	641,881	672,442	633,275	672,410	588,659	586,832	582,045	48,183 7.6 %
Deposits											
Banks (1)	20	35,132	36,255	32,609	35,260	32,979	28,240	21,282	25,728	25,423	2,153 6.5 %
Businesses and governments (1)	21	255,026	278,467	258,144	267,505	250,623	258,342	236,100	240,945	236,099	4,403 1.8 %
Individuals	22	154,635	156,114	147,416	144,852	140,629	143,196	135,706	132,550	132,485	14,006 10.0 %
Total deposits	23	444,793	470,836	438,169	447,617	424,231	429,778	393,088	399,223	394,007	20,562 4.8 %
Other Liabilities											
Derivative instruments	24	45,979	52,619	42,639	50,011	44,237	63,701	33,657	28,151	30,279	1,742 3.9 %
Acceptances	25	12,091	11,345	11,307	10,796	11,453	10,986	10,878	9,651	9,906	638 5.6 %
Securities sold but not yet purchased	26	27,071	24,208	21,226	27,813	25,908	30,013	27,348	28,366	24,350	1,163 4.5 %
Securities lent or sold under repurchase agreements	27	59,193	49,670	39,891	47,644	42,039	49,551	39,695	40,606	46,125	17,154 40.8 %
Other	28	48,656	43,741	44,320	45,444	44,569	45,702	43,676	42,587	40,088	4,087 9.2 %
Subordinated Debt	29	4,643	5,250	4,416	4,433	4,435	4,964	4,913	3,948	3,965	208 4.7 %
Share Capital											
Preferred shares	30	3,240	3,240	3,240	2,640	2,640	3,040	3,040	3,040	2,615	600 22.7 %
Common shares	31	12,370	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,071	40 0.3 %
Contributed surplus	32	298	298	299	302	303	303	304	310	313	(5) (1.5)%
Retained earnings	33	19,806	19,409	18,930	18,281	17,765	17,489	17,237	16,724	16,155	2,041 11.5 %
Accumulated other comprehensive income (loss)	34	3,287	6,286	4,640	4,681	2,878	4,027	1,375	991	1,100	409 14.2 %
Total shareholders' equity	35	39,001	41,585	39,422	38,200	35,916	37,232	34,313	33,219	32,254	3,085 8.6 %
Non-controlling interest in subsidiaries	36	31	39	491	484	487	483	1,091	1,081	1,071	(456) (93.7)%
Total Liabilities and Equity	37	681,458	699,293	641,881	672,442	633,275	672,410	588,659	586,832	582,045	48,183 7.6 %

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

BALANCE SHEET

(\$ millions)

LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	INC/ (DEC)	
Average Daily Balances													
Cash Resources	1	41,576	53,655	60,000	51,808	48,934	48,632	47,359	40,903	40,099	47,682	48,780	(2.3)%
Securities	2	137,162	137,079	135,049	143,020	149,042	153,238	149,178	150,598	150,324	137,120	151,175	(9.3)%
Securities Borrowed or Purchased Under Resale Agreements	3	90,962	96,466	81,792	76,298	69,707	66,583	55,992	53,549	57,251	93,744	68,119	37.6%
Loans													
Residential mortgages	4	106,404	106,692	105,376	103,043	101,705	101,499	99,993	98,251	97,095	106,549	101,600	4.9%
Non-residential mortgages	5	10,841	11,083	10,841	10,713	10,780	10,846	10,772	10,814	11,314	10,964	10,813	1.4%
Consumer instalment and other personal	6	64,406	66,106	65,731	65,144	64,650	64,659	64,090	64,300	64,533	65,266	64,654	0.9%
Credit cards	7	7,787	8,147	8,052	8,018	7,837	8,111	8,036	7,950	7,861	7,969	7,977	(0.1)%
Businesses and governments	8	154,620	148,343	133,082	125,233	121,619	116,021	106,734	104,468	103,042	151,446	118,774	27.5%
Allowance for credit losses	9	344,058	340,371	323,082	312,151	306,591	301,136	289,625	285,783	283,845	342,194	303,818	12.6%
	10	(1,956)	(1,958)	(1,855)	(1,884)	(1,880)	(1,847)	(1,843)	(1,863)	(1,777)	(1,957)	(1,863)	(5.0)%
Total net loans	11	342,102	338,413	321,227	310,267	304,711	299,289	287,782	283,920	282,068	340,237	301,955	12.7%
Other Assets													
Derivative instruments	12	46,756	49,314	46,553	43,157	49,245	45,034	31,911	29,257	32,834	48,049	47,104	2.0%
Customers' liability under acceptances	13	11,280	11,434	11,040	11,768	11,201	10,687	10,781	10,423	9,560	11,358	10,940	3.8%
Other	14	28,906	27,668	26,790	26,347	28,600	27,450	24,403	24,768	22,624	28,281	28,016	(2.2)%
Total Assets	15	698,744	714,029	682,451	662,665	661,440	650,913	607,406	593,418	594,760	706,471	656,089	7.7%
Deposits													
Banks (1)	16	36,359	36,540	36,367	32,321	30,813	27,604	25,469	26,057	29,672	36,450	29,181	24.9%
Businesses and governments (1)	17	264,989	285,073	273,519	262,257	255,125	256,804	248,243	241,332	239,049	275,142	255,979	7.5%
Individuals	18	153,687	151,286	144,857	141,930	141,516	138,498	133,558	130,916	130,568	152,473	139,982	8.9%
Total deposits	19	455,035	472,899	454,743	436,508	427,454	422,906	407,270	398,305	399,289	464,065	425,142	9.2%
Other Liabilities													
Derivative instruments	20	52,156	52,529	49,100	45,429	53,015	46,776	32,789	30,278	33,665	52,344	49,844	5.0%
Acceptances	21	11,280	11,434	11,040	11,768	11,201	10,687	10,781	10,423	9,560	11,358	10,940	3.8%
Securities sold but not yet purchased	22	26,767	24,632	25,629	28,396	27,951	32,584	29,952	29,269	28,180	25,688	30,306	(15.2)%
Securities lent or sold under repurchase agreements	23	62,971	62,818	53,151	54,600	54,206	53,191	44,696	46,810	48,105	62,894	53,690	17.1%
Other	24	44,440	44,200	45,037	44,503	44,994	43,996	42,651	40,796	39,081	44,319	44,486	(0.4)%
Subordinated Debt	25	5,195	4,816	4,425	4,428	4,905	4,925	4,403	3,960	3,954	5,004	4,915	1.8%
Shareholders' equity	26	40,872	40,380	38,849	36,556	37,239	34,976	33,788	32,496	31,865	40,623	36,089	12.6%
Non-controlling interest in subsidiaries	27	28	321	477	477	475	872	1,076	1,081	1,061	176	677	(74.0)%
Total Liabilities and Equity	28	698,744	714,029	682,451	662,665	661,440	650,913	607,406	593,418	594,760	706,471	656,089	7.7%

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

STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net Income	1	973	1,068	1,214	1,192	999	1,000	1,070	1,126	1,076	2,041	1,999	4,405	4,333
Other Comprehensive Income (Loss), net of taxes														
Items that may be subsequently reclassified to net income														
Net change in unrealized gains (losses) on available-for-sale securities														
Unrealized gains (losses) on available-for-sale securities arising during the period	2	85	(6)	(164)	6	(6)	(2)	(37)	76	27	79	(8)	(166)	28
Reclassification to earnings of (gains) in the period	3	(3)	(17)	(2)	(27)	(22)	(14)	(22)	(17)	(16)	(20)	(36)	(65)	(77)
	4	82	(23)	(166)	(21)	(28)	(16)	(59)	59	11	59	(44)	(231)	(49)
Net change in unrealized gains (losses) on cash flow hedges														
Gains (losses) on cash flow hedges arising during the period	5	(289)	269	47	168	(282)	595	83	53	(31)	(20)	313	528	247
Reclassification to earnings of (gains) losses on cash flow hedges	6	5	(14)	(10)	(13)	(9)	(25)	(25)	(25)	(23)	(9)	(34)	(57)	(98)
	7	(284)	255	37	155	(291)	570	58	28	(54)	(29)	279	471	149
Net gain (loss) on translation of net foreign operations														
Unrealized gains (losses) on translation of net foreign operations	8	(2,801)	1,623	(35)	1,866	(1,128)	2,484	578	(98)	(278)	(1,178)	1,356	3,187	1,378
Unrealized gains (losses) on hedges of net foreign operations	9	353	(124)	(58)	(349)	103	(178)	(120)	-	(25)	229	(75)	(482)	(415)
	10	(2,448)	1,499	(93)	1,517	(1,025)	2,306	458	(98)	(303)	(949)	1,281	2,705	963
Items that will not be reclassified to net income														
Gains (losses) on remeasurement of pension and other employee future benefit plans	11	(153)	(169)	108	106	212	(226)	(73)	(98)	21	(322)	(14)	200	(125)
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	12	(196)	84	73	46	(17)	18	-	-	-	(112)	1	120	-
	13	(349)	(85)	181	152	195	(208)	(73)	(98)	21	(434)	(13)	320	(125)
Other Comprehensive Income (Loss), net of taxes	14	(2,999)	1,646	(41)	1,803	(1,149)	2,652	384	(109)	(325)	(1,353)	1,503	3,265	938
Total Comprehensive Income (Loss)	15	(2,026)	2,714	1,173	2,995	(150)	3,652	1,454	1,017	751	688	3,502	7,670	5,271
Attributable to:														
Bank shareholders	16	(2,026)	2,706	1,165	2,988	(156)	3,638	1,441	1,001	737	680	3,482	7,635	5,215
Non-controlling interest in subsidiaries	17	-	8	8	7	6	14	13	16	14	8	20	35	56
Total Comprehensive Income (Loss)	18	(2,026)	2,714	1,173	2,995	(150)	3,652	1,454	1,017	751	688	3,502	7,670	5,271

STATEMENT OF CHANGES IN EQUITY

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Preferred Shares														
Balance at beginning of period	1	3,240	3,240	2,640	2,640	3,040	3,040	3,040	2,615	2,265	3,240	3,040	3,040	2,265
Issued during the period	2	-	-	600	350	-	-	-	700	500	-	-	950	1,200
Redeemed during the period	3	-	-	-	(350)	(400)	-	-	(275)	(150)	-	(400)	(750)	(425)
Balance at End of Period	4	3,240	3,240	3,240	2,640	2,640	3,040	3,040	3,040	2,615	3,240	2,640	3,240	3,040
Common Shares														
Balance at beginning of period	5	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,071	12,033	12,313	12,357	12,357	12,003
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	6	-	-	1	-	-	57	176	47	-	-	57	58	223
Issued under the Stock Option plan	7	18	39	16	4	15	16	27	36	38	57	31	51	131
Repurchased for cancellation	8	-	-	-	(38)	(58)	(57)	-	-	-	-	(115)	(153)	-
Balance at End of Period	9	12,370	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,071	12,370	12,330	12,313	12,357
Contributed Surplus														
Balance at beginning of period	10	298	299	302	303	303	304	310	313	316	299	304	304	315
Stock option expense / exercised	11	-	(2)	(1)	-	(1)	2	(2)	(3)	(3)	(2)	1	-	(7)
Other	12	-	1	(2)	(1)	1	(3)	(4)	-	-	1	(2)	(5)	(4)
Balance at End of Period	13	298	298	299	302	303	303	304	310	313	298	303	299	304
Retained Earnings														
Balance at beginning of period	14	19,409	18,930	18,281	17,765	17,489	17,237	16,724	16,155	15,617	18,930	17,237	17,237	15,087
Net income attributable to bank shareholders	15	973	1,060	1,206	1,185	993	986	1,057	1,110	1,062	2,033	1,979	4,370	4,277
Dividends - Preferred shares	16	(35)	(41)	(30)	(23)	(31)	(33)	(37)	(28)	(27)	(76)	(64)	(117)	(120)
- Common shares	17	(541)	(540)	(527)	(527)	(515)	(518)	(507)	(504)	(490)	(1,081)	(1,033)	(2,087)	(1,991)
Common shares repurchased for cancellation	18	-	-	-	(111)	(171)	(183)	-	-	-	-	(354)	(465)	-
Preferred shares repurchased for cancellation	19	-	-	-	(3)	-	-	-	-	-	-	-	(3)	-
Share issue expense	20	-	-	-	(5)	-	-	-	(9)	(7)	-	-	(5)	(16)
Balance at End of Period	21	19,806	19,409	18,930	18,281	17,765	17,489	17,237	16,724	16,155	19,806	17,765	18,930	17,237
Accumulated Other Comprehensive Income (Loss) on Available-for-Sale Securities														
Balance at beginning of period	22	(98)	(75)	91	112	140	156	215	156	145	(75)	156	156	205
Unrealized gains (losses) on available-for-sale securities arising during the period	23	85	(6)	(164)	6	(6)	(2)	(37)	76	27	79	(8)	(166)	28
Reclassification to earnings of (gains) in the period	24	(3)	(17)	(2)	(27)	(22)	(14)	(22)	(17)	(16)	(20)	(36)	(65)	(77)
Balance at End of Period	25	(16)	(98)	(75)	91	112	140	156	215	156	(16)	112	(75)	156
Accumulated Other Comprehensive Income (Loss) on Cash Flow Hedges														
Balance at beginning of period	26	867	612	575	420	711	141	83	55	109	612	141	141	(8)
Gains (losses) on cash flow hedges arising during the period	27	(289)	269	47	168	(282)	595	83	53	(31)	(20)	313	528	247
Reclassification to earnings of (gains) losses in the period	28	5	(14)	(10)	(13)	(9)	(25)	(25)	(25)	(23)	(9)	(34)	(57)	(98)
Balance at End of Period	29	583	867	612	575	420	711	141	83	55	583	420	612	141
Accumulated Other Comprehensive Income on Translation of Net Foreign Operations														
Balance at beginning of period	30	5,572	4,073	4,166	2,649	3,674	1,368	910	1,008	1,311	4,073	1,368	1,368	405
Unrealized gains (losses) on translation of net foreign operations	31	(2,801)	1,623	(35)	1,866	(1,128)	2,484	578	(98)	(278)	(1,178)	1,356	3,187	1,378
Unrealized gains (losses) on hedges of net foreign operations	32	353	(124)	(58)	(349)	103	(178)	(120)	-	(25)	229	(75)	(482)	(415)
Balance at End of Period	33	3,124	5,572	4,073	4,166	2,649	3,674	1,368	910	1,008	3,124	2,649	4,073	1,368
Accumulated Other Comprehensive (Loss) on Pension and Other Employee Future Benefit Plans														
Balance at beginning of period	34	(259)	(90)	(198)	(304)	(516)	(290)	(217)	(119)	(140)	(90)	(290)	(290)	(165)
Gains (losses) on remeasurement of pension and other employee future benefit plans	35	(153)	(169)	108	106	212	(226)	(73)	(98)	21	(322)	(14)	200	(125)
Balance at End of Period	36	(412)	(259)	(90)	(198)	(304)	(516)	(290)	(217)	(119)	(412)	(304)	(90)	(290)
Accumulated Other Comprehensive Income on Own Credit Risk on Financial Liabilities Designated at Fair Value														
Balance at beginning of period	37	204	120	47	1	18	-	-	-	-	120	-	-	-
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	38	(196)	84	73	46	(17)	18	-	-	-	(112)	1	120	-
Balance at End of Period	39	8	204	120	47	1	18	-	-	-	8	1	120	-
Total Accumulated Other Comprehensive Income	40	3,287	6,286	4,640	4,681	2,878	4,027	1,375	991	1,100	3,287	2,878	4,640	1,375
Total Shareholders' Equity	41	39,001	41,585	39,422	38,200	35,916	37,232	34,313	33,219	32,254	39,001	35,916	39,422	34,313
Non-controlling Interest in Subsidiaries														
Balance at beginning of period	42	39	491	484	487	483	1,091	1,081	1,071	1,059	491	1,091	1,091	1,072
Net income attributable to non-controlling interest	43	-	8	8	7	6	14	13	16	14	8	20	35	56
Dividends to non-controlling interest	44	-	(10)	-	(10)	-	(27)	-	(26)	-	(10)	(27)	(37)	(52)
Acquisition during the quarter	45	-	-	-	-	-	-	-	22	-	-	-	-	22
Redemption of capital trust securities	46	-	(450)	-	-	-	(600)	-	-	-	(450)	(600)	(600)	-
Other	47	(8)	-	(1)	-	(2)	5	(3)	(2)	(2)	(8)	3	2	(7)
Balance at End of Period	48	31	39	491	484	487	483	1,091	1,081	1,071	31	487	491	1,091
Total Equity	49	39,032	41,624	39,913	38,684	36,403	37,715	35,404	34,300	33,325	39,032	36,403	39,913	35,404

**GOODWILL AND
INTANGIBLE ASSETS**

(\$ millions)	LINE #	November 1 2015	Additions/Purchases (1)				Amortization				Other: Includes FX (2)				April 30 2016
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Intangible Assets															
Customer relationships	1	345	61	-	-	-	(22)	(20)	-	-	13	(37)	-	-	340
Core deposit intangibles	2	289	-	-	-	-	(16)	(15)	-	-	15	(25)	-	-	248
Branch distribution networks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchased software	4	57	-	(24)	-	-	(5)	(4)	-	-	2	25	-	51	
Developed software - amortized	5	780	70	97	-	-	(63)	(66)	-	-	6	(35)	-	789	
Software under development	6	369	26	16	-	-	-	-	-	-	13	(15)	-	409	
Other	7	368	3	5	-	-	(5)	(5)	-	-	-	(25)	-	341	
Total Intangible Assets	8	2,208	160	94	-	-	(111)	(110)	-	-	49	(112)	-	2,178	
Total Goodwill	9	6,069	409	(7)	-	-	-	-	-	-	309	(631)	-	6,149	

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

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

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

(\$ millions)		Fair Value					Unrealized Gains (Losses)					
		2016		2016		2015	2015		2014		2014	
		Q2	Q1	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Available-For-Sale Securities												
Canadian governments	10	12,697	13,722	130	163	99	204	167	370	122	128	101
U.S. governments	11	9,604	10,047	124	124	63	54	74	122	53	43	35
Mortgage-backed securities - Canada (3)	12	3,013	3,066	9	26	10	48	42	60	23	27	11
- U.S.	13	8,956	9,562	44	44	23	16	32	51	23	4	3
Corporate debt	14	8,953	8,430	76	67	46	79	112	169	89	83	107
Corporate equity	15	1,545	1,482	74	84	65	100	58	44	124	169	118
Other governments	16	4,922	6,012	13	15	8	18	24	34	16	11	8
Total	17	49,690	52,321	470	523	314	519	509	850	450	465	383

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

**ASSETS UNDER ADMINISTRATION
AND MANAGEMENT**

(\$ millions)		2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2
Assets Under Administration										
Institutional (4)	18	355,013	401,821	380,038	384,064	355,637	390,490	341,296	321,440	314,497
Personal	19	197,770	200,959	202,705	206,174	201,478	203,806	190,433	189,149	188,295
Mutual Funds	20	30,089	31,201	32,360	33,220	32,306	31,349	30,050	29,805	29,080
Total	21	582,872	633,981	615,103	623,458	589,421	625,645	561,779	540,394	531,872
Assets Under Management										
Institutional	22	150,208	159,034	163,508	166,845	161,275	175,831	176,703	180,114	50,335
Personal	23	117,181	124,156	122,734	124,449	118,604	117,966	107,285	103,821	100,236
Mutual Funds	24	109,534	110,975	111,726	113,620	107,795	106,114	95,625	90,457	62,699
Total	25	376,923	394,165	397,968	404,914	387,674	399,911	379,613	374,392	213,270

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

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

LINE #	Q2 2016				Q1 2016				Q4 2015				Q3 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
(\$ millions except as noted)																
Auto loans/leases	2,421	1,526	-	3,947	2,010	1,824	-	3,834	1,630	1,651	-	3,281	1,822	1,539	-	3,361
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	1,662	-	-	1,662	1,361	-	-	1,361	1,518	-	-	1,518	1,458	-	-	1,458
Residential mortgages (uninsured)	287	-	-	287	53	1	-	54	173	2	-	175	245	2	-	247
Commercial mortgages (uninsured)	-	54	-	54	-	66	-	66	-	69	-	69	-	78	-	78
Commercial mortgages (insured)	112	-	-	112	-	-	-	96	89	-	-	89	96	-	-	96
Equipment loans/leases	400	247	-	647	318	243	-	561	171	369	-	540	400	351	-	751
Trade receivables	-	255	-	255	-	275	-	275	-	272	-	272	-	298	-	298
Corporate loans	-	3	-	3	-	8	-	8	-	16	-	16	-	32	-	32
Daily auto rental	110	310	-	420	103	279	-	382	130	240	-	370	355	333	-	688
Floorplan finance receivables	284	638	-	922	279	636	-	915	285	558	-	843	321	531	-	852
Collateralized debt obligations	-	29	-	29	-	47	-	47	-	47	-	47	-	59	-	59
Other pool type (10)	250	412	-	662	250	594	-	844	250	549	-	799	250	542	-	792
Student loans	-	1,412	-	1,412	-	1,638	-	1,638	-	1,716	-	1,716	-	1,775	-	1,775
Credit protection vehicle	-	-	396	396	-	-	396	396	-	-	396	396	-	-	396	396
Total	5,526	4,886	-	10,808	4,470	5,611	-	10,477	4,246	5,489	-	10,131	4,947	5,540	-	10,883

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$626.3 million as at Q2, 2016, \$573.1 million as at Q1, 2016, \$573.2 million as at Q4, 2015, and \$564.7 million as at Q3, 2015).

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$92.7 million as at Q2, 2016, \$123.5 million as at Q1, 2016, \$125.9 million as at Q4, 2015, and \$146.7 million as at Q3, 2015).

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

LINE #	Q2 2016				Q1 2016				Q4 2015				Q3 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
(\$ millions except as noted)																
Bank Assets (6)																
Auto loans/leases	-	3,004	-	3,004	-	3,947	-	3,947	-	4,265	-	4,265	-	4,932	-	4,932
Credit card receivables (7)	-	2,119	-	2,119	-	2,047	-	2,047	-	1,955	-	1,955	-	1,480	-	1,480
Total Bank Assets	-	5,123	-	5,123	-	5,994	-	5,994	-	6,220	-	6,220	-	6,412	-	6,412
Third Party Assets (8)																
Auto loans/leases	3,199	2,764	-	5,963	3,499	2,910	-	6,409	3,118	2,148	-	5,266	2,698	2,014	-	4,712
Credit card receivables	187	365	-	552	224	386	-	610	310	263	-	573	248	325	-	573
Residential mortgages (insured)	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040
Residential mortgages (uninsured)	255	-	-	255	51	1	-	52	255	2	-	257	255	2	-	257
Commercial mortgages (uninsured)	79	29	-	108	76	47	-	123	69	47	-	116	59	58	-	117
Commercial mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	781	756	-	1,537	729	461	-	1,190	872	663	-	1,535	740	646	-	1,386
Trade receivables	215	458	-	673	259	491	-	750	203	498	-	701	175	396	-	571
Corporate loans	162	369	-	531	194	420	-	614	148	343	-	491	138	353	-	491
Daily auto rental	501	337	-	838	588	306	-	894	591	267	-	858	601	359	-	960
Floorplan finance receivables	746	760	-	1,506	736	746	-	1,482	747	668	-	1,415	780	636	-	1,416
Collateralized debt obligations	63	-	-	63	66	4	-	70	47	18	-	65	36	30	-	66
Other pool type (10)	414	582	-	996	445	537	-	982	473	464	-	937	456	388	-	844
Student loans	380	1,412	-	1,792	719	1,638	-	2,357	485	1,716	-	2,201	426	1,775	-	2,201
Credit protection vehicle (9)	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400
Trading securities reclassified to AFS	-	4	-	4	-	4	-	4	-	5	-	5	-	5	-	5
Total Third Party Assets	15,422	7,836	-	23,258	16,026	7,951	-	23,977	15,758	7,102	-	22,860	15,052	6,987	-	22,039
Total	15,422	12,959	-	28,381	16,026	13,945	-	29,971	15,758	13,322	-	29,080	15,052	13,399	-	28,451

(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 #	Q2 2016				Q1 2016				Q4 2015				Q3 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	2	30	-	32	8	36	-	44	-	41	-	41	50	-	50
Personal line of credit	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	12	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7
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	59	30	-	89	65	36	-	101	57	41	-	98	57	57	114
Total	23	59	30	-	89	65	36	-	101	57	41	-	98	57	57	114

(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.

CREDIT RISK FINANCIAL MEASURES (1)

	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
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Diversification Ratios

Gross Loans And Acceptances														
Consumer	1	50.2 %	50.5 %	53.4 %	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %				
Businesses and governments	2	49.8 %	49.5 %	46.6 %	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %				
Canada	3	64.9 %	63.7 %	66.6 %	66.6 %	68.3 %	67.1 %	70.0 %	71.0 %	70.6 %				
United States	4	32.0 %	33.5 %	30.1 %	29.8 %	28.1 %	29.0 %	26.3 %	25.4 %	25.5 %				
Other Countries	5	3.1 %	2.8 %	3.3 %	3.6 %	3.6 %	3.9 %	3.7 %	3.6 %	3.9 %				
Net Loans And Acceptances (2)														
Consumer	6	50.2 %	50.5 %	53.5 %	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %				
Businesses and governments	7	49.8 %	49.5 %	46.5 %	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %				
Canada	8	65.0 %	63.8 %	66.7 %	66.7 %	68.4 %	67.3 %	70.1 %	71.0 %	70.7 %				
United States	9	31.9 %	33.4 %	30.0 %	29.7 %	28.0 %	28.8 %	26.2 %	25.3 %	25.4 %				
Other Countries	10	3.1 %	2.8 %	3.3 %	3.6 %	3.6 %	3.9 %	3.7 %	3.7 %	3.9 %				

Coverage Ratios

Specific Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)														
Total	11	18.6 %	18.3 %	18.2 %	15.6 %	17.0 %	18.6 %	18.3 %	22.6 %	22.9 %	18.6 %	17.0 %	18.2 %	18.3 %
Consumer	12	18.2 %	16.9 %	16.5 %	15.5 %	14.8 %	13.8 %	14.9 %	16.8 %	14.6 %	18.2 %	14.8 %	16.5 %	14.9 %
Businesses and governments	13	18.9 %	19.4 %	19.8 %	15.6 %	20.1 %	24.1 %	22.0 %	28.4 %	30.3 %	18.9 %	20.1 %	19.8 %	22.0 %
Net write-offs-to-average loans and acceptances (2)														
	14	0.04 %	0.04 %	0.04 %	0.05 %	0.06 %	0.05 %	0.07 %	0.05 %	0.03 %	0.08 %	0.11 %	0.19 %	0.18 %

Condition Ratios

GIL-to-Gross Loans and Acceptances	15	0.62 %	0.60 %	0.58 %	0.66 %	0.65 %	0.69 %	0.67 %	0.67 %	0.79 %				
GIL-to-Equity and Allowance for Credit Losses	16	5.35 %	4.93 %	4.67 %	5.32 %	5.34 %	5.51 %	5.49 %	5.45 %	6.66 %				
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances (2) (3) (5)														
	17	0.51 %	0.50 %	0.48 %	0.56 %	0.54 %	0.56 %	0.55 %	0.52 %	0.61 %				
NIL-to-segmented Net Loans and Acceptances (2) (3) (5)														
Consumer	18	0.42 %	0.46 %	0.43 %	0.55 %	0.57 %	0.58 %	0.53 %	0.48 %	0.55 %				
Businesses and governments	19	0.59 %	0.53 %	0.54 %	0.56 %	0.49 %	0.54 %	0.58 %	0.57 %	0.68 %				
Canada	20	0.24 %	0.26 %	0.22 %	0.23 %	0.25 %	0.26 %	0.26 %	0.24 %	0.28 %				
United States	21	1.10 %	0.99 %	1.10 %	1.36 %	1.31 %	1.36 %	1.43 %	1.37 %	1.64 %				
Other Countries	22	0.01 %	0.03 %	0.04 %	0.03 %	0.01 %	0.02 %	0.04 %	0.03 %	0.04 %				

Consumer Loans (Canada) (5)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	23	0.36 %	0.36 %	0.34 %	0.34 %	0.38 %	0.39 %	0.39 %	0.35 %	0.36 %				
Credit Cards (4)	24	1.01 %	1.10 %	0.97 %	0.87 %	1.01 %	1.04 %	1.14 %	1.04 %	1.08 %				
Mortgages	25	0.24 %	0.28 %	0.26 %	0.26 %	0.27 %	0.29 %	0.27 %	0.27 %	0.29 %				
Total Consumer	26	0.32 %	0.34 %	0.32 %	0.32 %	0.34 %	0.36 %	0.35 %	0.34 %	0.36 %				

Consumer Loans (U.S.) (5)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	27	1.36 %	1.39 %	1.19 %	1.23 %	1.24 %	1.34 %	1.23 %	1.19 %	1.16 %				
Credit Cards (4)	28	0.90 %	1.11 %	1.16 %	1.00 %	1.43 %	1.06 %	0.91 %	0.97 %	1.12 %				
Mortgages	29	1.02 %	1.11 %	1.11 %	1.68 %	1.74 %	1.88 %	1.77 %	1.69 %	2.54 %				
Total Consumer	30	1.22 %	1.29 %	1.16 %	1.38 %	1.41 %	1.52 %	1.40 %	1.35 %	1.62 %				

Consumer Loans (Consolidated) (5)
90 Days & Over Delinquency Ratios

Consumer instalment and other personal	31	0.58 %	0.62 %	0.55 %	0.57 %	0.59 %	0.63 %	0.59 %	0.55 %	0.54 %				
Credit Cards (4)	32	1.00 %	1.10 %	0.99 %	0.88 %	1.04 %	1.04 %	1.12 %	1.04 %	1.09 %				
Mortgages	33	0.30 %	0.35 %	0.33 %	0.39 %	0.39 %	0.43 %	0.39 %	0.38 %	0.47 %				
Total Consumer	34	0.43 %	0.48 %	0.44 %	0.47 %	0.49 %	0.53 %	0.50 %	0.48 %	0.53 %				

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

(2) Aggregate Net Loans and Acceptances balances are net of collective allowances, and all specific allowances excluding those related to off-balance sheet instruments and undrawn commitments. The Consumer and Business and governments Net Loans and Acceptances balances are stated net of specific allowances (excluding those related to off-balance sheet instruments and undrawn commitments) only.

(3) Net Impaired Loan balances are net of specific allowances, excluding off-balance sheet instruments and undrawn commitments.

(4) Excludes small business and Corporate credit cards.

(5) Prior periods were restated in the first quarter of 2016 to conform to the current period's presentation.

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

(\$ millions except as noted)

Performance Ratios (Annualized)

LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
PCL-to-average net loans and acceptances	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.22 %	0.21 %	0.19 %	0.19 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.17 %	0.35 %	0.38 %	0.23 %	0.30 %	0.32 %	0.49 %	0.32 %	0.35 %	0.26 %	0.31 %	0.30 %	0.37 %
Businesses and governments	0.29 %	0.06 %	(0.11)%	0.17 %	0.09 %	0.08 %	(0.13)%	(0.03)%	0.05 %	0.18 %	0.08 %	0.05 %	(0.06)%
Canada	0.24 %	0.35 %	0.29 %	0.21 %	0.34 %	0.21 %	0.30 %	0.22 %	0.28 %	0.29 %	0.27 %	0.26 %	0.26 %
United States	0.23 %	(0.05)%	(0.12)%	0.21 %	(0.08)%	0.25 %	0.08 %	0.10 %	0.12 %	0.09 %	0.08 %	0.06 %	0.04 %
Other Countries	0.00 %	0.00 %	0.00 %	(0.03)%	0.00 %	0.00 %	0.00 %	0.00 %	(0.04)%	0.00 %	0.00 %	(0.01)%	(0.02)%
Specific PCL-to-average net loans and acceptances	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.22 %	0.21 %	0.19 %	0.19 %

Provision for Credit Losses by Country

Canada	135	198	159	112	180	110	154	110	138	333	290	561	533
United States	66	(15)	(31)	49	(19)	53	16	20	25	51	34	52	30
Other Countries	-	-	-	(1)	-	-	-	-	(1)	-	-	(1)	(2)
Total Provision For Credit Losses	201	183	128	160	161	163	170	130	162	384	324	612	561

Specific Provision for Credit Losses by Country

Canada	135	137	112	110	145	132	126	130	133	272	277	499	529
United States	66	46	16	51	16	31	44	-	30	112	47	114	34
Other Countries	-	-	-	(1)	-	-	-	-	(1)	-	-	(1)	(2)
Total Specific Provision for Credit Losses	201	183	128	160	161	163	170	130	162	384	324	612	561

Interest Income on Impaired Loans

Total	21	15	28	21	17	25	19	28	28	36	42	91	111
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**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION (2)**

(\$ millions)

Provision by Product and Industry

	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014	YTD 2016	Fiscal 2015	Fiscal 2014	
Consumer																	
Residential mortgages	17	9	10	(29)	16	13	11	32	14	16	19	24	11	77	4.9%	1.8%	13.7%
Credit cards	18	68	71	66	64	73	69	69	75	71	139	142	272	268	36.2%	44.4%	47.8%
Consumer instalment and other personal	19	64	78	43	52	64	66	74	55	60	142	130	225	251	37.0%	36.8%	44.7%
Total Consumer	20	141	159	80	132	150	146	175	144	147	300	296	508	596	78.1%	83.0%	106.2%
Businesses and governments																	
Commercial real estate	21	(2)	(7)	(4)	(3)	(8)	(22)	(11)	(34)	(45)	(9)	(30)	(37)	(141)	(2.3)%	(6.0)%	(25.1)%
Construction (non-real estate)	22	2	6	1	1	(4)	2	(15)	10	10	8	(2)	-	7	2.1%	0.0%	1.2%
Retail trade	23	2	8	6	3	2	(3)	1	(1)	(2)	10	(1)	8	1	2.6%	1.3%	0.2%
Wholesale trade	24	8	(1)	5	8	5	1	5	9	16	7	6	19	29	1.8%	3.1%	5.2%
Agriculture	25	4	15	(5)	3	2	3	-	3	12	19	5	3	15	4.9%	0.5%	2.7%
Communications	26	(2)	-	4	8	1	-	-	-	-	(2)	1	13	-	(0.5)%	2.1%	0.0%
Manufacturing	27	10	(4)	28	5	18	16	9	2	12	6	34	67	44	1.6%	10.9%	7.8%
Mining	28	17	-	3	-	(1)	-	(1)	8	-	17	(1)	2	7	4.4%	0.3%	1.2%
Oil and Gas	29	31	22	1	15	10	(1)	1	(1)	-	53	9	25	-	13.8%	4.1%	0.0%
Transportation	30	9	3	3	(1)	(6)	-	-	1	7	12	(6)	(4)	10	3.1%	(0.7)%	1.8%
Utilities	31	3	-	-	-	-	-	-	-	-	3	-	-	-	0.8%	0.0%	0.0%
Forest Products	32	-	-	-	-	1	(1)	-	(1)	-	-	-	-	(1)	0.0%	0.0%	(0.2)%
Service industries	33	-	(5)	-	(13)	(20)	4	15	30	25	(5)	(16)	(29)	80	(1.3)%	(4.7)%	14.3%
Financial	34	(8)	(4)	3	4	(1)	2	(18)	(7)	(4)	(12)	1	8	(34)	(3.1)%	1.3%	(6.1)%
Government	35	-	-	-	-	(2)	(2)	(1)	-	-	-	(2)	(2)	(3)	0.0%	(0.3)%	(0.5)%
Other	36	(14)	(9)	3	(2)	12	18	11	(32)	(16)	(23)	30	31	(49)	(6.0)%	5.1%	(8.7)%
Total Businesses and Government	37	60	24	48	28	11	17	(5)	(14)	15	84	28	104	(35)	21.9%	17.0%	(6.2)%
Total specific provision for credit losses	38	201	183	128	160	161	163	170	130	162	384	324	612	561	100.0%	100.0%	100.0%
Collective provision	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Provision for Credit Losses	40	201	183	128	160	161	163	170	130	162	384	324	612	561			

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

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

WRITE OFFS BY INDUSTRY

	LINE	2016	2016	2015	2015	2015	2015	2014	2014	2014	YTD	YTD	Fiscal	Fiscal
(\$ millions)	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2016	2015	2015	2014
Consumer Write Offs	1	173	182	195	184	187	187	190	202	179	355	374	753	742
Businesses and governments														
Commercial real estate	2	1	2	2	8	9	5	7	5	7	3	14	24	36
Construction (non-real estate)	3	1	6	1	1	3	3	10	2	1	7	6	8	22
Retail trade	4	6	6	13	4	3	2	3	2	1	12	5	22	12
Wholesale trade	5	1	3	9	1	11	5	3	22	1	4	16	26	39
Agriculture	6	3	4	5	1	8	1	-	3	1	7	9	15	5
Communications	7	-	6	4	-	-	-	-	-	-	6	-	4	-
Manufacturing	8	9	8	4	13	21	31	20	8	1	17	52	69	37
Mining	9	-	-	3	2	5	-	-	-	-	-	5	10	-
Oil and Gas	10	13	-	1	25	-	-	-	-	1	13	-	26	1
Transportation	11	14	2	-	-	-	1	-	2	5	16	1	1	11
Utilities	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Forest Products	13	-	-	1	2	5	-	-	1	-	-	5	8	1
Service industries	14	15	5	11	17	8	9	52	60	20	20	17	45	160
Financial	15	3	-	-	-	1	3	-	-	-	3	4	4	1
Government	16	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	17	11	7	12	11	13	14	18	24	17	18	27	50	82
Total Businesses and governments	18	77	49	66	85	87	74	113	129	55	126	161	312	407
Total Write offs	19	250	231	261	269	274	261	303	331	234	481	535	1,065	1,149

WRITE OFFS BY GEOGRAPHIC REGION (1)

		2016	2016	2015	2015	2015	2015	2014	2014	2014	YTD	YTD	Fiscal	Fiscal
(\$ millions)		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2016	2015	2015	2014
Canada	20	139	152	138	160	195	171	164	178	132	291	366	664	622
United States	21	111	79	123	109	79	89	139	153	102	190	168	400	527
Other Countries	22	-	-	-	-	-	1	-	-	-	-	1	1	-
Total	23	250	231	261	269	274	261	303	331	234	481	535	1,065	1,149

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

GROSS LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY

	LINE	2016	2016	2015	2015	2015	2015	2014	2014	2014	MIX
(\$ millions)	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2
Consumer											
Residential mortgages	1	106,641	107,026	105,918	104,547	101,839	102,073	101,013	99,484	97,632	30.0 %
Credit cards	2	7,918	7,896	7,980	8,004	7,896	7,924	7,972	7,976	7,953	2.2 %
Consumer instalment and other personal	3	63,831	65,886	65,598	65,702	64,273	65,301	64,143	64,286	64,571	18.0 %
Total Consumer	4	178,390	180,808	179,496	178,253	174,008	175,298	173,128	171,746	170,156	50.2 %
Businesses and Government, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	22,979	22,098	20,614	19,725	18,105	18,259	17,649	17,038	17,400	6.5 %
Construction (non-real estate)	6	3,601	3,443	3,552	3,655	3,179	3,238	3,117	3,110	2,988	1.0 %
Retail trade	7	16,753	17,024	14,119	13,478	13,277	13,341	12,588	11,734	12,216	4.6 %
Automotive	8	10,973	11,602	9,029	8,773	8,627	8,543	7,651	7,514	7,775	3.1 %
Food and beverage	9	1,265	1,290	1,133	1,107	1,144	1,255	1,498	1,116	1,289	0.4 %
Other	10	4,515	4,132	3,957	3,598	3,506	3,543	3,439	3,104	3,152	1.1 %
Wholesale trade	11	10,793	11,196	10,262	10,377	9,711	9,124	8,291	8,110	7,739	3.0 %
Agriculture	12	731	696	763	604	534	546	542	330	486	0.2 %
Automotive	13	1,658	1,593	718	676	560	624	557	524	394	0.5 %
Food and beverage	14	2,229	2,349	2,192	1,939	1,907	1,987	1,748	1,583	1,763	0.6 %
Construction and industrial	15	2,722	2,669	2,796	3,302	3,121	2,562	2,344	2,403	2,253	0.8 %
Other	16	3,453	3,889	3,793	3,856	3,589	3,405	3,100	3,270	2,843	0.9 %
Agriculture	17	10,498	10,596	9,897	9,855	9,597	9,773	9,163	9,006	8,821	3.0 %
Communications	18	756	870	824	846	751	859	831	781	801	0.2 %
Other communications	19	358	373	384	412	403	473	470	466	478	0.1 %
Cable	20	220	287	264	236	162	161	162	200	212	0.1 %
Broadcasting	21	178	210	176	198	186	225	199	115	111	0.0 %
Manufacturing	22	17,437	17,913	16,225	16,262	15,543	15,494	13,645	13,014	12,785	4.9 %
Industrial products	23	6,188	6,463	6,290	6,847	6,316	6,391	5,496	5,329	5,343	1.7 %
Consumer products	24	7,197	6,414	6,020	5,764	5,745	5,461	4,774	4,346	4,100	2.0 %
Automotive	25	696	1,406	528	549	554	612	617	449	473	0.2 %
Other manufacturing	26	3,356	3,630	3,387	3,102	2,928	3,030	2,758	2,890	2,869	1.0 %
Mining	27	1,624	1,851	1,310	1,162	1,127	1,129	1,095	1,016	851	0.5 %
Oil and Gas	28	7,264	7,379	6,669	6,622	6,632	7,082	5,943	5,359	5,830	2.0 %
Transportation	29	9,892	10,680	3,740	3,876	3,389	3,532	2,534	2,505	2,460	2.8 %
Utilities	30	2,560	2,588	1,984	1,888	1,716	1,786	1,670	1,398	1,389	0.7 %
Electric power generation	31	2,055	1,827	1,452	1,492	1,338	1,459	1,324	1,042	1,042	0.6 %
Gas, water and other	32	505	761	532	396	378	327	346	356	347	0.1 %
Forest products	33	890	977	861	930	785	784	596	692	738	0.3 %
Service industries	34	32,200	31,709	28,417	26,443	24,507	24,653	22,214	21,097	19,837	9.1 %
Automotive lease and rental	35	4,020	3,181	2,194	2,403	2,104	1,923	1,676	1,843	1,415	1.1 %
Educational	36	2,023	2,201	2,077	2,524	2,335	2,532	1,909	1,892	1,834	0.6 %
Health care	37	7,154	7,283	6,312	6,133	5,474	5,691	5,262	4,804	4,938	2.0 %
Business and professional services	38	6,821	7,313	6,246	5,532	5,257	4,760	4,575	4,174	4,304	1.9 %
Hospitality and recreation	39	5,050	5,063	4,750	4,457	4,158	4,236	4,014	3,944	3,850	1.4 %
Other	40	7,132	6,668	6,838	5,394	5,179	5,511	4,778	4,440	3,496	2.1 %
Financial	41	34,432	32,846	31,223	30,821	28,349	28,051	24,098	22,920	23,254	9.7 %
Government	42	1,772	1,971	1,874	1,975	2,384	2,296	2,076	1,804	2,365	0.4 %
Other	43	3,832	4,345	4,812	4,822	4,554	4,778	6,134	5,879	6,924	1.1 %
Total Businesses and Government	44	177,283	177,486	156,383	152,737	143,606	144,179	131,644	125,463	126,398	49.8 %
Total Gross Loans and Acceptances	45	355,673	358,294	335,879	330,990	317,614	319,477	304,772	297,209	296,554	100.0 %

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

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	MIX Q2
Specific Allowances											
Consumer											
Residential mortgages	1	35	38	38	59	54	59	61	72	69	1.7 %
Credit cards	2	-	-	-	-	-	-	-	-	-	0.0 %
Consumer instalment and other personal	3	131	132	113	120	118	104	99	93	92	6.4 %
Total Consumer	4	166	170	151	179	172	163	160	165	161	8.1 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	16	16	17	17	21	19	13	22	48	0.8 %
Construction (non-real estate)	6	8	7	8	9	9	16	16	44	31	0.4 %
Retail trade	7	16	14	23	19	19	21	8	15	14	0.8 %
Wholesale trade	8	21	15	19	16	15	20	10	21	35	1.0 %
Agriculture	9	12	10	6	9	8	15	8	12	13	0.6 %
Communications	10	1	9	9	9	-	-	-	-	-	0.0 %
Manufacturing	11	33	38	38	27	27	27	33	50	73	1.6 %
Industrial products	12	13	8	6	8	3	8	5	33	36	0.6 %
Consumer products	13	10	9	14	14	16	16	15	10	11	0.5 %
Automotive	14	1	2	2	2	2	2	9	1	1	0.0 %
Other manufacturing	15	9	19	16	3	6	1	4	6	25	0.5 %
Mining	16	17	1	1	1	3	9	10	8	-	0.8 %
Oil and Gas	17	40	24	2	2	10	-	-	-	-	2.0 %
Transportation	18	3	7	5	2	2	2	2	1	2	0.1 %
Utilities	19	3	-	-	-	-	-	-	-	-	0.1 %
Forest products	20	2	2	2	2	4	8	9	7	9	0.1 %
Service industries	21	36	56	33	33	58	78	100	77	103	1.8 %
Automotive lease and rental	22	-	-	-	-	2	2	5	6	6	0.0 %
Educational	23	2	9	-	-	12	12	2	14	4	0.1 %
Health care	24	1	5	1	1	6	8	7	(3)	25	0.0 %
Business and professional services	25	4	3	2	3	4	2	1	26	31	0.2 %
Hospitality and recreation	26	2	2	2	2	2	4	2	2	2	0.1 %
Other	27	27	37	28	27	32	50	83	32	35	1.4 %
Financial	28	6	16	3	11	1	2	2	21	19	0.3 %
Government	29	-	-	-	-	-	-	-	1	1	0.0 %
Other	30	29	9	40	1	-	28	3	2	23	1.5 %
Total Businesses and Government	31	243	224	206	158	177	245	214	281	371	11.9 %
Total Specific Allowances	32	409	394	357	337	349	408	374	446	532	20.0 %
Collective allowance (2)	33	1,633	1,717	1,660	1,660	1,594	1,638	1,542	1,517	1,521	80.0 %
Total Allowance for Credit Losses (2)	34	2,042	2,111	2,017	1,997	1,943	2,046	1,916	1,963	2,053	100.0 %

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

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

**NET LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	MIX Q2
Consumer											
Residential mortgages	1	106,606	106,988	105,880	104,488	101,785	102,014	100,952	99,412	97,563	30.1 %
Credit cards	2	7,918	7,896	7,980	8,004	7,896	7,924	7,972	7,976	7,953	2.2 %
Consumer instalment and other personal	3	63,700	65,754	65,485	65,582	64,155	65,197	64,044	64,193	64,479	18.1 %
Total Consumer	4	178,224	180,638	179,345	178,074	173,836	175,135	172,968	171,581	169,995	50.4 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	22,963	22,082	20,597	19,708	18,084	18,240	17,636	17,016	17,352	6.5 %
Construction (non-real estate)	6	3,593	3,436	3,544	3,646	3,170	3,222	3,101	3,066	2,957	1.0 %
Retail trade	7	16,737	17,010	14,096	13,459	13,258	13,320	12,580	11,719	12,202	4.7 %
Wholesale trade	8	10,772	11,181	10,243	10,361	9,696	9,104	8,281	8,089	7,704	3.0 %
Agriculture	9	10,486	10,586	9,891	9,846	9,589	9,758	9,155	8,994	8,808	3.0 %
Communications	10	755	861	815	837	751	859	831	781	801	0.2 %
Manufacturing	11	17,404	17,875	16,187	16,235	15,516	15,467	13,612	12,964	12,712	4.9 %
Industrial products	12	6,175	6,455	6,284	6,839	6,313	6,383	5,491	5,296	5,307	1.7 %
Consumer products	13	7,187	6,405	6,006	5,750	5,729	5,445	4,759	4,336	4,089	2.0 %
Automotive	14	695	1,404	526	547	552	610	608	448	472	0.2 %
Other manufacturing	15	3,347	3,611	3,371	3,099	2,922	3,029	2,754	2,884	2,844	1.0 %
Mining	16	1,607	1,850	1,309	1,161	1,124	1,120	1,085	1,008	851	0.5 %
Oil and Gas	17	7,224	7,355	6,667	6,620	6,622	7,082	5,943	5,359	5,830	2.0 %
Transportation	18	9,889	10,673	3,735	3,874	3,387	3,530	2,532	2,504	2,458	2.8 %
Utilities	19	2,557	2,588	1,984	1,888	1,716	1,786	1,670	1,398	1,389	0.7 %
Forest products	20	888	975	859	928	781	776	587	685	729	0.3 %
Service industries	21	32,164	31,653	28,384	26,410	24,449	24,575	22,114	21,020	19,734	9.1 %
Automotive lease and rental	22	4,020	3,181	2,194	2,403	2,102	1,921	1,671	1,837	1,409	1.1 %
Educational	23	2,021	2,192	2,077	2,524	2,323	2,520	1,907	1,878	1,830	0.6 %
Health care	24	7,153	7,278	6,311	6,132	5,468	5,683	5,255	4,807	4,913	2.0 %
Business and professional services	25	6,817	7,310	6,244	5,529	5,253	4,758	4,574	4,148	4,273	1.9 %
Hospitality and recreation	26	5,048	5,061	4,748	4,455	4,156	4,232	4,012	3,942	3,848	1.4 %
Other	27	7,105	6,631	6,810	5,367	5,147	5,461	4,695	4,408	3,461	2.1 %
Financial	28	34,426	32,830	31,220	30,810	28,348	28,049	24,096	22,899	23,235	9.7 %
Government	29	1,772	1,971	1,874	1,975	2,384	2,296	2,076	1,803	2,364	0.5 %
Other	30	3,803	4,336	4,772	4,821	4,554	4,750	6,131	5,877	6,901	1.2 %
Total Businesses and Government	31	177,040	177,262	156,177	152,579	143,429	143,934	131,430	125,182	126,027	50.1 %
Loans and Acceptances, Net of Specific Allowances	32	355,264	357,900	335,522	330,653	317,265	319,069	304,398	296,763	296,022	100.5 %
Collective allowance (1)	33	(1,633)	(1,717)	(1,660)	(1,660)	(1,594)	(1,638)	(1,542)	(1,517)	(1,521)	(0.5)%
Total Net Loans and Acceptances	34	353,631	356,183	333,862	328,993	315,671	317,431	302,856	295,246	294,501	100.0 %

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

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

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	MIX Q2
Consumer											
Residential mortgages	1	353	396	370	552	563	567	532	507	589	0.3 %
Consumer instalment and other personal	2	560	608	546	600	603	611	544	478	511	0.8 %
Total Consumer	3	913	1,004	916	1,152	1,166	1,178	1,076	985	1,100	0.5 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	98	100	104	111	131	161	172	185	237	0.4 %
Construction (non-real estate)	5	59	99	91	95	92	111	100	109	100	1.6 %
Retail trade	6	30	55	78	54	47	48	46	46	92	0.2 %
Wholesale trade	7	41	47	66	61	50	49	45	49	85	0.4 %
Agriculture	8	165	182	135	135	126	143	111	118	107	1.6 %
Communications	9	4	22	22	22	-	55	59	-	-	0.5 %
Manufacturing	10	150	131	140	140	120	134	133	105	124	0.9 %
Industrial products	11	19	24	31	32	22	42	37	70	89	0.3 %
Consumer products	12	56	45	45	54	56	51	58	22	17	0.8 %
Automotive	13	6	7	6	9	14	33	29	2	2	0.9 %
Other manufacturing	14	69	55	58	45	28	8	9	11	16	2.1 %
Mining	15	40	44	4	4	7	12	12	12	7	2.5 %
Oil and Gas	16	410	162	102	106	26	-	1	1	1	5.6 %
Transportation	17	64	73	35	44	36	9	9	13	14	0.6 %
Utilities	18	12	11	14	13	-	-	-	-	-	0.5 %
Forest products	19	9	10	11	12	19	20	22	23	26	1.0 %
Service industries	20	111	153	140	132	185	227	245	258	359	0.3 %
Automotive lease and rental	21	1	1	1	1	3	2	6	6	6	0.0 %
Educational	22	32	32	26	7	27	28	26	40	45	1.6 %
Health care	23	18	23	17	12	34	59	49	58	65	0.3 %
Business and professional services	24	9	11	9	21	26	36	47	68	75	0.1 %
Hospitality and recreation	25	14	15	14	31	33	40	26	27	37	0.3 %
Other	26	37	71	73	60	62	62	91	59	131	0.5 %
Financial	27	57	51	51	49	7	8	11	31	42	0.2 %
Government	28	3	4	-	-	-	2	2	3	6	0.2 %
Other	29	30	10	50	35	35	38	4	37	25	0.8 %
Total Businesses and Government	30	1,283	1,154	1,043	1,013	881	1,017	972	990	1,225	0.7 %
Total Gross Impaired Loans and Acceptances	31	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	0.6 %

(1) GIL excludes Purchased Credit Impaired Loans.

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

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	MIX Q2
Consumer											
Residential mortgages	1	318	358	332	493	509	508	471	435	520	0.3 %
Consumer instalment and other personal	2	429	476	433	480	485	507	445	385	419	0.6 %
Total Consumer	3	747	834	765	973	994	1,015	916	820	939	0.4 %
Businesses and Government, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	82	84	87	94	110	142	159	163	189	0.4 %
Construction (non-real estate)	5	51	92	83	86	83	95	84	65	69	1.4 %
Retail trade	6	14	41	55	35	28	27	38	31	78	0.1 %
Wholesale trade	7	20	32	47	45	35	29	35	28	50	0.2 %
Agriculture	8	153	172	129	126	118	128	103	106	94	1.5 %
Communications	9	3	13	13	13	-	55	59	-	-	0.4 %
Manufacturing	10	117	93	102	113	93	107	100	55	51	0.7 %
Industrial products	11	6	16	25	24	19	34	32	37	53	0.1 %
Consumer products	12	46	36	31	40	40	35	43	12	6	0.6 %
Automotive	13	5	5	4	7	12	31	20	1	1	0.7 %
Other manufacturing	14	60	36	42	42	22	7	5	5	(9)	1.8 %
Mining	15	23	43	3	3	4	3	2	4	7	1.4 %
Oil and Gas	16	370	138	100	104	16	-	1	1	1	5.1 %
Transportation	17	61	66	30	42	34	7	7	12	12	0.6 %
Utilities	18	9	11	14	13	-	-	-	-	-	0.4 %
Forest products	19	7	8	9	10	15	12	13	16	17	0.8 %
Service industries	20	75	97	107	99	127	149	145	181	256	0.2 %
Automotive lease and rental	21	1	1	1	1	1	-	1	-	-	0.0 %
Educational	22	30	23	26	7	15	16	24	26	41	1.5 %
Health care	23	17	18	16	11	28	51	42	61	40	0.2 %
Business and professional services	24	5	8	7	18	22	34	46	42	44	0.1 %
Hospitality and recreation	25	12	13	12	29	31	36	24	25	35	0.2 %
Other	26	10	34	45	33	30	12	8	27	96	0.1 %
Financial	27	51	35	48	38	6	6	9	10	23	0.1 %
Government	28	3	4	-	-	-	2	2	2	5	0.2 %
Other	29	1	1	10	34	35	10	1	35	2	0.0 %
Total Businesses and Government	30	1,040	930	837	855	704	772	758	709	854	0.6 %
Total Net Impaired Loans and Acceptances (2)	31	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	0.5 %

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

(2) Net Impaired Loan balances are net of specific allowances, excluding off-balance sheet instruments and undrawn commitments.

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

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	MIX Q2
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Gross Loans and Acceptances

Canada	1	231,061	228,373	223,500	220,530	216,796	214,457	213,490	210,730	209,174	65.0 %
United States	2	113,688	119,951	101,198	98,581	89,301	92,559	80,135	75,633	75,759	32.0 %
Other Countries	3	10,924	9,970	11,181	11,879	11,517	12,461	11,147	10,846	11,621	3.0 %
Total Gross Loans and Acceptances	4	355,673	358,294	335,879	330,990	317,614	319,477	304,772	297,209	296,554	100.0 %

Specific ACL (2)

Canada	5	(167)	(145)	(145)	(158)	(156)	(175)	(191)	(240)	(252)
United States	6	(242)	(249)	(212)	(179)	(192)	(232)	(182)	(204)	(278)
Other Countries	7	-	-	-	-	(1)	(1)	(1)	(2)	(2)

Net Loans and Acceptances

Canada	8	230,894	228,228	223,355	220,372	216,640	214,282	213,299	210,490	208,922	65.3 %
United States	9	113,446	119,702	100,986	98,402	89,109	92,327	79,953	75,429	75,481	32.1 %
Other Countries	10	10,924	9,970	11,181	11,879	11,516	12,460	11,146	10,844	11,619	3.1 %
Total Loans and Acceptances, net of specific ACL	11	355,264	357,900	335,522	330,653	317,265	319,069	304,398	296,763	296,022	100.5 %
Collective ACL (3)											
Canada	12	(918)	(918)	(857)	(810)	(808)	(773)	(795)	(767)	(787)	(0.3)%
United States	13	(715)	(799)	(803)	(850)	(786)	(865)	(747)	(750)	(734)	(0.2)%
Total Net Loans and Acceptances	14	353,631	356,183	333,862	328,993	315,671	317,431	302,856	295,246	294,501	100.0 %

Gross Impaired Loans and Acceptances (4)

Canada	15	718	729	641	664	705	722	742	750	830
United States	16	1,477	1,426	1,314	1,498	1,340	1,469	1,301	1,220	1,488
Other Countries	17	1	3	4	3	2	4	5	5	7
Total Gross Impaired Loans and Acceptances	18	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325

Net Impaired Loans and Acceptances (4)

Canada	19	551	584	496	506	549	547	551	510	578
United States	20	1,235	1,177	1,102	1,319	1,148	1,237	1,119	1,016	1,210
Other Countries	21	1	3	4	3	1	3	4	3	5
Total Impaired Loans and Acceptances, net of specific ACL	22	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793

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

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

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

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

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

(\$ millions)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Impairment Allowances (Total ACL), beginning of period	1	2,146	2,052	2,053	1,978	2,093	1,966	2,011	2,098	2,048	2,052	1,966	1,966	1,970
Amounts written off	2	(250)	(231)	(261)	(269)	(274)	(261)	(303)	(331)	(234)	(481)	(535)	(1,065)	(1,149)
Recoveries of amounts written off in previous periods	3	107	87	144	115	95	102	92	182	139	194	197	456	624
Charge to income statement (PCL)	4	201	183	128	160	161	163	170	130	162	384	324	612	561
Foreign exchange and other movements	5	(131)	55	(12)	69	(97)	123	(4)	(68)	(17)	(76)	26	83	(40)
Total ACL, at end of period	6	2,073	2,146	2,052	2,053	1,978	2,093	1,966	2,011	2,098	2,073	1,978	2,052	1,966
Total ACL comprised of : Loans	7	1,894	1,951	1,855	1,811	1,758	1,847	1,734	1,768	1,850	1,894	1,758	1,855	1,734
Specific ACL for other credit instruments	8	31	35	35	56	35	47	50	48	45	31	35	35	50
Collective ACL for other credit instruments and undrawn commitments	9	148	160	162	186	185	199	182	195	203	148	185	162	182

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

Consumer	10	47	43	99	73	48	42	25	75	46	90	90	262	201
Businesses and Governments	11	60	44	45	42	47	60	67	107	93	104	107	194	423

Allocation of Amounts Written Off by Market

Consumer	12	173	182	195	184	187	187	190	202	179	355	374	753	742
Businesses and Governments	13	77	49	66	85	87	74	113	129	55	126	161	312	407

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

(\$ millions)		2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Total Impaired Loans and Acceptances														
GIL, beginning of period	14	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,482	1,959	2,048	2,048	2,544
Retail formations (2)	15	259	318	285	244	298	316	303	292	253	577	614	1,143	1,172
Retail reductions (3)	16	(266)	(137)	(409)	(168)	(219)	(115)	(111)	(301)	(192)	(403)	(334)	(911)	(752)
Businesses and government formations	17	459	276	199	315	156	108	231	165	256	735	264	778	970
Businesses and government reductions (3)	18	(253)	(116)	(103)	(98)	(205)	11	(136)	(271)	(325)	(369)	(194)	(395)	(1,085)
Net new additions (reductions) (2)	19	199	341	(28)	293	30	320	287	(115)	(8)	540	350	615	305
Retail write-offs (2)	20	(84)	(93)	(112)	(90)	(91)	(99)	(101)	(106)	(94)	(177)	(190)	(392)	(394)
Business and government write-offs	21	(77)	(49)	(66)	(85)	(87)	(74)	(113)	(129)	(55)	(126)	(161)	(312)	(407)
Write-offs (2)	22	(161)	(142)	(178)	(175)	(178)	(173)	(214)	(235)	(149)	(303)	(351)	(704)	(801)
GIL, end of period	23	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,196	2,047	1,959	2,048
Specific ACL, beginning of period	24	394	357	337	349	408	374	446	532	471	357	374	374	444
Increase / (Decrease)	25	265	268	281	257	215	295	231	245	295	533	510	1,048	1,079
Amounts Written Off	26	(250)	(231)	(261)	(269)	(274)	(261)	(303)	(331)	(234)	(481)	(535)	(1,065)	(1,149)
Specific ACL, end of period (4)	27	409	394	357	337	349	408	374	446	532	409	349	357	374
NIL, beginning of period	28	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	2,011	1,602	1,674	1,674	2,100
Change in gross impaired loans	29	38	199	(206)	118	(148)	147	73	(350)	(157)	237	(1)	(89)	(496)
Change in specific ACL (4)	30	(15)	(37)	(20)	12	59	(34)	72	86	(61)	(52)	25	17	70
NIL, end of period	31	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	1,787	1,698	1,602	1,674

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

(2) Excludes certain loans that are written off directly and not classified as new formations (Q2'16 \$89 million, Q1'16 \$89 million, Q4'15 \$83 million, Q3'15 \$94 million, Q2'15 \$96 million, Q1'15 \$88 million, Q4'14 \$89 million, Q3'14 \$96 million, and Q2'14 \$85 million).

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

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

LOANS PAST DUE NOT IMPAIRED

(CDE\$ in millions, except as noted)

LINE #	1 to 29 days			30 to 89 days			90 days or more			Total		
	Apr 30, 2016	Jan 31, 2016	Oct 31, 2015	Apr 30, 2016	Jan 31, 2016	Oct 31, 2015	Apr 30, 2016	Jan 31, 2016	Oct 31, 2015	Apr 30, 2016	Jan 31, 2016	Oct 31, 2015
Residential mortgages	608	627	641	421	543	459	27	32	33	1,056	1,202	1,133
Credit card, consumer loans	2,929	3,172	2,474	407	487	494	91	99	90	3,427	3,758	3,058
Businesses and governments loans	573	789	416	497	570	162	171	194	92	1,241	1,553	670
Total	4,110	4,588	3,531	1,325	1,600	1,115	289	325	215	5,724	6,513	4,861

RESIDENTIAL MORTGAGES (7)

(CDE \$ in millions, except as noted)

Region (1)	#	As at April 30, 2016					As at October 31, 2015				
		Outstandings				New originations during the quarter	Outstandings				New originations during the quarter
		Insured (2)	Uninsured	Total	% of Total		Avg LTV (3) Uninsured	Insured (2)	Uninsured	Total	
Atlantic	5	3,679	1,666	5,345	5.0%	71%	3,630	1,719	5,349	5.1%	72%
Quebec	6	9,101	5,322	14,423	13.5%	71%	8,956	5,379	14,335	13.5%	71%
Ontario	7	24,227	16,512	40,739	38.3%	68%	23,041	17,025	40,066	37.9%	69%
Alberta	8	11,256	4,540	15,796	14.8%	70%	11,089	4,609	15,698	14.8%	71%
British Columbia	9	7,643	10,633	18,276	17.1%	63%	7,489	10,302	17,791	16.8%	63%
All Other Canada	10	2,434	1,314	3,748	3.5%	69%	2,374	1,379	3,753	3.5%	71%
Total Canada	11	58,340	39,987	98,327	92.2%	67%	56,579	40,413	96,992	91.6%	68%
U.S.	12	31	8,283	8,314	7.8%	69%	25	8,901	8,926	8.4%	71%
Total	13	58,371	48,270	106,641	100.0%	67%	56,604	49,314	105,918	100.0%	69%

HOME EQUITY LINES OF CREDIT (HELOC) (4)

(CDE \$ in millions, except as noted)

Region (1)	#	As at April 30, 2016					As at October 31, 2015				
		Portfolio				New originations during the quarter	Portfolio				New originations during the quarter
		Outstandings	Authorizations	% of Outstandings	% of Authorizations		Average LTV (3)	Outstandings	Authorizations	% of Outstandings	
Atlantic	14	928	1,494	2.7%	2.3%	62%	935	1,493	2.7%	2.4%	66%
Quebec	15	5,395	9,427	15.7%	14.8%	68%	5,281	9,112	15.3%	14.4%	69%
Ontario	16	12,245	23,284	35.8%	36.6%	60%	12,031	22,686	34.8%	35.8%	62%
Alberta	17	3,330	6,375	9.7%	10.0%	60%	3,332	6,310	9.7%	10.0%	63%
British Columbia	18	5,678	10,229	16.6%	16.0%	55%	5,559	9,927	16.1%	15.7%	57%
All Other Canada	19	824	1,407	2.4%	2.2%	61%	824	1,390	2.4%	2.2%	64%
Total Canada	20	28,398	52,216	82.9%	81.9%	60%	27,962	50,918	81.0%	80.5%	62%
U.S.	21	5,861	11,540	17.1%	18.1%	67%	6,544	12,308	19.0%	19.5%	66%
Total	22	34,259	63,756	100.0%	100.0%	62%	34,506	63,226	100.0%	100.0%	63%

RESIDENTIAL MORTGAGES BY REMAINING TERM OF AMORTIZATION (5) (7)

(Based upon Outstandings CDE)

	#	As at April 30, 2016							As at October 31, 2015						
		Amortization period							Amortization period						
		< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %
Canada	23	1.3%	4.8%	8.6%	15.3%	40.9%	28.0%	1.1%	1.4%	4.9%	8.7%	15.4%	40.5%	27.2%	1.9%
U.S. (6)	24	1.4%	5.7%	7.8%	13.4%	23.1%	48.2%	0.4%	1.5%	6.1%	7.6%	12.4%	25.2%	46.8%	0.4%
Total	25	1.3%	4.9%	8.6%	15.1%	39.5%	29.5%	1.1%	1.4%	5.0%	8.6%	15.2%	39.3%	28.7%	1.8%

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

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

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

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

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

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

(7) Prior periods were restated in the first quarter of 2016 to conform to the current period's presentation.

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at April 30, 2016				As at January 31, 2016				As at October 31, 2015				As at July 31, 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)
		Interest Rate Contracts															
Over-the-counter																	
Swaps	1	2,941,776	17,415	20,642		2,926,892	20,875	23,689		2,959,787	18,590	22,037		2,994,725	20,110	22,891	
Forward rate agreements	2	392,330	40	41		334,055	64	61		432,744	25	24		468,229	57	45	
Purchased options	3	18,448	647	671		19,722	734	771		21,344	633	651		18,730	725	733	
Written options	4	24,640	-	-		26,677	-	-		24,154	-	-		23,251	-	-	
	5	3,377,194	18,102	21,354	1,596	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
Exchange traded																	
Futures	6	144,093	-	-		129,308	-	-		137,583	-	-		145,840	-	-	
Purchased options	7	20,618	-	-		28,876	-	-		26,598	-	-		20,430	-	-	
Written options	8	21,073	-	-		32,764	-	-		25,038	-	-		14,502	-	-	
	9	185,784	-	-		190,948	-	-		189,219	-	-		180,772	-	-	
Total Interest Rate Contracts	10	3,562,978	18,102	21,354	1,596	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
Foreign Exchange Contracts																	
Over-the-counter																	
Cross-currency swaps	11	87,590	4,293	8,546		76,910	6,563	10,316		76,083	5,128	8,602		71,517	3,949	8,319	
Cross-currency interest rate swaps	12	353,910	10,625	18,348		376,932	11,100	19,159		339,467	6,847	13,696		332,553	11,510	18,317	
Forward foreign exchange contracts	13	383,523	4,976	8,232		436,842	6,525	10,399		393,098	4,191	7,838		403,838	8,943	11,335	
Purchased options	14	33,283	205	1,134		33,472	245	1,080		28,297	115	768		30,812	342	1,043	
Written options	15	36,723	-	-		37,020	-	-		28,960	-	-		31,248	-	-	
	16	895,029	20,099	36,260	2,337	961,176	24,433	40,954	2,576	865,905	16,281	30,904	2,034	869,968	24,744	39,014	2,904
Exchange traded																	
Futures	17	2,735	-	-		790	-	-		677	-	-		316	-	-	
Purchased options	18	5,949	-	-		5,000	-	-		2,562	-	-		1,658	-	-	
Written options	19	3,892	-	-		2,085	-	-		2,012	-	-		1,964	-	-	
	20	12,576	-	-		7,875	-	-		5,251	-	-		3,938	-	-	
Total Foreign Exchange Contracts	21	907,605	20,099	36,260	2,337	969,051	24,433	40,954	2,576	871,156	16,281	30,904	2,034	873,906	24,744	39,014	2,904
Commodity Contracts																	
Over-the-counter																	
Swaps	22	11,670	879	2,265		12,271	1,038	2,471		11,929	993	2,472		12,322	761	2,225	
Purchased options	23	5,752	100	1,002		5,737	76	1,055		6,172	69	1,043		6,359	58	1,028	
Written options	24	3,886	-	-		3,869	-	-		4,103	-	-		4,186	-	-	
	25	21,308	979	3,267	525	21,877	1,114	3,526	497	22,204	1,062	3,515	496	22,867	819	3,253	413
Exchange traded																	
Futures	26	16,423	-	-		17,097	-	-		16,803	-	-		17,100	-	-	
Purchased options	27	6,603	-	-		7,614	-	-		7,614	-	-		7,512	-	-	
Written options	28	8,426	-	-		9,522	-	-		9,720	-	-		9,481	-	-	
	29	31,452	-	-		34,233	-	-		34,137	-	-		34,093	-	-	
Total Commodity Contracts	30	52,760	979	3,267	525	56,110	1,114	3,526	497	56,341	1,062	3,515	496	56,960	819	3,253	413
Equity Contracts																	
Over-the-counter																	
Swaps	31	45,506	627	2,977		45,596	929	3,302		47,114	892	3,366		53,679	888	3,769	
Exchange traded	32	4,999	-	-		5,041	-	-		4,371	-	-		4,183	-	-	
Total Equity Contracts	33	50,505	627	2,977	198	50,637	929	3,302	213	51,485	892	3,366	214	57,862	888	3,769	326
Credit Default Swaps																	
Over-the-counter																	
Purchased (2)	34	4,907	27	111		5,934	87	162		5,419	36	146		5,666	29	163	
Written (2)	35	8,862	-	-		9,260	-	-		9,154	-	-		9,245	-	-	
Total Credit Default Swaps	36	13,769	27	111	21	15,194	87	162	21	14,573	36	146	34	14,911	29	163	30
Sub-total	37	4,587,617	39,834	63,969	4,677	4,589,286	48,236	72,465	5,027	4,620,803	37,519	60,643	4,239	4,689,346	47,372	69,868	5,319
Impact of master netting agreements	38	n.a.	(30,659)	(43,930)		n.a.	(34,455)	(47,729)		n.a.	(27,415)	(40,140)		n.a.	(40,338)	(46,780)	
Total	39	4,587,617	9,175	20,039	4,677	4,589,286	13,781	24,736	5,027	4,620,803	10,104	20,503	4,239	4,689,346	7,034	23,088	5,319

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

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

DERIVATIVE INSTRUMENTS

Fair Value

(\$ millions)

LINE #	As at April 30, 2016			As at January 31, 2016			As at October 31, 2015			As at July 31, 2015			As at April 30, 2015			
	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	
TRADING																
Interest Rate Contracts																
Swaps	1	16,353	(15,445)	908	19,317	(18,181)	1,136	17,382	(16,449)	933	18,852	(17,769)	1,083	17,772	(16,761)	1,011
Forward rate agreements	2	40	(2)	38	64	(7)	57	25	(6)	19	57	(31)	26	54	(17)	37
Futures	3	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-
Purchased options	4	651	-	651	739	-	739	637	-	637	729	-	729	784	-	784
Written options	5	-	(601)	(601)	-	(660)	(660)	-	(581)	(581)	-	(614)	(614)	-	(743)	(743)
	6	17,044	(16,048)	996	20,120	(18,848)	1,272	18,045	(17,036)	1,009	19,638	(18,414)	1,224	18,610	(17,521)	1,089
Foreign Exchange Contracts																
Cross-currency swaps	7	4,293	(3,012)	1,281	6,563	(5,396)	1,167	5,128	(4,239)	889	3,949	(2,287)	1,662	2,980	(1,803)	1,177
Cross-currency interest rate swaps	8	10,625	(14,766)	(4,141)	11,100	(17,066)	(5,966)	6,847	(12,128)	(5,281)	11,510	(15,490)	(3,980)	7,823	(11,436)	(3,613)
Forward foreign exchange contracts	9	3,764	(4,800)	(1,036)	5,042	(2,469)	2,573	3,099	(1,306)	1,793	7,664	(5,575)	2,089	5,681	(5,607)	74
Purchased options	10	284	-	284	279	-	279	133	-	133	357	-	357	222	-	222
Written options	11	-	(297)	(297)	-	(301)	(301)	-	(178)	(178)	-	(401)	(401)	-	(238)	(238)
	12	18,966	(22,875)	(3,909)	22,984	(25,232)	(2,248)	15,207	(17,851)	(2,644)	23,480	(23,753)	(273)	16,706	(19,084)	(2,378)
Commodity Contracts																
Swaps	13	879	(1,263)	(384)	1,038	(1,935)	(897)	993	(1,818)	(825)	761	(1,917)	(1,156)	778	(1,676)	(898)
Purchased options	14	615	-	615	786	-	786	674	-	674	673	-	673	523	-	523
Written options	15	-	(696)	(696)	-	(1,074)	(1,074)	-	(953)	(953)	-	(916)	(916)	-	(709)	(709)
	16	1,494	(1,959)	(465)	1,824	(3,009)	(1,185)	1,667	(2,771)	(1,104)	1,434	(2,833)	(1,399)	1,301	(2,385)	(1,084)
Equity Contracts																
	17	780	(2,816)	(2,036)	1,177	(2,197)	(1,020)	969	(2,201)	(1,232)	950	(2,328)	(1,378)	800	(2,695)	(1,895)
Credit Default Swaps																
Purchased	18	27	-	27	87	-	87	36	-	36	29	-	29	76	-	76
Written	19	-	(37)	(37)	-	(37)	(37)	-	(48)	(48)	-	(56)	(56)	-	(125)	(125)
	20	27	(37)	(10)	87	(37)	50	36	(48)	(12)	29	(56)	(27)	76	(125)	(49)
Total fair value - trading derivatives	21	38,311	(43,735)	(5,424)	46,192	(49,323)	(3,131)	35,924	(39,907)	(3,983)	45,531	(47,384)	(1,853)	37,493	(41,810)	(4,317)
HEDGING																
Interest Rate Contracts																
Cash flow hedges - swaps	22	609	(101)	508	880	(71)	809	664	(90)	574	671	(139)	532	594	(163)	431
Fair value hedges - swaps	23	453	(474)	(21)	678	(582)	96	544	(387)	157	587	(362)	225	543	(370)	173
Total swaps	24	1,062	(575)	487	1,558	(653)	905	1,208	(477)	731	1,258	(501)	757	1,137	(533)	604
Foreign Exchange Contracts																
Cash flow hedges - Forward foreign exchange contracts	25	1,212	(1,669)	(457)	1,483	(2,643)	(1,160)	1,092	(2,255)	(1,163)	1,279	(2,126)	(847)	1,201	(1,894)	(693)
Total foreign exchange contracts	26	1,212	(1,669)	(457)	1,483	(2,643)	(1,160)	1,092	(2,255)	(1,163)	1,279	(2,126)	(847)	1,201	(1,894)	(693)
Equity Contracts																
Cash flow hedges - Equity contracts	27	-	-	-	-	-	-	14	-	14	-	-	-	-	-	-
Total equity contracts	28	-	-	-	-	-	-	14	-	14	-	-	-	-	-	-
Total fair value - hedging derivatives	29	2,274	(2,244)	30	3,041	(3,296)	(255)	2,314	(2,732)	(418)	2,537	(2,627)	(90)	2,338	(2,427)	(89)
Total fair value	30	40,585	(45,979)	(5,394)	49,233	(52,619)	(3,386)	38,238	(42,639)	(4,401)	48,068	(50,011)	(1,943)	39,831	(44,237)	(4,406)
Less: Net impact of master netting agreements	31	(30,659)	30,659	-	(34,455)	34,455	-	(27,415)	27,415	-	(40,338)	40,338	-	(35,250)	35,250	-
Total	32	9,926	(15,320)	(5,394)	14,778	(18,164)	(3,386)	10,823	(15,224)	(4,401)	7,730	(9,673)	(1,943)	4,581	(8,987)	(4,406)

OVER-THE-COUNTER DERIVATIVES (NOTIONAL AMOUNTS)

LINE #	As at April 30, 2016			As at January 31, 2016			As at October 31, 2015			As at July 31, 2015			
	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	
Interest Rate Contracts													
Swaps	1	611,437	2,330,339	2,941,776	660,361	2,266,531	2,926,892	690,375	2,269,412	2,959,787	739,255	2,255,470	2,994,725
Forward rate agreements	2	1,056	391,274	392,330	4,649	329,406	334,055	2,563	430,181	432,744	12,609	455,620	468,229
Purchased options	3	18,448	-	18,448	19,722	-	19,722	21,344	-	21,344	18,730	-	18,730
Written options	4	24,640	-	24,640	26,677	-	26,677	24,154	-	24,154	23,251	-	23,251
Total interest rate contracts	5	655,581	2,721,613	3,377,194	711,409	2,595,937	3,307,346	738,436	2,699,593	3,438,029	793,845	2,711,090	3,504,935
Foreign Exchange Contracts													
Cross-currency swaps	6	87,590	-	87,590	76,910	-	76,910	76,083	-	76,083	71,517	-	71,517
Cross-currency interest rate swaps	7	353,910	-	353,910	376,932	-	376,932	339,467	-	339,467	332,553	-	332,553
Forward foreign exchange contracts	8	383,523	-	383,523	436,842	-	436,842	393,098	-	393,098	403,838	-	403,838
Purchased options	9	33,283	-	33,283	33,472	-	33,472	28,297	-	28,297	30,812	-	30,812
Written options	10	36,723	-	36,723	37,020	-	37,020	28,960	-	28,960	31,248	-	31,248
Total foreign exchange contracts	11	895,029	-	895,029	961,176	-	961,176	865,905	-	865,905	869,968	-	869,968
Commodity Contracts													
Swaps	12	11,670	-	11,670	12,271	-	12,271	11,929	-	11,929	12,322	-	12,322
Purchased options	13	5,752	-	5,752	5,737	-	5,737	6,172	-	6,172	6,359	-	6,359
Written options	14	3,886	-	3,886	3,869	-	3,869	4,103	-	4,103	4,186	-	4,186
Total commodity contracts	15	21,308	-	21,308	21,877	-	21,877	22,204	-	22,204	22,867	-	22,867
Equity Contracts													
	16	45,506	-	45,506	45,596	-	45,596	47,114	-	47,114	53,679	-	53,679
Credit Default Swaps													
Purchased (1)	17	3,977	930	4,907	4,532	1,402	5,934	4,365	1,054	5,419	4,684	982	5,666
Written (1)	18	8,862	-	8,862	9,148	112	9,260	9,154	-	9,154	9,245	-	9,245
Total credit default swaps	19	12,839	930	13,769	13,680	1,514	15,194	13,519	1,054	14,573	13,929	982	14,911
Total	20	1,630,263	2,722,543	4,352,806	1,753,738	2,597,451	4,351,189	1,687,178	2,700,647	4,387,825	1,754,288	2,712,072	4,466,360

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

ASSET ENCUMBRANCE

LINE #	Q2 2016						Q1 2016						
	On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		
			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)	
(\$ millions except as noted)													
Asset Liquidity													
Canadian Dollar Cash and Securities													
	1	6,625	-	-	-	392	6,233	3,772	-	-	-	393	3,379
	2	2,130	-	-	-	-	2,130	1,801	-	-	-	-	1,801
Securities and securities borrowed or purchased under resale agreement (1)													
	3	68,511	12,518	37,729	13,733	1,353	28,214	73,190	14,201	33,557	12,374	1,365	40,095
	4	5,524	1,176	1,920	-	132	4,648	4,596	547	760	-	135	4,248
	5	12,648	3,844	407	642	5,333	10,110	11,501	3,948	417	893	5,170	8,969
	6	33,774	7,499	21,470	1,973	1,010	16,820	33,146	4,448	18,823	2,207	985	15,579
	7	120,457	25,037	61,526	16,348	7,828	59,792	122,433	23,144	53,557	15,474	7,655	68,891
	8	129,212	25,037	61,526	16,348	8,220	68,155	128,006	23,144	53,557	15,474	8,048	74,071
U.S. Dollar and Other Currency Cash and Securities													
	9	29,486	-	-	1,885	8	27,593	35,189	-	-	2,034	9	33,146
	10	5,256	-	-	-	-	5,256	5,632	-	-	-	-	5,632
Securities and securities borrowed or purchased under resale agreement (1)													
	11	51,306	3,218	36,308	5,079	-	13,137	51,200	4,216	35,200	4,524	-	15,692
	12	15,057	412	3,769	-	-	11,700	15,264	516	2,903	-	-	12,877
	13	8,040	3,010	587	60	75	10,328	8,297	2,599	148	16	84	10,648
	14	25,226	13,476	14,848	5,584	744	17,526	24,910	15,145	14,010	4,177	625	21,243
	15	99,629	20,116	55,512	10,723	819	52,691	99,671	22,476	52,261	8,717	709	60,460
	16	134,371	20,116	55,512	12,608	827	85,540	140,492	22,476	52,261	10,751	718	99,238
NHA mortgage-backed securities (reported as loans at amortized cost) (3)													
	17	22,750	-	-	2,693	-	20,057	22,859	-	-	2,946	-	19,913
	18	286,333	45,153	117,038	31,649	9,047	173,752	291,357	45,620	105,818	29,171	8,766	193,222
Loans													
	19	318,938	-	51,809	550	153,941	112,638	322,139	-	44,083	738	166,603	110,715
	20	76,187	-	-	-	76,187	-	85,797	-	-	-	85,797	-
	21	395,125	-	51,809	550	230,128	112,638	407,936	-	44,083	738	252,400	110,715
	22	681,458	45,153	168,847	32,199	239,175	286,390	699,293	45,620	149,901	29,909	261,166	303,937

NET UNENCUMBERED LIQUID ASSETS BY LEGAL ENTITY

		2016		2015
		Q2	Q1	Q4
(\$ millions except as noted)				
BMO	23	131,462	143,111	130,498
BMO Harris Bank	24	31,871	39,523	37,605
Broker Dealers	25	19,466	19,354	20,360
Total Net Unencumbered Liquid Assets by Legal Entity	26	182,799	201,988	188,463

- (1) Average securities balances are shown on page 14.
- (2) Pledged as collateral refers to the portion of on-balance sheet assets and other cash & securities received that is pledged or encumbered through repurchase agreements, securities lent, derivative contracts, minimum required deposits at central banks, and requirements associated with participation in clearing houses and payment systems. Other encumbered includes assets which are restricted from use for legal or other reasons such as restricted cash and short sales.
- (3) Under IFRS, NHA MBS that include BMO originated mortgages as the underlying collateral are classified as loans. Unencumbered NHA MBS securities have liquidity value and are included as liquid assets under the Bank's liquidity and funding management framework. This amount is shown as a separate line item called NHA mortgage-backed securities.
- (4) Other Unencumbered assets include select holdings management believes are not readily available to support the liquidity requirements of the Bank. These include cash and securities of \$9.0 billion as at April 30, 2016 which include securities held in BMO's insurance subsidiary, credit protection vehicle, significant equity investments, and certain investments held in our merchant banking business. Other Unencumbered assets also include mortgages and loans that may be securitized to access secured funding.
- (5) Loans included as available as collateral represent loans currently lodged at central banks that could potentially be used to access central bank funding. Loans available for collateral do not include other sources of additional liquidity that may be realized from the loan portfolio, including incremental securitization, covered bond issuances and FHLB advances.

DEPOSITS

		2016					2015 Q1	2014 Q4	2014 Q3	2014 Q2	MIX Q2	INC(DEC) VS LAST YEAR
		Q2	Q1	Q4	Q3	Q2						
(\$ millions except as noted)												
Canadian Dollar Deposits												
	27	8,515	9,292	10,668	12,756	9,410	9,414	6,259	5,933	6,379	1.9 %	(895) (9.5)%
	28	93,003	93,992	89,258	93,395	89,240	91,876	94,986	94,545	92,565	20.9 %	3,763 4.2 %
	29	102,792	100,719	97,077	95,501	94,718	94,722	92,485	90,999	89,963	23.1 %	8,074 8.5 %
	30	204,310	204,003	197,003	201,652	193,368	196,012	193,730	191,477	188,907	45.9 %	10,942 5.7 %
U.S. Dollar and Other Currency Deposits												
	31	26,617	26,963	21,941	22,504	23,569	18,826	15,023	19,795	19,044	6.0 %	3,048 12.9 %
	32	162,023	184,475	168,886	174,110	161,383	166,466	141,114	146,400	143,534	36.4 %	640 0.4 %
	33	51,843	55,395	50,339	49,351	45,911	48,474	43,221	41,551	42,522	11.7 %	5,932 12.9 %
	34	240,483	266,833	241,166	245,965	230,863	233,766	199,358	207,746	205,100	54.1 %	9,620 4.2 %
	35	444,793	470,836	438,169	447,617	424,231	429,778	393,088	399,223	394,007	100.0 %	20,562 4.8 %
	36	268,876	282,713	261,935	262,725	250,666	254,202	238,703	230,619	230,407		

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

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

	Cross reference (3)	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
Common Equity Tier 1 Capital: instruments and reserves								
1	Directly issued qualifying common share capital plus related stock surplus	a+b	12,668	12,650	12,612	12,598	12,676	12,661
2	Retained earnings	c	19,806	19,409	18,930	18,281	17,489	17,237
3	Accumulated other comprehensive income (and other reserves)	d	3,287	6,286	4,640	4,681	2,878	4,112
6	Common Equity Tier 1 Capital before regulatory adjustments		35,761	38,345	36,182	35,560	33,276	34,273
Common Equity Tier 1 Capital: regulatory adjustments								
7	Prudential valuation adjustments		122	85	85	53	65	58
8	Goodwill (net of related tax liability)	e+p1-f	6,036	6,660	5,960	6,005	5,558	5,808
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	1,788	1,874	1,792	1,757	1,702	1,591
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	i-j	1,306	1,539	1,506	1,668	1,579	1,757
11	Cash flow hedge reserve	k	583	867	612	575	421	711
12	Shortfall of provisions to expected losses	k1	-	-	-	-	-	22
14	Gains or losses due to changes in own credit risk on fair valued liabilities (4)		84	342	216	133	64	84
15	Defined benefit pension fund net assets (net of related tax liability) (5)	l-m	100	212	359	367	247	115
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n	-	-	24	-	-	23
22	Amount exceeding the 15% threshold		-	-	-	-	-	-
23	of which: significant investments in the common stock financials	h1	-	-	-	-	-	10
24	of which: mortgage servicing rights	j1	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	i1	-	-	-	-	-	13
28	Total regulatory adjustments to Common Equity Tier 1 Capital		10,019	11,579	10,554	10,558	9,636	10,335
29	Common Equity Tier 1 Capital (CET1)		25,742	26,766	25,628	25,002	23,640	22,421
Additional Tier 1 Capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	o1	2,150	2,150	2,150	1,550	1,200	1,200
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (6)	p	1,540	1,540	1,987	1,987	1,987	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)	s	6	10	9	9	10	7
35	of which: instruments issued by subsidiaries subject to phase out		6	10	9	9	10	7
36	Additional Tier 1 Capital before regulatory adjustments		3,696	3,700	4,146	3,546	3,197	3,546
Additional Tier 1 Capital: regulatory adjustments								
37	Investments in own Additional Tier 1 instruments	n1	2	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	t	213	213	358	358	358	358
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-	-
41b	of which: Valuation adjustment for less liquid positions		-	-	-	-	-	-
43	Total regulatory adjustments applied to Additional Tier 1 Capital		215	214	358	358	358	358
44	Additional Tier 1 Capital (AT1)		3,481	3,486	3,788	3,188	2,839	4,181
45	Tier 1 Capital (T1 = CET1 + AT1)		29,223	30,252	29,416	28,190	26,479	27,130
Tier 2 Capital: instruments and provisions								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	2,023	2,050	1,034	1,034	1,026	1,002
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (7)	u	3,080	3,080	3,548	3,548	3,551	4,027
48	Tier 2 Capital instruments (and CET1 and AT1 instruments not included) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	v	-	-	46	46	43	80
49	of which: instruments issued by subsidiaries subject to phase out		-	-	46	46	43	80
50	Collective allowances	w	486	559	590	300	272	266
51	Tier 2 Capital before regulatory adjustments		5,589	5,689	5,218	4,928	4,892	5,375
Tier 2 Capital: regulatory adjustments								
52	Investments in own Tier 2 instruments	q1	5	-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	x	50	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital		55	50	50	50	50	50
58	Tier 2 Capital (T2)		5,534	5,639	5,168	4,878	4,842	5,325
59	Total Capital (TC = T1 + T2)		34,757	35,891	34,584	33,068	31,321	31,922
60	Total Risk-Weighted Assets							
60a	Common Equity Tier 1 (CET1) Capital RWA		256,184	265,043	239,185	239,934	231,243	237,529
60b	Tier 1 Capital RWA		256,553	265,381	239,471	240,265	231,584	237,940
60c	Total Capital RWA		256,869	265,671	239,716	240,549	231,876	238,292
Capital Ratios								
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets)		10.0%	10.1%	10.7%	10.4%	10.2%	10.1%
62	Tier 1 ratio (as percentage of risk-weighted assets)		11.4%	11.4%	12.3%	11.7%	11.4%	12.0%
63	Total Capital ratio (as percentage of risk-weighted assets)		13.5%	13.5%	14.4%	13.7%	13.5%	14.3%
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)		8.0%	8.0%	7.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement		3.5%	3.5%	2.5%	2.5%	2.5%	2.5%
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)		10.0%	10.1%	10.7%	10.4%	10.2%	10.1%
OSFI all-in target								
69	Common Equity Tier 1 all-in target ratio		8.0%	8.0%	7.0%	7.0%	7.0%	7.0%
Amounts below the thresholds for deduction								
72	Non-significant investments in the capital of other financials	y-z	243	293	443	385	221	339
73	Significant investments in the common stock of financials	a1	1,473	1,595	1,492	1,477	1,410	1,356
74	Mortgage servicing rights (net of related tax liability)	b1	43	50	48	49	43	42
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1-d1	2,174	2,286	2,114	2,188	2,091	1,989
Applicable caps on the inclusion of provisions in Tier 2								
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		260	291	217	214	203	197
77	Cap on inclusion of provisions in Tier 2 under standardised approach		260	291	217	214	203	197
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,453	1,500	1,518	1,509	1,454	1,382
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		226	268	374	86	69	69
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)								
82	Current cap on AT1 instruments subject to phase out arrangements		2,593	2,593	3,025	3,025	3,025	3,457
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	e1+f1	-	-	-	-	-	-
84	Current cap on T2 instruments subject to phase out arrangements		3,080	3,080	3,594	3,594	3,594	4,107
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		240	840	561	579	584	636

(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 36).

(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) \$742MM (after phase-out) Trust Subordinate note that is deconsolidated under IFRS but still qualifies as Tier 2 Capital is included in line 47.

CONSOLIDATED BALANCE SHEET

LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)
	#	Q2 2016	Q2 2016	
(\$ millions except as noted)				
Assets				
Cash and Cash Equivalents	1	36,111	35,946	
Interest Bearing Deposits with Banks	2	7,386	7,354	
Securities	3	138,196	131,622	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	n
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	2	n1
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	5	q1
Non-significant investments in the capital of other financials below threshold (3)	7	-	15,607	y
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	8	-	1,736	t+x+a1
Significant investments in capital of other financial institutions reflected in regulatory capital				
Amount exceeding the 15% threshold	9	-	-	h1
Significant investment in common stock of financials below threshold	10	-	578	
Goodwill embedded in significant investments	11	-	89	p1
Securities Borrowed or Purchased Under Resale Agreements	12	81,890	81,890	
Loans				
Residential mortgages	13	106,641	106,641	
Consumer installment and other personal	14	63,831	63,831	
Credit cards	15	7,918	7,918	
Business and governments	16	165,192	165,019	
Allowance for credit losses	17	(1,894)	(1,894)	w
Allowance reflected in Tier 2 regulatory capital	18	-	486	
Shortfall of provisions to expected loss	19	-	-	kt
Total net loans and acceptances	20	341,688	341,515	
Other Assets				
Derivative instruments	21	40,585	40,585	
Customers' liability under acceptances	22	12,091	12,091	
Premises and equipment	23	2,230	2,056	
Goodwill	24	6,149	6,149	e
Intangible assets	25	2,178	2,178	g
Current tax assets	26	736	736	
Deferred tax assets (5)	27	3,115	3,118	
Deferred tax assets excluding those arising from temporary differences	28	-	1,542	i
Deferred tax assets arising from temporary differences	29	-	2,565	c1
of which Deferred tax assets arising from temporary differences below the threshold	30	-	2,565	
of which amount exceeding 15% threshold	31	-	-	it
Other	32	9,103	8,543	
Defined-benefit pension fund net assets	33	-	125	l
Mortgage servicing rights	34	-	43	
of which Mortgage servicing rights under the threshold	35	-	43	b1
of which amount exceeding the 15% threshold	36	-	-	j1
Total Assets	37	681,458	673,783	

LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)
	#	Q2 2016	Q2 2016	
(\$ millions except as noted)				
Liabilities and Equity				
Deposits				
Banks	38	35,132	35,132	
Business and governments	39	255,026	255,026	
Individuals	40	154,635	154,635	
Total deposits	41	444,793	444,793	
Other Liabilities				
Derivative instruments	42	45,979	45,741	
Acceptances	43	12,091	12,091	
Securities sold but not yet purchased	44	27,071	27,071	
Non-significant investments in the capital of other financials	45	-	15,364	z
Securities lent or sold under repurchase agreement	46	59,193	59,193	
Current tax liabilities	47	45	45	
Deferred tax liabilities (5)	48	253	253	
related to goodwill	49	-	202	f
related to intangibles	50	-	390	h
related to deferred tax assets excluding those arising from temporary differences	51	-	236	j
related to defined-benefit pension fund net assets	52	-	25	m
related to deferred tax assets arising from temporary differences, excluding those realizable through net operating loss carryback	53	-	391	d1
Other	54	48,358	40,921	
of which: liabilities of subsidiaries, other than deposits	55	-	-	
Less: amount (of liabilities of subsidiaries) phased out	56	-	-	
Liabilities of subsidiaries after phase out	57	-	-	v
Total other liabilities	58	192,990	185,315	
Subordinated Debt				
Subordinated debt	59	4,643	4,643	
Qualifying subordinated debt	60	-	2,023	m1
Non qualifying subordinated debt	61	-	2,620	
of which redemption has been announced (in the last month of the quarter)	62	-	-	
Less: regulatory amortization	63	-	(100)	
Non qualifying subordinated debt subject to phase out	64	-	2,520	
Less: amount phased out	65	-	(182)	
Non qualifying subordinated debt after phase out	66	-	2,338	u
Equity				
Share capital	67	15,610	15,610	
Preferred shares	68	-	-	
Directly issued qualifying Additional Tier 1 instruments	69	-	2,150	o1
Non-qualifying preferred shares for accounting purposes	70	-	-	
Non-qualifying preferred shares subject to phase out	71	-	1,090	
Less amount (of preferred shares) phased out	72	-	-	e1
Non qualifying preferred shares after phase out	73	-	1,090	p
Common shares	74	-	-	
Directly issued qualifying CET1	75	-	12,370	a
Contributed surplus	76	298	298	b
Retained earnings	77	19,806	19,806	c
Accumulated other comprehensive income	78	3,287	3,287	d
of which: Cash flow hedges	79	-	583	k
Other AOCI	80	-	2,704	
Total shareholders' equity	81	39,001	39,001	
Non-controlling interests in subsidiaries	82	31	31	
of which portion allowed for inclusion into Tier 1 capital	83	-	-	
less amount phased out	84	-	-	f1
Other additional Tier 1 issued by subs after phase out	85	-	6	s
Total equity	86	39,032	39,032	
Total Liabilities and Equity	87	681,458	673,783	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$7,483 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 (\$192 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 35).

(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.

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions except as noted)

Item	Q2 2016	Q1 2016	Q4 2016	Q3 2016
1 Total consolidated assets as per published financial statements	681,458	699,293	641,881	672,442
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(7,495)	(7,377)	(7,297)	(7,805)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
4 Adjustments for derivative financial instruments	(13,329)	(20,295)	(12,892)	(18,727)
5 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	5,190	6,140	5,411	3,940
6 Adjustment for off balance-sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	90,520	95,741	89,161	86,475
7 Other adjustments	(6,107)	(7,324)	(5,297)	(5,081)
8 Leverage Ratio Exposure (transitional basis)	750,237	766,178	710,967	731,244

LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

Item	Leverage ratio framework			
	Q2 2016	Q1 2016	Q4 2016	Q3 2016
On-balance sheet exposures				
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	553,632	560,869	530,677	544,557
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	(8,251)	(9,114)	(7,694)	(7,751)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	545,381	551,755	522,983	536,806
Derivative exposures				
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	8,880	10,111	7,515	10,546
5 Add-on amounts for PFE associated with all derivative transactions	19,861	20,303	19,466	19,761
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(1,329)	(1,243)	(990)	(669)
8 (Exempted CCP-leg of client cleared trade exposures)	(156)	(232)	(646)	(298)
9 Adjusted effective notional amount of written credit derivatives	952	1,362	2,255	1,343
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(952)	(1,362)	(2,255)	(1,343)
11 Total derivative exposures (sum of lines 4 to 10)	27,256	28,939	25,345	29,340
Securities financing transaction exposures				
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	83,476	87,212	71,604	77,693
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(1,486)	(3,580)	(3,292)	(2,941)
14 Counterparty credit risk (CCR) exposure for SFT assets	5,090	6,111	5,166	3,871
15 Agent transaction exposures	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	87,080	89,743	73,478	78,623
Other off-balance sheet exposures				
17 Off-balance sheet exposure at gross notional amount	270,640	284,982	268,646	261,672
18 (Adjustments for conversion to credit equivalent amounts)	(180,120)	(189,241)	(179,485)	(175,197)
19 Off-balance sheet items (sum of lines 17 and 18)	90,520	95,741	89,161	86,475
Capital and Total Exposures - Transitional Basis				
20 Tier 1 capital	30,803	31,988	32,006	30,847
21 Total Exposures (sum of lines 3, 11, 16 and 19)	750,237	766,178	710,967	731,244
Leverage Ratios - Transitional Basis				
22 Basel III leverage ratio	4.1%	4.2%	4.5%	4.2%
All-in basis (Required by OSFI)				
23 Tier 1 capital – All-in basis	29,223	30,252	29,416	28,190
24 (Regulatory adjustments)	(10,150)	(11,452)	(10,696)	(10,783)
25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) – All-in basis	748,338	763,840	707,965	728,212
26 Leverage ratio – All-in basis	3.9%	4.0%	4.2%	3.9%

RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)

Description	LINE #	Q2 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	-	40,478	-	48	40,526	2,971	43,497
Securities	2	-	55,544	-	60	55,604	82,592	138,196
Assets Purchased under REPO	3	-	-	44,594	-	44,594	37,296	81,890
Loans	4	107,248	189,117	-	30,189	326,554	15,134	341,688
Customer Liability Under Acceptance	5	-	12,091	-	-	12,091	-	12,091
Derivatives	6	-	-	-	-	-	40,585	40,585
Other	7	-	5,633	-	1,023	6,656	16,855	23,511
	8	107,248	302,863	44,594	31,320	486,025	195,433	681,458

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

		Q2 2016		
		Total Credit Risk (2)	Trading Book and other	Balance Sheet
Cash and due from Banks	9	40,526	2,971	43,497
Securities	10	55,604	82,592	138,196
Assets Purchased under REPO	11	44,594	37,296	81,890
Loans	12	326,554	15,134	341,688
Customer Liability Under Acceptance	13	12,091	-	12,091
Derivatives	14	-	40,585	40,585
Other	15	6,656	16,855	23,511
Total on balance sheet	16	486,025	195,433	681,458
Undrawn Commitments	17	116,968		
Other Off Balance Sheet	18	17,266		
Off Balance Sheet Derivatives	19	50		
Off Balance Sheet Repo	20	44,200		
Total Off Balance Sheet	21	178,484		
Total Credit Risk	22	664,509		

(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 Q2 2016						Basel III								
	Exposure at Default (EAD)			RWA			Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 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	22,365	224,929	247,294	22,394	76,370	98,764	106,399	91,489	91,458	85,757	88,895	81,340	80,777	81,037
Corporate small and medium enterprises (SMEs)	2	-	64,303	64,303	-	33,731	33,731	33,834	31,954	30,743	30,921	32,794	33,644	35,730	37,427
Sovereign	3	123	93,908	94,031	68	1,720	1,788	1,822	1,765	1,866	1,749	1,818	1,612	1,270	1,510
Bank	4	375	41,052	41,427	373	4,082	4,455	3,940	3,902	4,407	4,352	4,442	4,186	4,285	4,798
Retail															
Residential mortgages excluding home equity line of credits (HELOCs)	5	2,829	105,140	107,969	1,410	6,767	8,177	8,706	8,427	8,275	8,193	8,240	7,618	8,127	8,607
HELOCs	6	474	43,223	43,697	338	7,310	7,648	8,374	7,889	7,017	7,119	6,946	6,541	6,603	6,841
Qualifying revolving retail (QRR)	7	-	31,928	31,928	-	4,571	4,571	4,660	4,569	4,232	4,233	3,977	4,000	3,925	4,033
Other retail (excl. SMEs)	8	2,269	20,761	23,030	1,421	9,458	10,879	11,221	11,053	11,090	10,693	10,390	9,826	11,778	12,759
Retail SMEs	9	6,814	4,016	10,830	5,196	2,240	7,436	7,195	1,968	1,927	1,895	1,676	1,604	1,606	1,628
Equity	10	-	2,010	2,010	-	1,325	1,325	1,331	1,369	1,332	1,440	1,490	1,362	1,305	1,456
Trading book	11	232	157,518	157,750	232	9,522	9,754	9,436	8,415	9,763	9,198	10,556	7,359	6,877	8,477
Securitization	12	-	28,470	28,470	-	2,362	2,362	2,549	2,456	2,463	2,526	3,087	3,098	2,247	3,155
Other credit risk assets - non-counterparty managed assets	13	-	21,476	21,476	-	16,291	16,291	16,902	16,255	16,870	16,183	15,532	14,946	15,190	16,046
Scaling factor for credit risk assets under AIRB (2)	14	-	-	-	-	9,319	9,319	9,628	8,874	8,830	8,530	8,774	8,251	8,437	8,738
Total Credit Risk	15	35,481	838,734	874,215	31,432	185,068	216,500	225,997	200,385	200,273	192,789	198,617	185,387	188,157	196,512
Market Risk (3)	16	-	-	-	1,200	8,965	10,165	9,519	10,262	11,414	10,435	11,030	9,002	10,372	11,431
Operational Risk (4)	17	-	-	-	4,869	24,650	29,519	29,527	28,538	28,247	28,019	27,882	27,703	27,432	26,831
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5) (6)	18	35,481	838,734	874,215	37,501	218,683	256,184	265,043	239,185	239,934	231,243	237,529	222,092	225,961	234,774
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	19	-	-	-	-	369	369	338	286	331	341	411	336	328	-
Tier 1 Capital Risk-Weighted Assets	20	-	-	-	37,501	219,052	256,553	265,381	239,471	240,265	231,584	237,940	222,428	226,289	234,774
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	21	-	-	-	-	316	290	290	245	284	292	352	503	493	-
Total Capital Risk Weighted Assets (RWA)	22	-	-	-	37,501	219,368	256,869	265,671	239,716	240,549	231,876	238,292	222,931	226,782	234,774

RWA CVA PHASE-IN CALCULATION (7)		Q2 2016				
		CVA (A)	OSFI Scalars (B)	Total RWA Before CVA phase-in (C)	RWA Net CVA phase-in (E)=C-D	
Common Equity Tier 1 (CET 1) Capital RWA	23	5,275	64%	258,083	1,899	256,184
Tier 1 Capital RWA	24	5,275	71%	258,083	1,530	256,553
Total Capital RWA	25	5,275	77%	258,083	1,214	256,869

TRANSITIONAL CAPITAL DISCLOSURE	2016 Q2	2016 Q1	2015 Q4	2015 Q3	
Transitional Basis - Basel III (8)					
Common Equity Tier 1 capital (CET1)	26	29,699	31,115	31,629	30,847
Tier 1 capital (T1 = CET1 + AT1)	27	30,803	31,988	32,005	30,847
Total capital (TC = T1 + T2)	28	36,359	37,648	37,204	35,755
Total risk-weighted assets (5)	29	267,218	272,758	258,800	251,120
Common Equity Tier 1 ratio (as percentage of risk weighted assets)	30	11.1%	11.4%	12.2%	12.3%
Tier 1 ratio (as percentage of risk weighted assets)	31	11.5%	11.7%	12.4%	12.3%
Total capital ratio (as percentage of risk weighted assets)	32	13.6%	13.8%	14.4%	14.2%

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3
Bank of Montreal Mortgage Corporation - Basel III					
Transitional Basis - Basel III (8)					
Common Equity Tier 1 ratio	33	18.4%	17.9%	16.9%	20.9%
Tier 1 ratio	34	18.4%	17.9%	16.9%	20.9%
Total capital ratio	35	18.9%	18.4%	17.4%	21.5%
All-in Basis - Basel III (1)					
Common Equity Tier 1 ratio	36	18.4%	17.8%	16.8%	20.8%
Tier 1 ratio	37	18.4%	17.8%	16.8%	20.8%
Total capital ratio	38	18.9%	18.4%	17.4%	21.5%
BMO Harris Bank N.A. - Basel I (9)					
Tier 1 ratio	39	13.6%	13.8%	15.7%	15.8%
Total capital ratio	40	14.5%	14.8%	16.8%	17.0%

(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

(\$ millions except as noted)	LINE #	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
Personal and Commercial Banking	1	162,003	170,113	148,942	146,636	141,320	144,278
Wealth Management	2	15,680	16,115	15,620	15,081	14,510	14,230
BMO Capital Markets	3	67,885	68,733	65,311	68,420	61,504	63,135
Corporate Services, including Technology and Operations	4	10,616	10,082	9,312	9,797	13,909	15,886
Total Common Equity Tier 1 Capital Risk-Weighted Assets	5	256,184	265,043	239,185	239,934	231,243	237,529

FLOW STATEMENT OF REGULATORY CAPITAL

(\$ millions except as noted)		2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
Common Equity Tier 1 Capital							
Opening Balance	6	26,766	25,628	25,002	23,640	23,942	22,421
New capital issues	7	18	39	17	4	15	73
Redeemed capital	8	-	-	-	(149)	(229)	(240)
Gross dividends (deduction)	9	(576)	(581)	(557)	(550)	(546)	(551)
Profit for the quarter (attributable to shareholders of the parent company)	10	973	1,060	1,206	1,185	993	986
Removal of own credit spread (net of tax)	11	258	(126)	(83)	(69)	20	(83)
Movements in other comprehensive income							
– Currency Translation Differences	12	(2,448)	1,499	(93)	1,517	(1,025)	2,306
– Available-for-sale securities	13	82	(23)	(166)	(21)	(28)	(16)
– Other (1)	14	(349)	(85)	181	152	110	(123)
Goodwill and other intangible assets (deduction, net of related tax liability)	15	710	(782)	10	(502)	320	(706)
Other, including regulatory adjustments and transitional arrangements							
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	16	233	(32)	161	(89)	179	(229)
– Prudential Valuation Adjustments (2)	17	(36)	-	(32)	12	-	(7)
– Other (3)	18	111	169	(18)	(128)	(111)	111
Closing Balance	19	25,742	26,766	25,628	25,002	23,640	23,942
Other non-core Tier 1 (Additional Tier 1) Capital							
Opening Balance	20	3,486	3,788	3,188	2,839	3,188	4,181
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	(5)	148	-	(1)	1	2
Closing Balance	24	3,481	3,486	3,788	3,188	2,839	3,188
Total Tier 1 Capital	25	29,223	30,252	29,416	28,190	26,479	27,130
Tier 2 Capital							
Opening Balance	26	5,639	5,168	4,878	4,842	4,792	5,325
New Tier 2 eligible capital issues	27	-	1,000	-	-	-	-
Redeemed capital	28	(700)	-	-	-	(500)	-
Amortization adjustments	29	-	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (5)	30	595	(529)	290	36	550	(533)
Closing Balance	31	5,534	5,639	5,168	4,878	4,842	4,792
Total Regulatory Capital	32	34,757	35,891	34,584	33,068	31,321	31,922

(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 Q2		2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
		Credit Risk	Of which counterparty credit risk (5)	Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
(\$ millions except as noted)								
Opening Credit RWA, beginning of quarter	1	225,997	11,255	200,385	200,273	192,789	198,617	185,387
Book size (1)	2	4,753	1,064	5,753	1,493	4,596	2,626	4,826
Book quality (2)	3	1,636	31	803	(5,470)	(1,191)	149	(758)
Model Updates (3)	4	(1,198)	-	168	611	-	-	(242)
Methodology and Policy (4)	5	(177)	-	(303)	3,521	(4,977)	(2,668)	(4,163)
Acquisitions and disposals	6	-	-	10,605	-	-	-	-
Foreign exchange movements	7	(14,511)	(983)	8,586	(43)	9,056	(5,935)	13,567
Other	8	-	-	-	-	-	-	-
Closing Credit RWA, end of quarter	9	216,500	11,367	225,997	200,385	200,273	192,789	198,617

(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

		2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
(\$ millions except as noted)							
Market Risk RWA, beginning of quarter	10	9,519	10,262	11,414	10,435	11,030	9,002
Movement in risk levels (1)	11	825	(570)	697	1,163	453	898
Model updates (2)	12	-	-	-	(184)	(1,048)	1,130
Methodology and policy (3)	13	(179)	(173)	(1,849)	-	-	-
Acquisition and disposals	14	-	-	-	-	-	-
Foreign exchange movement and others	15	-	-	-	-	-	-
Market Risk RWA, end of quarter	16	10,165	9,519	10,262	11,414	10,435	11,030

(1) Movement in risks levels includes changes in exposures and market movements.

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

(3) Methodology and policy includes changes to the calculations driven by regulatory guidance and/or policy changes.

EQUITY SECURITIES EXPOSURE AMOUNT

(\$ millions except as noted)

LINE #	2016		2016		2015		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q2	Q1
Equity investments used for capital gains (Merchant Banking)	1	459	440	436	430	567	559	
Equity investments used for mutual fund seed capital	2	27	21	34	27	26	22	
Equity used for other (including strategic investments)	3	1,524	1,509	1,495	1,471	1,447	1,543	
Total Equity Exposure	4	2,010	1,970	1,965	1,928	2,040	2,124	

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)

	LINE #	Q2 2016			Q1 2016			Q4 2015			Q3 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	-	4	4	-	12	12	-	27	27	-
Private													
Direct funds	6	112	112	-	108	108	-	110	110	-	132	132	-
Indirect funds	7	41	41	-	53	53	-	54	54	-	58	58	-
Total Grandfathered	8	157	157	-	165	165	-	176	176	-	217	217	-
Non-grandfathered													
Public	9	49	49	-	52	52	-	57	57	-	46	46	-
Private													
Direct funds	10	225	225	-	222	222	-	221	221	-	205	205	-
Indirect funds	11	352	352	-	345	345	-	339	339	-	339	339	-
Other	12	1,227	1,015	(212)	1,186	967	(219)	1,172	981	(191)	1,121	942	(179)
Total Non-grandfathered	13	1,853	1,641	(212)	1,805	1,586	(219)	1,789	1,598	(191)	1,711	1,532	(179)
Total Equities	14	2,010	1,798	(212)	1,970	1,751	(219)	1,965	1,774	(191)	1,928	1,749	(179)
Total realized gains or losses arising from sales or liquidations in the reporting period	15			(1)			37			(2)			3

(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 #	Q2 2016				Q1 2016				Q4 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	22,365	-	290,477	25,691	25,534	-	325,744	28,370	19,583	-	283,376	25,814
Sovereign	2	123	-	150,066	56,428	146	-	135,238	55,901	172	-	130,407	55,368
Bank	3	375	-	41,645	1,699	410	-	39,356	1,837	344	-	35,588	1,948
Total Corporate, Sovereign and Bank	4	22,863	-	482,188	83,818	26,090	-	500,338	86,108	20,099	-	449,371	83,120
Residential mortgages excluding home equity line of credits (HELOCs)	5	2,829	45	47,144	-	3,499	51	47,760	-	3,425	48	47,882	-
HELOCs	6	474	-	43,223	-	571	-	43,676	-	592	-	42,665	-
Other retail excl. SMEs and QRR	7	2,269	511	20,761	-	2,554	498	21,174	-	2,557	467	20,638	-
Qualifying revolving retail	8	-	-	31,928	-	-	-	32,356	-	-	-	32,109	-
Retail SMEs	9	6,814	-	4,016	-	7,462	-	2,724	-	277	-	2,890	-
Total Retail	10	12,386	556	147,072	-	14,086	549	147,690	-	6,851	515	146,184	-
Total Bank Banking Book Portfolios	11	35,249	556	629,260	83,818	40,176	549	648,028	86,108	26,950	515	595,555	83,120

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$58 billion NHA or other mortgage insurance guarantees.

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

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (3)

(\$ millions except as noted)

		Q2 2016				Q1 2016				Q4 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	144,733	157,582	9,282	311,597	165,139	173,723	11,237	350,099	145,152	148,043	9,322	302,517
Sovereign	13	45,854	44,108	4,069	94,031	25,364	50,503	3,876	79,743	22,057	49,547	3,892	75,496
Bank	14	10,038	15,207	16,182	41,427	9,339	14,205	15,645	39,189	8,422	11,164	15,722	35,308
Total Corporate, Sovereign and Bank	15	200,625	216,897	29,533	447,055	199,842	238,431	30,758	469,031	175,631	208,754	28,936	413,321
Residential mortgages excluding home equity line of credits (HELOCs)	16	98,001	9,968	-	107,969	97,153	11,503	-	108,656	96,586	10,870	-	107,456
HELOCs	17	35,227	8,470	-	43,697	34,790	9,457	-	44,247	34,476	8,781	-	43,257
Other retail excl. SMEs and QRR	18	16,402	6,419	209	23,030	16,277	7,239	212	23,728	16,398	6,590	207	23,195
Qualifying revolving retail	19	31,858	70	-	31,928	32,283	73	-	32,356	32,041	68	-	32,109
Retail SMEs	20	4,047	6,783	-	10,830	2,766	7,420	-	10,186	2,412	755	-	3,167
Total Retail	21	185,535	31,710	209	217,454	183,269	35,692	212	219,173	181,913	27,064	207	209,184
Total Bank	22	386,160	248,607	29,742	664,509	383,111	274,123	30,970	688,204	357,544	235,818	29,143	622,505

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

		Q2 2016					Q1 2016					Q4 2015	Q3 2015
		Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items		
Agriculture	23	10,060	2,029	-	18	-	12,107	10,446	1,955	-	22	12,423	11,747
Communications	24	771	904	-	271	-	1,946	889	1,131	-	274	2,126	2,154
Construction	25	3,643	2,874	-	1,024	-	7,541	3,589	3,618	-	1,096	8,303	7,862
Financial (5)	26	90,239	18,914	24	3,312	84,961	197,450	87,665	21,509	8	3,271	193,594	158,843
Government	27	37,522	2,067	-	811	3,833	44,233	45,639	2,147	-	891	53,459	54,682
Manufacturing	28	17,382	11,798	23	1,269	-	30,462	17,263	15,569	23	1,304	34,159	30,504
Mining	29	1,625	2,521	-	853	-	4,999	1,858	2,980	-	866	5,704	4,649
Other (6)	30	7,054	91	-	1,053	-	8,198	7,873	116	-	1,165	9,154	8,805
Real estate	31	23,119	5,594	-	794	-	29,507	22,345	6,745	-	823	29,913	27,780
Retail trade	32	16,806	3,795	-	430	-	21,031	17,053	5,094	-	524	22,671	19,505
Service industries	33	30,188	9,355	2	2,908	-	42,453	31,652	11,443	2	2,937	46,034	43,130
Transportation	34	5,402	1,707	-	828	-	7,937	5,947	1,861	1	897	8,706	6,407
Utilities	35	3,052	3,896	-	1,982	-	8,930	3,059	4,533	-	2,045	9,637	8,871
Wholesale trade	36	9,381	4,451	1	354	-	14,187	9,546	5,540	-	376	15,462	14,113
Individual (6)	37	177,415	39,789	-	158	-	217,362	178,861	40,017	-	153	219,031	209,146
Oil and Gas	38	7,094	6,784	-	1,137	-	15,015	7,184	8,238	-	906	16,328	15,240
Forest products	39	678	399	-	74	-	1,151	757	493	-	82	1,332	1,469
Total	40	441,431	116,968	50	17,266	88,794	664,509	451,626	132,989	34	17,632	688,204	622,505

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

(4) This includes credit exposures on committed undrawn amounts of loans, derived as estimated drawdown under the Advanced Internal Rating Based approach or by application of Credit Conversion Factors under the Standardized approach.

(5) Includes \$40.1 billion of deposits with Financial Institutions as at April 30, 2016 (\$43.6 billion as at January 31 2016, \$43.6 billion as at October 31, 2015, and \$53.0 billion as at July 31, 2015).

(6) 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 #	Q2 2016						Q1 2016						Q4 2015	Q3 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	166,881	70,514	50	14,518	59,634	311,597	182,675	85,528	34	14,722	67,140	350,099	302,517	300,665
Sovereign	2	72,658	2,442	-	1,567	17,364	94,031	65,882	2,732	-	1,674	9,455	79,743	75,496	86,950
Bank	3	24,382	4,225	-	1,024	11,796	41,427	24,064	4,714	-	1,083	9,328	39,189	35,308	41,763
Total Corporate, Sovereign and Bank Exposure	4	263,921	77,181	50	17,109	88,794	447,055	272,621	92,974	34	17,479	85,923	469,031	413,321	429,378
Residential mortgages excluding home equity line of credits (HELOCs)	5	107,742	107	-	120	-	107,969	108,405	115	-	136	-	108,656	107,456	99,469
HELOCs	6	32,662	11,035	-	-	-	43,697	33,027	11,219	-	1	-	44,247	43,257	44,106
Other retail excl. SMEs and QRR	7	21,244	1,786	-	-	-	23,030	21,978	1,750	-	-	-	23,728	23,195	23,521
Qualifying revolving retail	8	6,859	25,069	-	-	-	31,928	6,922	25,434	-	-	-	32,356	32,109	31,946
Retail SMEs	9	9,003	1,790	-	37	-	10,830	8,673	1,497	-	16	-	10,186	3,167	3,236
Total Retail Exposures	10	177,510	39,787	-	157	-	217,454	179,005	40,015	-	153	-	219,173	209,184	202,278
Total Gross Credit Exposures	11	441,431	116,968	50	17,266	88,794	664,509	451,626	132,989	34	17,632	85,923	688,204	622,505	631,656

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

(\$ millions except as noted)

LINE #	Q2 2016						Q1 2016						Q4 2015	Q3 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	171,490	67,495	29	10,583	88,794	338,391	175,035	74,875	25	10,407	85,923	346,265	302,650	331,523
1 to 5 years	13	220,994	44,861	20	6,532	-	272,407	224,427	53,360	8	7,055	-	284,850	265,519	246,752
Greater than 5 years	14	48,947	4,612	1	151	-	53,711	52,164	4,754	1	170	-	57,089	54,336	53,381
Total	15	441,431	116,968	50	17,266	88,794	664,509	451,626	132,989	34	17,632	85,923	688,204	622,505	631,656

PORTFOLIO BREAKDOWN BY BASEL APPROACHES

(\$ millions except as noted)

LINE #	Q2 2016				Q1 2016				Q4 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	18,694	2,813	148,187	67,701	21,510	3,278	161,165	82,250	15,834	2,915	148,973	76,679
Sovereign	17	75	47	72,583	2,395	83	61	65,799	2,671	70	101	64,875	2,409
Bank	18	284	71	24,098	4,154	353	38	23,711	4,676	291	34	24,162	3,820
Total Corporate, Sovereign & Bank	19	19,053	2,931	244,868	74,250	21,946	3,377	250,675	89,597	16,195	3,050	238,010	82,908
Residential mortgages excluding home equity line of credits (HELOCs)	20	2,709	-	105,033	107	3,362	-	105,043	115	3,293	-	103,926	105
HELOCs	21	474	-	32,188	11,035	571	-	32,456	11,219	592	-	32,133	10,532
Other retail excl. SMEs and QRR	22	2,269	-	18,975	1,786	2,554	-	19,424	1,750	2,557	-	19,022	1,616
Qualifying revolving retail	23	-	-	6,859	25,069	-	-	6,922	25,434	-	-	7,209	24,900
Retail SMEs	24	6,815	-	2,188	1,790	7,463	-	1,210	1,497	276	-	1,356	1,518
Total Retail	25	12,267	-	165,243	39,787	13,950	-	165,055	40,015	6,718	-	163,646	38,671
Total Bank	26	31,320	2,931	410,111	114,037	35,896	3,377	415,730	129,612	22,913	3,050	401,656	121,579

(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 #	Q2 2016								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	1	-	97	-	45	-	21,804	365	-	22,311
Sovereign	2	-	-	-	113	-	5	5	-	123
Bank	3	-	-	-	5	-	369	1	-	375
Total Wholesale portfolios	4	-	97	-	163	-	22,178	371	-	22,809
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	5	-	45	1,539	-	1,457	108	-	-	3,149
Other retail	6	407	104	-	-	1,599	-	134	-	2,244
SME treated as retail	7	-	-	-	-	6,701	-	113	-	6,814
Total Retail portfolios	8	407	149	1,539	-	9,757	108	247	-	12,207
Total	9	407	246	1,539	163	9,757	22,286	618	-	35,016

Risk Weights	LINE #	Q1 2016								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	10	-	103	-	52	-	24,390	485	-	25,030
Sovereign	11	-	-	-	136	-	4	5	-	145
Bank	12	-	-	-	7	-	401	1	-	409
Total Wholesale portfolios	13	-	103	-	195	-	24,795	491	-	25,584
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	14	-	51	1,851	-	1,713	117	-	-	3,732
Other retail	15	394	104	-	-	1,755	-	155	-	2,408
SME treated as retail	16	-	-	-	-	7,365	28	70	-	7,463
Total Retail portfolios	17	394	155	1,851	-	10,833	145	225	-	13,603
Total	18	394	258	1,851	195	10,833	24,940	716	-	39,187

Risk Weights	LINE #	Q4 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	19	-	113	-	73	-	18,505	464	-	19,155
Sovereign	20	-	-	-	162	-	4	6	-	172
Bank	21	-	-	-	7	-	336	1	-	344
Total Wholesale portfolios	22	-	113	-	242	-	18,845	471	-	19,671
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	23	-	48	1,972	-	1,616	244	-	-	3,880
Other retail	24	364	103	-	-	1,841	-	148	-	2,456
SME treated as retail	25	-	-	-	-	273	-	4	-	277
Total Retail portfolios	26	364	151	1,972	-	3,730	244	152	-	6,613
Total	27	364	264	1,972	242	3,730	19,089	623	-	26,284

Risk Weights	LINE #	Q3 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	28	-	189	-	68	-	17,769	433	-	18,459
Sovereign	29	-	18	-	140	-	2	-	-	160
Bank	30	-	-	-	8	-	332	5	-	345
Total Wholesale portfolios	31	-	207	-	216	-	18,103	438	-	18,964
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	32	-	49	2,127	-	1,739	472	-	-	4,387
Other retail	33	373	102	-	-	1,851	226	382	-	2,934
SME treated as retail	34	-	-	-	-	280	-	11	-	291
Total Retail portfolios	35	373	151	2,127	-	3,870	698	393	-	7,612
Total	36	373	358	2,127	216	3,870	18,801	831	-	26,576

Risk Weights	LINE #	Q2 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	37	-	182	-	64	-	16,714	458	-	17,418
Sovereign	38	-	-	-	129	-	26	-	-	155
Bank	39	-	-	-	8	-	360	1	-	369
Total Wholesale portfolios	40	-	182	-	201	-	17,100	459	-	17,942
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	41	-	49	2,013	-	1,534	467	-	-	4,063
Other retail	42	387	108	-	-	1,749	227	367	-	2,838
SME treated as retail	43	-	-	-	-	275	-	13	-	288
Total Retail portfolios	44	387	157	2,013	-	3,558	694	380	-	7,189
Total	45	387	339	2,013	201	3,558	17,794	839	-	25,131

(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 #	Q2 2016					Q1 2016					Q4 2015					Q3 2015				
		Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total		Total		Total Exposure	Total		
		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	
Total investment grade	1	235,332	53,732	289,064	23.27%	15.51%	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%
Non-investment grade	2	62,904	19,599	82,503	35.34%	68.43%	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%
Watchlist	3	3,462	805	4,267	33.37%	136.10%	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%
Default	4	1,165	114	1,279	36.59%	253.11%	971	105	1,076	41.78%	280.70%	970	142	1,112	43.97%	287.45%	968	165	1,133	40.24%	167.47%
	5	302,863	74,250	377,113			308,072	89,597	397,669			294,159	82,908	377,067			294,143	79,868	374,011		

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

Risk Profile	LINE #	Q2 2016					Q1 2016					Q4 2015					Q3 2015				
		Total		Total Exposure	Total		Total		Total Exposure	Total		Total		Total		Total		Total Exposure	Total		
		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	
Residential Mortgages and HELOCs																					
Exceptionally low	6	15,743	9,999	25,742	25.53%	3.23%	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%
Very low	7	37,255	472	37,727	14.75%	4.29%	37,534	466	38,000	14.77%	4.31%	38,264	477	38,741	14.58%	4.22%	50,141	6,025	56,166	14.78%	3.35%
Low	8	9,742	480	10,222	22.39%	16.49%	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%
Medium	9	15,248	182	15,430	21.73%	41.27%	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%
High	10	594	8	602	38.92%	179.73%	685	21	706	39.73%	182.13%	658	13	671	39.67%	182.22%	3,645	10	3,655	15.75%	65.90%
Default	11	644	1	645	48.87%	386.14%	702	1	703	47.52%	384.65%	625	1	626	46.23%	368.25%	939	3	942	52.49%	131.62%
	12	79,226	11,142	90,368			80,102	11,334	91,436			79,910	10,637	90,547			77,407	11,878	89,285		
Qualifying Revolving Retail																					
Exceptionally low	13	162	14,124	14,286	86.25%	2.15%	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%
Very low	14	599	4,831	5,430	76.97%	4.79%	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%
Low	15	3,004	4,527	7,531	75.71%	10.86%	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%
Medium	16	2,748	1,431	4,179	88.27%	52.89%	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%
High	17	294	149	443	80.95%	176.26%	319	149	468	79.59%	174.94%	330	145	475	79.26%	174.36%	267	183	450	81.00%	173.44%
Default	18	52	7	59	63.31%	330.52%	50	8	58	62.31%	362.63%	45	7	52	62.57%	341.77%	45	7	52	64.83%	211.45%
	19	6,859	25,069	31,928			6,922	25,434	32,356			7,209	24,900	32,109			6,607	25,339	31,946		
Other Retail and Retail SME																					
Exceptionally low	20	85	521	606	89.77%	10.09%	77	524	601	89.94%	10.10%	83	502	585	89.90%	10.05%	83	442	525	89.56%	9.17%
Very low	21	5,304	1,673	6,977	55.06%	15.69%	4,858	1,243	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%
Low	22	8,585	1,059	9,644	72.24%	41.23%	8,488	1,243	9,731	71.63%	41.19%	8,471	1,277	9,748	71.65%	41.18%	7,299	889	8,188	66.52%	40.67%
Medium	23	6,753	279	7,032	64.16%	74.95%	6,791	282	7,073	64.03%	74.58%	6,686	281	6,967	64.68%	75.67%	6,374	233	6,607	65.76%	76.25%
High	24	337	43	380	121.86%	252.07%	316	53	369	69.09%	135.65%	319	55	374	69.77%	136.13%	310	56	366	71.18%	136.43%
Default	25	99	1	100	59.35%	324.60%	104	2	106	59.28%	357.74%	97	1	98	61.08%	397.22%	107	2	109	62.27%	135.69%
	26	21,163	3,576	24,739			20,634	3,247	23,881			20,378	3,134	23,512			20,269	3,251	23,520		

Recap of AIRB and Standardized Portfolios

Total AIRB wholesale credit exposure by risk ratings	27	302,863	74,250			308,072	89,597			294,159	82,908			294,143	79,868						
Retail AIRB credit exposure by portfolio and risk ratings																					
Residential mortgages	28	79,226	11,142			80,102	11,334			79,910	10,637			77,407	11,878						
Qualifying revolving retail	29	6,859	25,069			6,922	25,434			7,209	24,900			6,607	25,339						
Other retail and Retail SME	30	21,163	3,576			20,634	3,247			20,378	3,134			20,269	3,251						
Total Standardized portfolio	31	31,320	2,931			35,896	3,377			22,913	3,050			22,778	3,111						
Total Portfolio	32	441,431	116,968			451,626	132,969			424,569	124,629			421,204	123,447						

(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	Q2 2016					Q1 2016				
						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	53,655	0.01%	0.45%	47	0.09%	49,048	0.01%	0.61%	65	0.13%
	2	I-2	>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	10,383	0.03%	20.23%	870	8.38%	22,122	0.03%	10.56%	966	4.37%
	3	I-3	>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	38,500	0.05%	21.65%	4,059	10.54%	37,205	0.05%	20.22%	3,709	9.97%
	4	I-4	>0.07% to ≤0.11%	A1/A2/A3	A+/A-	27,136	0.08%	28.91%	4,353	16.04%	30,220	0.08%	30.54%	5,016	16.60%
	5	I-5	>0.11% to ≤0.19%	Baa1	BBB+	36,495	0.12%	36.49%	7,091	25.37%	30,916	0.12%	35.23%	7,415	23.99%
	6	I-6	>0.19% to ≤0.32%	Baa2	BBB	32,432	0.21%	33.89%	10,347	31.90%	33,724	0.21%	35.01%	11,272	33.43%
	7	I-7	>0.32% to ≤0.54%	Baa3	BBB-	41,007	0.35%	34.45%	17,476	42.62%	45,276	0.35%	32.42%	17,774	39.26%
	8					231,068			44,243		248,511			46,217	
Non-investment grade	9	S-1	>0.54% to ≤0.91%	Ba1	BB+	36,549	0.74%	34.28%	21,113	57.77%	38,296	0.76%	34.19%	22,456	58.64%
	10	S-2	>0.91% to ≤1.54%	Ba2	BB	27,873	1.14%	36.57%	20,127	72.21%	29,809	1.13%	35.62%	21,381	71.73%
	11	S-3	>1.54% to ≤2.74%	Ba3	BB-	11,937	1.97%	37.34%	10,238	85.77%	12,653	1.97%	36.14%	10,742	84.90%
	12	S-4	>2.74% to ≤5.16%	B1	B+	6,144	3.18%	32.19%	4,976	80.99%	6,233	3.20%	35.29%	5,449	87.42%
	13					82,503			56,454		86,991			60,028	
Watchlist	14	P-1	>5.16% to ≤9.70%	B2	B	1,914	7.15%	32.97%	2,168	113.23%	1,906	7.11%	29.41%	1,901	99.77%
	15	P-2	>9.70% to ≤18.23%	B3	B-	2,105	14.55%	33.00%	3,164	150.29%	1,512	14.82%	33.52%	2,293	151.65%
	16	P-3	>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	248	22.00%	39.67%	477	192.26%	275	21.19%	38.83%	542	197.15%
	17					4,267			5,809		3,693			4,736	
Default	18	T-1, D-1 to D-2	100%			1,279	100.00%	36.59%	3,238	253.11%	1,076	100.00%	41.75%	3,021	280.70%
	19					1,279			3,238		1,076			3,021	
Total	20					319,117			109,744		340,271			114,002	

(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	Q2 2016									Q1 2016								
			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)	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%	55,464	-	100.00%	0.00%	22.68%	0.00%	-	-	0.00%	56,256	-	100.00%	0.00%	11.26%	0.38%	216	-	0.00%
Very low	22	>0.05% to ≤<0.20%	2,532	-	100.00%	0.09%	33.70%	22.77%	577	1	23.14%	1,141	-	100.00%	0.09%	33.70%	24.76%	282	-	0.00%
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%	313	-	100.00%	0.86%	20.02%	22.66%	71	-	24.81%	320	-	100.00%	0.86%	20.02%	22.66%	73	1	0.00%
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		58,309	-	-	-	-	-	-	648	1	57,717	-	-	-	-	-	-	571	1	0.00%
Uninsured Undrawn (4)																				
Exceptionally low	28	≤<0.05%	6,431	21,330	30.15%	0.04%	16.57%	1.96%	126	1	2.04%	6,327	20,963	30.18%	0.04%	16.54%	1.95%	124	1	0.00%
Very low	29	>0.05% to ≤<0.20%	453	1,785	25.36%	0.15%	16.35%	5.31%	24	-	5.63%	444	1,740	25.49%	0.15%	16.36%	5.34%	24	-	0.00%
Low	30	>0.20% to ≤<0.75%	17	21	83.08%	0.62%	14.08%	12.78%	2	-	13.98%	17	21	83.56%	0.62%	14.05%	12.78%	2	-	0.00%
Medium	31	>0.75% to ≤<7.0%	91	598	15.24%	1.33%	17.58%	24.88%	23	-	27.74%	94	633	14.79%	1.35%	17.59%	25.33%	24	-	0.00%
High	32	>7.0% to ≤<99.9%	4	25	15.20%	19.16%	16.48%	79.65%	3	-	118.11%	5	32	16.07%	20.90%	16.84%	83.74%	4	-	0.00%
Default	33	100%	1	10	11.38%	100.00%	16.68%	191.09%	2	-	191.09%	1	10	10.62%	100.00%	17.75%	209.99%	2	-	0.00%
34		6,997	23,769	-	-	-	-	-	180	1	6,888	23,399	-	-	-	-	-	180	1	0.00%
Uninsured Drawn (5)																				
Exceptionally low	35	≤<0.05%	14,428	-	0.04%	17.01%	2.17%	313	1	2.26%	14,096	-	0.04%	16.86%	2.15%	303	1	2.24%		
Very low	36	>0.05% to ≤<0.20%	33,805	-	0.12%	13.12%	3.69%	1,246	6	3.89%	33,693	-	0.12%	13.03%	3.66%	1,234	5	3.87%		
Low	37	>0.20% to ≤<0.75%	8,207	-	0.61%	11.45%	10.03%	823	6	10.87%	8,216	-	0.61%	11.44%	10.02%	823	6	10.87%		
Medium	38	>0.75% to ≤<7.0%	11,050	-	3.06%	13.84%	27.84%	3,077	40	32.41%	10,988	-	3.01%	13.87%	27.73%	3,047	40	32.25%		
High	39	>7.0% to ≤<99.9%	303	-	34.21%	17.53%	90.47%	274	16	158.30%	342	-	35.18%	17.11%	88.24%	301	19	156.76%		
Default	40	100%	191	-	100.00%	16.02%	172.01%	329	17	281.27%	216	-	100.00%	15.11%	160.74%	347	17	260.12%		
41		67,984	-	-	-	-	-	-	6,062	86	67,551	-	-	-	-	6,055	88	-		
Qualifying Revolving Credit																				
Exceptionally low	42	≤<0.05%	14,285	29,693	47.85%	0.04%	86.25%	2.15%	306	4	2.53%	14,631	30,272	48.07%	0.04%	86.04%	2.15%	314	4	2.53%
Very low	43	>0.05% to ≤<0.20%	5,431	6,852	72.88%	0.10%	76.97%	4.79%	260	4	5.79%	5,485	6,891	73.10%	0.10%	77.44%	4.82%	264	5	5.83%
Low	44	>0.20% to ≤<0.75%	7,531	10,519	55.69%	0.29%	75.71%	10.86%	818	17	13.61%	7,509	10,483	55.76%	0.29%	75.71%	10.89%	818	17	13.65%
Medium	45	>0.75% to ≤<7.0%	4,179	1,982	88.35%	1.98%	88.27%	52.89%	2,211	72	74.48%	4,205	1,947	88.78%	1.99%	88.41%	53.17%	2,235	73	74.89%
High	46	>7.0% to ≤<99.9%	443	229	84.79%	20.99%	80.95%	176.26%	781	75	388.02%	468	227	85.77%	21.94%	79.59%	174.94%	819	81	392.65%
Default	47	100%	59	47	85.55%	100.00%	63.31%	330.52%	195	27	901.44%	58	18	84.40%	100.00%	62.31%	362.63%	210	24	875.22%
48		31,928	49,292	-	-	-	-	-	4,571	199	32,356	49,838	-	-	-	4,660	204	-		
Other Retail (6)																				
Exceptionally low	49	≤<0.05%	5,487	5,822	75.99%	0.04%	65.50%	8.29%	455	2	8.66%	5,913	6,263	75.65%	0.04%	65.15%	8.26%	489	2	8.62%
Very low	50	>0.05% to ≤<0.20%	10,448	2,319	94.35%	0.13%	46.88%	13.80%	1,442	6	14.56%	9,865	1,600	95.78%	0.14%	45.20%	13.57%	1,339	6	14.33%
Low	51	>0.20% to ≤<0.75%	11,642	2,698	90.83%	0.38%	71.41%	41.54%	4,836	30	44.74%	11,974	2,963	90.67%	0.39%	70.71%	41.43%	4,961	31	44.64%
Medium	52	>0.75% to ≤<7.0%	11,008	566	98.24%	1.86%	56.83%	76.93%	8,468	119	90.50%	11,488	568	98.29%	1.85%	56.37%	77.43%	8,895	123	90.83%
High	53	>7.0% to ≤<99.9%	675	104	92.21%	23.89%	95.28%	261.03%	1,763	145	530.36%	728	129	92.37%	26.24%	65.38%	203.33%	1,480	120	409.67%
Default	54	100%	553	3	99.75%	100.00%	62.19%	449.49%	2,483	202	905.70%	591	3	99.71%	100.00%	61.49%	461.84%	2,730	205	895.27%
55		39,813	11,512	-	-	-	-	-	19,447	504	40,559	11,526	-	-	-	19,894	487	-		
56		205,031	84,573	-	-	-	-	-	30,908	791	205,071	84,763	-	-	-	31,360	781	-		

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

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

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

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

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

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

WHOLESALE CREDIT EXPOSURE BY RISK RATING (1)

(Canadian \$ in millions)

LINE #	Q2 2016							Q1 2016							
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures	
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		
Total investment grade	1	19,060	87,714	128,558	3,930	47,395	2,407	289,064	21,178	99,416	121,179	4,567	56,877	2,692	305,909
Non-investment grade	2	5,325	57,441	137	439	19,146	15	82,503	2,773	59,323	212	377	24,290	16	86,991
Watchlist	3	21	3,435	6	7	798	-	4,267	14	3,000	6	4	669	-	3,693
Default	4	2	1,158	6	-	107	6	1,279	2	965	4	-	104	1	1,076
	5	24,408	149,748	128,707	4,376	67,446	2,428	377,113	23,967	162,704	121,401	4,948	81,940	2,709	397,669

(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 #	Q2 2016				Q1 2016			
		Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises	Total exposures	Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises	Total exposures
Risk profile (probability of default):									
Exceptionally Low (\leq 0.05%)	6	25,742	14,286	606	40,634	25,736	14,631	601	40,968
Very low (> 0.05% to 0.20%)	7	37,727	5,430	6,977	50,134	38,000	5,485	6,001	49,486
Low (> 0.20% to 0.75%)	8	10,222	7,531	9,644	27,397	10,474	7,509	9,731	27,714
Medium (> 0.75% to 7.00%)	9	15,430	4,179	7,032	26,641	15,817	4,205	7,073	27,095
High (> 7.00% to 99.99%)	10	602	443	380	1,425	706	468	369	1,543
Default (100%)	11	645	59	100	804	703	58	106	867
	12	90,368	31,928	24,739	147,035	91,436	32,356	23,881	147,673

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

Basel III Asset Classes	LINE #	Q2 2016		Q1 2016		Q4 2015		Q3 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)
Non-retail									
Total Corporate (incl specialized lending and corporate SMEs)	1	0.13%	0.59%	0.08%	0.62%	0.08%	0.62%	0.10%	0.65%
Sovereign	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank	3	0.00%	0.04%	0.00%	0.10%	0.00%	0.04%	0.00%	0.07%
Retail									
Residential retail incl. HELOCs	4	0.07%	0.44%	0.06%	0.53%	0.07%	0.47%	0.05%	0.47%
Other retail incl. SBE	5	0.48%	1.20%	0.49%	1.30%	0.50%	1.30%	0.48%	1.14%
Qualifying revolving retail	6	2.39%	3.26%	2.43%	3.50%	2.43%	3.29%	2.42%	3.30%

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 Q2 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. Actual loss rates remain relatively stable for all asset classes. Moderate variation in Expected Loss (EL) quarter over quarter is mainly due to 1) new BEEL approach implemented during Q2 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 #	Q2 2016						Q1 2016					
		PD (1) (2)		LGD (3) (4)		EAD (5) (6)		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
		Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$	Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$
Wholesale													
Corporate including specialized lending	1	0.95%	0.82%	34.20%	8.09%	358	271	1.00%	0.59%	34.18%	1.79%	299	231
Corporate small and medium enterprises (SMEs)	2	1.57%	0.24%	35.90%	32.55%	114	74	1.53%	0.78%	35.90%	35.88%	111	60
Sovereign	3	0.14%	0.00%	13.53%	0.00%	-	-	0.14%	0.00%	14.18%	0.00%	-	-
Bank	4	0.40%	0.00%	16.19%	0.00%	-	-	0.38%	0.00%	16.58%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7)	5	0.96%	0.83%	30.31%	19.00%	288	288	1.01%	0.84%	30.65%	20.23%	299	299
HELOCs	6	0.53%	0.65%	55.06%	27.87%	265	255	0.56%	0.63%	54.77%	31.16%	253	247
Qualifying revolving retail (QRR)	7	1.24%	1.22%	97.34%	79.65%	431	417	1.32%	1.23%	97.38%	79.99%	431	414
Other retail (excl. SMEs)	8	4.28%	4.39%	90.06%	83.50%	209	208	4.71%	4.81%	90.82%	85.08%	213	212
Retail SMEs	9	1.15%	0.97%	97.41%	80.04%	18	17	1.14%	0.91%	97.39%	80.19%	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)											
Traditional Securitizations Risk Weights	LINE #	Q2 2016		Q1 2016		Q4 2015		Q3 2015		Q2 2015	
		Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Bank Assets											
7%	1	5,055	28	5,905	33	6,124	34	1,460	8	1,673	9
7.01% - 25%	2	-	-	-	-	-	-	4,841	28	5,129	31
25.01% - 50%	3	54	2	71	2	76	2	89	3	95	3
Greater than 50%	4	14	14	18	18	20	20	22	22	22	22
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	5,123	44	5,994	53	6,220	56	6,412	61	6,919	65
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	5,123	44	5,994	53	6,220	56	6,412	61	6,919	65
Third Party Assets											
7%	12	18,261	102	18,125	101	16,859	94	16,421	92	16,164	91
7.01% - 25%	13	4,877	39	5,716	46	5,873	47	5,456	44	3,924	33
25.01% - 50%	14	2	-	2	-	2	-	35	1	36	1
50.01% - 100%	15	118	9	134	10	126	10	127	10	120	9
Greater than 100%	16	-	-	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	23,258	150	23,977	157	22,860	151	22,039	147	20,244	134
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	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	24	-	-	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	25	23,258	150	23,977	157	22,860	151	22,039	147	20,244	134
Total Exposures	26	28,381	194	29,971	210	29,080	207	28,451	208	27,163	199

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

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

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

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

(\$ millions)		Q2 2016		Q1 2016		Q4 2015		Q3 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	57	1	64	1
25.01% - 50%	14	-	-	-	-	-	-	-	-
50.01% - 100%	15	-	-	-	-	-	-	-	-
Greater than 100%	16	32	10	44	14	41	13	50	16
Default	17	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	89	11	101	15	98	14	114	17
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	89	11	101	15	98	14	114	17
Total Exposures	27	89	11	101	15	98	14	114	17

(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 #	Q2 2016		Q1 2016		Q4 2015		Q3 2015	
		RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required
Trading Securitizations Excluding Resecuritization Exposures									
Risk Weights									
Exposures Included In Risk-Weighted Assets									
7%	1	128	1	236	1	128	1	99	1
7.01% - 25%	2	44	-	44	1	16	-	47	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
50.01% - 100%	4	-	-	1	-	-	-	1	-
Greater than 100%	5	-	-	-	-	-	-	-	1
Default	6	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	7	-	-	-	-	-	-	-	-
Total Exposures excluding Resecuritization, net of deductions (1)	8	172	1	281	2	144	1	147	2
Exposures Deducted From Tier 1 Capital:									
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	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Tier 1 Capital	22	-	-	-	-	-	-	-	-
Exposures Deducted from Total Capital:									
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	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Total Capital	36	-	-	-	-	-	-	-	-
Total Trading Exposures Excluding Resecuritization	37	172	1	281	2	144	1	147	2

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

(\$ millions except as noted)		Q2 2016 Exposure	Q1 2016 Exposure	Q4 2015 Exposure	Q3 2015 Exposure
Asset Classes					
Auto loans/leases	38	2	56	-	-
Credit card receivables	39	89	91	77	72
Residential mortgages (insured)	40	-	-	-	-
Residential mortgages (uninsured)	41	-	-	-	-
Commercial mortgages	42	-	-	-	-
Personal line of credit	43	28	43	13	27
Equipment loans/leases	44	3	-	1	1
Trade receivables	45	-	-	-	-
Corporate loans	46	-	-	-	-
Daily auto rental	47	36	68	13	2
Floorplan finance receivables	48	4	8	4	10
Collateralized debt obligations (AAA/R-1 (high) securities)	49	-	-	-	-
Other pool type	50	10	15	36	35
Total Trading Securitization Excluding Resecuritization (1)	51	172	281	144	147

(1) Excluding Resecuritization Exposures of \$134 million in Q2 2016 (\$170 million Q1 2016, \$166 million Q4 2015, and \$193 million in Q3 2015).

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).