

Supplementary Regulatory Capital Information

For the Quarter Ended – July 31, 2016

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Q3 | 16

	Page
Basel Regulatory Capital, Risk-Weighted Assets and Capital Ratios	1-7
Basel Equity Securities Exposures	8
Basel Credit Risk schedules	9-16
- Credit Exposures Covered by Risk Mitigants, by Geographic Region and by Industry	9
- Credit Exposures by Asset Class, by Contractual Maturity, by Basel Approaches	10
- Credit Exposures by Risk Weight - Standardized	11
- Credit Exposure by Portfolio And Risk Ratings - AIRB	12-13
- Wholesale Credit Exposure by Risk Rating	14
- Retail Credit Exposure by Portfolio and Risk Rating	14
- AIRB Credit Risk Exposure: Loss Experience	15
- Estimated and Actual Loss Parameters Under AIRB Approach	16
Basel Securitization and Re-Securitization Exposures	17-19
Securitization and Re-Securitization Exposures	20-21
Derivative Instruments - Basel	22
Basel Glossary	23

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

	Cross reference (3)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
<i>(5 millions except as noted)</i>								
Common Equity Tier 1 Capital: instruments and reserves								
1	Directly issued qualifying common share capital plus related stock surplus	a+b	12,757	12,668	12,650	12,612	12,598	12,676
2	Retained earnings	c	20,466	19,806	19,409	18,930	17,765	17,480
3	Accumulated other comprehensive income (and other reserves)	d	4,224	3,287	6,286	4,640	4,681	4,112
6	Common Equity Tier 1 Capital before regulatory adjustments		37,437	35,761	38,345	36,182	35,560	34,277
Common Equity Tier 1 Capital: regulatory adjustments								
7	Prudential valuation adjustments		118	122	85	85	53	65
8	Goodwill (net of related tax liability)	e+p1-f	6,121	6,036	6,660	5,960	6,005	5,808
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	1,801	1,788	1,874	1,792	1,757	1,773
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	i-j	1,273	1,306	1,539	1,506	1,668	1,579
11	Cash flow hedge reserve	k	832	583	867	612	575	421
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)		52	84	342	216	133	64
15	Defined benefit pension fund net assets (net of related tax liability) (5)	l-m	65	100	212	359	367	115
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n	7	-	-	24	-	-
22	Amount exceeding the 15% threshold		-	-	-	-	-	-
23	of which: significant investments in the common stock financials	h1	-	-	-	-	-	-
24	of which: mortgage servicing rights	j1	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	i1	-	-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		10,269	10,019	11,579	10,554	9,636	10,335
29	Common Equity Tier 1 Capital (CET1)		27,168	25,742	26,766	25,628	25,000	23,942
Additional Tier 1 Capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	o1	2,150	2,150	2,150	2,150	1,550	1,200
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (6)	p	1,540	1,540	1,540	1,987	1,987	2,337
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	2	6	10	9	9	9
35	of which: instruments issued by subsidiaries subject to phase out		2	6	10	9	9	9
36	Additional Tier 1 Capital before regulatory adjustments		3,692	3,696	3,700	4,146	3,546	3,197
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	213	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		213	215	214	358	358	358
44	Additional Tier 1 Capital (AT1)		3,479	3,481	3,486	3,788	3,188	3,189
45	Tier 1 Capital (T1 = CET1 + AT1)		30,647	29,223	30,252	29,416	28,190	27,130
Tier 2 Capital: instruments and provisions								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	3,282	2,023	2,050	1,034	1,034	1,026
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (7)	u	1,879	3,080	3,080	3,548	3,548	3,551
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
49	of which: instruments issued by subsidiaries subject to phase out		-	-	-	46	46	40
50	Collective allowances	w	449	486	559	590	300	272
51	Tier 2 Capital before regulatory adjustments		5,610	5,589	5,689	5,218	4,928	4,892
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		50	55	50	50	50	50
58	Tier 2 Capital (T2)		5,560	5,534	5,639	5,168	4,878	4,792
59	Total Capital (TC = T1 + T2)		36,207	34,757	35,891	34,584	33,068	31,321
60	Total Risk-Weighted Assets							
60a	Common Equity Tier 1 (CET 1) Capital RWA		259,234	256,184	265,043	239,185	239,934	231,243
60b	Tier 1 Capital RWA		259,614	256,553	265,381	239,471	240,265	237,929
60c	Total Capital RWA		259,941	256,869	265,671	239,716	240,549	231,876
Capital Ratios								
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets)		10.5%	10.0%	10.1%	10.7%	10.4%	10.2%
62	Tier 1 ratio (as percentage of risk-weighted assets)		11.8%	11.4%	11.4%	12.3%	11.7%	11.4%
63	Total Capital ratio (as percentage of risk-weighted assets)		13.9%	13.5%	13.5%	14.4%	13.7%	13.4%
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement		3.5%	3.5%	3.5%	2.5%	2.5%	2.5%
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)		10.5%	10.0%	10.1%	10.7%	10.4%	10.2%
OSFI all-in target								
69	Common Equity Tier 1 all-in target ratio		8.0%	8.0%	8.0%	7.0%	7.0%	7.0%
Amounts below the thresholds for deduction								
72	Non-significant investments in the capital of other financials	y - z	233	243	293	443	385	221
73	Significant investments in the common stock of financials	a1	1,529	1,473	1,595	1,492	1,477	1,410
74	Mortgage servicing rights (net of related tax liability)	b1	43	43	50	48	43	42
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1 - d1	2,204	2,174	2,286	2,114	2,188	2,091
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)		258	260	291	217	214	203
77	Cap on inclusion of provisions in Tier 2 under standardised approach		258	260	291	217	214	203
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,480	1,453	1,500	1,518	1,509	1,454
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		191	226	268	374	86	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	2,593	3,025	3,025	3,025
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	3,080	3,594	3,594	3,594
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		-	240	840	561	579	1,119

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

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

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

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

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

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

(7) \$800MM Trust Subordinate note that is deconsolidated under IFRS 10 but still qualifies as Tier 2 Capital is included in line 47.

CONSOLIDATED BALANCE SHEET

LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)
	#	Q3 2016	Q3 2016			#	Q3 2016	Q3 2016	
(\$ millions except as noted)					(\$ millions except as noted)				
Assets					Liabilities and Equity				
Cash and Cash Equivalents	1	37,748	37,585		Deposits				
Interest Bearing Deposits with Banks	2	6,486	6,453		Banks	38	35,336	35,336	
Securities	3	144,355	137,154		Business and governments	39	272,589	272,589	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	7	n	Individuals	40	159,921	159,921	
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	-	n1	Total deposits	41	467,846	467,846	
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	-	q1	Other Liabilities				
Non-significant investments in the capital of other financials below threshold (3)	7	-	16,424	y	Derivative instruments	42	38,890	38,595	
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	8	-	1,792	t+x+a1	Acceptances	43	11,835	11,835	
Significant investments in capital of other financial institutions reflected in regulatory capital					Securities sold but not yet purchased	44	27,092	27,092	
Amount exceeding the 15% threshold	9	-	-	h1	Non-significant investments in the capital of other financials	45	-	16,191	z
Significant investment in common stock of financials below threshold	10	-	606		Securities lent or sold under repurchase agreement	46	50,370	50,370	
Goodwill embedded in significant investments	11	-	89	p1	Current tax liabilities	47	33	33	
Securities Borrowed or Purchased Under Resale Agreements	12	76,112	76,112		Deferred tax liabilities (5)	48	252	252	
Loans					related to goodwill	49	-	218	f
Residential mortgages	13	109,692	109,692		related to intangibles	50	-	377	h
Consumer installment and other personal	14	64,242	64,242		related to deferred tax assets excluding those arising from temporary differences	51	-	265	j
Credit cards	15	8,023	8,023		related to defined-benefit pension fund net assets	52	-	18	m
Business and governments	16	172,334	172,163		related to deferred tax assets arising from temporary differences,				
Allowance for credit losses	17	(1,993)	(1,993)	w	excluding those realizable through net operating loss carryback	53	-	459	d1
Allowance reflected in Tier 2 regulatory capital	18	-	449		Other	54	50,199	42,197	
Shortfall of provisions to expected loss	19	-	-	kt	of which: liabilities of subsidiaries, other than deposits	55	-	-	
Total net loans and acceptances	20	352,298	352,127		Less: amount (of liabilities of subsidiaries) phased out	56	-	-	
Other Assets					Liabilities of subsidiaries after phase out	57	-	-	v
Derivative instruments	21	39,194	39,193		Total other liabilities	58	178,671	170,374	
Customers' liability under acceptances	22	11,835	11,835		Subordinated Debt				
Premises and equipment	23	2,257	2,085		Subordinated debt	59	4,461	4,461	
Goodwill	24	6,250	6,250	e	Qualifying subordinated debt	60	-	3,282	m1
Intangible assets	25	2,178	2,178	g	Non qualifying subordinated debt	61	-	1,179	
Current tax assets	26	508	508		of which redemption has been announced (in the last month of the quarter)	62	-	-	
Deferred tax assets (5)	27	3,115	3,119		Less: regulatory amortization	63	-	(100)	
Deferred tax assets excluding those arising from temporary differences	28	-	1,538	i	Non qualifying subordinated debt subject to phase out	64	-	1,079	
Deferred tax assets arising from temporary differences	29	-	2,663	c1	Less: amount phased out	65	-	-	
of which Deferred tax assets arising from temporary differences below the threshold	30	-	2,663		Non qualifying subordinated debt after phase out	66	-	1,079	u
of which amount exceeding 15% threshold	31	-	-	it	Equity				
Other	32	9,346	8,786		Share capital	67	15,703	15,703	
Defined-benefit pension fund net assets	33	-	83	l	Preferred shares	68	-	-	
Mortgage servicing rights	34	-	43		Directly issued qualifying Additional Tier 1 instruments	69	-	2,150	o1
of which Mortgage servicing rights under the threshold	35	-	43	b1	Non-qualifying preferred shares for accounting purposes	70	-	-	
of which amount exceeding the 15% threshold	36	-	-	j1	Non-qualifying preferred shares subject to phase out	71	-	1,090	
Total Assets	37	691,682	683,385		Less amount (of preferred shares) phased out	70	-	-	e1
					Non qualifying preferred shares after phase out	72	-	1,090	p
					Common shares				
					Directly issued qualifying CET1	73	-	12,463	a
					Contributed surplus	74	294	294	b
					Retained earnings	75	20,456	20,456	c
					Accumulated other comprehensive income	76	4,224	4,224	d
					of which: Cash flow hedges	77	-	832	k
					Other AOCI	78	-	3,392	
					Total shareholders' equity	79	40,677	40,677	
					Non-controlling interests in subsidiaries	80	27	27	
					of which portion allowed for inclusion into Tier 1 capital	81	-	-	
					less amount phased out	82	-	-	f1
					Other additional Tier 1 issued by subs after phase out	83	-	2	s
					Total equity	84	40,704	40,704	
					Total Liabilities and Equity	85	691,682	683,385	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$8,103 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 (\$194 million assets and nominal equity) covers the reinsurance of life, health and disability insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

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

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

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

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions except as noted)

Item	Q3 2016	Q2 2016	Q1 2016	Q4 2015
1 Total consolidated assets as per published financial statements	691,682	681,458	699,293	641,881
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(8,122)	(7,495)	(7,377)	(7,297)
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	(11,437)	(13,329)	(20,295)	(12,892)
5 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	3,965	5,190	6,140	5,411
6 Adjustment for off balance-sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	95,568	90,520	95,741	89,161
7 Other adjustments	(5,695)	(6,107)	(7,324)	(5,297)
8 Leverage Ratio Exposure (transitional basis)	765,961	750,237	766,178	710,967

LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

Item	Leverage ratio framework			
	Q3 2016	Q2 2016	Q1 2016	Q4 2015
On-balance sheet exposures				
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	570,854	553,632	560,869	530,677
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	(8,295)	(8,251)	(9,114)	(7,694)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	562,559	545,381	551,755	522,983
Derivative exposures				
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	8,513	8,880	10,111	7,515
5 Add-on amounts for PFE associated with all derivative transactions	20,346	19,861	20,303	19,466
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)	(916)	(1,329)	(1,243)	(990)
8 (Exempted CCP-leg of client cleared trade exposures)	(186)	(156)	(232)	(646)
9 Adjusted effective notional amount of written credit derivatives	989	952	1,362	2,255
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(989)	(952)	(1,362)	(2,255)
11 Total derivative exposures (sum of lines 4 to 10)	27,757	27,256	28,939	25,345
Securities financing transaction exposures				
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	81,311	83,476	87,212	71,604
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(5,051)	(1,486)	(3,580)	(3,292)
14 Counterparty credit risk (CCR) exposure for SFT assets	3,817	5,090	6,111	5,166
15 Agent transaction exposures	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	80,077	87,080	89,743	73,478
Other off-balance sheet exposures				
17 Off-balance sheet exposure at gross notional amount	284,139	270,640	284,982	268,646
18 (Adjustments for conversion to credit equivalent amounts)	(188,571)	(180,120)	(189,241)	(179,485)
19 Off-balance sheet items (sum of lines 17 and 18)	95,568	90,520	95,741	89,161
Capital and Total Exposures - Transitional Basis				
20 Tier 1 capital	32,234	30,803	31,988	32,006
21 Total Exposures (sum of lines 3, 11, 16 and 19)	765,961	750,237	766,178	710,967
Leverage Ratios - Transitional Basis				
22 Basel III leverage ratio	4.2%	4.1%	4.2%	4.5%
All-in basis (Required by OSFI)				
23 Tier 1 capital – All-in basis	30,647	29,223	30,252	29,416
24 (Regulatory adjustments)	(10,431)	(10,150)	(11,452)	(10,696)
25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) – All-in basis	763,825	748,338	763,840	707,965
26 Leverage ratio – All-in basis	4.0%	3.9%	4.0%	4.2%

RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)

Description	LINE #	Q3 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	-	41,340	-	39	41,379	2,855	44,234
Securities	2	-	59,199	-	70	59,269	85,086	144,355
Assets Purchased under REPO	3	-	-	44,150	-	44,150	31,963	76,112
Loans	4	111,600	196,097	-	29,148	336,845	15,453	352,298
Customer Liability Under Acceptance	5	-	11,835	-	-	11,835	-	11,835
Derivatives	6	-	-	-	-	-	39,194	39,194
Other	7	4	5,585	-	964	6,553	17,101	23,654
	8	111,604	314,056	44,150	30,221	500,031	191,652	691,682

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

		Q3 2016		
		Total Credit Risk (2)	Trading Book and other	Balance Sheet
Cash and due from Banks	9	41,379	2,855	44,234
Securities	10	59,269	85,086	144,355
Assets Purchased under REPO	11	44,150	31,963	76,112
Loans	12	336,845	15,453	352,298
Customer Liability Under Acceptance	13	11,835	-	11,835
Derivatives	14	-	39,194	39,194
Other	15	6,553	17,101	23,654
Total on balance sheet	16	500,031	191,652	691,682
Undrawn Commitments	17	116,952		
Other Off Balance Sheet	18	17,827		
Off Balance Sheet Derivatives	19	42		
Off Balance Sheet Repo	20	48,668		
Total Off Balance Sheet	21	183,489		
Total Credit Risk	22	683,520		

(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 Q3 2016						Basel III								
	Exposure at Default (EAD)			RWA			Q2 2016	Q1 2016	Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	
	Standardized approach	Advanced approach	Total	Standardized approach	Advanced approach	Total	RWA	RWA	RWA	RWA	RWA	RWA	RWA	RWA	
	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	
(\$ millions except as noted)															
Credit Risk															
Wholesale															
Corporate including specialized lending	1	21,921	238,822	260,743	22,022	79,278	101,300	98,764	106,399	91,489	91,458	85,757	88,895	81,340	80,777
Corporate small and medium enterprises (SMEs)	2	-	63,462	63,462	-	33,878	33,878	33,731	33,834	31,954	30,743	30,921	32,794	33,644	35,730
Sovereign	3	133	91,463	91,596	71	1,888	1,959	1,788	1,822	1,765	1,866	1,749	1,818	1,612	1,270
Bank	4	218	46,335	46,553	219	4,093	4,312	4,455	3,940	3,902	4,407	4,352	4,442	4,186	4,285
Retail															
Residential mortgages excluding home equity line of credits (HELOCs)	5	2,842	107,682	110,524	1,462	6,898	8,360	8,177	8,706	8,427	8,275	8,193	8,240	7,618	8,127
HELOCs	6	462	43,665	44,127	328	7,313	7,641	7,648	8,374	7,889	7,017	7,119	6,946	6,541	6,603
Qualifying revolving retail (QRR)	7	-	31,919	31,919	-	4,604	4,604	4,571	4,660	4,569	4,232	4,233	3,977	4,000	3,925
Other retail (excl. SMEs)	8	2,201	21,350	23,551	1,400	9,597	10,997	10,879	11,221	11,053	11,090	10,693	10,390	9,826	11,778
Retail SMEs	9	7,028	4,017	11,045	5,351	7,223	7,574	7,436	7,195	1,968	1,927	1,895	1,676	1,604	1,606
Equity	10	-	2,063	2,063	-	1,363	1,363	1,325	1,331	1,369	1,332	1,440	1,490	1,362	1,305
Trading book	11	-	155,005	155,327	322	9,436	9,758	9,754	9,436	8,415	9,763	9,198	10,556	7,359	6,877
Securitization	12	-	29,213	29,213	-	2,277	2,277	2,362	2,549	2,456	2,463	2,526	3,087	3,098	2,247
Other credit risk assets - non-counterparty managed assets	13	-	22,009	22,009	-	16,478	16,478	16,291	16,902	16,255	16,870	16,183	15,532	14,946	15,190
Scaling factor for credit risk assets under AIRB (2)	14	-	-	-	-	9,508	9,508	9,319	9,628	8,874	8,830	8,530	8,774	8,251	8,437
Total Credit Risk	15	35,127	857,005	892,132	31,175	188,834	220,009	216,500	225,997	200,385	200,273	192,789	198,617	185,387	188,157
Market Risk (3)	16	-	-	-	1,270	8,168	9,438	10,165	9,519	10,262	11,414	10,435	11,030	9,002	10,372
Operational Risk (4)	17	-	-	-	4,957	24,830	29,787	29,519	29,527	28,538	28,247	28,019	27,882	27,703	27,432
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5) (6)	18	35,127	857,005	892,132	37,402	221,832	259,234	256,184	265,043	239,185	239,934	231,243	237,529	222,092	225,961
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	19	-	-	-	-	380	380	369	338	286	331	341	411	336	328
Tier 1 Capital Risk-Weighted Assets	20	-	-	-	37,402	222,212	259,614	256,553	265,381	239,471	240,265	231,584	237,940	222,428	226,289
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	21	-	-	-	-	327	327	316	290	245	284	292	352	503	493
Total Capital Risk Weighted Assets (RWA)	22	-	-	-	37,402	222,539	259,941	256,869	265,671	239,716	240,549	231,876	238,292	222,931	226,782

RWA CVA PHASE-IN CALCULATION (7)	Q3 2016					
	CVA (A)	OSFI Scalars (B)	Total RWA Before CVA phase-in (C)	CVA phase-in Adjustments (D)=A*(100%-B)	RWA Net CVA phase-in (E)=C-D	
Common Equity Tier 1 (CET 1) Capital RWA	23	5,437	64%	261,191	1,957	259,234
Tier 1 Capital RWA	24	5,437	71%	261,191	1,577	259,614
Total Capital RWA	25	5,437	77%	261,191	1,250	259,941

TRANSITIONAL CAPITAL DISCLOSURE	2016 Q3	2016 Q2	2016 Q1	2015 Q4	
Transitional Basis - Basel III (8)					
Common Equity Tier 1 capital (CET1)	26	31,165	29,699	31,115	31,629
Tier 1 capital (T1 = CET1 + AT1)	27	32,234	30,803	31,988	32,005
Total capital (TC = T1 + T2)	28	37,814	36,359	37,648	37,204
Total risk-weighted assets (5)	29	275,199	267,218	272,758	258,800
Common Equity Tier 1 ratio (as percentage of risk weighted assets)	30	11.3%	11.1%	11.4%	12.2%
Tier 1 ratio (as percentage of risk weighted assets)	31	11.7%	11.5%	11.7%	12.4%
Total capital ratio (as percentage of risk weighted assets)	32	13.7%	13.6%	13.8%	14.4%

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4
Bank of Montreal Mortgage Corporation - Basel III					
Transitional Basis - Basel III (8)					
Common Equity Tier 1 ratio	33	20.0%	18.4%	17.9%	16.9%
Tier 1 ratio	34	20.0%	18.4%	17.9%	16.9%
Total capital ratio	35	20.5%	18.9%	18.4%	17.4%
All-in Basis - Basel III (1)					
Common Equity Tier 1 ratio	36	20.0%	18.4%	17.8%	16.8%
Tier 1 ratio	37	20.0%	18.4%	17.8%	16.8%
Total capital ratio	38	20.5%	18.9%	18.4%	17.4%
BMO Harris Bank N.A. - Basel I (9)					
Tier 1 ratio	39	13.5%	13.6%	13.8%	15.7%
Total capital ratio	40	14.5%	14.8%	14.8%	16.8%

- "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.
- The scaling factor is applied to the risk-weighted asset amounts for credit risk under the AIRB approach.
- Standardized market risk is comprised of interest rate issuer risk.
- 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.
- Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a Capital Floor based on Basel I and may be required to increase its risk weighted assets if the Capital Floor applies. 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.
- 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.
- 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.
- 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.
- 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 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
Personal and Commercial Banking	1	163,926	162,003	170,113	148,942	146,636	141,320
Wealth Management	2	16,204	15,680	16,115	15,620	15,081	14,510
BMO Capital Markets	3	67,463	67,885	68,733	65,311	68,420	61,504
Corporate Services, including Technology and Operations	4	11,641	10,616	10,082	9,312	9,797	13,909
Total Common Equity Tier 1 Capital Risk-Weighted Assets	5	259,234	256,184	265,043	239,185	239,934	231,243

FLOW STATEMENT OF REGULATORY CAPITAL

(\$ millions except as noted)		2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
Common Equity Tier 1 Capital							
Opening Balance	6	25,742	26,766	25,628	25,002	23,640	23,942
New capital issues	7	93	18	39	17	4	15
Redeemed capital	8	-	-	-	-	(149)	(229)
Gross dividends (deduction)	9	(595)	(576)	(581)	(557)	(550)	(546)
Profit for the quarter (attributable to shareholders of the parent company)	10	1,245	973	1,060	1,206	1,185	993
Removal of own credit spread (net of tax)	11	32	258	(126)	(83)	(69)	20
Movements in other comprehensive income							
– Currency Translation Differences	12	714	(2,448)	1,499	(93)	1,517	(1,025)
– Available-for-sale securities	13	101	82	(23)	(166)	(21)	(28)
– Other (1)	14	(128)	(349)	(85)	181	152	110
Goodwill and other intangible assets (deduction, net of related tax liability)	15	(98)	710	(782)	10	(502)	320
Other, including regulatory adjustments and transitional arrangements							
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	16	33	233	(32)	161	(89)	179
– Prudential Valuation Adjustments (2)	17	4	(36)	-	(32)	12	-
– Other (3)	18	25	111	169	(18)	(128)	(111)
Closing Balance	19	27,168	25,742	26,766	25,628	25,002	23,640
Other non-core Tier 1 (Additional Tier 1) Capital							
Opening Balance	20	3,481	3,486	3,788	3,188	2,839	3,188
New 'non-core' tier 1 (Additional Tier 1) eligible capital issues	21	-	-	-	600	350	-
Redeemed capital	22	-	-	(450)	-	-	(350)
Other, including regulatory adjustments and transitional arrangements (4)	23	(2)	(5)	148	-	(1)	1
Closing Balance	24	3,479	3,481	3,486	3,788	3,188	2,839
Total Tier 1 Capital	25	30,647	29,223	30,252	29,416	28,190	26,479
Tier 2 Capital							
Opening Balance	26	5,534	5,639	5,168	4,878	4,842	4,792
New Tier 2 eligible capital issues	27	1,250	-	1,000	-	-	-
Redeemed capital	28	(1,500)	(700)	-	-	-	(500)
Amortization adjustments	29	-	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (5)	30	276	595	(529)	290	36	550
Closing Balance	31	5,560	5,534	5,639	5,168	4,878	4,842
Total Regulatory Capital	32	36,207	34,757	35,891	34,584	33,068	31,321

(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: Capital deductions for expected loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability) and investment in own shares, 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

(\$ millions except as noted)	LINE #	2016 Q3		2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
		Credit Risk	Of which counterparty credit risk (5)	Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
Opening Credit RWA, beginning of quarter	1	216,500	11,367	225,997	200,385	200,273	192,789	198,617
Book size (1)	2	1,445	735	4,753	5,753	1,493	4,596	2,626
Book quality (2)	3	(1,547)	(595)	1,636	803	(5,470)	(1,191)	149
Model Updates (3)	4	(104)	-	(1,198)	168	611	-	-
Methodology and Policy (4)	5	(1,058)	-	(177)	(303)	3,521	(4,977)	(2,668)
Acquisitions and disposals	6	-	-	-	10,605	-	-	-
Foreign exchange movements	7	4,773	129	(14,511)	8,586	(43)	9,056	(5,935)
Other	8	-	-	-	-	-	-	-
Closing Credit RWA, end of quarter	9	220,009	11,636	216,500	225,997	200,385	200,273	192,789

(1) Book size includes organic changes in book size and composition (including new business and maturing loans).

(2) Book quality captures the quality of book changes caused by experience such as underlying customer behaviour or demographics, including changes through model calibrations/realignments.

(3) Model updates includes model implementation, change in model scope or any change to address model malfunctions.

(4) Methodology and policy includes methodology changes to the calculations driven by regulatory policy changes, such as new regulation.

(5) Counterparty credit risk includes RWA for derivatives, repo-style transactions, trades cleared through central counterparties and CVA adjustment.

MARKET RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY DRIVERS

(\$ millions except as noted)		2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
Market Risk RWA, beginning of quarter	10	10,165	9,519	10,262	11,414	10,435	11,030
Movement in risk levels (1)	11	(1,084)	825	(570)	697	1,163	453
Model updates (2)	12	-	-	-	-	(184)	(1,048)
Methodology and policy (3)	13	357	(179)	(173)	(1,849)	-	-
Acquisition and disposals	14	-	-	-	-	-	-
Foreign exchange movement and others	15	-	-	-	-	-	-
Market Risk RWA, end of quarter	16	9,438	10,165	9,519	10,262	11,414	10,435

(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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Equity investments used for capital gains (Merchant Banking)	1	463	459	440	436	430	567	
Equity investments used for mutual fund seed capital	2	29	27	21	34	27	26	
Equity used for other (including strategic investments)	3	1,571	1,524	1,509	1,495	1,471	1,447	
Total Equity Exposure	4	2,063	2,010	1,970	1,965	1,928	2,040	

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)

	LINE #	Q3 2016			Q2 2016			Q1 2016			Q4 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	5	5	-	4	4	-	4	4	-	12	12	-
Private													
Direct funds	6	112	112	-	112	112	-	108	108	-	110	110	-
Indirect funds	7	38	38	-	41	41	-	53	53	-	54	54	-
Total Grandfathered	8	155	155	-	157	157	-	165	165	-	176	176	-
Non-grandfathered													
Public	9	53	53	-	49	49	-	52	52	-	57	57	-
Private													
Direct funds	10	229	229	-	225	225	-	222	222	-	221	221	-
Indirect funds	11	357	357	-	352	352	-	345	345	-	339	339	-
Other	12	1,269	1,043	(226)	1,227	1,015	(212)	1,186	967	(219)	1,172	981	(191)
Total Non-grandfathered	13	1,908	1,682	(226)	1,853	1,641	(212)	1,805	1,586	(219)	1,789	1,598	(191)
Total Equities	14	2,063	1,837	(226)	2,010	1,798	(212)	1,970	1,751	(219)	1,965	1,774	(191)
Total realized gains or losses arising from sales or liquidations in the reporting period	15			-			(1)			37			(2)

(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 #	Q3 2016				Q2 2016				Q1 2016				
	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	21,921	-	303,570	25,872	22,365	-	290,477	25,691	25,534	-	325,744	28,370
Sovereign	2	133	-	146,693	55,600	123	-	150,066	56,428	146	-	135,238	55,901
Bank	3	218	-	46,981	1,887	375	-	41,645	1,699	410	-	39,356	1,837
Total Corporate, Sovereign and Bank	4	22,272	-	497,244	83,359	22,863	-	482,188	83,818	26,090	-	500,338	86,108
Residential mortgages excluding home equity line of credits (HELOCs)	5	2,842	44	50,520	-	2,829	45	47,144	-	3,499	51	47,760	-
HELOCs	6	462	-	43,665	-	474	-	43,223	-	571	-	43,676	-
Other retail excl. SMEs and QRR	7	2,201	495	21,350	-	2,269	511	20,761	-	2,554	498	21,174	-
Qualifying revolving retail	8	-	-	31,919	-	-	-	31,928	-	-	-	32,356	-
Retail SMEs	9	7,028	-	4,017	-	6,814	-	4,016	-	7,462	-	2,724	-
Total Retail	10	12,533	539	151,471	-	12,386	556	147,072	-	14,086	549	147,690	-
Total Bank Banking Book Portfolios	11	34,805	539	648,715	83,359	35,249	556	629,260	83,818	40,176	549	648,028	86,108

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$57 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)

	LINE #	Q3 2016				Q2 2016				Q1 2016			
		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	148,786	166,257	9,162	324,205	144,733	157,582	9,282	311,597	165,139	173,723	11,237	350,099
Sovereign	13	38,416	48,524	4,656	91,596	45,854	44,108	4,069	94,031	25,364	50,503	3,876	79,743
Bank	14	11,057	17,666	17,830	46,553	10,038	15,207	16,182	41,427	9,339	14,205	15,645	39,189
Total Corporate, Sovereign and Bank	15	198,259	232,447	31,648	462,354	200,625	216,897	29,533	447,055	199,842	238,431	30,758	469,031
Residential mortgages excluding home equity line of credits (HELOCs)	16	100,334	10,190	-	110,524	98,001	9,968	-	107,969	97,153	11,503	-	108,656
HELOCs	17	35,690	8,437	-	44,127	35,227	8,470	-	43,697	34,790	9,457	-	44,247
Other retail excl. SMEs and QRR	18	16,325	7,024	202	23,551	16,402	6,419	209	23,030	16,277	7,239	212	23,728
Qualifying revolving retail	19	31,853	66	-	31,919	31,858	70	-	31,928	32,283	73	-	32,356
Retail SMEs	20	4,067	6,978	-	11,045	4,047	6,783	-	10,830	2,766	7,420	-	10,186
Total Retail	21	188,269	32,695	202	221,166	185,535	31,710	209	217,454	183,269	35,692	212	219,173
Total Bank	22	386,528	265,142	31,850	683,520	386,160	248,607	29,742	664,509	383,111	274,123	30,970	688,204

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

	LINE #	Q3 2016					Q2 2016					Q1 2016	Q4 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	Repo Style Transactions	Total	Total
Agriculture	23	10,401	1,419	-	19	-	11,839	10,060	2,029	-	18	-	12,107	12,423
Communications	24	855	866	-	271	-	1,992	771	904	-	271	-	1,946	2,126
Construction	25	3,604	2,967	-	1,057	-	7,628	3,643	2,874	-	1,024	-	7,541	7,864
Financial (5) (6)	26	104,508	19,538	24	3,548	89,715	217,333	99,294	18,914	24	3,312	85,866	207,410	203,351
Government (6)	27	30,110	2,366	-	846	3,103	36,425	28,467	2,067	-	811	2,928	34,273	43,702
Manufacturing	28	18,251	10,888	16	1,277	-	30,432	17,382	11,798	23	1,259	-	30,462	34,159
Mining	29	1,502	2,675	-	910	-	5,087	1,625	2,521	-	853	-	4,999	5,704
Other (6)	30	5,845	88	-	737	-	6,670	7,054	91	-	1,053	-	8,198	8,805
Real estate	31	23,996	5,695	-	872	-	30,563	23,119	5,594	-	794	-	29,507	29,913
Retail trade	32	16,170	3,587	-	485	-	20,242	16,806	3,795	-	430	-	21,031	19,505
Service industries	33	32,239	10,068	2	3,072	-	45,381	30,188	9,355	2	2,908	-	42,453	46,034
Transportation	34	5,601	1,667	-	841	-	8,109	5,402	1,707	-	828	-	7,937	8,706
Utilities	35	3,269	3,934	-	2,004	-	9,207	3,052	3,896	-	1,982	-	8,930	8,871
Wholesale trade	36	10,292	4,068	-	376	-	14,736	9,381	4,451	1	354	-	14,187	15,462
Individual (6)	37	181,153	39,832	-	156	-	221,141	177,415	39,789	-	158	-	217,362	219,031
Oil and Gas	38	7,422	6,934	-	1,294	-	15,650	7,094	6,784	-	1,137	-	15,015	16,328
Forest products	39	663	360	-	62	-	1,085	678	399	-	74	-	1,151	1,469
Total	40	455,881	116,952	42	17,827	92,818	683,520	441,431	116,968	50	17,266	88,794	664,509	688,204

(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 \$40.6 billion of deposits with Financial Institutions as at July 31, 2016 (\$40.1 billion as at April 30, 2016, \$43.6 billion as at January 31, 2016, and \$43.6 billion as at October 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 #	Q3 2016						Q2 2016						Q1 2016	Q4 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	173,447	69,449	42	15,005	66,262	324,205	166,881	70,514	50	14,518	59,634	311,597	350,099	302,517
Sovereign	2	76,589	2,911	-	1,609	10,487	91,596	72,658	2,442	-	1,567	17,364	94,031	79,743	75,496
Bank	3	24,663	4,764	-	1,057	16,069	46,553	24,382	4,225	-	1,024	11,796	41,427	39,189	35,308
Total Corporate, Sovereign and Bank Exposure	4	274,699	77,124	42	17,671	92,818	462,354	263,921	77,181	50	17,109	88,794	447,055	469,031	413,321
Residential mortgages excluding home equity line of credits (HELOCs)	5	110,302	104	-	118	-	110,524	107,742	107	-	120	-	107,969	108,656	107,456
HELOCs	6	33,010	11,117	-	-	-	44,127	32,662	11,035	-	-	-	43,697	44,247	43,257
Other retail excl. SMEs and QRR	7	21,619	1,932	-	-	-	23,551	21,244	1,786	-	-	-	23,030	23,728	23,195
Qualifying revolving retail	8	7,042	24,877	-	-	-	31,919	6,859	25,069	-	-	-	31,928	32,356	32,109
Retail SMEs	9	9,209	1,798	-	38	-	11,045	9,003	1,790	-	37	-	10,830	10,186	3,167
Total Retail Exposures	10	181,182	39,828	-	156	-	221,166	177,510	39,787	-	157	-	217,454	219,173	209,184
Total Gross Credit Exposures	11	455,881	116,952	42	17,827	92,818	683,520	441,431	116,968	50	17,266	88,794	664,509	688,204	622,505

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

(\$ millions except as noted)

LINE #	Q3 2016						Q2 2016						Q1 2016	Q4 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	150,477	67,237	25	11,514	92,783	322,036	171,490	67,495	29	10,583	88,794	338,391	346,265	302,650
1 to 5 years	13	250,333	45,202	16	6,148	35	301,734	220,994	44,861	20	6,532	-	272,407	284,850	265,519
Greater than 5 years	14	55,071	4,513	1	165	-	59,750	48,947	4,612	1	151	-	53,711	57,089	54,336
Total	15	455,881	116,952	42	17,827	92,818	683,520	441,431	116,968	50	17,266	88,794	664,509	688,204	622,505

PORTFOLIO BREAKDOWN BY BASEL APPROACHES

(\$ millions except as noted)

LINE #	Q3 2016				Q2 2016				Q1 2016				
	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	17,576	3,398	155,871	66,051	18,694	2,813	148,187	67,701	21,510	3,278	161,165	82,250
Sovereign	17	84	47	76,505	2,864	75	47	72,583	2,395	83	61	65,799	2,671
Bank	18	146	49	24,517	4,715	284	71	24,098	4,154	353	38	23,711	4,676
Total Corporate, Sovereign & Bank	19	17,806	3,494	256,893	73,630	19,053	2,931	244,868	74,250	21,946	3,377	250,675	89,597
Residential mortgages excluding home equity line of credits (HELOCs)	20	2,723	-	107,579	104	2,709	-	105,033	107	3,362	-	105,043	115
HELOCs	21	463	-	32,547	11,117	474	-	32,188	11,035	571	-	32,456	11,219
Other retail excl. SMEs and QRR	22	2,201	-	19,418	1,932	2,269	-	18,975	1,786	2,554	-	19,424	1,750
Qualifying revolving retail	23	-	-	7,042	24,877	-	-	6,859	25,069	-	-	6,922	25,434
Retail SMEs	24	7,028	-	2,181	1,798	6,815	-	2,188	1,790	7,463	-	1,210	1,497
Total Retail	25	12,415	-	168,767	39,828	12,267	-	165,243	39,787	13,950	-	165,055	40,015
Total Bank	26	30,221	3,494	425,660	113,458	31,320	2,931	410,111	114,037	35,896	3,377	415,730	129,612

(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 #	Q3 2016								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	1	-	-	-	21	-	21,558	302	-	21,881
Sovereign	2	-	-	-	122	-	9	-	-	131
Bank	3	-	-	-	-	-	217	1	-	218
Total Wholesale portfolios	4	-	-	-	143	-	21,784	303	-	22,230
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	5	-	44	1,723	-	1,433	103	-	-	3,303
Other retail	6	389	106	-	-	1,575	1	131	-	2,202
SME treated as retail	7	-	-	-	-	6,922	-	107	-	7,029
Total Retail portfolios	8	389	150	1,723	-	9,930	104	238	-	12,534
Total	9	389	150	1,723	143	9,930	21,888	541	-	34,764

Risk Weights	LINE #	Q2 2016								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	10	-	97	-	45	-	21,804	365	-	22,311
Sovereign	11	-	-	-	113	-	5	5	-	123
Bank	12	-	-	-	5	-	369	1	-	375
Total Wholesale portfolios	13	-	97	-	163	-	22,178	371	-	22,809
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	14	-	45	1,539	-	1,457	108	-	-	3,149
Other retail	15	407	104	-	-	1,599	-	134	-	2,244
SME treated as retail	16	-	-	-	-	6,701	-	113	-	6,814
Total Retail portfolios	17	407	149	1,539	-	9,757	108	247	-	12,207
Total	18	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)	19	-	103	-	52	-	24,390	485	-	25,030
Sovereign	20	-	-	-	136	-	4	5	-	145
Bank	21	-	-	-	7	-	401	1	-	409
Total Wholesale portfolios	22	-	103	-	195	-	24,795	491	-	25,584
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	23	-	51	1,851	-	1,713	117	-	-	3,732
Other retail	24	394	104	-	-	1,755	-	155	-	2,408
SME treated as retail	25	-	-	-	-	7,365	28	70	-	7,463
Total Retail portfolios	26	394	155	1,851	-	10,833	145	225	-	13,603
Total	27	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)	28	-	113	-	73	-	18,505	464	-	19,155
Sovereign	29	-	-	-	162	-	4	6	-	172
Bank	30	-	-	-	7	-	336	1	-	344
Total Wholesale portfolios	31	-	113	-	242	-	18,845	471	-	19,671
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	32	-	48	1,972	-	1,616	244	-	-	3,880
Other retail	33	364	103	-	-	1,841	-	148	-	2,456
SME treated as retail	34	-	-	-	-	273	-	4	-	277
Total Retail portfolios	35	364	151	1,972	-	3,730	244	152	-	6,613
Total	36	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)	37	-	189	-	68	-	17,769	433	-	18,459
Sovereign	38	-	18	-	140	-	2	-	-	160
Bank	39	-	-	-	8	-	332	5	-	345
Total Wholesale portfolios	40	-	207	-	216	-	18,103	438	-	18,964
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	41	-	49	2,127	-	1,739	472	-	-	4,387
Other retail	42	373	102	-	-	1,851	226	382	-	2,934
SME treated as retail	43	-	-	-	-	280	-	11	-	291
Total Retail portfolios	44	373	151	2,127	-	3,870	698	393	-	7,612
Total	45	373	358	2,127	216	3,870	18,801	831	-	26,576

(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 #	Q3 2016						Q2 2016					Q1 2016					Q4 2015				
		Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	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%
Total investment grade	1	243,712	54,137	297,849	22.61%	15.44%	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%	
Non-investment grade	2	65,521	18,443	83,964	35.30%	69.24%	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%	
Watchlist	3	3,667	897	4,564	33.40%	137.76%	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%	
Default	4	1,156	153	1,309	38.13%	233.14%	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%	
	5	314,056	73,630	387,686			302,863	74,250	377,113			308,072	89,597	397,669			294,159	82,908	377,067			

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

Risk Profile	LINE #	Q3 2016						Q2 2016					Q1 2016					Q4 2015				
		Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	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%
Residential Mortgages and HELOCs																						
Exceptionally low	6	15,854	10,073	25,927	24.88%	3.15%	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%	
Very low	7	39,360	501	39,861	14.61%	4.23%	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%	
Low	8	10,702	466	11,168	20.71%	15.51%	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%	
Medium	9	15,747	169	15,916	20.47%	39.36%	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%	
High	10	641	11	652	37.23%	169.62%	594	8	602	38.92%	179.73%	685	21	706	39.73%	182.13%	658	13	671	39.67%	182.22%	
Default	11	659	1	660	49.58%	395.13%	644	1	645	48.87%	386.14%	702	1	703	47.52%	384.65%	625	1	626	46.23%	368.25%	
	12	82,963	11,221	94,184			79,226	11,142	90,368			80,102	11,334	91,436			79,910	10,637	90,547			
Qualifying Revolving Retail																						
Exceptionally low	13	191	13,861	14,052	85.81%	2.11%	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%	
Very low	14	621	4,923	5,544	77.13%	4.82%	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%	
Low	15	3,076	4,548	7,624	76.08%	11.01%	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%	
Medium	16	2,797	1,392	4,189	88.55%	53.11%	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	88.62%	52.97%	
High	17	309	146	455	80.78%	176.50%	294	149	443	80.95%	176.26%	319	149	468	79.59%	174.94%	330	145	475	79.26%	174.36%	
Default	18	48	7	55	63.24%	310.89%	52	7	59	63.31%	330.52%	50	8	58	62.31%	362.63%	45	7	52	62.57%	341.77%	
	19	7,042	24,877	31,919			6,859	25,069	31,928			6,922	25,434	32,356			7,209	24,900	32,109			
Other Retail and Retail SME																						
Exceptionally low	20	81	536	617	89.44%	10.09%	85	521	606	89.77%	10.09%	77	524	601	89.94%	10.10%	83	502	585	89.90%	10.05%	
Very low	21	5,590	1,805	7,395	54.46%	15.47%	5,304	1,673	6,977	55.06%	15.69%	4,858	1,143	6,001	55.11%	16.00%	4,722	1,018	5,740	55.56%	16.25%	
Low	22	8,669	1,068	9,737	72.04%	41.12%	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%	
Medium	23	6,825	279	7,104	63.78%	74.34%	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%	
High	24	331	41	372	121.71%	252.76%	337	43	380	121.86%	252.07%	316	53	369	69.09%	135.65%	319	55	374	69.77%	136.13%	
Default	25	103	1	104	59.41%	359.51%	99	1	100	59.35%	324.60%	104	2	106	59.28%	357.74%	97	1	98	61.08%	397.22%	
	26	21,599	3,730	25,329			21,163	3,576	24,739			20,634	3,247	23,881			20,378	3,134	23,512			
Recap of AIRB and Standardized Portfolios																						
Total AIRB wholesale credit exposure by risk ratings	27	314,056	73,630				302,863	74,250				308,072	89,597				294,159	82,908				
Retail AIRB credit exposure by portfolio and risk ratings	28	82,963	11,221				79,226	11,142				80,102	11,334				79,910	10,637				
Residential mortgages	29	7,042	24,877				6,859	25,069				6,922	25,434				7,209	24,900				
Qualifying revolving retail	30	21,599	3,730				21,163	3,576				20,634	3,247				20,378	3,134				
Other retail and Retail SME	31	30,221	3,494				31,320	2,931				35,896	3,377				22,913	3,050				
Total Standardized portfolio	32	455,881	116,952				441,431	116,968				451,626	132,989				424,569	124,629				

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

WHOLESALE CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH (1) (2)

Risk Profile (\$ millions except as noted)	LINE #	BMO Rating	PD Range	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	Q3 2016					Q2 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	56,415	0.01%	0.31%	35	0.06%	53,655	0.01%	0.45%	47	0.09%
	2	I-2	>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	12,014	0.03%	17.76%	787	6.55%	10,383	0.03%	20.23%	870	8.38%
	3	I-3	>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	38,024	0.04%	21.23%	4,203	11.05%	38,500	0.05%	21.65%	4,059	10.54%
	4	I-4	>0.07% to ≤0.11%	A1/A2/A3	A+/A-	29,109	0.08%	27.18%	4,465	15.34%	27,136	0.08%	28.91%	4,353	16.04%
	5	I-5	>0.11% to ≤0.19%	Baa1	BBB+	26,467	0.12%	35.42%	6,764	25.56%	27,955	0.12%	36.49%	7,091	25.37%
	6	I-6	>0.19% to ≤0.32%	Baa2	BBB	37,172	0.21%	34.16%	12,208	32.84%	32,432	0.21%	33.89%	10,347	31.90%
	7	I-7	>0.32% to ≤0.54%	Baa3	BBB-	41,485	0.35%	33.32%	16,970	40.91%	41,007	0.35%	34.45%	17,476	42.62%
	8					240,686			45,432		231,068			44,243	
Non-investment grade	9	S-1	>0.54% to ≤0.91%	Ba1	BB	37,756	0.74%	34.02%	22,129	58.61%	36,549	0.74%	34.28%	21,113	57.77%
	10	S-2	>0.91% to ≤1.54%	Ba2	BB	28,173	1.13%	36.61%	20,659	73.33%	27,873	1.14%	36.57%	20,127	72.21%
	11	S-3	>1.54% to ≤2.74%	Ba3	BB-	12,166	1.97%	37.32%	10,345	85.03%	11,937	1.97%	37.34%	10,238	85.77%
	12	S-4	>2.74% to ≤5.16%	B1	B+	5,869	3.18%	33.14%	5,000	85.20%	6,144	3.18%	32.19%	4,976	80.99%
	13					83,964			58,133		82,503			56,454	
Watchlist	14	P-1	>5.16% to ≤9.70%	B2	B	1,955	7.12%	32.01%	2,115	108.20%	1,914	7.15%	32.97%	2,168	113.23%
	15	P-2	>9.70% to ≤18.23%	B3	B-	2,295	14.37%	33.95%	3,578	155.89%	2,105	14.55%	33.00%	3,164	150.29%
	16	P-3	>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	314	21.36%	38.06%	595	189.06%	248	22.00%	39.67%	477	192.26%
	17					4,564			6,288		4,267			5,809	
Default	18	T-1, D-1 to D-2	100%			1,309	100.00%	38.13%	3,052	233.14%	1,279	100.00%	36.59%	3,238	253.11%
	19					1,309			3,052		1,279			3,238	
Total	20					330,523			112,905		319,117			109,744	

(1) Figures are adjusted exposure at default amounts.

(2) External rating groups reflect the most predominant alignment of groups to PD Band.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS (1)

Risk Profile (\$ millions except as noted)	PD Range	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Q3 2016					Q2 2016										
					Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA	Expected Losses (EL)	EL adjusted Average Risk weight % (2)	Exposure weighted-average 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%	54,746	-	100.00%	0.00%	22.53%	0.00%	-	-	0.00%	55,464	-	100.00%	0.00%	22.68%	0.00%	-	-	0.00%
Very low	22	>0.05% to ≤0.20%	2,417	-	100.00%	0.09%	33.70%	22.70%	548	1	23.06%	2,532	-	100.00%	0.09%	33.70%	22.77%	577	1	23.14%
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%	642	-	100.00%	0.86%	20.02%	22.66%	146	1	24.81%	313	-	100.00%	0.86%	20.02%	22.66%	71	-	24.81%
High	25	>7.0% to ≤99.9%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Default	26	100%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
27			57,805	-	100.00%	0.01%	22.97%	1.20%	694	2	1.24%	58,309	-	100.00%	0.01%	23.15%	1.11%	648	1	1.14%
Uninsured Undrawn (4)																				
Exceptionally low	28	≤<0.05%	6,556	21,770	30.11%	0.04%	16.60%	1.96%	128	1	2.04%	6,431	21,330	30.15%	0.04%	16.57%	1.96%	126	1	2.04%
Very low	29	>0.05% to ≤0.20%	473	1,884	25.12%	0.15%	16.52%	5.38%	25	-	5.70%	453	1,785	25.36%	0.15%	16.35%	5.31%	24	-	5.63%
Low	30	>0.20% to ≤0.75%	17	20	82.73%	0.62%	14.15%	12.85%	2	-	13.95%	17	21	83.08%	0.62%	14.08%	12.78%	2	-	13.88%
Medium	31	>0.75% to ≤7.0%	92	610	15.08%	1.30%	17.59%	24.67%	23	-	27.47%	91	598	15.24%	1.33%	17.58%	24.88%	23	-	27.74%
High	32	>7.0% to ≤99.9%	5	27	19.42%	23.11%	18.93%	89.91%	5	-	140.42%	1	25	15.20%	19.16%	16.48%	79.65%	3	-	118.11%
Default	33	100%	1	10	12.31%	100.00%	17.19%	202.96%	3	-	202.96%	1	10	11.38%	100.00%	16.68%	191.09%	2	-	191.09%
34			7,144	24,321	29.37%	0.10%	16.61%	2.60%	186	1	2.78%	6,997	23,769	29.44%	0.09%	16.57%	2.57%	180	1	2.73%
Uninsured Drawn (5)																				
Exceptionally low	35	≤<0.05%	14,521	-	0.04%	17.14%	2.18%	317	1	2.28%	14,428	-	0.04%	17.01%	2.17%	313	1	2.26%		
Very low	36	>0.05% to ≤0.20%	35,635	-	0.12%	13.12%	3.67%	1,308	6	3.88%	33,805	-	0.12%	13.12%	3.69%	1,246	6	3.89%		
Low	37	>0.20% to ≤0.75%	9,128	-	0.61%	11.48%	10.10%	922	6	10.96%	8,207	-	0.61%	11.45%	10.03%	823	6	10.87%		
Medium	38	>0.75% to ≤7.0%	11,248	-	3.25%	13.45%	28.27%	3,180	43	33.03%	11,050	-	3.06%	13.84%	27.84%	3,077	40	32.41%		
High	39	>7.0% to ≤99.9%	353	-	32.11%	18.70%	92.40%	326	18	156.28%	303	-	34.21%	17.53%	90.47%	274	16	158.30%		
Default	40	100%	182	-	100.00%	15.26%	162.00%	295	16	269.24%	191	-	100.00%	16.02%	172.01%	329	17	281.27%		
41			71,067	-	1.08%	13.81%	8.93%	6,348	90	10.51%	67,984	-	100.00%	13.89%	8.92%	6,062	86	10.49%		
Qualifying Revolving Credit																				
Exceptionally low	42	≤<0.05%	14,053	29,731	46.96%	0.04%	85.81%	2.11%	296	4	2.48%	14,285	29,693	47.85%	0.04%	86.25%	2.15%	306	4	2.53%
Very low	43	>0.05% to ≤0.20%	5,544	6,998	72.77%	0.10%	77.13%	4.82%	267	4	5.84%	5,431	6,852	72.88%	0.10%	76.97%	4.79%	260	4	5.79%
Low	44	>0.20% to ≤0.75%	7,622	10,627	55.63%	0.29%	76.08%	11.01%	840	17	13.81%	7,531	10,519	55.69%	0.29%	75.71%	10.86%	818	17	13.61%
Medium	45	>0.75% to ≤7.0%	4,189	1,929	38.64%	1.98%	38.55%	53.11%	79	73	74.80%	4,179	1,982	48.35%	1.98%	38.27%	52.89%	2,211	72	74.48%
High	46	>7.0% to ≤99.9%	55	22	85.62%	21.03%	80.78%	176.50%	804	77	388.46%	443	229	84.79%	20.99%	80.95%	176.25%	761	75	388.02%
Default	47	100%	46	17	84.93%	100.00%	63.24%	310.89%	172	27	910.10%	59	17	85.55%	100.00%	63.31%	330.52%	195	27	901.44%
48			31,919	49,524	56.43%	0.84%	82.22%	14.43%	4,604	202	22.35%	31,928	49,292	56.86%	0.84%	82.34%	14.32%	4,571	199	22.12%
Other Retail (6)																				
Exceptionally low	49	≤<0.05%	5,468	6,087	72.90%	0.04%	62.64%	7.93%	433	1	8.27%	5,487	5,822	75.99%	0.04%	65.50%	8.29%	455	2	8.66%
Very low	50	>0.05% to ≤0.20%	11,148	2,476	94.54%	0.13%	45.75%	13.41%	1,495	6	14.15%	10,448	2,319	94.35%	0.13%	46.88%	13.80%	1,442	6	14.56%
Low	51	>0.20% to ≤0.75%	11,760	2,779	90.31%	0.38%	70.38%	40.92%	4,812	30	44.07%	11,642	2,698	90.83%	0.38%	71.41%	41.54%	4,836	30	44.74%
Medium	52	>0.75% to ≤7.0%	11,038	556	98.22%	1.83%	55.56%	74.28%	8,199	116	87.37%	11,008	566	98.24%	1.86%	56.83%	76.93%	8,468	119	90.50%
High	53	>7.0% to ≤99.9%	665	105	91.87%	25.08%	94.42%	257.70%	1,714	146	532.68%	675	104	92.21%	23.89%	95.28%	261.03%	1,763	145	530.36%
Default	54	100%	581	2	99.77%	100.00%	62.16%	462.18%	2,684	204	900.63%	553	3	99.75%	100.00%	62.19%	449.49%	2,483	202	905.70%
55			40,660	12,005	90.64%	2.49%	58.84%	47.56%	19,337	503	63.03%	39,813	11,512	91.31%	2.46%	60.41%	48.85%	19,447	504	64.68%
56			208,595	85,850	81.92%	0.99%	35.69%	14.94%	31,169	798	19.71%	205,031	84,573	82.07%	0.97%	36.31%	15.07%	30,908	791	19.90%

(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 #	Q3 2016							Q2 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	19,059	93,290	131,363	4,408	46,861	2,868	297,849	19,060	87,714	128,558	3,930	47,395	2,407	289,064
Non-investment grade	2	5,768	59,427	326	502	17,918	23	83,964	5,325	57,441	137	439	19,146	15	82,503
Watchlist	3	76	3,586	5	2	895	-	4,564	21	3,435	6	7	798	-	4,267
Default	4	2	1,141	13	2	150	1	1,309	2	1,158	6	-	107	6	1,279
	5	24,905	157,444	131,707	4,914	65,824	2,892	387,686	24,408	149,748	128,707	4,376	67,446	2,428	377,113

(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 #	Q3 2016				Q2 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	25,927	14,052	617	40,596	25,742	14,286	606	40,634
Very low (> 0.05% to 0.20%)	7	39,861	5,544	7,395	52,800	37,727	5,430	6,977	50,134
Low (> 0.20% to 0.75%)	8	11,168	7,624	9,737	28,529	10,222	7,531	9,644	27,397
Medium (> 0.75% to 7.00%)	9	15,916	4,189	7,104	27,209	15,430	4,179	7,032	26,641
High (> 7.00% to 99.99%)	10	652	455	372	1,479	602	443	380	1,425
Default (100%)	11	660	55	104	819	645	59	100	804
	12	94,184	31,919	25,329	151,432	90,368	31,928	24,739	147,035

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

Basel III Asset Classes	LINE #	Q3 2016		Q2 2016		Q1 2016		Q4 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	0.16%	0.59%	0.13%	0.59%	0.08%	0.62%	0.08%	0.62%
Sovereign	2	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank	3	0.00%	0.05%	0.00%	0.04%	0.00%	0.10%	0.00%	0.04%
Retail									
Residential retail incl. HELOCs	4	0.07%	0.44%	0.07%	0.44%	0.06%	0.53%	0.07%	0.47%
Other retail incl. SBE	5	0.50%	1.14%	0.48%	1.20%	0.49%	1.30%	0.50%	1.30%
Qualifying revolving retail	6	2.47%	3.05%	2.39%	3.26%	2.43%	3.50%	2.43%	3.29%

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 Q3 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. Expected Loss rate (EL) for residential mortgages remains stable. Variation in Other Retail and QRRE asset classes EL is mainly due to 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 #	Q3 2016						Q2 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	1.05%	0.60%	34.20%	9.29%	792	447	0.95%	0.82%	34.20%	8.09%	358	271
Corporate small and medium enterprises (SMEs)	2	1.60%	0.32%	35.92%	29.52%	119	58	1.57%	0.24%	35.90%	32.55%	114	74
Sovereign	3	0.15%	0.00%	13.62%	0.00%	-	-	0.14%	0.00%	13.53%	0.00%	-	-
Bank	4	0.41%	0.00%	16.14%	0.00%	-	-	0.40%	0.00%	16.19%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7)	5	0.92%	0.82%	29.68%	18.88%	297	297	0.96%	0.83%	30.31%	19.00%	288	288
HELOCs	6	0.47%	0.64%	55.75%	26.76%	267	258	0.53%	0.65%	55.06%	27.87%	265	255
Qualifying revolving retail (QRR)	7	1.15%	1.22%	97.34%	79.46%	435	420	1.24%	1.22%	97.34%	79.65%	431	417
Other retail (excl. SMEs)	8	4.87%	5.07%	90.48%	84.16%	214	213	4.28%	4.39%	90.06%	83.50%	209	208
Retail SMEs	9	1.14%	0.99%	97.44%	80.11%	18	18	1.15%	0.97%	97.41%	80.04%	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 #	Q3 2016		Q2 2016		Q1 2016		Q4 2015		Q3 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	4,827	27	5,055	28	5,905	33	6,124	34	1,460	8
7.01% - 25%	2	370	3	-	-	-	-	-	-	4,841	28
25.01% - 50%	3	46	2	54	2	71	2	76	2	89	3
Greater than 50%	4	36	16	14	14	18	18	20	20	22	22
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	5,279	48	5,123	44	5,994	53	6,220	56	6,412	61
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	5,279	48	5,123	44	5,994	53	6,220	56	6,412	61
Third Party Assets											
7%	12	18,503	94	18,261	102	18,125	101	16,859	94	16,421	92
7.01% - 25%	13	5,246	42	4,877	39	5,716	46	5,873	47	5,456	44
25.01% - 50%	14	-	-	2	-	2	-	2	-	35	1
50.01% - 100%	15	122	9	118	9	134	10	126	10	127	10
Greater than 100%	16	-	-	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	23,871	145	23,258	150	23,977	157	22,860	151	22,039	147
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	23,871	145	23,258	150	23,977	157	22,860	151	22,039	147
Total Exposures	26	29,150	193	28,381	194	29,971	210	29,080	207	28,451	208

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

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

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

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

(\$ millions)		Q3 2016		Q2 2016		Q1 2016		Q4 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	57	1
25.01% - 50%	14	6	-	-	-	-	-	-	-
50.01% - 100%	15	-	-	-	-	-	-	-	-
Greater than 100%	16	-	-	32	10	44	14	41	13
Default	17	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	63	1	89	11	101	15	98	14
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	63	1	89	11	101	15	98	14
Total Exposures	27	63	1	89	11	101	15	98	14

(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 #	Q3 2016		Q2 2016		Q1 2016		Q4 2015		
		RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	
Trading Securitizations Excluding Resecuritization Exposures										
Risk Weights										
Exposures Included In Risk-Weighted Assets										
7%	1	191	1	128	1	236	1	128	1	
7.01% - 25%	2	17	-	44	-	44	1	16	-	
25.01% - 50%	3	-	-	-	-	-	-	-	-	
50.01% - 100%	4	-	-	-	-	1	-	-	-	
Greater than 100%	5	-	-	-	-	-	-	-	-	
Default	6	-	-	-	-	-	-	-	-	
Less amount excluded from capital requirements for exceeding maximum KIRB capital	7	-	-	-	-	-	-	-	-	
Total Exposures excluding Resecuritization, net of deductions (1)	8	208	1	172	1	281	2	144	1	
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	208	1	172	1	281	2	144	1	

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

(\$ millions except as noted)	Q3 2016 Exposure	Q2 2016 Exposure	Q1 2016 Exposure	Q4 2015 Exposure
Asset Classes				
Auto loans/leases	38	49	2	56
Credit card receivables	39	103	89	91
Residential mortgages (insured)	40	-	-	-
Residential mortgages (uninsured)	41	1	-	-
Commercial mortgages	42	-	-	-
Personal line of credit	43	53	28	43
Equipment loans/leases	44	-	3	-
Trade receivables	45	-	-	-
Corporate loans	46	-	-	-
Daily auto rental	47	-	36	68
Floorplan finance receivables	48	1	4	8
Collateralized debt obligations (AAA/R-1 (high) securities)	49	-	-	-
Other pool type	50	1	10	15
Total Trading Securitization Excluding Resecuritization (1)	51	208	172	281

(1) Excluding Resecuritization Exposures of \$119 million in Q3 2016 (\$134 million in Q2 2016, \$170 million Q1 2016, and \$166 million Q4 2015).

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

LINE #	Q3 2016				Q2 2016				Q1 2016				Q4 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
Auto loans/leases	2,332	1,740	-	4,072	2,421	1,526	-	3,947	2,010	1,824	-	3,834	1,630	1,651	-	3,281
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	1,665	-	-	1,665	1,662	-	-	1,662	1,361	-	-	1,361	1,518	-	-	1,518
Residential mortgages (uninsured)	202	-	-	202	287	-	-	287	53	1	-	54	173	2	-	175
Commercial mortgages (uninsured)	-	30	-	30	-	54	-	54	-	66	-	66	-	69	-	69
Commercial mortgages (insured)	112	-	-	112	112	-	-	112	96	-	-	96	89	-	-	89
Equipment loans/leases	113	262	-	375	400	247	-	647	318	243	-	561	171	369	-	540
Trade receivables	-	235	-	235	-	255	-	255	-	275	-	275	-	272	-	272
Corporate loans	-	-	-	-	-	3	-	3	-	8	-	8	-	16	-	16
Daily auto rental	307	359	-	666	110	310	-	420	103	279	-	382	130	240	-	370
Floorplan finance receivables	288	652	-	940	284	638	-	922	279	636	-	915	285	558	-	843
Collateralized debt obligations	-	24	-	24	-	29	-	29	-	47	-	47	-	47	-	47
Other pool type (10)	250	431	-	681	250	412	-	662	250	594	-	844	250	549	-	799
Student loans	-	1,449	-	1,449	-	1,412	-	1,412	-	1,638	-	1,638	-	1,716	-	1,716
Credit protection vehicle	-	-	396	396	-	396	396	396	-	-	396	396	-	-	396	396
Total	5,269	5,182	396	10,847	5,526	4,886	396	10,808	4,470	5,611	396	10,477	4,246	5,489	396	10,131

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$658.5 million as at Q3, 2016, \$626.3 million as at Q2, 2016, \$573.1 million as at Q1, 2016, and \$573.2 million as at Q4, 2015).

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$63.9 million as at Q3, 2016, \$92.7 million as at Q2, 2016, \$123.5 million as at Q1, 2016, and \$125.9 million as at Q4, 2015).

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

LINE #	Q3 2016				Q2 2016				Q1 2016				Q4 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
Bank Assets (6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto loans/leases	-	2,631	-	2,631	-	3,004	-	3,004	-	3,947	-	3,947	-	4,265	-	4,265
Corporate loans	275	118	-	393	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables (7)	-	2,255	-	2,255	-	2,119	-	2,119	-	2,047	-	2,047	-	1,955	-	1,955
Total Bank Assets	275	5,004	-	5,279	-	5,123	-	5,123	-	5,994	-	5,994	-	6,220	-	6,220
Third Party Assets (8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto loans/leases	3,480	2,989	-	6,469	3,199	2,764	-	5,963	3,499	2,910	-	6,409	3,118	2,148	-	5,266
Credit card receivables	217	355	-	572	187	365	-	552	224	386	-	610	310	263	-	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	255	-	-	255	51	1	-	52	255	2	-	257
Commercial mortgages (uninsured)	88	24	-	112	79	29	-	108	76	47	-	123	69	47	-	116
Commercial mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	793	789	-	1,582	781	756	-	1,537	729	461	-	1,190	872	683	-	1,535
Trade receivables	184	451	-	635	215	458	-	673	259	491	-	750	203	498	-	701
Corporate loans	174	370	-	544	162	369	-	531	194	420	-	614	148	343	-	491
Daily auto rental	472	383	-	855	501	337	-	838	588	306	-	894	591	267	-	858
Floorplan finance receivables	770	777	-	1,547	746	760	-	1,506	736	746	-	1,482	747	668	-	1,415
Collateralized debt obligations	65	-	-	65	63	-	-	63	66	4	-	70	47	18	-	65
Other pool type (10)	335	658	-	993	414	582	-	996	445	537	-	982	473	464	-	937
Student loans	349	1,449	-	1,798	380	1,412	-	1,792	719	1,638	-	2,357	485	1,716	-	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	-	4	-	4	-	5	-	5
Total Third Party Assets	15,622	8,249	-	23,871	15,422	7,836	-	23,258	16,026	7,951	-	23,977	15,758	7,102	-	22,860
Total	15,897	13,253	-	29,150	15,422	12,959	-	28,381	16,026	13,945	-	29,971	15,758	13,322	-	29,080

(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 #	Q3 2016				Q2 2016				Q1 2016				Q4 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages (uninsured)	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal line of credit	8	-	6	-	6	2	30	-	32	8	36	-	44	-	41	-	41
Equipment loans/leases	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daily auto rental	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floorplan finance receivables	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other pool type	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student loans	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle (8)	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to AFS	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Third Party Assets	21	57	-	-	57	57	-	-	57	57	-	-	57	57	-	-	57
Total	22	57	6	-	63	59	30	-	89	65	36	-	101	57	41	-	98
Total	23	57	6	-	63	59	30	-	89	65	36	-	101	57	41	-	98

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

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

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

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

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

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

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

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at July 31, 2016				As at April 30, 2016				As at January 31, 2016				As at October 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	3,071,603	20,536	22,810		2,941,776	17,415	20,642		2,926,892	20,875	23,689		2,959,787	18,590	22,037	
Forward rate agreements	2	422,574	88	90		392,330	40	41		334,055	64	61		432,744	25	24	
Purchased options	3	20,511	690	725		18,448	647	671		19,722	734	771		21,344	633	651	
Written options	4	25,883	-	-		24,640	-	-		26,677	-	-		24,154	-	-	
	5	3,540,571	21,314	23,625	1,665	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
Exchange traded																	
Futures	6	161,256	-	-		144,093	-	-		129,308	-	-		137,583	-	-	
Purchased options	7	22,830	-	-		20,618	-	-		28,876	-	-		26,598	-	-	
Written options	8	21,114	-	-		21,073	-	-		32,764	-	-		25,038	-	-	
	9	205,200	-	-		185,784	-	-		190,948	-	-		189,219	-	-	
Total Interest Rate Contracts	10	3,745,771	21,314	23,625	1,665	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
Foreign Exchange Contracts																	
Over-the-counter																	
Cross-currency swaps	11	80,765	3,993	8,145		87,590	4,293	8,546		76,910	6,563	10,316		76,083	5,128	8,602	
Cross-currency interest rate swaps	12	382,504	7,512	16,051		353,910	10,625	18,348		376,932	11,100	19,159		339,467	6,847	13,696	
Forward foreign exchange contracts	13	382,868	4,215	7,250		383,523	4,976	8,232		436,842	6,525	10,399		393,098	4,191	7,838	
Purchased options	14	33,153	3	918		33,283	205	1,134		33,472	245	1,080		28,297	115	768	
Written options	15	33,761	-	-		36,723	-	-		37,020	-	-		28,960	-	-	
	16	913,051	15,723	32,364	2,396	895,029	20,099	36,260	2,337	961,176	24,433	40,954	2,576	865,905	16,281	30,904	2,034
Exchange traded																	
Futures	17	2,093	-	-		2,735	-	-		790	-	-		677	-	-	
Purchased options	18	5,899	-	-		5,949	-	-		5,000	-	-		2,562	-	-	
Written options	19	5,280	-	-		3,892	-	-		2,085	-	-		2,012	-	-	
	20	13,272	-	-		12,576	-	-		7,875	-	-		5,251	-	-	
Total Foreign Exchange Contracts	21	926,323	15,723	32,364	2,396	907,605	20,099	36,260	2,337	969,051	24,433	40,954	2,576	871,156	16,281	30,904	2,034
Commodity Contracts																	
Over-the-counter																	
Swaps	22	12,333	737	2,233		11,670	879	2,265		12,271	1,038	2,471		11,929	993	2,472	
Purchased options	23	6,338	88	1,119		5,752	100	1,002		5,737	76	1,055		6,172	69	1,043	
Written options	24	4,347	-	-		3,886	-	-		3,869	-	-		4,103	-	-	
	25	23,018	825	3,352	665	21,308	979	3,267	525	21,877	1,114	3,526	497	22,204	1,062	3,515	496
Exchange traded																	
Futures	26	17,243	-	-		16,423	-	-		17,097	-	-		16,803	-	-	
Purchased options	27	6,390	-	-		6,603	-	-		7,614	-	-		7,614	-	-	
Written options	28	8,377	-	-		8,426	-	-		9,522	-	-		9,720	-	-	
	29	32,010	-	-		31,452	-	-		34,233	-	-		34,137	-	-	
Total Commodity Contracts	30	55,028	825	3,352	665	52,760	979	3,267	525	56,110	1,114	3,526	497	56,341	1,062	3,515	496
Equity Contracts																	
Over-the-counter																	
Swaps	31	53,455	617	3,457		45,506	627	2,977		45,596	929	3,302		47,114	892	3,366	
Exchange traded	32	8,522	-	-		5,603	-	-		5,824	-	-		4,911	-	-	
Total Equity Contracts	33	61,977	617	3,457	262	51,109	627	2,977	198	51,420	929	3,302	213	52,025	892	3,366	214
Credit Default Swaps																	
Over-the-counter																	
Purchased (2)	34	5,314	29	111		4,907	27	111		5,934	87	162		5,419	36	146	
Written (2)	35	9,194	-	-		8,862	-	-		9,260	-	-		9,154	-	-	
Total Credit Default Swaps	36	14,508	29	111	15	13,769	27	111	21	15,194	87	162	21	14,573	36	146	34
Sub-total	37	4,803,607	38,508	62,909	5,003	4,588,221	39,834	63,969	4,677	4,590,069	48,236	72,465	5,027	4,621,343	37,519	60,643	4,239
Impact of master netting agreements	38	n.a.	(28,171)	(41,545)		n.a.	(30,659)	(43,930)		n.a.	(34,455)	(47,729)		n.a.	(27,415)	(40,140)	
Total	39	4,803,607	10,337	21,364	5,003	4,588,221	9,175	20,039	4,677	4,590,069	13,781	24,736	5,027	4,621,343	10,104	20,503	4,239

(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.

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).