

Supplementary Financial Information

For the Quarter Ended – July 31, 2016

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of BMO Financial Group (the bank). This information should be used in conjunction with the bank's Q3 2016 Report to Shareholders and the 2015 Annual Report.

Additional financial information is also available in the Q3 2016 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated N.A. were not available.

Items indicated n.a. were not applicable.

Accounting Framework

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

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

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

Adjusted Results

Adjusted results exclude the following items:

(Canadian \$ in millions)	Adjusting Items (After tax)													
	2016		2016		2015		2015		2014		2014		Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	2015	2014
Amortization of acquisition-related intangible assets	(31)	(31)	(33)	(33)	(32)	(31)	(31)	(32)	(29)	(127)	(104)			
Acquisition integration costs	(19)	(16)	(15)	(17)	(6)	(10)	(10)	(9)	(7)	(43)	(16)			
Cumulative accounting adjustment	-	-	(62)	-	-	-	-	-	-	-	-			
Restructuring costs	-	(132)	-	-	-	(106)	n.a.	n.a.	n.a.	(106)	n.a.			
(Increase) / decrease in collective allowance	-	-	-	-	-	-	-	-	-	-	-			
Total	(50)	(179)	(110)	(50)	(38)	(147)	(41)	(41)	(36)	(276)	(120)			

Taxable Equivalent Basis

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

Changes

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

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

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

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

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

FINANCIAL HIGHLIGHTS

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

Income Statement Information

Total revenue	1	5,633	5,101	5,075	4,982	4,826	4,526	5,055	4,640	4,735	15,809	14,407	19,389	18,223
Provision for credit losses (PCL)	2	257	201	183	128	160	161	163	170	130	641	484	612	561
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	3	691	407	366	265	218	24	747	300	520	1,464	989	1,254	1,505
Non-interest expense	4	3,092	3,312	3,270	3,093	2,971	3,112	3,006	2,887	2,756	9,674	9,089	12,182	10,921
Provision for income taxes	5	348	208	188	282	285	230	139	213	203	744	654	936	903
Net income	6	1,245	973	1,068	1,214	1,192	999	1,000	1,070	1,126	3,286	3,191	4,405	4,333
Adjusted net income	7	1,295	1,152	1,178	1,264	1,230	1,146	1,041	1,111	1,162	3,625	3,417	4,681	4,453
Non-controlling interest in subsidiaries	8	-	-	8	8	7	6	14	13	16	8	27	35	56
Net income attributable to Bank shareholders	9	1,245	973	1,060	1,206	1,185	993	986	1,057	1,110	3,278	3,164	4,370	4,277

Reported Profitability Measures

Basic earnings per share	10	\$1.87	\$1.46	\$1.59	\$1.83	\$1.81	\$1.49	\$1.47	\$1.57	\$1.68	\$4.91	\$4.76	\$6.59	\$6.44
Diluted earnings per share	11	\$1.86	\$1.45	\$1.58	\$1.83	\$1.80	\$1.49	\$1.46	\$1.56	\$1.67	\$4.90	\$4.75	\$6.57	\$6.41
Return on common equity	12	13.0 %	10.1 %	10.9 %	12.9 %	13.6 %	11.4 %	11.8 %	13.1 %	14.4 %	11.4 %	12.3 %	12.5 %	14.0 %
Return on average assets	13	0.70 %	0.57 %	0.59 %	0.70 %	0.71 %	0.62 %	0.60 %	0.69 %	0.74 %	0.62 %	0.64 %	0.66 %	0.72 %
Return on average risk-weighted assets	14	1.89 %	1.51 %	1.63 %	1.96 %	1.97 %	1.73 %	1.69 %	1.87 %	1.91 %	1.68 %	1.80 %	1.84 %	1.85 %
Net interest margin on average earning assets	15	1.58 %	1.61 %	1.58 %	1.53 %	1.52 %	1.48 %	1.51 %	1.57 %	1.55 %	1.59 %	1.50 %	1.51 %	1.57 %
excluding trading NII and trading assets	16	1.87 %	1.87 %	1.82 %	1.80 %	1.84 %	1.81 %	1.86 %	1.95 %	1.92 %	1.85 %	1.84 %	1.83 %	1.94 %
Efficiency ratio	17	54.9 %	64.9 %	64.4 %	62.1 %	61.6 %	68.7 %	59.5 %	62.2 %	58.2 %	61.2 %	63.1 %	62.8 %	59.9 %
PCL-to-average net loans and acceptances	18	0.29 %	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.24 %	0.20 %	0.19 %	0.19 %
Effective tax rate	19	21.86 %	17.57 %	14.98 %	18.83 %	19.29 %	18.75 %	12.18 %	16.60 %	15.30 %	18.46 %	17.01 %	17.52 %	17.25 %
Effective tax rate (teb)	20	26.73 %	25.18 %	24.59 %	24.88 %	25.07 %	24.84 %	24.74 %	22.60 %	24.05 %	25.59 %	24.90 %	24.89 %	24.14 %

Adjusted Profitability Measures (1)

Basic earnings per share	21	\$1.95	\$1.73	\$1.76	\$1.91	\$1.86	\$1.72	\$1.53	\$1.63	\$1.73	\$5.44	\$5.11	\$7.02	\$6.62
Diluted earnings per share	22	\$1.94	\$1.73	\$1.75	\$1.90	\$1.86	\$1.71	\$1.53	\$1.63	\$1.73	\$5.42	\$5.10	\$7.00	\$6.59
Return on common equity	23	13.5 %	12.1 %	12.1 %	13.5 %	14.0 %	13.2 %	12.3 %	13.7 %	14.9 %	12.6 %	13.2 %	13.3 %	14.4 %
Return on tangible common equity	24	16.6 %	14.8 %	15.0 %	16.6 %	17.3 %	16.2 %	15.3 %	16.9 %	18.5 %	15.4 %	16.3 %	16.4 %	17.4 %
Return on average assets	25	0.73 %	0.67 %	0.65 %	0.73 %	0.73 %	0.71 %	0.63 %	0.72 %	0.77 %	0.68 %	0.69 %	0.70 %	0.74 %
Efficiency ratio	26	53.7 %	60.0 %	62.1 %	60.8 %	60.5 %	64.3 %	58.4 %	61.1 %	57.2 %	58.4 %	61.0 %	60.9 %	59.1 %
Efficiency ratio, net of CCPB	27	61.2 %	65.2 %	66.8 %	64.2 %	63.4 %	64.7 %	68.5 %	65.3 %	64.2 %	64.4 %	65.5 %	65.2 %	64.4 %
Effective tax rate	28	22.00 %	19.59 %	16.21 %	18.89 %	19.45 %	19.83 %	12.63 %	16.84 %	15.61 %	19.43 %	17.62 %	17.97 %	17.47 %
Effective tax rate (teb)	29	26.69 %	25.81 %	24.77 %	24.71 %	25.05 %	25.04 %	24.65 %	22.61 %	24.05 %	25.80 %	24.93 %	24.87 %	24.16 %

Growth Rates

Diluted adjusted earnings per share growth	30	4.3 %	1.2 %	14.4 %	16.6 %	7.5 %	4.9 %	(5.0)%	0.6 %	4.2 %	6.3 %	2.6 %	6.2 %	6.1 %
Diluted earnings per share growth	31	3.3 %	(2.7)%	8.2 %	17.3 %	7.8 %	(6.9)%	(7.6)%	(2.5)%	0.6 %	3.2 %	(2.1)%	2.5 %	3.9 %
Operating leverage	32	12.6 %	6.2 %	(8.4)%	0.3 %	(5.9)%	(16.3)%	0.9 %	(4.5)%	6.8 %	3.3 %	(7.0)%	(5.1)%	1.5 %
Adjusted operating leverage, net of CCPB	33	3.8 %	(0.8)%	2.8 %	1.8 %	1.4 %	(2.0)%	(6.8)%	(5.9)%	(1.1)%	1.8 %	(2.5)%	(1.3)%	(1.6)%
Revenue growth	34	16.7 %	12.7 %	0.4 %	7.4 %	2.0 %	3.6 %	12.9 %	7.4 %	15.8 %	9.7 %	6.1 %	6.4 %	8.3 %
Adjusted revenue growth, net of CCPB	35	7.3 %	4.3 %	11.3 %	8.7 %	9.4 %	11.4 %	4.5 %	8.2 %	9.7 %	7.5 %	8.4 %	8.5 %	8.7 %
Non-interest expense growth	36	4.1 %	6.5 %	8.8 %	7.1 %	7.9 %	19.9 %	12.0 %	11.9 %	9.0 %	6.4 %	13.1 %	11.5 %	6.8 %
Adjusted net income growth	37	5.3 %	0.5 %	13.2 %	13.9 %	5.7 %	4.6 %	(3.9)%	2.1 %	3.7 %	6.1 %	2.2 %	5.1 %	5.4 %
Net income growth	38	4.5 %	(2.6)%	6.8 %	13.5 %	5.9 %	(7.1)%	(5.8)%	(0.4)%	0.4 %	3.0 %	(2.2)%	1.7 %	3.3 %

Balance Sheet Information

Total assets	39	691,682	681,458	699,293	641,881	672,442	633,275	672,410	588,659	586,832	691,682	672,442	641,881	588,659
Average assets	40	702,839	698,744	714,029	682,451	662,665	661,440	650,913	607,406	593,418	705,251	658,304	664,391	593,928
Average earning assets	41	622,754	611,606	624,938	597,483	580,842	571,995	567,319	539,980	528,742	619,825	573,401	579,471	528,786
Average loans and acceptances	42	360,046	353,382	349,847	332,267	322,035	315,912	309,976	298,563	294,343	354,433	315,975	320,081	292,098
Average deposits	43	468,181	455,035	472,899	454,743	436,508	427,454	422,906	407,270	398,305	465,447	428,973	435,468	398,591
Average common shareholders' equity	44	36,858	37,632	37,140	36,105	34,019	34,491	31,936	30,748	29,843	37,207	33,470	34,135	29,680
Gross impaired loans (GIL) and acceptances (2)	45	2,307	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,307	2,165	1,959	2,048
Cash and securities-to-total assets ratio	46	27.3 %	26.7 %	26.4 %	27.8 %	29.3 %	30.0 %	30.1 %	30.2 %	33.0 %	27.3 %	29.3 %	27.8 %	30.2 %
GIL-to-gross loans and acceptances (2)	47	0.63 %	0.62 %	0.60 %	0.58 %	0.66 %	0.65 %	0.69 %	0.67 %	0.67 %	0.63 %	0.66 %	0.58 %	0.67 %

Capital Measures

Common Equity Tier 1 Ratio	48	10.5 %	10.0 %	10.1 %	10.7 %	10.4 %	10.2 %	10.1 %	10.1 %	9.6 %	10.5 %	10.4 %	10.7 %	10.1 %
Tier 1 capital ratio - Basel III	49	11.8 %	11.4 %	11.4 %	12.3 %	11.7 %	11.4 %	11.4 %	12.0 %	11.4 %	11.8 %	11.7 %	12.3 %	12.0 %
Total capital ratio - Basel III	50	13.9 %	13.5 %	13.5 %	14.4 %	13.7 %	13.5 %	13.4 %	14.3 %	13.3 %	13.9 %	13.7 %	14.4 %	14.3 %
CET1 capital RWA	51	259,234	256,184	265,043	239,185	239,934	231,243	237,529	222,092	225,961	259,234	239,934	239,185	222,092
Leverage ratio	52	4.0 %	3.9 %	4.0 %	4.2 %	3.9 %	3.8 %	3.8 %	n.a.	n.a.	4.0 %	3.9 %	4.2 %	n.a.

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

(2) GIL excludes Purchased Credit Impaired Loans.

FINANCIAL HIGHLIGHTS CONTINUED

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

Dividend Information

Dividends declared per share	1	\$0.86	\$0.84	\$0.84	\$0.82	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$2.54	\$2.42	\$3.24	\$3.08
Dividends paid per share	2	\$0.84	\$0.84	\$0.82	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$2.50	\$2.38	\$3.20	\$3.04
Common dividends	3	555	541	540	527	527	515	518	507	504	1,636	1,560	2,087	1,991
Preferred dividends	4	40	35	41	30	23	31	33	37	28	116	87	117	120
Dividend yield	5	4.11 %	4.11 %	4.47 %	4.31 %	4.49 %	4.06 %	4.39 %	3.82 %	3.84 %	4.05 %	4.42 %	4.26 %	3.77 %
Dividend payout ratio (1)	6	46.0 %	57.5 %	52.8 %	44.8 %	45.3 %	53.7 %	54.4 %	49.7 %	46.4 %	51.7 %	50.8 %	49.2 %	47.8 %
Adjusted dividend payout ratio (2)	7	44.1 %	48.6 %	47.7 %	42.9 %	44.1 %	46.5 %	52.3 %	47.9 %	45.1 %	46.7 %	47.4 %	46.2 %	46.5 %

Share Information

Share price: high	8	\$85.50	\$82.56	\$80.05	\$78.50	\$79.43	\$80.76	\$84.39	\$85.71	\$82.79	\$85.50	\$84.39	\$84.39	\$85.71
low	9	\$79.82	\$68.65	\$69.39	\$64.01	\$71.27	\$73.12	\$72.87	\$76.41	\$74.28	\$68.65	\$71.27	\$64.01	\$67.04
close	10	\$83.70	\$81.74	\$75.22	\$76.04	\$72.98	\$78.82	\$72.93	\$81.73	\$81.27	\$83.70	\$72.98	\$76.04	\$81.73
Book value per share	11	\$58.06	\$55.57	\$59.61	\$56.31	\$55.36	\$51.65	\$52.98	\$48.18	\$46.69	\$58.06	\$55.36	\$56.31	\$48.18
Number of common shares outstanding: end of period	12	644.9	643.6	643.3	642.6	642.3	644.3	647.0	649.1	646.4	644.9	642.3	642.6	649.1
average basic	13	644.4	643.4	643.0	642.4	643.5	645.5	648.3	648.2	645.9	643.6	645.8	644.9	645.9
average diluted	14	646.6	645.3	644.9	644.2	645.6	647.9	651.0	651.1	648.6	645.6	648.2	647.2	648.5
Total market value of common shares	15	53,975	52,604	48,386	48,862	46,876	50,780	47,187	53,047	52,533	53,975	46,876	48,862	53,047
Market-to-book value ratio	16	1.44	1.47	1.26	1.35	1.32	1.53	1.38	1.70	1.74	1.44	1.32	1.35	1.70
Price-to-earnings multiple	17	12.5	12.3	11.2	11.6	11.6	12.8	11.6	12.8	12.6	12.4	11.6	11.6	12.8
Total shareholder return: twelve month	18	19.8 %	8.3 %	7.6 %	(3.0)%	(6.6)%	8.5 %	11.4 %	17.1 %	32.6 %	19.8 %	(6.6)%	(3.0)%	17.1 %
three-year average	19	14.0 %	13.6 %	10.6 %	13.5 %	13.0 %	15.2 %	12.6 %	16.7 %	15.8 %	14.0 %	13.0 %	13.5 %	16.7 %

Additional Bank Information

Number of full-time equivalent employees: Canada	20	30,379	30,330	30,800	30,669	31,155	30,970	31,079	30,587	30,868	30,379	31,155	30,669	30,587
United States	21	14,263	14,443	14,580	14,316	14,720	14,730	14,716	14,845	14,778	14,263	14,720	14,316	14,845
Other	22	1,422	1,393	1,402	1,368	1,361	1,377	1,356	1,346	1,331	1,422	1,361	1,368	1,346
Total	23	46,064	46,166	46,782	46,353	47,236	47,077	47,151	46,778	46,977	46,064	47,236	46,353	46,778
Number of bank branches: Canada	24	942	940	940	939	938	937	937	934	937	942	938	939	934
United States	25	580	594	594	592	595	596	597	615	615	580	595	592	615
Other	26	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	27	1,526	1,538	1,538	1,535	1,537	1,537	1,538	1,553	1,556	1,526	1,537	1,535	1,553
Number of automated banking machines: Canada	28	3,415	3,421	3,440	3,442	3,461	3,222	3,034	3,016	2,982	3,415	3,461	3,442	3,016
United States	29	1,313	1,325	1,323	1,319	1,314	1,308	1,307	1,322	1,323	1,313	1,314	1,319	1,322
Total	30	4,728	4,746	4,763	4,761	4,775	4,530	4,341	4,338	4,305	4,728	4,775	4,761	4,338
Credit rating: DBRS (3)	31	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	32	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's (3)	33	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
Standard and Poor's	34	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

Other Statistical Information

Prime rate: average Canadian	35	2.70 %	2.70 %	2.70 %	2.70 %	2.82 %	2.85 %	2.99 %	3.00 %	3.00 %	2.70 %	2.89 %	2.84 %	3.00 %
average U.S.	36	3.50 %	3.50 %	3.37 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.46 %	3.25 %	3.25 %	3.25 %
Exchange rate: as at Cdn/U.S. dollar	37	1.3056	1.2548	1.4006	1.3075	1.3080	1.2064	1.2711	1.1271	1.0904	1.3056	1.3080	1.3075	1.1271
average Cdn/U.S. dollar	38	1.3029	1.3016	1.3737	1.3191	1.2671	1.2412	1.1923	1.1114	1.0807	1.3262	1.2334	1.2550	1.0937

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

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

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

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

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
(\$ millions except as noted)														
Net interest income	1	2,474	2,420	2,480	2,311	2,227	2,060	2,165	2,136	2,062	7,374	6,452	8,763	8,292
Non-interest revenue	2	3,159	2,681	2,595	2,671	2,599	2,466	2,890	2,504	2,673	8,435	7,955	10,626	9,931
Total revenue	3	5,633	5,101	5,075	4,982	4,826	4,526	5,055	4,640	4,735	15,809	14,407	19,389	18,223
Provision for credit losses	4	257	201	183	128	160	161	163	170	130	641	484	612	561
Net interest income and non-interest revenue, net of PCL	5	5,376	4,900	4,892	4,854	4,666	4,365	4,892	4,470	4,605	15,168	13,923	18,777	17,662
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	6	691	407	366	265	218	24	747	300	520	1,464	989	1,254	1,505
Non-interest expense	7	3,092	3,312	3,270	3,093	2,971	3,112	3,006	2,887	2,756	9,674	9,089	12,182	10,921
Income before taxes	8	1,593	1,181	1,256	1,496	1,477	1,229	1,139	1,283	1,329	4,030	3,845	5,341	5,236
Provision for income taxes	9	348	208	188	282	285	230	139	213	203	744	654	936	903
Net income	10	1,245	973	1,068	1,214	1,192	999	1,000	1,070	1,126	3,286	3,191	4,405	4,333
Non-controlling interest in subsidiaries	11	-	-	8	8	7	6	14	13	16	8	27	35	56
Net income attributable to Bank shareholders	12	1,245	973	1,060	1,206	1,185	993	986	1,057	1,110	3,278	3,164	4,370	4,277
Adjusted net income	13	1,295	1,152	1,178	1,264	1,230	1,146	1,041	1,111	1,162	3,625	3,417	4,681	4,453
Adjusted revenue	14	5,633	5,101	5,159	4,984	4,826	4,526	5,055	4,640	4,735	15,893	14,407	19,391	18,223
Adjusted revenue, net of CCPB	15	4,942	4,694	4,793	4,719	4,608	4,502	4,308	4,340	4,215	14,429	13,418	18,137	16,718
Adjusted revenue growth, net of CCPB	16	7.3 %	4.3 %	11.3 %	8.7 %	9.4 %	11.4 %	4.5 %	8.2 %	9.7 %	7.5 %	8.4 %	8.5 %	8.7 %
Adjusted non-interest expense	17	3,025	3,060	3,204	3,032	2,922	2,912	2,953	2,834	2,708	9,289	8,787	11,819	10,761
Adjusted non-interest expense growth	18	3.5 %	5.1 %	8.5 %	6.9 %	8.0 %	13.4 %	11.3 %	14.1 %	10.8 %	5.7 %	10.9 %	9.8 %	10.3 %
Adjusted provision for credit losses	19	257	201	183	128	160	161	163	170	130	641	484	612	561
U.S. Segment Information (\$CAD equivalent)														
Net interest income	20	986	978	984	848	814	737	783	709	697	2,948	2,334	3,182	2,838
Non-interest revenue	21	730	608	717	767	652	696	605	540	563	2,055	1,953	2,720	2,329
Total revenue	22	1,716	1,586	1,701	1,615	1,466	1,433	1,388	1,249	1,260	5,003	4,287	5,902	5,167
Provision for (recovery of) credit losses	23	77	55	(15)	(31)	49	(19)	53	16	20	117	83	52	30
Net interest income and non-interest revenue, net of PCL	24	1,639	1,531	1,716	1,646	1,417	1,452	1,335	1,233	1,240	4,886	4,204	5,850	5,137
Non-interest expense	25	1,216	1,298	1,275	1,234	1,146	1,156	1,124	1,078	1,018	3,789	3,426	4,660	4,091
Income before taxes	26	423	233	441	412	271	296	211	155	222	1,097	778	1,190	1,046
Provision for income taxes	27	117	51	114	102	57	58	23	16	47	282	138	240	213
Net income	28	306	182	327	310	214	238	188	139	175	815	640	950	833
Adjusted net income	29	332	251	313	305	232	268	221	142	208	896	721	1,026	909
Adjusted revenue	30	1,716	1,586	1,701	1,615	1,466	1,433	1,388	1,249	1,260	5,003	4,287	5,902	5,167
Adjusted non-interest expense	31	1,177	1,191	1,240	1,203	1,120	1,079	1,099	1,051	992	3,608	3,298	4,501	3,984
Adjusted provision for credit losses	32	77	55	46	16	51	16	31	44	-	178	98	114	34
Average assets	33	256,660	252,104	266,621	250,510	237,338	228,537	221,321	206,984	201,356	258,508	229,075	234,475	200,901
Average earning assets	34	233,551	227,821	241,449	227,197	214,882	204,118	197,736	185,974	180,320	234,321	205,595	211,040	178,927
Average net loans and acceptances	35	114,888	113,172	112,045	98,932	92,074	89,855	85,602	77,690	75,123	113,370	89,169	91,630	74,793
Average deposits	36	165,517	159,873	178,111	169,435	160,537	154,603	153,706	141,288	136,325	167,892	156,301	159,611	136,756
Adjusted net interest margin on average earning assets	37	1.68 %	1.75 %	1.62 %	1.48 %	1.50 %	1.48 %	1.57 %	1.51 %	1.53 %	1.68 %	1.52 %	1.51 %	1.59 %
\$USD Equivalent														
Net interest income	38	757	752	715	643	642	594	658	638	645	2,224	1,894	2,537	2,596
Non-interest revenue	39	560	464	522	581	514	561	508	487	520	1,546	1,583	2,164	2,132
Total revenue	40	1,317	1,216	1,237	1,224	1,156	1,155	1,166	1,125	1,165	3,770	3,477	4,701	4,728
Provision for (recovery of) credit losses	41	59	41	(10)	(24)	39	(15)	41	14	18	90	65	41	25
Net interest income and non-interest revenue, net of PCL	42	1,258	1,175	1,247	1,248	1,117	1,170	1,125	1,111	1,147	3,680	3,412	4,660	4,703
Non-interest expense	43	933	998	928	936	906	933	943	970	942	2,859	2,782	3,718	3,740
Income before taxes	44	325	177	319	312	211	237	182	141	205	821	630	942	963
Provision for income taxes	45	90	40	82	77	43	45	22	15	44	212	110	187	198
Net income	46	235	137	237	235	168	192	160	126	161	609	520	755	765
Adjusted net income	47	256	191	227	231	183	215	187	129	191	674	585	816	835
Adjusted revenue	48	1,317	1,216	1,237	1,224	1,156	1,155	1,166	1,125	1,165	3,770	3,477	4,701	4,728
Adjusted revenue growth	49	13.8 %	5.4 %	6.0 %	8.8 %	(0.7)%	(3.0)%	(6.5)%	(14.1)%	5.9 %	8.4 %	(3.5)%	(0.6)%	0.8 %
Adjusted non-interest expense	50	903	913	903	912	886	871	922	946	918	2,719	2,679	3,591	3,642
Adjusted non-interest expense growth	51	2.0 %	5.0 %	(2.2)%	(3.6)%	(3.6)%	(2.3)%	4.1 %	6.3 %	6.0 %	1.5 %	(0.7)%	(1.4)%	4.2 %
Adjusted operating leverage	52	11.8 %	0.4 %	8.2 %	12.4 %	2.9 %	(0.7)%	(10.6)%	(20.4)%	(0.1)%	6.9 %	(2.8)%	0.8 %	(3.4)%
Operating leverage	53	10.7 %	(1.7)%	7.7 %	12.3 %	3.2 %	(4.8)%	(10.0)%	(19.3)%	(6.7)%	5.6 %	(3.9)%	0.0 %	(7.8)%
Adjusted provision for credit losses	54	59	41	34	11	41	14	24	39	-	134	79	90	28
Average assets	55	196,994	193,765	194,088	189,912	187,299	184,119	185,548	186,237	186,328	194,957	185,672	186,741	183,678
Average earning assets	56	179,256	175,126	175,782	172,236	169,572	164,460	165,809	167,331	166,862	176,733	166,637	168,049	163,574
Average net loans and acceptances	57	88,177	86,980	81,492	75,004	72,661	72,403	71,787	69,901	69,518	85,540	72,282	72,968	68,373
Average deposits	58	127,037	122,947	129,717	128,464	126,696	124,586	128,958	127,114	126,146	126,593	126,770	127,197	125,023

**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME**



STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	2,161	2,098	2,131	1,989	1,937	1,849	1,867	1,830	1,802	6,390	5,653	7,642	7,138
Non-interest revenue	2	776	718	733	677	680	635	622	628	625	2,227	1,937	2,614	2,425
Total revenue (teb)	3	2,937	2,816	2,864	2,666	2,617	2,484	2,489	2,458	2,427	8,617	7,590	10,256	9,563
Provision for credit losses	4	227	178	205	154	128	161	172	176	186	610	461	615	705
Net interest and non-interest revenue (teb), net of PCL	5	2,710	2,638	2,659	2,512	2,489	2,323	2,317	2,282	2,241	8,007	7,129	9,641	8,858
Non-interest expense	6	1,571	1,568	1,602	1,491	1,451	1,391	1,396	1,349	1,318	4,741	4,238	5,729	5,262
Income before taxes	7	1,139	1,070	1,057	1,021	1,038	932	921	933	923	3,266	2,891	3,912	3,596
Provision for income taxes (teb)	8	301	278	277	252	260	240	226	238	237	856	726	978	925
Net income	9	838	792	780	769	778	692	695	695	686	2,410	2,165	2,934	2,671
Adjusted net income	10	851	804	794	784	792	706	709	709	700	2,449	2,207	2,991	2,727
Adjusted return on equity (1)	11	16.4 %	15.9 %	15.3 %	16.8 %	17.1 %	15.9 %	16.0 %	17.4 %	17.5 %	15.9 %	16.3 %	16.5 %	17.1 %
Return on equity (1)	12	16.1 %	15.6 %	15.1 %	16.4 %	16.7 %	15.6 %	15.7 %	17.1 %	17.2 %	15.6 %	16.0 %	16.1 %	16.7 %
Net interest margin on average earning assets (teb)	13	2.88 %	2.90 %	2.90 %	2.83 %	2.81 %	2.82 %	2.79 %	2.82 %	2.82 %	2.90 %	2.81 %	2.82 %	2.84 %
Revenue growth	14	12.2 %	13.4 %	15.1 %	8.4 %	7.9 %	6.8 %	5.8 %	7.6 %	6.0 %	13.5 %	6.8 %	7.3 %	6.0 %
Adjusted non-interest expense	15	1,554	1,551	1,583	1,471	1,434	1,373	1,378	1,330	1,300	4,688	4,185	5,656	5,187
Adjusted non-interest expense growth	16	8.4 %	12.8 %	14.9 %	10.6 %	10.2 %	8.8 %	6.5 %	6.8 %	4.5 %	12.0 %	8.5 %	9.0 %	5.7 %
Non-interest expense growth	17	8.3 %	12.6 %	14.8 %	10.5 %	10.1 %	8.6 %	6.2 %	6.5 %	4.2 %	11.9 %	8.3 %	8.9 %	5.5 %
Adjusted Efficiency ratio (teb)	18	52.9 %	55.1 %	55.3 %	55.2 %	54.7 %	55.3 %	55.4 %	54.1 %	53.6 %	54.4 %	55.1 %	55.2 %	54.2 %
Efficiency ratio (teb)	19	53.5 %	55.7 %	55.9 %	56.0 %	55.4 %	56.0 %	56.1 %	54.9 %	54.3 %	55.0 %	55.8 %	55.9 %	55.0 %
Adjusted operating leverage	20	3.8 %	0.6 %	0.2 %	(2.2)%	(2.3)%	(2.0)%	(0.7)%	0.8 %	1.5 %	1.5 %	(1.7)%	(1.7)%	0.3 %
Operating leverage	21	3.9 %	0.8 %	0.3 %	(2.1)%	(2.2)%	(1.8)%	(0.4)%	1.1 %	1.8 %	1.6 %	(1.5)%	(1.6)%	0.5 %
Adjusted net income growth	22	7.4 %	14.0 %	12.0 %	10.6 %	13.1 %	8.4 %	6.3 %	22.9 %	7.2 %	11.0 %	9.3 %	9.7 %	10.8 %
Net income growth	23	7.7 %	14.4 %	12.3 %	10.6 %	13.3 %	8.6 %	6.5 %	23.6 %	7.6 %	11.3 %	9.5 %	9.8 %	11.2 %
Average common equity (1)	24	20,272	20,194	20,147	18,212	18,110	17,830	17,238	15,622	15,340	20,204	17,725	17,848	15,410
Average assets	25	315,606	310,266	308,497	293,394	288,090	283,374	279,382	271,013	266,417	311,465	283,618	286,082	264,886
Average earning assets	26	298,366	293,741	291,923	278,379	273,060	268,950	265,408	257,587	253,369	294,683	269,141	271,470	251,718
Average net loans and acceptances	27	297,932	293,442	290,956	277,120	271,294	267,118	263,115	255,725	251,690	294,115	267,176	269,683	250,442
Average deposits	28	230,418	225,475	228,660	219,187	211,127	207,728	205,054	196,508	190,544	228,204	207,972	210,799	190,561
Number of full-time equivalent employees	29	22,715	23,119	23,699	23,303	23,540	23,624	23,735	23,630	23,864	22,715	23,540	23,303	23,630

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

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

(\$ millions except as noted)

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	1,285	1,222	1,254	1,238	1,218	1,165	1,185	1,191	1,175	3,761	3,568	4,806	4,654
Non-interest revenue	2	485	450	471	472	479	440	443	461	463	1,406	1,362	1,834	1,752
Total revenue (teb)	3	1,770	1,672	1,725	1,710	1,697	1,605	1,628	1,652	1,638	5,167	4,930	6,640	6,406
Provision for credit losses	4	152	127	140	112	109	143	132	129	129	419	384	496	528
Net interest and non-interest revenue (teb), net of PCL	5	1,618	1,545	1,585	1,598	1,588	1,462	1,496	1,523	1,509	4,748	4,546	6,144	5,878
Non-interest expense	6	864	841	872	847	845	812	835	819	806	2,577	2,492	3,339	3,181
Income before taxes	7	754	704	713	751	743	650	661	704	703	2,171	2,054	2,805	2,697
Provision for income taxes (teb)	8	193	179	184	190	187	165	158	178	179	556	510	700	682
Net income	9	561	525	529	561	556	485	503	526	524	1,615	1,544	2,105	2,015
Adjusted net income	10	562	525	530	562	557	486	504	527	525	1,617	1,547	2,109	2,019
Net interest margin on average earning assets (teb)	11	2.55 %	2.51 %	2.55 %	2.55 %	2.54 %	2.54 %	2.51 %	2.54 %	2.52 %	2.54 %	2.53 %	2.54 %	2.54 %
Revenue growth	12	4.3 %	4.1 %	6.0 %	3.4 %	3.7 %	4.4 %	3.1 %	6.9 %	6.2 %	4.8 %	3.7 %	3.7 %	6.4 %
Adjusted non-interest expense	13	863	841	871	845	844	811	834	818	805	2,575	2,489	3,334	3,177
Non-interest expense growth	14	2.2 %	3.5 %	4.5 %	3.5 %	4.8 %	6.2 %	5.6 %	6.1 %	4.2 %	3.4 %	5.5 %	5.0 %	4.2 %
Adjusted Efficiency ratio (teb)	15	48.7 %	50.3 %	50.5 %	49.5 %	49.7 %	50.6 %	51.2 %	49.5 %	49.2 %	49.8 %	50.5 %	50.2 %	49.6 %
Adjusted operating leverage	16	2.1 %	0.6 %	1.5 %	0.1 %	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	1.4 %	(1.8)%	(1.2)%	2.2 %
Operating leverage	17	2.1 %	0.6 %	1.5 %	(0.1)%	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	1.4 %	(1.8)%	(1.3)%	2.2 %
Adjusted net income growth	18	1.1 %	7.9 %	5.2 %	6.7 %	5.7 %	1.3 %	3.6 %	14.7 %	8.0 %	4.6 %	3.6 %	4.4 %	11.2 %
Net income growth	19	1.1 %	8.1 %	5.3 %	6.6 %	5.8 %	1.3 %	3.6 %	14.8 %	8.1 %	4.7 %	3.6 %	4.4 %	11.2 %
Average assets	20	209,473	205,797	203,855	200,266	198,343	195,486	194,687	193,156	191,862	206,379	196,179	197,209	190,529
Average earning assets	21	200,709	197,598	195,881	192,591	190,409	187,778	187,185	185,905	184,706	198,066	188,465	189,505	183,406
Average net loans and acceptances: Residential mortgages	22	94,962	93,425	93,289	92,174	90,266	89,097	89,194	88,301	86,725	93,895	89,524	90,192	86,417
Consumer instalment and other personal	23	44,196	43,949	43,936	43,653	43,415	43,292	43,595	43,966	44,231	44,028	43,436	43,491	44,191
Credit cards (1)	24	8,680	8,390	8,687	8,611	8,613	8,431	8,676	8,480	8,509	8,587	8,575	8,584	8,490
Businesses and governments	25	59,402	57,833	55,744	53,868	53,907	52,615	51,264	50,658	50,646	57,658	52,594	52,916	49,698
Total average net loans and acceptances	26	207,240	203,597	201,656	198,306	196,201	193,435	192,729	191,405	190,111	204,168	194,129	195,183	188,796
Average deposits: Individual	27	91,536	89,708	87,607	85,349	84,117	83,556	83,295	81,909	80,286	89,616	83,656	84,083	79,625
Businesses and governments	28	51,390	50,404	51,849	50,064	48,834	47,657	48,147	46,628	45,412	51,220	48,219	48,684	45,301
Total average deposits	29	142,926	140,112	139,456	135,413	132,951	131,213	131,442	128,537	125,698	140,836	131,875	132,767	124,926
Number of full-time equivalent employees	30	15,098	15,345	15,841	15,697	15,902	15,974	16,081	15,795	16,017	15,098	15,902	15,697	15,795

(1) Credit Cards include retail and commercial cards.

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



	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	876	876	877	751	719	684	682	639	627	2,629	2,085	2,836	2,484
Non-interest revenue	2	291	268	262	205	201	195	179	167	162	821	575	780	673
Total revenue (teb)	3	1,167	1,144	1,139	956	920	879	861	806	789	3,450	2,660	3,616	3,157
Provision for credit losses	4	75	51	65	42	19	18	40	47	57	191	77	119	177
Net interest and non-interest revenue (teb), net of PCL	5	1,092	1,093	1,074	914	901	861	821	759	732	3,259	2,583	3,497	2,980
Non-interest expense	6	707	727	730	644	606	579	561	530	512	2,164	1,746	2,390	2,081
Income before taxes	7	385	366	344	270	295	282	260	229	220	1,095	837	1,107	899
Provision for income taxes (teb)	8	108	99	93	62	73	75	68	60	58	300	216	278	243
Net income	9	277	267	251	208	222	207	192	169	162	795	621	829	656
Adjusted net income	10	289	279	264	222	235	220	205	182	175	832	660	882	708
Net interest margin on average earning assets (teb)	11	3.57 %	3.71 %	3.63 %	3.47 %	3.45 %	3.46 %	3.46 %	3.54 %	3.66 %	3.64 %	3.46 %	3.46 %	3.64 %
Adjusted Efficiency ratio (teb)	12	59.2 %	62.0 %	62.5 %	65.4 %	64.0 %	63.9 %	63.2 %	63.5 %	62.8 %	61.2 %	63.7 %	64.2 %	63.6 %
Efficiency ratio (teb)	13	60.6 %	63.5 %	64.1 %	67.3 %	65.8 %	65.9 %	65.2 %	65.8 %	64.8 %	62.7 %	65.6 %	66.1 %	65.9 %
Average assets	14	106,133	104,469	104,642	93,128	89,747	87,888	84,695	77,857	74,555	105,086	87,439	88,873	74,357
Average earning assets	15	97,657	96,143	96,042	85,788	82,651	81,172	78,223	71,682	68,663	96,617	80,676	81,965	68,312
Average net loans and acceptances (1)	16	90,692	89,845	89,300	78,814	75,093	73,683	70,386	64,320	61,579	89,947	73,047	74,500	61,646
Average deposits	17	87,492	85,363	89,204	83,774	78,176	76,515	73,612	67,971	64,846	87,368	76,097	78,032	65,635
Number of full-time equivalent employees	18	7,617	7,774	7,858	7,606	7,638	7,650	7,654	7,835	7,847	7,617	7,638	7,606	7,835

\$USD Equivalent

Net interest income (teb)	19	672	673	638	569	568	551	572	575	580	1,983	1,691	2,260	2,271
Non-interest revenue	20	224	206	190	155	159	157	150	150	150	620	466	621	615
Total revenue (teb)	21	896	879	828	724	727	708	722	725	730	2,603	2,157	2,881	2,886
Provision for credit losses	22	58	39	47	33	15	14	33	42	52	144	62	95	162
Net interest and non-interest revenue (teb), net of PCL	23	838	840	781	691	712	694	689	683	678	2,459	2,095	2,786	2,724
Non-interest expense	24	543	558	531	488	478	467	471	477	473	1,632	1,416	1,904	1,902
Income before taxes	25	295	282	250	203	234	227	218	206	205	827	679	882	822
Provision for income taxes (teb)	26	83	76	68	45	59	60	57	54	55	227	176	221	223
Net income	27	212	206	182	158	175	167	161	152	150	600	503	661	599
Adjusted net income	28	221	216	191	168	186	177	172	163	162	628	535	703	646
Revenue growth	29	23.3 %	24.1 %	14.7 %	(0.0)%	(0.5)%	(0.8)%	0.7 %	2.3 %	1.4 %	20.7 %	(0.2)%	(0.2)%	(1.6)%
Adjusted non-interest expense	30	530	545	518	475	464	453	457	461	456	1,593	1,374	1,849	1,835
Adjusted non-interest expense growth	31	14.0 %	20.4 %	13.5 %	2.9 %	1.7 %	0.3 %	(2.1)%	1.3 %	1.1 %	15.9 %	(0.0)%	0.7 %	1.4 %
Adjusted net income growth	32	19.4 %	21.5 %	11.5 %	2.8 %	15.1 %	14.4 %	3.2 %	45.2 %	1.0 %	17.5 %	10.8 %	8.7 %	2.1 %
Net income growth	33	21.2 %	23.4 %	13.1 %	3.8 %	17.0 %	16.4 %	4.4 %	52.2 %	1.9 %	19.4 %	12.5 %	10.3 %	3.5 %
Adjusted operating leverage	34	9.3 %	3.7 %	1.2 %	(2.9)%	(2.2)%	(1.1)%	2.8 %	1.0 %	0.3 %	4.8 %	(0.2)%	(0.9)%	(3.0)%
Average assets	35	81,459	80,285	76,097	70,605	70,826	70,813	71,035	70,049	68,990	79,273	70,892	70,820	67,970
Average earning assets	36	74,953	73,886	69,846	65,039	65,229	65,403	65,606	64,492	63,538	72,888	65,413	65,319	62,443
Average net loans and acceptances: Personal	37	20,985	21,571	22,337	23,266	23,719	24,026	24,441	24,854	25,353	21,631	24,061	23,861	25,281
Commercial	38	48,622	47,477	42,600	36,486	35,543	35,342	34,587	33,014	31,629	46,225	35,157	35,492	31,070
Total average net loans and acceptances (1)	39	69,607	69,048	64,937	59,752	59,262	59,368	59,028	57,868	56,982	67,856	59,218	59,353	56,351
Average deposits: Personal	40	40,854	40,065	38,950	37,482	37,361	37,467	37,147	37,444	37,653	39,955	37,323	37,364	37,679
Commercial	41	26,301	25,543	25,981	26,029	24,323	24,182	24,599	23,709	22,351	25,945	24,370	24,788	22,329
Total average deposits	42	67,155	65,608	64,931	63,511	61,684	61,649	61,746	61,153	60,004	65,900	61,693	62,152	60,008

(1) Excludes purchased credit impaired loans.

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

(\$ millions except as noted)

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	154	149	149	148	140	133	144	137	135	452	417	565	537
Non-interest revenue	2	1,618	1,248	1,288	1,309	1,196	1,055	1,638	1,263	1,372	4,154	3,889	5,198	4,801
Total revenue (teb)	3	1,772	1,397	1,437	1,456	1,336	1,188	1,782	1,400	1,507	4,606	4,306	5,763	5,338
Provision for (recovery of) credit losses	4	4	2	2	1	3	1	2	(1)	(3)	8	6	7	(3)
Net interest and non-interest revenue (teb), net of PCL	5	1,768	1,395	1,435	1,456	1,333	1,187	1,780	1,401	1,510	4,598	4,300	5,756	5,341
Insurance claims, commissions and changes in policy benefit liabilities (CCPB)	6	691	407	366	265	218	24	747	300	520	1,464	989	1,254	1,505
Non-interest expense	7	810	816	877	854	839	836	828	816	748	2,503	2,503	3,357	2,840
Income before taxes	8	267	172	192	337	276	327	205	285	242	631	808	1,145	996
Provision for income taxes (teb)	9	66	38	44	94	66	89	46	60	53	148	201	295	216
Net income	10	201	134	148	243	210	238	159	225	189	483	607	850	780
Non-controlling interest in subsidiaries	11	-	-	1	4	1	-	-	2	1	1	1	5	3
Net income attributable to Bank shareholders	12	201	134	147	239	209	238	159	223	188	482	606	845	777
Adjusted net income	13	227	158	176	271	233	265	186	252	211	561	684	955	843
Traditional Wealth businesses net income	14	173	90	154	214	177	169	155	135	163	417	501	715	557
Insurance net income	15	54	68	22	57	56	96	31	117	48	144	183	240	286
Adjusted return on equity (1)	16	15.0 %	10.5 %	11.3 %	18.0 %	16.0 %	19.0 %	13.4 %	19.4 %	16.5 %	12.2 %	16.2 %	16.6 %	19.9 %
Return on equity (1)	17	13.2 %	8.9 %	9.4 %	16.1 %	14.4 %	17.0 %	11.5 %	17.4 %	14.7 %	10.5 %	14.3 %	14.8 %	18.4 %
Revenue growth	18	32.6 %	17.6 %	(19.3)%	4.1 %	(11.4)%	(1.5)%	45.6 %	14.7 %	57.9 %	7.0 %	9.3 %	8.0 %	26.6 %
Revenue, net of CCPB	19	1,081	990	1,071	1,192	1,118	1,164	1,035	1,100	987	3,142	3,317	4,509	3,833
Revenue growth, net of CCPB	20	(3.3)%	(14.9)%	3.5 %	8.4 %	13.1 %	32.5 %	19.3 %	5.8 %	13.9 %	(5.3)%	21.3 %	17.6 %	11.2 %
Adjusted non-interest expense	21	778	787	841	819	808	803	793	783	718	2,406	2,404	3,223	2,758
Adjusted non-interest expense growth	22	(3.8)%	(1.9)%	6.0 %	4.5 %	12.6 %	29.1 %	24.9 %	31.7 %	24.2 %	0.1 %	21.7 %	16.9 %	19.1 %
Non-interest expense growth	23	(3.5)%	(2.4)%	5.9 %	4.6 %	12.3 %	32.6 %	28.3 %	35.2 %	27.2 %	(0.0)%	23.7 %	18.2 %	20.8 %
Adjusted efficiency ratio (teb), net of CCPB	24	72.0 %	79.5 %	78.5 %	68.7 %	72.3 %	69.0 %	76.7 %	71.2 %	72.7 %	76.6 %	72.5 %	71.5 %	71.9 %
Efficiency ratio (teb), net of CCPB	25	74.9 %	82.4 %	81.9 %	71.6 %	75.1 %	71.8 %	80.0 %	74.2 %	75.7 %	79.7 %	75.5 %	74.5 %	74.1 %
Adjusted operating leverage, net of CCPB	26	0.5 %	(13.0)%	(2.5)%	3.9 %	0.5 %	3.4 %	(5.6)%	(25.9)%	(10.3)%	(5.4)%	(0.4)%	0.7 %	(7.9)%
Operating leverage	27	36.1 %	20.0 %	(25.2)%	(0.5)%	(23.7)%	(34.1)%	17.3 %	(20.5)%	30.7 %	7.0 %	(14.4)%	(10.2)%	5.8 %
Adjusted net income growth	28	(2.0)%	(40.8)%	(4.9)%	8.1 %	9.5 %	33.9 %	2.3 %	(20.9)%	(4.9)%	(17.9)%	15.5 %	13.3 %	(1.3)%
Net income growth	29	(3.9)%	(43.7)%	(6.8)%	8.2 %	10.6 %	24.0 %	(8.7)%	(27.7)%	(12.3)%	(20.4)%	9.2 %	8.9 %	(5.7)%
Average common equity (1)	30	6,011	6,079	6,144	5,864	5,712	5,711	5,468	5,059	5,025	6,078	5,629	5,688	4,181
Average assets	31	30,598	30,028	30,548	30,152	29,452	29,173	27,813	26,939	26,243	30,394	28,809	29,147	24,980
Average net loans and acceptances	32	16,598	16,064	16,206	15,374	14,762	14,202	13,851	13,285	13,006	16,291	14,273	14,550	12,943
Average deposits	33	30,189	29,713	28,911	28,030	27,571	27,308	26,595	25,217	24,458	29,604	27,156	27,377	24,912
Assets under administration	34	461,508	439,679	469,458	465,742	474,142	445,306	451,612	414,547	401,917	461,508	474,142	465,742	414,547
Assets under management	35	401,519	376,923	394,165	397,959	404,905	387,666	399,903	379,606	374,385	401,519	404,905	397,959	379,606
Number of full-time equivalent employees	36	6,482	6,465	6,536	6,497	6,778	6,750	6,705	6,649	6,687	6,482	6,778	6,497	6,649

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

Total revenue (teb)	37	216	123	241	329	238	229	220	201	201	580	687	1,016	788
Provision for (recovery of) credit losses	38	3	1	1	2	1	(1)	1	-	(5)	5	1	3	(6)
Net interest and non-interest revenue (teb), net of PCL	39	213	122	240	327	237	230	219	201	206	575	686	1,013	794
Non-interest expense	40	182	189	207	212	203	202	201	218	171	578	606	818	721
Income (loss) before taxes	41	31	(67)	33	115	34	28	18	(17)	35	(3)	80	195	73
Provision for (recovery of) income taxes (teb)	42	10	(19)	6	46	9	9	4	(9)	8	(3)	22	68	15
Net income (loss)	43	21	(48)	27	69	25	19	14	(8)	27	-	58	127	58
Adjusted net income (loss)	44	25	(43)	32	75	30	25	20	(3)	33	14	75	150	80

\$USD Equivalent

Net interest income (teb)	45	33	33	35	34	35	34	38	34	34	101	107	141	132
Non-interest revenue	46	132	59	141	214	153	151	147	147	151	332	451	665	588
Total revenue (teb)	47	165	92	176	248	188	185	185	181	185	433	558	806	720
Provision for (recovery of) credit losses	48	2	1	1	1	-	-	1	-	(5)	4	1	2	(6)
Net interest and non-interest revenue (teb), net of PCL	49	163	91	175	247	188	185	184	181	190	429	557	804	726
Non-interest expense	50	140	145	151	160	160	163	169	196	157	436	492	652	658
Income (loss) before taxes	51	23	(54)	24	87	28	22	15	(15)	33	(7)	65	152	68
Provision for (recovery of) income taxes (teb)	52	6	(15)	4	35	8	7	3	(8)	9	(5)	18	53	15
Net income (loss)	53	17	(39)	20	52	20	15	12	(7)	24	(2)	47	99	53
Adjusted net income (loss)	54	21	(36)	24	57	24	20	17	(2)	29	9	61	118	73
Revenue growth	55	(12.1)%	(50.2)%	(5.0)%	37.2 %	1.7 %	4.8 %	3.9 %	(49.5)%	3.6 %	(22.3)%	3.4%	11.9%	(18.7)%
Non-interest expense growth	56	(12.6)%	(11.1)%	(10.6)%	(18.0)%	1.7 %	10.3 %	7.5 %	32.9 %	8.2 %	(11.4)%	6.4%	(0.8)%	12.5%
Average net loans and acceptances	57	3,293	3,151	3,147	3,049	3,021	2,931	2,856	2,728	2,705	3,198	2,935	2,965	2,654
Average deposits	58	5,445	5,659	5,820	5,757	5,880	6,110	6,296	6,092	5,708	5,642	6,095	6,010	5,834

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

SUMMARY INCOME

STATEMENT AND HIGHLIGHTS

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

Net interest income (teb)	1	357	378	429	363	307	274	388	261	328	1,164	969	1,332	1,175
Non-interest revenue	2	730	692	591	573	693	737	532	548	656	2,013	1,962	2,535	2,539
Total revenue (teb)	3	1,087	1,070	1,020	936	1,000	1,011	920	809	984	3,177	2,931	3,867	3,714
Provision for (recovery of) credit losses	4	37	44	8	(2)	14	5	9	(7)	(6)	89	28	26	(18)
Net interest and non-interest revenue (teb), net of PCL	5	1,050	1,026	1,012	938	986	1,006	911	816	990	3,088	2,903	3,841	3,732
Non-interest expense	6	622	633	661	622	622	616	623	572	589	1,916	1,861	2,483	2,349
Income before taxes	7	428	393	351	316	364	390	288	244	401	1,172	1,042	1,358	1,383
Provision for income taxes (teb)	8	107	102	91	75	92	94	68	54	96	300	254	329	309
Net income	9	321	291	260	241	272	296	220	190	305	872	788	1,029	1,074
Adjusted net income	10	322	291	260	242	273	296	220	190	305	873	789	1,031	1,075
Return on equity (1)	11	16.2 %	14.7 %	13.2 %	12.5 %	15.6 %	17.9 %	13.6 %	14.3 %	22.4 %	14.7 %	15.7 %	14.8 %	19.1 %
Net interest margin on average earning assets (teb)	12	0.56 %	0.61 %	0.66 %	0.59 %	0.51 %	0.48 %	0.65 %	0.46 %	0.58 %	0.61 %	0.55 %	0.56 %	0.53 %
Revenue growth	13	8.8 %	5.8 %	10.9 %	15.8 %	1.7 %	6.3 %	(5.2)%	1.8 %	14.5 %	8.4 %	0.9 %	4.1 %	9.8 %
Non-interest expense growth	14	(0.1)%	2.8 %	6.2 %	8.6 %	5.8 %	6.1 %	2.5 %	8.8 %	12.5 %	3.0 %	4.7 %	5.7 %	12.7 %
Efficiency ratio (teb)	15	57.2 %	59.2 %	64.8 %	66.4 %	62.3 %	60.9 %	67.7 %	70.8 %	59.8 %	60.3 %	63.5 %	64.2 %	63.3 %
Operating leverage	16	8.9 %	3.0 %	4.7 %	7.2 %	(4.1)%	0.2 %	(7.7)%	(7.0)%	2.0 %	5.4 %	(3.8)%	(1.6)%	(2.9)%
Adjusted net income growth	17	17.7 %	(1.7)%	18.3 %	26.6 %	(10.6)%	(2.6)%	(20.1)%	(11.8)%	14.0 %	10.6 %	(10.8)%	(4.2)%	3.4 %
Net income growth	18	17.8 %	(1.7)%	18.4 %	26.4 %	(10.6)%	(2.6)%	(20.1)%	(11.7)%	14.2 %	10.7 %	(10.8)%	(4.2)%	3.5 %
Average common equity (1)	19	7,441	7,555	7,294	7,144	6,562	6,463	5,980	5,052	5,228	7,429	6,334	6,538	5,422
Average assets	20	299,865	303,132	311,775	295,710	287,168	289,591	287,265	262,937	257,121	304,937	287,991	289,936	259,324
Average earning assets	21	254,182	251,645	257,905	244,528	238,671	235,156	237,186	225,414	222,549	254,599	237,025	238,916	222,471
Average net loans and acceptances	22	46,943	45,313	44,043	41,104	37,286	35,837	34,184	30,661	30,710	45,434	35,769	37,113	29,701
Average deposits	23	149,099	143,560	155,964	147,493	141,600	136,155	138,744	132,708	132,846	149,585	138,862	141,038	133,181
Number of full-time equivalent employees	24	2,337	2,218	2,192	2,184	2,276	2,228	2,255	2,267	2,257	2,337	2,276	2,184	2,267

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

Total revenue (teb)	25	372	368	371	360	335	370	314	281	294	1,111	1,019	1,379	1,261
Provision for (recovery of) credit losses	26	10	25	12	(3)	16	5	10	(5)	(4)	47	31	28	(12)
Net interest and non-interest revenue (teb), net of PCL	27	362	343	359	363	319	365	304	286	298	1,064	988	1,351	1,273
Non-interest expense	28	270	281	296	299	281	274	262	236	246	847	817	1,116	970
Income before taxes	29	92	62	63	64	38	91	42	50	52	217	171	235	303
Provision for income taxes (teb)	30	23	16	16	12	9	28	8	14	11	55	45	57	68
Net income	31	69	46	47	52	29	63	34	36	41	162	126	178	235

\$USD Equivalent

Net interest income (teb)	32	104	105	103	93	80	73	82	83	77	312	235	328	324
Non-interest revenue	33	182	176	167	179	185	224	183	170	195	525	592	771	830
Total revenue (teb)	34	286	281	270	272	265	297	265	253	272	837	827	1,099	1,154
Provision for (recovery of) credit losses	35	8	18	9	(2)	13	4	8	(5)	(3)	35	25	23	(11)
Net interest and non-interest revenue (teb), net of PCL	36	278	263	261	274	252	293	257	258	275	802	802	1,076	1,165
Non-interest expense	37	208	216	215	227	222	221	220	212	228	639	663	890	887
Income before taxes	38	70	47	46	47	30	72	37	46	47	163	139	186	278
Provision for income taxes (teb)	39	18	11	12	8	7	21	8	14	8	41	36	44	62
Net income	40	52	36	34	39	23	51	29	32	39	122	103	142	216
Revenue growth	41	7.8 %	(5.4)%	2.2 %	7.5 %	(2.8)%	3.6 %	(22.6)%	(6.4)%	17.4 %	1.3 %	(8.3)%	(4.8)%	11.0 %
Non-interest expense growth	42	(6.6)%	(2.0)%	(2.2)%	6.7 %	(2.4)%	(0.4)%	(2.4)%	2.3 %	10.7 %	(3.6)%	(1.7)%	0.3 %	7.8 %
Average assets	43	84,829	84,712	85,970	85,610	85,101	83,504	85,228	88,323	91,576	85,174	84,623	84,872	88,902
Average earning assets	44	78,210	77,317	78,730	78,253	77,802	74,226	76,161	80,529	83,201	78,091	76,083	76,630	79,958
Average net loans and acceptances	45	15,615	15,143	13,749	12,603	10,778	10,507	10,229	9,592	10,032	14,834	10,506	11,034	9,547
Average deposits	46	53,291	50,112	55,769	55,134	55,586	54,394	58,603	57,254	58,469	53,079	56,214	55,942	57,754

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

SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb) before Group teb offset	1	(92)	(85)	(69)	(69)	(43)	(96)	(44)	7	(49)	(246)	(183)	(252)	(82)
Group teb offset (1)	2	(106)	(120)	(160)	(120)	(114)	(100)	(190)	(99)	(154)	(386)	(404)	(524)	(476)
Net interest income	3	(198)	(205)	(229)	(189)	(157)	(196)	(234)	(92)	(203)	(632)	(587)	(776)	(558)
Non-interest revenue	4	35	23	(17)	112	30	39	98	65	20	41	167	279	166
Total revenue	5	(163)	(182)	(246)	(77)	(127)	(157)	(136)	(27)	(183)	(591)	(420)	(497)	(392)
Provision for (recovery of) credit losses	6	(11)	(23)	(32)	(25)	15	(6)	(20)	2	(47)	(66)	(11)	(36)	(123)
Net interest and non-interest revenue, net of PCL	7	(152)	(159)	(214)	(52)	(142)	(151)	(116)	(29)	(136)	(525)	(409)	(461)	(269)
Non-interest expense	8	89	295	130	126	59	269	159	150	101	514	487	613	470
Loss before taxes	9	(241)	(454)	(344)	(178)	(201)	(420)	(275)	(179)	(237)	(1,039)	(896)	(1,074)	(739)
Recovery of income taxes (teb) before Group teb offset	10	(20)	(90)	(64)	(19)	(19)	(93)	(11)	(40)	(29)	(174)	(123)	(142)	(71)
Group teb offset (1)	11	(106)	(120)	(160)	(120)	(114)	(100)	(190)	(99)	(154)	(386)	(404)	(524)	(476)
Recovery of income taxes	12	(126)	(210)	(224)	(139)	(133)	(193)	(201)	(139)	(183)	(560)	(527)	(666)	(547)
Net loss	13	(115)	(244)	(120)	(39)	(68)	(227)	(74)	(40)	(54)	(479)	(369)	(408)	(192)
Non-controlling interest in subsidiaries	14	-	-	7	4	6	6	14	11	15	7	26	30	53
Net loss attributable to Bank shareholders	15	(115)	(244)	(127)	(43)	(74)	(233)	(88)	(51)	(69)	(486)	(395)	(438)	(245)
Adjusted net loss	16	(105)	(101)	(52)	(33)	(68)	(121)	(74)	(40)	(54)	(258)	(263)	(296)	(192)
Adjusted revenue	17	(163)	(182)	(162)	(75)	(127)	(157)	(136)	(27)	(183)	(507)	(420)	(495)	(392)
Adjusted non-interest expense	18	72	89	119	121	59	120	159	150	101	280	338	459	470
Adjusted provision for (recovery of) credit losses	19	(11)	(23)	(32)	(25)	15	(6)	(20)	2	(47)	(66)	(11)	(36)	(123)
Average common equity (2)	20	3,134	3,804	3,555	4,885	3,635	4,487	3,250	5,015	4,250	3,496	3,782	4,061	4,667
Average assets	21	56,770	55,318	63,209	63,195	57,955	59,302	56,453	46,517	43,637	58,455	57,886	59,226	44,738
Average earning assets	22	44,224	40,988	49,555	49,846	45,085	44,293	41,945	34,994	31,451	44,951	43,769	45,301	33,428
Average deposits	23	58,475	56,287	59,364	60,033	56,210	56,263	52,513	52,837	50,457	58,054	54,983	56,254	49,937
Number of full-time equivalent employees	24	14,530	14,364	14,355	14,369	14,642	14,475	14,456	14,232	14,169	14,530	14,642	14,369	14,232

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

Total revenue	25	(39)	(49)	(50)	(29)	(27)	(45)	(7)	(39)	(24)	(138)	(79)	(108)	(39)
Provision for (recovery of) credit losses	26	(11)	(22)	(93)	(72)	13	(41)	2	(26)	(28)	(126)	(26)	(98)	(129)
Net interest and non-interest revenue, net of PCL	27	(28)	(27)	43	43	(40)	(4)	(9)	(13)	4	(12)	(53)	(10)	90
Non-interest expense	28	57	101	42	79	56	101	100	95	91	200	257	336	325
Income (loss) before taxes	29	(85)	(128)	1	(36)	(96)	(105)	(109)	(108)	(87)	(212)	(310)	(346)	(235)
Provision for (recovery of) income taxes (teb) before Group teb offset	30	(8)	(29)	17	(2)	(19)	(41)	(44)	(39)	(21)	(20)	(104)	(106)	(75)
Group teb offset (1)	31	(16)	(16)	(18)	(15)	(15)	(13)	(13)	(11)	(10)	(50)	(41)	(56)	(41)
Recovery of income taxes	32	(24)	(45)	(1)	(17)	(34)	(54)	(57)	(50)	(31)	(70)	(145)	(162)	(116)
Net income (loss)	33	(61)	(83)	2	(19)	(62)	(51)	(52)	(58)	(56)	(142)	(165)	(184)	(119)
Non-controlling interest in subsidiaries	34	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank shareholders	35	(61)	(83)	2	(19)	(62)	(51)	(52)	(58)	(56)	(142)	(165)	(184)	(119)
Adjusted net loss	36	(52)	(31)	(30)	(45)	(62)	(41)	(38)	(74)	(42)	(113)	(141)	(186)	(119)
Adjusted revenue	37	(39)	(49)	(50)	(29)	(27)	(45)	(7)	(39)	(24)	(138)	(79)	(108)	(39)
Adjusted non-interest expense	38	42	18	32	75	56	50	100	95	91	92	206	281	325
Adjusted provision for (recovery of) credit losses	39	(11)	(22)	(32)	(25)	15	(6)	(20)	2	(48)	(65)	(11)	(36)	(125)

\$USD Equivalent

Net interest income (teb) before Group teb offset	40	(39)	(47)	(48)	(42)	(30)	(53)	(23)	(45)	(37)	(134)	(106)	(148)	(94)
Group teb offset (1)	41	(13)	(12)	(13)	(11)	(11)	(11)	(11)	(9)	(9)	(38)	(33)	(44)	(37)
Net interest income	42	(52)	(59)	(61)	(53)	(41)	(64)	(34)	(54)	(46)	(172)	(139)	(192)	(131)
Non-interest revenue	43	22	23	24	33	17	29	28	20	24	69	74	107	99
Total revenue	44	(30)	(36)	(37)	(20)	(24)	(35)	(6)	(34)	(22)	(103)	(65)	(85)	(32)
Provision for (recovery of) credit losses	45	(9)	(17)	(67)	(56)	11	(33)	(1)	(23)	(26)	(93)	(23)	(79)	(120)
Net interest and non-interest revenue, net of PCL	46	(21)	(19)	30	36	(35)	(2)	(5)	(11)	4	(10)	(42)	(6)	88
Non-interest expense	47	42	79	31	61	46	82	83	86	85	152	211	272	298
Loss before taxes	48	(63)	(98)	(1)	(25)	(81)	(84)	(88)	(97)	(81)	(162)	(253)	(278)	(210)
Provision for (recovery of) income taxes (teb) before Group teb offset	49	(4)	(20)	11	-	(20)	(32)	(35)	(36)	(19)	(13)	(87)	(87)	(66)
Group teb offset (1)	50	(13)	(12)	(13)	(11)	(11)	(11)	(11)	(9)	(9)	(38)	(33)	(44)	(37)
Recovery of income taxes	51	(17)	(32)	(2)	(11)	(31)	(43)	(46)	(45)	(28)	(51)	(120)	(131)	(103)
Net income (loss)	52	(46)	(66)	1	(14)	(50)	(41)	(42)	(52)	(53)	(111)	(133)	(147)	(107)
Non-controlling interest in subsidiaries	53	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to Bank shareholders	54	(46)	(66)	1	(14)	(50)	(41)	(42)	(52)	(53)	(111)	(133)	(147)	(107)
Adjusted net loss	55	(38)	(25)	(22)	(33)	(51)	(33)	(31)	(66)	(40)	(85)	(115)	(148)	(106)
Adjusted revenue	56	(30)	(36)	(37)	(20)	(24)	(35)	(6)	(34)	(22)	(103)	(65)	(85)	(32)
Adjusted non-interest expense	57	30	13	24	58	46	41	83	86	85	67	170	228	298
Adjusted provision for (recovery of) credit losses	58	(9)	(17)	(23)	(21)	13	(4)	(18)	2	(44)	(49)	(9)	(30)	(117)
Average assets	59	26,609	24,759	28,004	29,784	27,435	25,963	25,400	24,035	21,977	26,469	26,270	27,155	23,098
Average earning assets	60	22,591	20,477	23,774	25,639	23,260	21,635	20,856	19,184	17,042	22,294	21,920	22,858	18,145

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

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

NON-INTEREST REVENUE AND TRADING REVENUE

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
(\$ millions except as noted)														
Non-Interest Revenue														
Securities commissions and fees	1	229	229	227	227	224	225	225	221	228	685	674	901	894
Deposit and payment service charges	2	285	278	280	280	276	262	259	262	260	843	797	1,077	1,002
Trading revenue	3	332	323	227	206	269	319	193	198	231	882	781	987	949
Lending fees	4	221	214	211	191	195	181	170	171	169	646	546	737	680
Card fees	5	127	104	108	126	114	114	106	118	116	339	334	460	462
Investment management and custodial fees	6	380	381	391	384	398	391	379	362	353	1,152	1,168	1,552	1,286
Mutual fund revenue	7	340	337	346	349	355	353	320	303	299	1,023	1,028	1,377	1,065
Underwriting and advisory fees	8	198	177	166	146	207	182	171	166	238	541	560	706	744
Securities gains, other than trading	9	6	6	36	12	50	70	39	41	12	48	159	171	162
Foreign exchange, other than trading	10	37	17	60	31	46	33	62	47	40	114	141	172	179
Insurance revenue	11	804	543	443	388	342	210	822	489	614	1,790	1,374	1,762	2,008
Investments in associates and joint ventures	12	50	(63)	59	56	45	52	54	42	45	46	151	207	169
Other	13	150	135	41	275	78	74	90	84	68	326	242	517	331
Total Non-Interest Revenue	14	3,159	2,681	2,595	2,671	2,599	2,466	2,890	2,504	2,673	8,435	7,955	10,626	9,931
Total Non-Interest Revenue, net of CCPB	15	2,468	2,274	2,229	2,406	2,381	2,442	2,143	2,204	2,153	6,971	6,966	9,372	8,426
Insurance revenue, net of CCPB	16	113	136	77	123	124	186	75	189	94	326	385	508	503
Non-interest revenue-to-total revenue, net of CCPB	17	49.9 %	48.4 %	47.3 %	51.0 %	51.7 %	54.2 %	49.7 %	50.8 %	51.1 %	48.6 %	51.9 %	51.7 %	50.4 %

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

Interest rates	18	199	197	132	111	126	116	69	21	90	528	311	422	325
Foreign exchange	19	78	83	103	99	72	110	83	84	91	264	265	364	356
Equities	20	130	163	169	115	151	172	200	139	177	462	523	638	626
Commodities	21	19	12	15	11	11	17	17	12	11	46	45	56	46
Other (2)	22	9	9	4	8	3	(13)	8	18	1	22	(2)	6	13
Total (teb)	23	435	464	423	344	363	402	377	274	370	1,322	1,142	1,486	1,366
Teb offset	24	89	104	142	106	99	85	177	88	143	335	361	467	433
Total trading revenue	25	346	360	281	238	264	317	200	186	227	987	781	1,019	933
Reported as:														
Net interest income	26	103	141	196	138	94	83	184	76	139	440	361	499	417
Non-interest revenue - trading revenue	27	332	323	227	206	269	319	193	198	231	882	781	987	949
Total (teb)	28	435	464	423	344	363	402	377	274	370	1,322	1,142	1,486	1,366
Teb offset	29	89	104	142	106	99	85	177	88	143	335	361	467	433
Reported total trading revenue	30	346	360	281	238	264	317	200	186	227	987	781	1,019	933
Adjusted non-interest revenue - trading revenue	31	332	323	227	206	269	319	193	198	231	882	781	987	949
Adjusted total trading revenue	32	346	360	281	238	264	317	200	186	227	987	781	1,019	933

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

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

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

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

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

Equities includes institutional equities and equity derivatives.

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

NON-INTEREST EXPENSE

(\$ millions except as noted)

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

Employee compensation														
Salaries	1	965	941	1,001	983	952	916	916	865	872	2,907	2,784	3,767	3,386
Performance based compensation	2	525	545	605	487	509	522	569	488	490	1,675	1,600	2,087	1,939
Employee benefits	3	262	216	289	244	260	267	297	214	232	767	824	1,068	908
Total employee compensation	4	1,752	1,702	1,895	1,714	1,721	1,705	1,782	1,567	1,594	5,349	5,208	6,922	6,233
Premises and equipment														
Rental of real estate	5	119	120	123	120	116	115	111	109	102	362	342	462	415
Premises, furniture and fixtures	6	71	103	64	102	60	65	60	58	43	238	185	287	261
Property taxes	7	11	11	11	8	11	10	10	9	10	33	31	39	39
Computer and equipment	8	370	365	352	351	330	343	318	356	314	1,087	991	1,342	1,193
Total premises and equipment	9	571	599	550	581	517	533	499	532	469	1,720	1,549	2,130	1,908
Amortization of intangible assets	10	72	70	68	67	65	60	56	56	65	210	181	248	242
Other expenses														
Communications	11	69	80	74	80	76	83	75	70	73	223	234	314	289
Business and capital taxes	12	7	12	14	13	10	10	12	11	8	33	32	45	39
Professional fees	13	120	124	132	149	140	149	150	186	153	376	439	588	614
Travel and business development	14	145	160	149	174	146	137	142	165	136	454	425	599	542
Other	15	289	313	322	254	247	235	237	247	210	924	719	973	894
Total other expenses	16	630	689	691	670	619	614	616	679	580	2,010	1,849	2,519	2,378
Total adjusted non-interest expense	17	3,025	3,060	3,204	3,032	2,922	2,912	2,953	2,834	2,708	9,289	8,787	11,819	10,761
Reported non-interest expense	18	3,092	3,312	3,270	3,093	2,971	3,112	3,006	2,887	2,756	9,674	9,089	12,182	10,921

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

BALANCE SHEET

(\$ millions)

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	INC/(DEC) VS LAST YEAR
As At Balances											
Cash and Cash Equivalents	1	37,748	36,111	38,961	40,295	48,722	40,403	44,360	28,386	38,250	(10,974) (22.5)%
Interest Bearing Deposits with Banks	2	6,486	7,386	7,433	7,382	8,022	7,256	6,399	6,110	5,800	(1,536) (19.2)%
Securities	3	144,355	138,196	138,501	130,918	140,109	142,446	151,372	143,319	149,541	4,246 3.0 %
Securities Borrowed or Purchased Under Resale Agreements	4	76,112	81,890	83,603	68,066	74,684	64,576	66,086	53,555	49,452	1,428 1.9 %
Loans											
Residential mortgages	5	109,692	106,641	107,026	105,918	104,547	101,839	102,073	101,013	99,484	5,145 4.9 %
Non-residential mortgages	6	10,910	10,688	11,147	10,981	10,861	10,539	11,094	10,738	10,806	49 0.5 %
Consumer instalment and other personal	7	64,242	63,831	65,886	65,598	65,702	64,273	65,301	64,143	64,286	(1,460) (2.2)%
Credit cards	8	8,023	7,918	7,896	7,980	8,004	7,896	7,924	7,972	7,976	19 0.3 %
Businesses and governments	9	161,424	154,504	154,994	134,095	131,080	121,614	122,099	110,028	105,006	30,344 23.1 %
Allowance for credit losses	10	354,291	343,582	346,949	324,572	320,194	306,161	308,491	293,894	287,558	34,097 10.6 %
Total net loans	11	(1,993)	(1,894)	(1,951)	(1,855)	(1,811)	(1,758)	(1,847)	(1,734)	(1,768)	(182) (10.1)%
Total net loans	12	352,298	341,688	344,998	322,717	318,383	304,403	306,644	292,160	285,790	33,915 10.7 %
Other Assets											
Derivative instruments	13	39,194	40,585	49,233	38,238	48,068	39,831	62,989	32,655	26,825	(8,874) (18.5)%
Customers' liability under acceptances	14	11,835	12,091	11,345	11,307	10,796	11,453	10,986	10,878	9,651	1,039 9.6 %
Premises and equipment	15	2,257	2,230	2,339	2,285	2,279	2,274	2,334	2,276	2,174	(22) (1.0)%
Goodwill	16	6,250	6,149	6,787	6,069	6,111	5,646	5,900	5,353	5,253	139 2.3 %
Intangible assets	17	2,178	2,178	2,306	2,208	2,227	2,136	2,214	2,052	2,020	(49) (2.2)%
Other	18	12,969	12,954	13,787	12,396	13,041	12,851	13,126	11,915	12,076	(72) (0.5)%
Total Assets	19	691,682	681,458	699,293	641,881	672,442	633,275	672,410	588,659	586,832	19,240 2.9 %
Deposits											
Banks (1)	20	35,336	35,132	36,255	32,609	35,260	32,979	28,240	21,282	25,728	76 0.2 %
Businesses and governments (1)	21	272,589	255,026	278,467	258,144	267,505	250,623	258,342	236,100	240,945	5,084 1.9 %
Individuals	22	159,921	154,635	156,114	147,416	144,852	140,629	143,196	135,706	132,550	15,069 10.4 %
Total deposits	23	467,846	444,793	470,836	438,169	447,617	424,231	429,778	393,088	399,223	20,229 4.5 %
Other Liabilities											
Derivative instruments	24	38,890	45,979	52,619	42,639	50,011	44,237	63,701	33,657	28,151	(11,121) (22.2)%
Acceptances	25	11,835	12,091	11,345	11,307	10,796	11,453	10,986	10,878	9,651	1,039 9.6 %
Securities sold but not yet purchased	26	27,092	27,071	24,208	21,226	27,813	25,908	30,013	27,348	28,366	(721) (2.6)%
Securities lent or sold under repurchase agreements	27	50,370	59,193	49,670	39,891	47,644	42,039	49,551	39,695	40,606	2,726 5.7 %
Other	28	50,484	48,656	43,741	44,320	45,444	44,569	45,702	43,676	42,587	5,040 11.1 %
Subordinated Debt	29	4,461	4,643	5,250	4,416	4,433	4,435	4,964	4,913	3,948	28 0.6 %
Share Capital											
Preferred shares	30	3,240	3,240	3,240	3,240	2,640	2,640	3,040	3,040	3,040	600 22.7 %
Common shares	31	12,463	12,370	12,352	12,313	12,296	12,330	12,373	12,357	12,154	167 1.4 %
Contributed surplus	32	294	298	298	299	302	303	303	304	310	(8) (2.7)%
Retained earnings	33	20,456	19,806	19,409	18,930	18,281	17,765	17,489	17,237	16,724	2,175 11.9 %
Accumulated other comprehensive income	34	4,224	3,287	6,286	4,640	4,681	2,878	4,027	1,375	991	(457) (9.8)%
Total shareholders' equity	35	40,677	39,001	41,585	39,422	38,200	35,916	37,232	34,313	33,219	2,477 6.5 %
Non-controlling interest in subsidiaries	36	27	31	39	491	484	487	483	1,091	1,081	(457) (94.5)%
Total Liabilities and Equity	37	691,682	681,458	699,293	641,881	672,442	633,275	672,410	588,659	586,832	19,240 2.9 %

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

BALANCE SHEET

(\$ millions)

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	INC/ (DEC)
Average Daily Balances													
Cash Resources	1	44,972	41,576	53,655	60,000	51,808	48,934	48,632	47,359	40,903	46,771	49,803	(6.1)%
Securities	2	145,077	137,162	137,079	135,049	143,020	149,042	153,238	149,178	150,598	139,792	148,427	(5.8)%
Securities Borrowed or Purchased Under Resale Agreements	3	85,339	90,962	96,466	81,792	76,298	69,707	66,583	55,992	53,549	90,922	70,875	28.3%
Loans													
Residential mortgages	4	108,077	106,404	106,692	105,376	103,043	101,705	101,499	99,993	98,251	107,063	102,086	4.9%
Non-residential mortgages	5	10,803	10,841	11,083	10,841	10,713	10,780	10,846	10,772	10,814	10,910	10,779	1.2%
Consumer instalment and other personal	6	64,221	64,406	66,106	65,731	65,144	64,650	64,659	64,090	64,300	64,915	64,819	0.1%
Credit cards	7	8,061	7,787	8,147	8,052	8,018	7,837	8,111	8,036	7,950	8,000	7,991	0.1%
Businesses and governments	8	158,784	154,620	148,343	133,082	125,233	121,619	116,021	106,734	104,468	153,910	120,951	27.3%
Allowance for credit losses	9	349,946	344,058	340,371	323,082	312,151	306,591	301,136	289,625	285,783	344,798	306,626	12.4%
	10	(1,960)	(1,956)	(1,958)	(1,855)	(1,884)	(1,880)	(1,847)	(1,843)	(1,863)	(1,958)	(1,870)	(4.7)%
Total net loans	11	347,986	342,102	338,413	321,227	310,267	304,711	299,289	287,782	283,920	342,840	304,756	12.5%
Other Assets													
Derivative instruments	12	40,771	46,756	49,314	46,553	43,157	49,245	45,034	31,911	29,257	45,605	45,774	(0.4)%
Customers' liability under acceptances	13	12,060	11,280	11,434	11,040	11,768	11,201	10,687	10,781	10,423	11,593	11,219	3.3%
Other	14	26,634	28,906	27,668	26,790	26,347	28,600	27,450	24,403	24,768	27,728	27,450	(1.6)%
Total Assets	15	702,839	698,744	714,029	682,451	662,665	661,440	650,913	607,406	593,418	705,251	658,304	7.1%
Deposits													
Banks (1)	16	36,716	36,359	36,540	36,367	32,321	30,813	27,604	25,469	26,057	36,539	30,240	20.8%
Businesses and governments (1)	17	274,958	264,989	285,073	273,519	262,257	255,125	256,804	248,243	241,332	275,080	258,094	6.6%
Individuals	18	156,507	153,687	151,286	144,857	141,930	141,516	138,498	133,558	130,916	153,828	140,639	9.4%
Total deposits	19	468,181	455,035	472,899	454,743	436,508	427,454	422,906	407,270	398,305	465,447	428,973	8.5%
Other Liabilities													
Derivative instruments	20	42,311	52,156	52,529	49,100	45,429	53,015	46,776	32,789	30,278	48,975	48,356	1.3%
Acceptances	21	12,060	11,280	11,434	11,040	11,768	11,201	10,687	10,781	10,423	11,593	11,219	3.3%
Securities sold but not yet purchased	22	27,974	26,767	24,632	25,629	28,396	27,951	32,584	29,952	29,269	26,456	29,662	(10.8)%
Securities lent or sold under repurchase agreements	23	58,832	62,971	62,818	53,151	54,600	54,206	53,191	44,696	46,810	61,530	53,997	14.0%
Other	24	48,220	44,440	44,200	45,037	44,503	44,994	43,996	42,651	40,796	45,629	44,492	2.6%
Subordinated Debt	25	5,138	5,195	4,816	4,425	4,428	4,905	4,925	4,403	3,960	5,049	4,751	6.3%
Shareholders' equity	26	40,098	40,872	40,380	38,849	36,556	37,239	34,976	33,788	32,496	40,447	36,245	11.6%
Non-controlling interest in subsidiaries	27	25	28	321	477	477	475	872	1,076	1,081	125	609	(79.4)%
Total Liabilities and Equity	28	702,839	698,744	714,029	682,451	662,665	661,440	650,913	607,406	593,418	705,251	658,304	7.1%

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

STATEMENT OF COMPREHENSIVE INCOME

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net Income	1	1,245	973	1,068	1,214	1,192	999	1,000	1,070	1,126	3,286	3,191	4,405	4,333
Other Comprehensive Income (Loss), net of taxes														
Items that may be subsequently reclassified to net income														
Net change in unrealized gains (losses) on available-for-sale securities														
Unrealized gains (losses) on available-for-sale securities arising during the period	2	103	85	(6)	(164)	6	(6)	(2)	(37)	76	182	(2)	(166)	28
Reclassification to earnings of (gains) in the period	3	(2)	(3)	(17)	(2)	(27)	(22)	(14)	(22)	(17)	(22)	(63)	(65)	(77)
	4	101	82	(23)	(166)	(21)	(28)	(16)	(59)	59	160	(65)	(231)	(49)
Net change in unrealized gains (losses) on cash flow hedges														
Gains (losses) on cash flow hedges arising during the period	5	242	(289)	269	47	168	(282)	595	83	53	222	481	528	247
Reclassification to earnings of (gains) losses on cash flow hedges	6	8	5	(14)	(10)	(13)	(9)	(25)	(25)	(25)	(1)	(47)	(57)	(98)
	7	250	(284)	255	37	155	(291)	570	58	28	221	434	471	149
Net gains (losses) on translation of net foreign operations														
Unrealized gains (losses) on translation of net foreign operations	8	812	(2,801)	1,623	(35)	1,866	(1,128)	2,484	578	(98)	(366)	3,222	3,187	1,378
Unrealized gains (losses) on hedges of net foreign operations	9	(98)	353	(124)	(58)	(349)	103	(178)	(120)	-	131	(424)	(482)	(415)
	10	714	(2,448)	1,499	(93)	1,517	(1,025)	2,306	458	(98)	(235)	2,798	2,705	963
Items that will not be reclassified to net income														
Gains (losses) on remeasurement of pension and other employee future benefit plans	11	(128)	(153)	(169)	108	106	212	(226)	(73)	(98)	(450)	92	200	(125)
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	12	-	(196)	84	73	46	(17)	18	-	-	(112)	47	120	-
	13	(128)	(349)	(85)	181	152	195	(208)	(73)	(98)	(562)	139	320	(125)
Other Comprehensive Income (Loss), net of taxes	14	937	(2,999)	1,646	(41)	1,803	(1,149)	2,652	384	(109)	(416)	3,306	3,265	938
Total Comprehensive Income (Loss)	15	2,182	(2,026)	2,714	1,173	2,995	(150)	3,652	1,454	1,017	2,870	6,497	7,670	5,271
Attributable to:														
Bank shareholders	16	2,182	(2,026)	2,706	1,165	2,988	(156)	3,638	1,441	1,001	2,862	6,470	7,635	5,215
Non-controlling interest in subsidiaries	17	-	-	8	8	7	6	14	13	16	8	27	35	56
Total Comprehensive Income (Loss)	18	2,182	(2,026)	2,714	1,173	2,995	(150)	3,652	1,454	1,017	2,870	6,497	7,670	5,271

STATEMENT OF CHANGES IN EQUITY

	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
(\$ millions)														
Preferred Shares														
Balance at beginning of period	1	3,240	3,240	3,240	2,640	2,640	3,040	3,040	3,040	2,615	3,240	3,040	3,040	2,265
Issued during the period	2	-	-	-	600	350	-	-	-	700	-	350	950	1,200
Redeemed during the period	3	-	-	-	-	(350)	(400)	-	-	(275)	-	(750)	(750)	(425)
Balance at End of Period	4	3,240	3,240	3,240	3,240	2,640	2,640	3,040	3,040	3,040	3,240	2,640	3,240	3,040
Common Shares														
Balance at beginning of period	5	12,370	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,071	12,313	12,357	12,357	12,003
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	6	45	-	-	1	-	-	57	176	47	45	57	58	223
Issued under the Stock Option Plan	7	48	18	39	16	4	15	16	27	36	105	35	51	131
Repurchased for cancellation	8	-	-	-	-	(38)	(58)	(57)	-	-	-	(153)	(153)	-
Balance at End of Period	9	12,463	12,370	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,463	12,296	12,313	12,357
Contributed Surplus														
Balance at beginning of period	10	298	298	299	302	303	303	304	310	313	299	304	304	315
Stock option expense / exercised	11	(4)	-	(2)	(1)	-	(1)	2	(2)	(3)	(6)	1	-	(7)
Other	12	-	-	1	(2)	(1)	1	(3)	(4)	-	1	(3)	(5)	(4)
Balance at End of Period	13	294	298	298	299	302	303	303	304	310	294	302	299	304
Retained Earnings														
Balance at beginning of period	14	19,806	19,409	18,930	18,281	17,765	17,489	17,237	16,724	16,155	18,930	17,237	17,237	15,087
Net income attributable to bank shareholders	15	1,245	973	1,060	1,206	1,185	993	986	1,057	1,110	3,278	3,164	4,370	4,277
Dividends - Preferred shares	16	(40)	(35)	(41)	(30)	(23)	(31)	(33)	(37)	(28)	(116)	(87)	(117)	(120)
- Common shares	17	(555)	(541)	(540)	(527)	(527)	(515)	(518)	(507)	(504)	(1,636)	(1,560)	(2,087)	(1,991)
Common shares repurchased for cancellation	18	-	-	-	-	(111)	(171)	(183)	-	-	-	(465)	(465)	-
Preferred shares repurchased for cancellation	19	-	-	-	-	(3)	-	-	-	-	-	(3)	(3)	-
Share issue expense	20	-	-	-	-	(5)	-	-	-	(9)	-	(5)	(5)	(16)
Balance at End of Period	21	20,456	19,806	19,409	18,930	18,281	17,765	17,489	17,237	16,724	20,456	18,281	18,930	17,237
Accumulated Other Comprehensive Income (Loss) on Available-for-Sale Securities														
Balance at beginning of period	22	(16)	(98)	(75)	91	112	140	156	215	156	(75)	156	156	205
Unrealized gains (losses) on available-for-sale securities arising during the period	23	103	85	(6)	(164)	6	(6)	(2)	(37)	76	182	(2)	(166)	28
Reclassification to earnings of (gains) in the period	24	(2)	(3)	(17)	(2)	(27)	(22)	(14)	(22)	(17)	(22)	(63)	(65)	(77)
Balance at End of Period	25	85	(16)	(98)	(75)	91	112	140	156	215	85	91	(75)	156
Accumulated Other Comprehensive Income (Loss) on Cash Flow Hedges														
Balance at beginning of period	26	583	867	612	575	420	711	141	83	55	612	141	141	(8)
Gains (losses) on cash flow hedges arising during the period	27	242	(289)	269	47	168	(282)	595	83	53	222	481	528	247
Reclassification to earnings of (gains) losses in the period	28	8	5	(14)	(10)	(13)	(9)	(25)	(25)	(25)	(1)	(47)	(57)	(98)
Balance at End of Period	29	833	583	867	612	575	420	711	141	83	833	575	612	141
Accumulated Other Comprehensive Income on Translation of Net Foreign Operations														
Balance at beginning of period	30	3,124	5,572	4,073	4,166	2,649	3,674	1,368	910	1,008	4,073	1,368	1,368	405
Unrealized gains (losses) on translation of net foreign operations	31	812	(2,801)	1,623	(35)	1,866	(1,128)	2,484	578	(98)	(366)	3,222	3,187	1,378
Unrealized gains (losses) on hedges of net foreign operations	32	(98)	353	(124)	(58)	(349)	103	(178)	(120)	-	131	(424)	(482)	(415)
Balance at End of Period	33	3,838	3,124	5,572	4,073	4,166	2,649	3,674	1,368	910	3,838	4,166	4,073	1,368
Accumulated Other Comprehensive (Loss) on Pension and Other Employee Future Benefit Plans														
Balance at beginning of period	34	(412)	(259)	(90)	(198)	(304)	(516)	(290)	(217)	(119)	(90)	(290)	(290)	(165)
Gains (losses) on remeasurement of pension and other employee future benefit plans	35	(128)	(153)	(169)	108	106	212	(226)	(73)	(98)	(450)	92	200	(125)
Balance at End of Period	36	(540)	(412)	(259)	(90)	(198)	(304)	(516)	(290)	(217)	(540)	(198)	(90)	(290)
Accumulated Other Comprehensive Income on Own Credit Risk on Financial Liabilities Designated at Fair Value														
Balance at beginning of period	37	8	204	120	47	1	18	-	-	-	120	-	-	-
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	38	-	(196)	84	73	46	(17)	18	-	-	(112)	47	120	-
Balance at End of Period	39	8	8	204	120	47	1	18	-	-	8	47	120	-
Total Accumulated Other Comprehensive Income	40	4,224	3,287	6,286	4,640	4,681	2,878	4,027	1,375	991	4,224	4,681	4,640	1,375
Total Shareholders' Equity	41	40,677	39,001	41,585	39,422	38,200	35,916	37,232	34,313	33,219	40,677	38,200	39,422	34,313
Non-controlling Interest in Subsidiaries														
Balance at beginning of period	42	31	39	491	484	487	483	1,091	1,081	1,071	491	1,091	1,091	1,072
Net income attributable to non-controlling interest	43	-	-	8	8	7	6	14	13	16	8	27	35	56
Dividends to non-controlling interest	44	-	-	(10)	-	(10)	-	(27)	-	(26)	(10)	(37)	(37)	(52)
Acquisition during the quarter	45	-	-	-	-	-	-	-	-	22	-	-	-	22
Redemption of capital trust securities	46	-	-	(450)	-	-	-	(600)	-	-	(450)	(600)	(600)	-
Other	47	(4)	(8)	-	(1)	-	(2)	5	(3)	(2)	(12)	3	2	(7)
Balance at End of Period	48	27	31	39	491	484	487	483	1,091	1,081	27	484	491	1,091
Total Equity	49	40,704	39,032	41,624	39,913	38,684	36,403	37,715	35,404	34,300	40,704	38,684	39,913	35,404

**GOODWILL AND
INTANGIBLE ASSETS**

(\$ millions)	LINE #	November 1 2015	Additions/Purchases (1)				Amortization				Other: Includes FX (2)				July 31 2016
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Intangible Assets															
Customer relationships	1	345	61	-	-	-	(22)	(20)	(20)	-	13	(37)	2	-	322
Core deposit intangibles	2	289	-	-	-	-	(16)	(15)	(16)	-	15	(25)	10	-	242
Branch distribution networks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased software	4	57	-	(24)	68	-	(5)	(4)	(15)	-	2	25	(7)	-	97
Developed software - amortized	5	780	70	97	(3)	-	(63)	(66)	(57)	-	6	(35)	27	-	756
Software under development	6	369	26	16	27	-	-	-	-	-	13	(15)	6	-	442
Other	7	368	3	5	(3)	-	(5)	(5)	(4)	-	-	(25)	(15)	-	319
Total Intangible Assets	8	2,208	160	94	89	-	(111)	(110)	(112)	-	49	(112)	23	-	2,178
Total Goodwill	9	6,069	409	(7)	(3)	-	-	-	-	-	309	(631)	104	-	6,250

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

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

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

(\$ millions)		Fair Value					Unrealized Gains (Losses)					
		2016	2016	2016	2016	2016	2015	2015	2015	2015	2014	2014
		Q3	Q2	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Available-For-Sale Securities												
Canadian governments	10	11,913	12,697	245	130	163	99	204	167	370	122	128
U.S. governments	11	13,103	9,604	229	124	124	63	54	74	122	53	43
Mortgage-backed securities - Canada (3)	12	2,957	3,013	20	9	26	10	48	42	60	23	27
- U.S.	13	9,831	8,956	94	44	44	23	16	32	51	23	4
Corporate debt	14	8,914	8,953	127	76	67	46	79	112	169	89	83
Corporate equity	15	1,590	1,545	88	74	84	65	100	58	44	124	169
Other governments	16	5,352	4,922	26	13	15	8	18	24	34	16	11
Total	17	53,660	49,690	829	470	523	314	519	509	850	450	465

(3) These amounts are supported by insured mortgages.

**ASSETS UNDER ADMINISTRATION
AND MANAGEMENT**

(\$ millions)		2016	2016	2016	2015	2015	2015	2015	2014	2014
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Assets Under Administration										
Institutional (4)	18	413,497	355,013	401,821	380,038	384,064	355,637	390,490	341,296	321,440
Personal	19	204,856	197,770	200,959	202,705	206,174	201,478	203,806	190,433	189,149
Mutual Funds	20	31,900	30,089	31,201	32,360	33,220	32,306	31,349	30,050	29,805
Total	21	650,253	582,872	633,981	615,103	623,458	589,421	625,645	561,779	540,394
Assets Under Management										
Institutional	22	163,431	150,208	159,034	163,508	166,845	161,275	175,831	176,703	180,114
Personal	23	124,038	117,181	124,156	122,734	124,449	118,604	117,966	107,285	103,821
Mutual Funds	24	114,050	109,534	110,975	111,726	113,620	107,795	106,114	95,625	90,457
Total	25	401,519	376,923	394,165	397,968	404,914	387,674	399,911	379,613	374,392

(4) Amounts include securitized residential mortgages, including replacement pools, securitized real estate secured lines of credit, and securitized credit cards.

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

CREDIT RISK FINANCIAL MEASURES (1)

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

Gross Loans And Acceptances										
Consumer	1	49.7 %	50.2 %	50.5 %	53.4 %	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %
Businesses and governments	2	50.3 %	49.8 %	49.5 %	46.6 %	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %
Canada	3	64.9 %	64.9 %	63.7 %	66.6 %	66.6 %	68.3 %	67.1 %	70.0 %	71.0 %
United States	4	32.2 %	32.0 %	33.5 %	30.1 %	29.8 %	28.1 %	29.0 %	26.3 %	25.4 %
Other Countries	5	2.9 %	3.1 %	2.8 %	3.3 %	3.6 %	3.6 %	3.9 %	3.7 %	3.6 %
Net Loans And Acceptances (2)										
Consumer	6	49.7 %	50.2 %	50.5 %	53.5 %	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %
Businesses and governments	7	50.3 %	49.8 %	49.5 %	46.5 %	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %
Canada	8	64.9 %	65.0 %	63.8 %	66.7 %	66.7 %	68.4 %	67.3 %	70.1 %	71.0 %
United States	9	32.1 %	31.9 %	33.4 %	30.0 %	29.7 %	28.0 %	28.8 %	26.2 %	25.3 %
Other Countries	10	3.0 %	3.1 %	2.8 %	3.3 %	3.6 %	3.6 %	3.9 %	3.7 %	3.7 %

Coverage Ratios

Specific Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)														
Total	11	21.2 %	18.6 %	18.3 %	18.2 %	15.6 %	17.0 %	18.6 %	18.3 %	22.6 %	21.2 %	15.6 %	18.2 %	18.3 %
Consumer	12	17.6 %	18.2 %	16.9 %	16.5 %	15.5 %	14.8 %	13.8 %	14.9 %	16.8 %	17.6 %	15.5 %	16.5 %	14.9 %
Businesses and governments	13	23.7 %	18.9 %	19.4 %	19.8 %	15.6 %	20.1 %	24.1 %	22.0 %	28.4 %	23.7 %	15.6 %	19.8 %	22.0 %
Net write-offs-to-average loans and acceptances (2)														
	14	0.05 %	0.04 %	0.04 %	0.04 %	0.05 %	0.06 %	0.05 %	0.07 %	0.05 %	0.13 %	0.16 %	0.19 %	0.18 %

Condition Ratios

GIL-to-Gross Loans and Acceptances	15	0.63 %	0.62 %	0.60 %	0.58 %	0.66 %	0.65 %	0.69 %	0.67 %	0.67 %
GIL-to-Equity and Allowance for Credit Losses	16	5.38 %	5.35 %	4.93 %	4.67 %	5.32 %	5.34 %	5.51 %	5.49 %	5.45 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances (2) (3) (5)										
	17	0.50 %	0.51 %	0.50 %	0.48 %	0.56 %	0.54 %	0.56 %	0.55 %	0.52 %
NIL-to-segmented Net Loans and Acceptances (2) (3) (5)										
Consumer	18	0.42 %	0.42 %	0.46 %	0.43 %	0.55 %	0.57 %	0.58 %	0.53 %	0.48 %
Businesses and governments	19	0.58 %	0.59 %	0.53 %	0.54 %	0.56 %	0.49 %	0.54 %	0.58 %	0.57 %
Canada	20	0.23 %	0.24 %	0.26 %	0.22 %	0.23 %	0.25 %	0.26 %	0.26 %	0.24 %
United States	21	1.10 %	1.10 %	0.99 %	1.10 %	1.36 %	1.31 %	1.36 %	1.43 %	1.37 %
Other Countries	22	0.02 %	0.01 %	0.03 %	0.04 %	0.03 %	0.01 %	0.02 %	0.04 %	0.03 %

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

Consumer instalment and other personal	23	0.36 %	0.36 %	0.36 %	0.34 %	0.34 %	0.38 %	0.39 %	0.39 %	0.35 %
Credit Cards (4)	24	0.91 %	1.01 %	1.10 %	0.97 %	0.87 %	1.01 %	1.04 %	1.14 %	1.04 %
Mortgages	25	0.22 %	0.24 %	0.28 %	0.26 %	0.26 %	0.27 %	0.29 %	0.27 %	0.27 %
Total Consumer	26	0.30 %	0.32 %	0.34 %	0.32 %	0.32 %	0.34 %	0.36 %	0.35 %	0.34 %

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

Consumer instalment and other personal	27	1.41 %	1.36 %	1.39 %	1.19 %	1.23 %	1.24 %	1.34 %	1.23 %	1.19 %
Credit Cards (4)	28	1.01 %	0.90 %	1.11 %	1.16 %	1.00 %	1.43 %	1.06 %	0.91 %	0.97 %
Mortgages	29	1.05 %	1.02 %	1.11 %	1.11 %	1.68 %	1.74 %	1.88 %	1.77 %	1.69 %
Total Consumer	30	1.27 %	1.22 %	1.29 %	1.16 %	1.38 %	1.41 %	1.52 %	1.40 %	1.35 %

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

Consumer instalment and other personal	31	0.59 %	0.58 %	0.62 %	0.55 %	0.57 %	0.59 %	0.63 %	0.59 %	0.55 %
Credit Cards (4)	32	0.92 %	1.00 %	1.10 %	0.99 %	0.88 %	1.04 %	1.04 %	1.12 %	1.04 %
Mortgages	33	0.29 %	0.30 %	0.35 %	0.33 %	0.39 %	0.39 %	0.43 %	0.39 %	0.38 %
Total Consumer	34	0.42 %	0.43 %	0.48 %	0.44 %	0.47 %	0.49 %	0.53 %	0.50 %	0.48 %

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

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

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

(4) Excludes small business and Corporate credit cards.

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

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

(\$ millions except as noted)

Performance Ratios (Annualized)

LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014	
PCL-to-average net loans and acceptances	1	0.29 %	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.24 %	0.20 %	0.19 %	0.19 %
PCL-to-segmented average net loans and acceptances														
Consumer	2	0.20 %	0.17 %	0.35 %	0.38 %	0.23 %	0.30 %	0.32 %	0.49 %	0.32 %	0.24 %	0.28 %	0.30 %	0.37 %
Businesses and governments	3	0.37 %	0.29 %	0.06 %	(0.11)%	0.17 %	0.09 %	0.08 %	(0.13)%	(0.03)%	0.24 %	0.11 %	0.05 %	(0.06)%
Canada	4	0.29 %	0.24 %	0.35 %	0.29 %	0.21 %	0.34 %	0.21 %	0.30 %	0.22 %	0.29 %	0.25 %	0.26 %	0.26 %
United States	5	0.30 %	0.23 %	(0.05)%	(0.12)%	0.21 %	(0.08)%	0.25 %	0.08 %	0.10 %	0.16 %	0.12 %	0.06 %	0.04 %
Other Countries	6	0.00 %	0.00 %	0.00 %	0.00 %	(0.03)%	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	(0.01)%	(0.01)%	(0.02)%
Specific PCL-to-average net loans and acceptances	7	0.29 %	0.23 %	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.24 %	0.20 %	0.19 %	0.19 %

Provision for Credit Losses by Country

Canada	8	170	135	198	159	112	180	110	154	110	503	402	561	533
United States	9	87	66	(15)	(31)	49	(19)	53	16	20	138	83	52	30
Other Countries	10	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)	(2)
Total Provision For Credit Losses	11	257	201	183	128	160	161	163	170	130	641	484	612	561

Specific Provision for Credit Losses by Country

Canada	12	170	135	137	112	110	145	132	126	130	442	387	499	529
United States	13	87	66	46	16	51	16	31	44	-	199	98	114	34
Other Countries	14	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)	(2)
Total Specific Provision for Credit Losses	15	257	201	183	128	160	161	163	170	130	641	484	612	561

Interest Income on Impaired Loans

Total	16	21	21	15	28	21	17	25	19	28	57	63	91	111
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**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION (2)**

(\$ millions)

Provision by Product and Industry

	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014	YTD 2016	Fiscal 2015	Fiscal 2014	
Consumer																	
Residential mortgages	17	8	9	10	(29)	16	13	11	32	14	27	40	11	77	4.2%	1.8 %	13.7 %
Credit cards	18	67	68	71	66	64	73	69	69	75	206	206	272	268	32.1%	44.4 %	47.8 %
Consumer instalment and other personal	19	51	64	78	43	52	64	66	74	55	193	182	225	251	30.1%	36.8 %	44.7 %
Total Consumer	20	126	141	159	80	132	150	146	175	144	426	428	508	596	66.5%	83.0 %	106.2 %
Businesses and governments																	
Commercial real estate	21	(2)	(2)	(7)	(4)	(3)	(8)	(22)	(11)	(34)	(11)	(33)	(37)	(141)	(1.7)%	(6.0)%	(25.1)%
Construction (non-real estate)	22	4	2	6	1	1	(4)	2	(15)	10	12	(1)	-	7	1.9%	0.0 %	1.2 %
Retail trade	23	1	2	8	6	3	2	(3)	1	(1)	11	2	8	1	1.7%	1.3 %	0.2 %
Wholesale trade	24	2	8	(1)	5	8	5	1	5	9	9	14	19	29	1.4%	3.1 %	5.2 %
Agriculture	25	27	4	15	(5)	3	2	3	-	3	46	8	3	15	7.2%	0.5 %	2.7 %
Communications	26	4	(2)	-	4	8	1	-	-	-	2	9	13	-	0.3%	2.1 %	0.0 %
Manufacturing	27	13	10	(4)	28	5	18	16	9	2	19	39	67	44	3.0%	10.9 %	7.8 %
Mining	28	-	17	-	3	-	(1)	-	(1)	8	17	(1)	2	7	2.7%	0.3 %	1.2 %
Oil and Gas	29	58	31	22	1	15	10	(1)	1	(1)	111	24	25	-	17.3%	4.1 %	0.0 %
Transportation	30	14	9	3	3	(1)	(6)	-	-	1	26	(7)	(4)	10	4.1%	(0.7)%	1.8 %
Utilities	31	-	3	-	-	-	-	-	-	-	3	-	-	-	0.5%	0.0 %	0.0 %
Forest Products	32	(1)	-	-	-	-	1	(1)	-	(1)	(1)	-	-	(1)	(0.2)%	0.0 %	(0.2)%
Service industries	33	7	-	(5)	-	(13)	(20)	4	15	30	2	(29)	(29)	80	0.3%	(4.7)%	14.3 %
Financial	34	3	(8)	(4)	3	4	(1)	2	(18)	(7)	(9)	5	8	(34)	(1.4)%	1.3 %	(6.1)%
Government	35	-	-	-	-	-	-	(2)	(2)	(1)	-	(2)	(2)	(3)	0.0%	(0.3)%	(0.5)%
Other	36	1	(14)	(9)	3	(2)	12	18	11	(32)	(22)	28	31	(49)	(3.4)%	5.1 %	(8.7)%
Total Businesses and Government	37	131	60	24	48	28	11	17	(5)	(14)	215	56	104	(35)	33.5%	17.0 %	(6.2)%
Total specific provision for credit losses	38	257	201	183	128	160	161	163	170	130	641	484	612	561	100.0%	100.0 %	100.0 %
Collective provision	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Provision for Credit Losses	40	257	201	183	128	160	161	163	170	130	641	484	612	561			

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

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

WRITE OFFS BY INDUSTRY

(\$ millions)	LINE	2016	2016	2016	2015	2015	2015	2015	2014	2014	YTD	YTD	Fiscal	Fiscal
	#	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Consumer Write Offs	1	170	173	182	195	184	187	187	190	202	525	558	753	742
Businesses and governments														
Commercial real estate	2	2	1	2	2	8	9	5	7	5	5	22	24	36
Construction (non-real estate)	3	-	1	6	1	1	3	3	10	2	7	7	8	22
Retail trade	4	1	6	6	13	4	3	2	3	2	13	9	22	12
Wholesale trade	5	1	1	3	9	1	11	5	3	22	5	17	26	39
Agriculture	6	1	3	4	5	1	8	1	-	3	8	10	15	5
Communications	7	3	-	6	4	-	-	-	-	-	9	-	4	-
Manufacturing	8	10	9	8	4	13	21	31	20	8	27	65	69	37
Mining	9	17	-	-	3	2	5	-	-	-	17	7	10	-
Oil and Gas	10	9	13	-	1	25	-	-	-	-	22	25	26	1
Transportation	11	14	14	2	-	-	-	1	-	2	30	1	1	11
Utilities	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Forest Products	13	-	-	-	1	2	5	-	-	1	-	7	8	1
Service industries	14	4	15	5	11	17	8	9	52	60	24	34	45	160
Financial	15	-	3	-	-	-	1	3	-	-	3	4	4	1
Government	16	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	17	6	11	7	12	11	13	14	18	24	24	38	50	82
Total Businesses and governments	18	68	77	49	66	85	87	74	113	129	194	246	312	407
Total Write offs	19	238	250	231	261	269	274	261	303	331	719	804	1,065	1,149

WRITE OFFS BY GEOGRAPHIC REGION (1)

(\$ millions)		2016	2016	2016	2015	2015	2015	2015	2014	2014	YTD	YTD	Fiscal	Fiscal
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2016	2015	2015	2014
Canada	20	145	139	152	138	160	195	171	164	178	436	526	664	622
United States	21	93	111	79	123	109	79	89	139	153	283	277	400	527
Other Countries	22	-	-	-	-	-	-	1	-	-	-	1	1	-
Total	23	238	250	231	261	269	274	261	303	331	719	804	1,065	1,149

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

**GROSS LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

(\$ millions)	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	MIX Q3
Consumer											
Residential mortgages	1	109,692	106,641	107,026	105,918	104,547	101,839	102,073	101,013	99,484	30.0 %
Credit cards	2	8,023	7,918	7,896	7,980	8,004	7,896	7,924	7,972	7,976	2.2 %
Consumer instalment and other personal	3	64,242	63,831	65,886	65,598	65,702	64,273	65,301	64,143	64,286	17.5 %
Total Consumer	4	181,957	178,390	180,808	179,496	178,253	174,008	175,298	173,128	171,746	49.7 %
Businesses and Government, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	23,798	22,979	22,098	20,614	19,725	18,105	18,259	17,649	17,038	6.5 %
Construction (non-real estate)	6	3,571	3,601	3,443	3,552	3,655	3,179	3,238	3,117	3,110	1.0 %
Retail trade	7	16,184	16,753	17,024	14,119	13,478	13,277	13,341	12,588	11,734	4.4 %
Automotive	8	10,484	10,973	11,602	9,029	8,773	8,627	8,543	7,651	7,514	2.9 %
Food and beverage	9	1,305	1,265	1,290	1,133	1,107	1,144	1,255	1,498	1,116	0.4 %
Other	10	4,395	4,515	4,132	3,957	3,598	3,506	3,543	3,439	3,104	1.1 %
Wholesale trade	11	11,818	10,793	11,196	10,262	10,377	9,711	9,124	8,291	8,110	3.2 %
Agriculture	12	661	731	696	763	604	534	546	542	330	0.2 %
Automotive	13	2,842	1,658	1,593	718	676	560	624	557	524	0.8 %
Food and beverage	14	2,453	2,229	2,349	2,192	1,939	1,907	1,987	1,748	1,583	0.7 %
Construction and industrial	15	2,778	2,722	2,669	2,796	3,302	3,121	2,562	2,344	2,403	0.8 %
Other	16	3,084	3,453	3,889	3,793	3,856	3,589	3,405	3,100	3,270	0.7 %
Agriculture	17	10,878	10,498	10,596	9,897	9,855	9,597	9,773	9,163	9,006	3.0 %
Communications	18	837	756	870	824	846	751	859	831	781	0.2 %
Other communications	19	521	358	373	384	412	403	473	470	466	0.1 %
Cable	20	163	220	287	264	236	162	161	162	200	0.1 %
Broadcasting	21	153	178	210	176	198	186	225	199	115	0.0 %
Manufacturing	22	18,536	17,437	17,913	16,225	16,262	15,543	15,494	13,645	13,014	5.1 %
Industrial products	23	6,635	6,188	6,463	6,290	6,847	6,316	6,391	5,496	5,329	1.8 %
Consumer products	24	7,433	7,197	6,414	6,020	5,764	5,745	5,461	4,774	4,346	2.0 %
Automotive	25	806	696	1,406	528	549	554	612	617	449	0.2 %
Other manufacturing	26	3,662	3,356	3,630	3,387	3,102	2,928	3,030	2,758	2,890	1.1 %
Mining	27	1,501	1,624	1,851	1,310	1,162	1,127	1,129	1,095	1,016	0.4 %
Oil and Gas	28	7,564	7,264	7,379	6,669	6,622	6,632	7,082	5,943	5,359	2.1 %
Transportation	29	10,433	9,892	10,680	3,740	3,876	3,389	3,532	2,534	2,505	2.9 %
Utilities	30	2,848	2,560	2,588	1,984	1,888	1,716	1,786	1,670	1,398	0.8 %
Electric power generation	31	2,297	2,055	1,827	1,452	1,492	1,338	1,459	1,324	1,042	0.6 %
Gas, water and other	32	551	505	761	532	396	378	327	346	356	0.2 %
Forest products	33	858	890	977	861	930	785	784	596	692	0.2 %
Service industries	34	34,596	32,200	31,709	28,417	26,443	24,507	24,653	22,214	21,097	9.4 %
Automotive lease and rental	35	4,505	4,020	3,181	2,194	2,403	2,104	1,923	1,676	1,843	1.2 %
Educational	36	2,105	2,023	2,201	2,077	2,524	2,335	2,532	1,909	1,892	0.6 %
Health care	37	7,590	7,154	7,283	6,312	6,133	5,474	5,691	5,262	4,804	2.1 %
Business and professional services	38	7,316	6,821	7,313	6,246	5,532	5,257	4,760	4,575	4,174	2.0 %
Hospitality and recreation	39	5,299	5,050	5,063	4,750	4,457	4,158	4,236	4,014	3,944	1.4 %
Other	40	7,781	7,132	6,668	6,838	5,394	5,179	5,511	4,778	4,440	2.1 %
Financial	41	32,472	34,432	32,846	31,223	30,821	28,349	28,051	24,098	22,920	8.9 %
Government	42	1,611	1,772	1,971	1,874	1,975	2,384	2,296	2,076	1,804	0.4 %
Other	43	6,664	3,832	4,345	4,812	4,822	4,554	4,778	6,134	5,879	1.8 %
Total Businesses and Government	44	184,169	177,283	177,486	156,383	152,737	143,606	144,179	131,644	125,463	50.3 %
Total Gross Loans and Acceptances	45	366,126	355,673	358,294	335,879	330,990	317,614	319,477	304,772	297,209	100.0 %

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

(\$ millions)	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	MIX Q3
Specific Allowances											
Consumer											
Residential mortgages	1	36	35	38	38	59	54	59	61	72	1.7 %
Credit cards	2	-	-	-	-	-	-	-	-	-	0.0 %
Consumer instalment and other personal	3	126	131	132	113	120	118	104	99	93	5.8 %
Total Consumer	4	162	166	170	151	179	172	163	160	165	7.5 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	13	16	16	17	17	21	19	13	22	0.6 %
Construction (non-real estate)	6	11	8	7	8	9	9	16	16	44	0.5 %
Retail trade	7	13	16	14	23	19	19	21	8	15	0.6 %
Wholesale trade	8	23	21	15	19	16	15	20	10	21	1.1 %
Agriculture	9	37	12	10	6	9	8	15	8	12	1.7 %
Communications	10	1	1	9	9	9	-	-	-	-	0.0 %
Manufacturing	11	38	33	38	38	27	27	27	33	50	1.8 %
Industrial products	12	4	13	8	6	8	3	8	5	33	0.2 %
Consumer products	13	11	10	9	14	14	16	16	15	10	0.5 %
Automotive	14	-	1	2	2	2	2	2	9	1	0.0 %
Other manufacturing	15	23	9	19	16	3	6	1	4	6	1.1 %
Mining	16	1	17	1	1	1	3	9	10	8	0.0 %
Oil and Gas	17	88	40	24	2	2	10	-	-	-	4.1 %
Transportation	18	5	3	7	5	2	2	2	2	1	0.2 %
Utilities	19	3	3	-	-	-	-	-	-	-	0.1 %
Forest products	20	2	2	2	2	2	4	8	9	7	0.1 %
Service industries	21	47	36	56	33	33	58	78	100	77	2.2 %
Automotive lease and rental	22	-	-	-	-	-	2	2	5	6	0.0 %
Educational	23	9	2	9	-	-	12	12	2	14	0.4 %
Health care	24	1	1	5	1	1	6	8	7	(3)	0.0 %
Business and professional services	25	5	4	3	2	3	4	2	1	26	0.2 %
Hospitality and recreation	26	3	2	2	2	2	2	4	2	2	0.1 %
Other	27	29	27	37	28	27	32	50	83	32	1.5 %
Financial	28	11	6	16	3	11	1	2	2	21	0.5 %
Government	29	-	-	-	-	-	-	-	-	1	0.0 %
Other	30	35	29	9	40	1	-	28	3	2	1.7 %
Total Businesses and Government	31	328	243	224	206	158	177	245	214	281	15.2 %
Total Specific Allowances	32	490	409	394	357	337	349	408	374	446	22.7 %
Collective allowance (2)	33	1,662	1,633	1,717	1,660	1,660	1,594	1,638	1,542	1,517	77.3 %
Total Allowance for Credit Losses (2)	34	2,152	2,042	2,111	2,017	1,997	1,943	2,046	1,916	1,963	100.0 %

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

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

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

(\$ millions)	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	MIX Q3
Consumer											
Residential mortgages	1	109,656	106,606	106,988	105,880	104,488	101,785	102,014	100,952	99,412	30.2 %
Credit cards	2	8,023	7,918	7,896	7,980	8,004	7,896	7,924	7,972	7,976	2.2 %
Consumer instalment and other personal	3	64,116	63,700	65,754	65,485	65,582	64,155	65,197	64,044	64,193	17.6 %
Total Consumer	4	181,795	178,224	180,638	179,345	178,074	173,836	175,135	172,968	171,581	50.0 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	23,785	22,963	22,082	20,597	19,708	18,084	18,240	17,636	17,016	6.5 %
Construction (non-real estate)	6	3,560	3,593	3,436	3,544	3,646	3,170	3,222	3,101	3,066	1.0 %
Retail trade	7	16,171	16,737	17,010	14,096	13,459	13,258	13,320	12,580	11,719	4.4 %
Wholesale trade	8	11,795	10,772	11,181	10,243	10,361	9,696	9,104	8,281	8,089	3.2 %
Agriculture	9	10,841	10,486	10,586	9,891	9,846	9,589	9,758	9,155	8,994	3.0 %
Communications	10	836	755	861	815	837	751	859	831	781	0.2 %
Manufacturing	11	18,498	17,404	17,875	16,187	16,235	15,516	15,467	13,612	12,964	5.1 %
Industrial products	12	6,631	6,175	6,455	6,284	6,839	6,313	6,383	5,491	5,296	1.8 %
Consumer products	13	7,422	7,187	6,405	6,006	5,750	5,729	5,445	4,759	4,336	2.0 %
Automotive	14	806	695	1,404	526	547	552	610	608	448	0.2 %
Other manufacturing	15	3,639	3,347	3,611	3,371	3,099	2,922	3,029	2,754	2,884	1.1 %
Mining	16	1,500	1,607	1,850	1,309	1,161	1,124	1,120	1,085	1,008	0.4 %
Oil and Gas	17	7,476	7,224	7,355	6,667	6,620	6,622	7,082	5,943	5,359	2.1 %
Transportation	18	10,428	9,889	10,673	3,735	3,874	3,387	3,530	2,532	2,504	2.9 %
Utilities	19	2,845	2,557	2,588	1,984	1,888	1,716	1,786	1,670	1,398	0.8 %
Forest products	20	856	888	975	859	928	781	776	587	685	0.2 %
Service industries	21	34,549	32,164	31,653	28,384	26,410	24,449	24,575	22,114	21,020	9.5 %
Automotive lease and rental	22	4,505	4,020	3,181	2,194	2,403	2,102	1,921	1,671	1,837	1.2 %
Educational	23	2,096	2,021	2,192	2,077	2,524	2,323	2,520	1,907	1,878	0.6 %
Health care	24	7,589	7,153	7,278	6,311	6,132	5,468	5,683	5,255	4,807	2.1 %
Business and professional services	25	7,311	6,817	7,310	6,244	5,529	5,253	4,758	4,574	4,148	2.0 %
Hospitality and recreation	26	5,296	5,048	5,061	4,748	4,455	4,156	4,232	4,012	3,942	1.5 %
Other	27	7,752	7,105	6,631	6,810	5,367	5,147	5,461	4,695	4,408	2.1 %
Financial	28	32,461	34,426	32,830	31,220	30,810	28,348	28,049	24,096	22,899	8.9 %
Government	29	1,611	1,772	1,971	1,874	1,975	2,384	2,296	2,076	1,803	0.4 %
Other	30	6,629	3,803	4,336	4,772	4,821	4,554	4,750	6,131	5,877	1.9 %
Total Businesses and Government	31	183,841	177,040	177,262	156,177	152,579	143,429	143,934	131,430	125,182	50.5 %
Loans and Acceptances, Net of Specific Allowances	32	365,636	355,264	357,900	335,522	330,653	317,265	319,069	304,398	296,763	100.5 %
Collective allowance (1)	33	(1,662)	(1,633)	(1,717)	(1,660)	(1,660)	(1,594)	(1,638)	(1,542)	(1,517)	(0.5)%
Total Net Loans and Acceptances	34	363,974	353,631	356,183	333,862	328,993	315,671	317,431	302,856	295,246	100.0 %

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

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

(\$ millions)	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	MIX Q3
Consumer											
Residential mortgages	1	349	353	396	370	552	563	567	532	507	0.3 %
Consumer instalment and other personal	2	573	560	608	546	600	603	611	544	478	0.8 %
Total Consumer	3	922	913	1,004	916	1,152	1,166	1,178	1,076	985	0.5 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	69	98	100	104	111	131	161	172	185	0.3 %
Construction (non-real estate)	5	62	59	99	91	95	92	111	100	109	1.7 %
Retail trade	6	30	30	55	78	54	47	48	46	46	0.2 %
Wholesale trade	7	47	41	47	66	61	50	49	45	49	0.4 %
Agriculture	8	224	165	182	135	135	126	143	111	118	2.1 %
Communications	9	2	4	22	22	22	-	55	59	-	0.2 %
Manufacturing	10	144	150	131	140	140	120	134	133	105	0.8 %
Industrial products	11	20	19	24	31	32	22	42	37	70	0.3 %
Consumer products	12	40	56	45	45	54	56	51	58	22	0.5 %
Automotive	13	1	6	7	6	9	14	33	29	2	0.1 %
Other manufacturing	14	83	69	55	58	45	28	8	9	11	2.3 %
Mining	15	40	40	44	4	4	7	12	12	12	2.7 %
Oil and Gas	16	421	410	162	102	106	26	-	1	1	5.6 %
Transportation	17	94	64	73	35	44	36	9	9	13	0.9 %
Utilities	18	12	12	11	14	13	-	-	-	-	0.4 %
Forest products	19	8	9	10	11	12	19	20	22	23	0.9 %
Service industries	20	137	111	153	140	132	185	227	245	258	0.4 %
Automotive lease and rental	21	-	1	1	1	1	3	2	6	6	0.0 %
Educational	22	32	32	32	26	7	27	28	26	40	1.5 %
Health care	23	17	18	23	17	12	34	59	49	58	0.2 %
Business and professional services	24	11	9	11	9	21	26	36	47	68	0.2 %
Hospitality and recreation	25	16	14	15	14	31	33	40	26	27	0.3 %
Other	26	61	37	71	73	60	62	62	91	59	0.8 %
Financial	27	52	57	51	51	49	7	8	11	31	0.2 %
Government	28	6	3	4	-	-	-	2	2	3	0.4 %
Other	29	37	30	10	50	35	35	38	4	37	0.6 %
Total Businesses and Government	30	1,385	1,283	1,154	1,043	1,013	881	1,017	972	990	0.8 %
Total Gross Impaired Loans and Acceptances	31	2,307	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	0.6 %

(1) GIL excludes Purchased Credit Impaired Loans.

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

(\$ millions)	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	MIX Q3
Consumer											
Residential mortgages	1	313	318	358	332	493	509	508	471	435	0.3 %
Consumer instalment and other personal	2	447	429	476	433	480	485	507	445	385	0.6 %
Total Consumer	3	760	747	834	765	973	994	1,015	916	820	0.4 %
Businesses and Government, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	56	82	84	87	94	110	142	159	163	0.2 %
Construction (non-real estate)	5	51	51	92	83	86	83	95	84	65	1.4 %
Retail trade	6	17	14	41	55	35	28	27	38	31	0.1 %
Wholesale trade	7	24	20	32	47	45	35	29	35	28	0.2 %
Agriculture	8	187	153	172	129	126	118	128	103	106	1.7 %
Communications	9	1	3	13	13	13	-	55	59	-	0.1 %
Manufacturing	10	106	117	93	102	113	93	107	100	55	0.6 %
Industrial products	11	16	6	16	25	24	19	34	32	37	0.2 %
Consumer products	12	29	46	36	31	40	40	35	43	12	0.4 %
Automotive	13	1	5	5	4	7	12	31	20	1	0.1 %
Other manufacturing	14	60	60	36	42	42	22	7	5	5	1.6 %
Mining	15	39	23	43	3	3	4	3	2	4	2.6 %
Oil and Gas	16	333	370	138	100	104	16	-	1	1	4.5 %
Transportation	17	89	61	66	30	42	34	7	7	12	0.9 %
Utilities	18	9	9	11	14	13	-	-	-	-	0.3 %
Forest products	19	6	7	8	9	10	15	12	13	16	0.7 %
Service industries	20	90	75	97	107	99	127	149	145	181	0.3 %
Automotive lease and rental	21	-	1	1	1	1	1	-	1	-	0.0 %
Educational	22	23	30	23	26	7	15	16	24	26	1.1 %
Health care	23	16	17	18	16	11	28	51	42	61	0.2 %
Business and professional services	24	6	5	8	7	18	22	34	46	42	0.1 %
Hospitality and recreation	25	13	12	13	12	29	31	36	24	25	0.2 %
Other	26	32	10	34	45	33	30	12	8	27	0.4 %
Financial	27	41	51	35	48	38	6	6	9	10	0.1 %
Government	28	6	3	4	-	-	-	2	2	2	0.4 %
Other	29	2	1	1	10	34	35	10	1	35	0.0 %
Total Businesses and Government	30	1,057	1,040	930	837	855	704	772	758	709	0.6 %
Total Net Impaired Loans and Acceptances (2)	31	1,817	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529	0.5 %

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

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

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

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

Canada	1	237,434	231,061	228,373	223,500	220,530	216,796	214,457	213,490	210,730	64.9 %
United States	2	117,925	113,688	119,951	101,198	98,581	89,301	92,559	80,135	75,633	32.2 %
Other Countries	3	10,767	10,924	9,970	11,181	11,879	11,517	12,461	11,147	10,846	2.9 %
Total Gross Loans and Acceptances	4	366,126	355,673	358,294	335,879	330,990	317,614	319,477	304,772	297,209	100.0 %

Specific ACL (2)

Canada	5	(209)	(167)	(145)	(145)	(158)	(156)	(175)	(191)	(240)
United States	6	(281)	(242)	(249)	(212)	(179)	(192)	(232)	(182)	(204)
Other Countries	7	-	-	-	-	-	(1)	(1)	(1)	(2)

Net Loans and Acceptances

Canada	8	237,225	230,894	228,228	223,355	220,372	216,640	214,282	213,299	210,490	65.2 %
United States	9	117,644	113,446	119,702	100,986	98,402	89,109	92,327	79,953	75,429	32.3 %
Other Countries	10	10,767	10,924	9,970	11,181	11,879	11,516	12,460	11,146	10,844	3.0 %
Total Loans and Acceptances, net of specific ACL	11	365,636	355,264	357,900	335,522	330,653	317,265	319,069	304,398	296,763	100.5 %
Collective ACL (3)											
Canada	12	(918)	(918)	(918)	(857)	(810)	(808)	(773)	(795)	(767)	(0.3)%
United States	13	(744)	(715)	(799)	(803)	(850)	(786)	(865)	(747)	(750)	(0.2)%
Total Net Loans and Acceptances	14	363,974	353,631	356,183	333,862	328,993	315,671	317,431	302,856	295,246	100.0 %

Gross Impaired Loans and Acceptances (4)

Canada	15	743	718	729	641	664	705	722	742	750
United States	16	1,562	1,477	1,426	1,314	1,498	1,340	1,469	1,301	1,220
Other Countries	17	2	1	3	4	3	2	4	5	5
Total Gross Impaired Loans and Acceptances	18	2,307	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975

Net Impaired Loans and Acceptances (4)

Canada	19	534	551	584	496	506	549	547	551	510
United States	20	1,281	1,235	1,177	1,102	1,319	1,148	1,237	1,119	1,016
Other Countries	21	2	1	3	4	3	1	3	4	3
Total Impaired Loans and Acceptances, net of specific ACL	22	1,817	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529

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

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

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

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

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

(\$ millions)	LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Impairment Allowances (Total ACL), beginning of period	1	2,073	2,146	2,052	2,053	1,978	2,093	1,966	2,011	2,098	2,052	1,966	1,966	1,970
Amounts written off	2	(238)	(250)	(231)	(261)	(269)	(274)	(261)	(303)	(331)	(719)	(804)	(1,065)	(1,149)
Recoveries of amounts written off in previous periods	3	69	107	87	144	115	95	102	92	182	263	312	456	624
Charge to income statement (PCL)	4	257	201	183	128	160	161	163	170	130	641	484	612	561
Foreign exchange and other movements	5	21	(131)	55	(12)	69	(97)	123	(4)	(68)	(55)	95	83	(40)
Total ACL, at end of period	6	2,182	2,073	2,146	2,052	2,053	1,978	2,093	1,966	2,011	2,182	2,053	2,052	1,966
Total ACL comprised of : Loans	7	1,993	1,894	1,951	1,855	1,811	1,758	1,847	1,734	1,768	1,993	1,811	1,855	1,734
Specific ACL for other credit instruments	8	30	31	35	35	56	35	47	50	48	30	56	35	50
Collective ACL for other credit instruments and undrawn commitments	9	159	148	160	162	186	185	199	182	195	159	186	162	182

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

Consumer	10	43	47	43	99	73	48	42	25	75	133	163	262	201
Businesses and Governments	11	26	60	44	45	42	47	60	67	107	130	149	194	423

Allocation of Amounts Written Off by Market

Consumer	12	170	173	182	195	184	187	187	190	202	525	558	753	742
Businesses and Governments	13	68	77	49	66	85	87	74	113	129	194	246	312	407

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

(\$ millions)		2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Total Impaired Loans and Acceptances														
GIL, beginning of period	14	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	1,959	2,048	2,048	2,544
Retail formations (2)	15	258	259	318	285	244	298	316	303	292	835	858	1,143	1,172
Retail reductions (3)	16	(164)	(266)	(137)	(409)	(168)	(219)	(115)	(111)	(301)	(567)	(502)	(911)	(752)
Businesses and government formations	17	387	459	276	199	315	156	108	231	165	1,122	579	778	970
Businesses and government reductions (3)	18	(217)	(253)	(116)	(103)	(98)	(205)	11	(136)	(271)	(586)	(292)	(395)	(1,085)
Net new additions (reductions) (2)	19	264	199	341	(28)	293	30	320	287	(115)	804	643	615	305
Retail write-offs (2)	20	(85)	(84)	(93)	(112)	(90)	(91)	(99)	(101)	(106)	(262)	(280)	(392)	(394)
Business and government write-offs	21	(68)	(77)	(49)	(66)	(85)	(87)	(74)	(113)	(129)	(194)	(246)	(312)	(407)
Write-offs (2)	22	(153)	(161)	(142)	(178)	(175)	(178)	(173)	(214)	(235)	(456)	(526)	(704)	(801)
GIL, end of period	23	2,307	2,196	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,307	2,165	1,959	2,048
Specific ACL, beginning of period	24	409	394	357	337	349	408	374	446	532	357	374	374	444
Increase / (Decrease)	25	319	265	268	281	257	215	295	231	245	852	767	1,048	1,079
Amounts Written Off	26	(238)	(250)	(231)	(261)	(269)	(274)	(261)	(303)	(331)	(719)	(804)	(1,065)	(1,149)
Specific ACL, end of period (4)	27	490	409	394	357	337	349	408	374	446	490	337	357	374
NIL, beginning of period	28	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	1,602	1,674	1,674	2,100
Change in gross impaired loans	29	111	38	199	(206)	118	(148)	147	73	(350)	348	117	(89)	(496)
Change in specific ACL (4)	30	(81)	(15)	(37)	(20)	12	59	(34)	72	86	(133)	37	17	70
NIL, end of period	31	1,817	1,787	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,817	1,828	1,602	1,674

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

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

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

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

LOANS PAST DUE NOT IMPAIRED

(CDE\$ in millions, except as noted)

LINE #	1 to 29 days			30 to 89 days			90 days or more			Total		
	Jul 31, 2016	Apr 30, 2016	Oct 31, 2015	Jul 31, 2016	Apr 30, 2016	Oct 31, 2015	Jul 31, 2016	Apr 30, 2016	Oct 31, 2015	Jul 31, 2016	Apr 30, 2016	Oct 31, 2015
Residential mortgages	692	608	641	482	421	459	26	27	33	1,200	1,056	1,133
Credit card, consumer loans	3,086	2,929	2,474	428	407	494	86	91	90	3,600	3,427	3,058
Businesses and governments loans	576	573	416	490	497	162	155	171	92	1,221	1,241	670
Total	4,354	4,110	3,531	1,400	1,325	1,115	267	289	215	6,021	5,724	4,861

RESIDENTIAL MORTGAGES (7)

(CDE \$ in millions, except as noted)

Region (1)	#	As at July 31, 2016					As at October 31, 2015				
		Outstandings				New originations during the quarter	Outstandings				New originations during the quarter
		Insured (2)	Uninsured	Total	% of Total		Avg LTV (3) Uninsured	Insured (2)	Uninsured	Total	
Atlantic	5	3,663	1,709	5,372	4.9%	72%	3,630	1,719	5,349	5.1%	72%
Quebec	6	9,161	5,586	14,747	13.5%	72%	8,956	5,379	14,335	13.5%	71%
Ontario	7	23,571	18,527	42,098	38.4%	68%	23,041	17,025	40,066	37.9%	69%
Alberta	8	11,336	4,686	16,022	14.6%	71%	11,089	4,609	15,698	14.8%	71%
British Columbia	9	7,485	11,653	19,138	17.4%	63%	7,489	10,302	17,791	16.8%	63%
All Other Canada	10	2,430	1,384	3,814	3.5%	71%	2,374	1,379	3,753	3.5%	71%
Total Canada	11	57,646	43,545	101,191	92.3%	67%	56,579	40,413	96,992	91.6%	68%
U.S.	12	32	8,469	8,501	7.7%	73%	25	8,901	8,926	8.4%	71%
Total	13	57,678	52,014	109,692	100.0%	68%	56,604	49,314	105,918	100.0%	69%

HOME EQUITY LINES OF CREDIT (HELOC) (4)

(CDE \$ in millions, except as noted)

Region (1)	#	As at July 31, 2016					As at October 31, 2015				
		Portfolio				New originations during the quarter	Portfolio				New originations during the quarter
		Outstandings	Authorizations	% of Outstandings	% of Authorizations		Average LTV (3)	Outstandings	Authorizations	% of Outstandings	
Atlantic	14	916	1,492	2.6%	2.3%	63%	935	1,493	2.7%	2.4%	66%
Quebec	15	5,425	9,616	15.7%	14.8%	69%	5,281	9,112	15.3%	14.4%	69%
Ontario	16	12,432	23,708	35.9%	36.5%	61%	12,031	22,686	34.8%	35.8%	62%
Alberta	17	3,350	6,432	9.7%	9.9%	61%	3,332	6,310	9.7%	10.0%	63%
British Columbia	18	5,757	10,420	16.7%	16.0%	55%	5,559	9,927	16.1%	15.7%	57%
All Other Canada	19	831	1,412	2.4%	2.2%	62%	824	1,390	2.4%	2.2%	64%
Total Canada	20	28,711	53,080	83.0%	81.7%	61%	27,962	50,918	81.0%	80.5%	62%
U.S.	21	5,894	11,854	17.0%	18.3%	66%	6,544	12,308	19.0%	19.5%	66%
Total	22	34,605	64,934	100.0%	100.0%	62%	34,506	63,226	100.0%	100.0%	63%

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

(Based upon Outstandings CDE)

Region	#	As at July 31, 2016							As at October 31, 2015						
		Amortization period							Amortization period						
		< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %
Canada	23	1.3%	8.3%	4.6%	14.8%	4.1%	29.0%	1.0%	1.4%	4.9%	8.7%	15.4%	40.5%	27.2%	1.9%
U.S. (6)	24	1.3%	5.6%	8.5%	14.1%	21.5%	48.6%	0.4%	1.5%	6.1%	7.6%	12.4%	25.2%	46.8%	0.4%
Total	25	1.3%	4.7%	8.4%	14.8%	39.5%	30.5%	0.9%	1.4%	5.0%	8.6%	15.2%	39.3%	28.7%	1.8%

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

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

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

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

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

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

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at 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.

DERIVATIVE INSTRUMENTS

Fair Value (\$ millions)	LINE #	As at July 31, 2016			As at April 30, 2016			As at January 31, 2016			As at October 31, 2015			As at July 31, 2015		
		Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net
TRADING																
Interest Rate Contracts																
Swaps	1	19,333	(17,690)	1,643	16,353	(15,445)	908	19,317	(18,181)	1,136	17,382	(16,449)	933	18,852	(17,769)	1,083
Forward rate agreements	2	88	2	90	40	(2)	38	64	(7)	57	25	(6)	19	57	(31)	26
Futures	3	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-
Purchased options	4	694	-	694	651	-	651	739	-	739	637	-	637	729	-	729
Written options	5	-	(705)	(705)	-	(601)	(601)	-	(660)	(660)	-	(581)	(581)	-	(614)	(614)
	6	20,115	(18,393)	1,722	17,044	(16,048)	996	20,120	(18,848)	1,272	18,045	(17,036)	1,009	19,638	(18,414)	1,224
Foreign Exchange Contracts																
Cross-currency swaps	7	3,993	(2,795)	1,198	4,293	(3,012)	1,281	6,563	(5,396)	1,167	5,128	(4,239)	889	3,949	(2,287)	1,662
Cross-currency interest rate swaps	8	7,512	(9,332)	(1,820)	10,625	(14,766)	(4,141)	11,100	(17,066)	(5,966)	6,847	(12,128)	(5,281)	11,510	(15,490)	(3,980)
Forward foreign exchange contracts	9	3,384	(2,149)	1,235	3,764	(4,800)	(1,036)	5,042	(2,469)	2,573	3,099	(1,306)	1,793	7,664	(5,575)	2,089
Purchased options	10	56	-	56	284	-	284	279	-	279	133	-	133	357	-	357
Written options	11	-	(128)	(128)	-	(297)	(297)	-	(301)	(301)	-	(178)	(178)	-	(401)	(401)
	12	14,945	(14,404)	541	18,966	(22,875)	(3,909)	22,984	(25,232)	(2,248)	15,207	(17,851)	(2,644)	23,480	(23,753)	(273)
Commodity Contracts																
Swaps	13	737	(871)	(134)	879	(1,263)	(384)	1,038	(1,935)	(897)	993	(1,818)	(825)	761	(1,917)	(1,156)
Purchased options	14	575	-	575	615	-	615	786	-	786	674	-	674	673	-	673
Written options	15	-	(655)	(655)	-	(696)	(696)	-	(1,074)	(1,074)	-	(953)	(953)	-	(916)	(916)
	16	1,312	(1,526)	(214)	1,494	(1,959)	(465)	1,824	(3,009)	(1,185)	1,667	(2,771)	(1,104)	1,434	(2,833)	(1,399)
Equity Contracts																
	17	759	(2,667)	(1,908)	780	(2,816)	(2,036)	1,177	(2,197)	(1,020)	969	(2,201)	(1,232)	950	(2,328)	(1,378)
Credit Default Swaps																
Purchased	18	29	-	29	27	-	27	87	-	87	36	-	36	29	-	29
Written	19	-	(41)	(41)	-	(37)	(37)	-	(37)	(37)	-	(48)	(48)	-	(56)	(56)
	20	29	(41)	(12)	27	(37)	(10)	87	(37)	50	36	(48)	(12)	29	(56)	(27)
Total fair value - trading derivatives	21	37,160	(37,031)	129	38,311	(43,735)	(5,424)	46,192	(49,323)	(3,131)	35,924	(39,907)	(3,983)	45,531	(47,384)	(1,853)
HEDGING																
Interest Rate Contracts																
Cash flow hedges - swaps	22	759	(50)	709	609	(101)	508	880	(71)	809	664	(90)	574	671	(139)	532
Fair value hedges - swaps	23	444	(612)	(168)	453	(474)	(21)	678	(582)	96	544	(387)	157	587	(362)	225
Total swaps	24	1,203	(662)	541	1,062	(575)	487	1,558	(653)	905	1,208	(477)	731	1,258	(501)	757
Foreign Exchange Contracts																
Cash flow hedges - Forward foreign exchange contracts	25	831	(1,197)	(366)	1,212	(1,669)	(457)	1,483	(2,643)	(1,160)	1,092	(2,255)	(1,163)	1,279	(2,126)	(847)
Total foreign exchange contracts	26	831	(1,197)	(366)	1,212	(1,669)	(457)	1,483	(2,643)	(1,160)	1,092	(2,255)	(1,163)	1,279	(2,126)	(847)
Equity Contracts																
Cash flow hedges - Equity contracts	27	-	-	-	-	-	-	-	-	-	14	-	14	-	-	-
Total equity contracts	28	-	-	-	-	-	-	-	-	-	14	-	14	-	-	-
Total fair value - hedging derivatives	29	2,034	(1,859)	175	2,274	(2,244)	30	3,041	(3,296)	(255)	2,314	(2,732)	(418)	2,537	(2,627)	(90)
Total fair value	30	39,194	(38,890)	304	40,585	(45,979)	(5,394)	49,233	(52,619)	(3,386)	38,238	(42,639)	(4,401)	48,068	(50,011)	(1,943)
Less: Net impact of master netting agreements	31	(28,171)	28,171	-	(30,659)	30,659	-	(34,455)	34,455	-	(27,415)	27,415	-	(40,338)	40,338	-
Total	32	11,023	(10,719)	304	9,926	(15,320)	(5,394)	14,778	(18,164)	(3,386)	10,823	(15,224)	(4,401)	7,730	(9,673)	(1,943)

OVER-THE-COUNTER DERIVATIVES (NOTIONAL AMOUNTS)

LINE #	As at July 31, 2016			As at April 30, 2016			As at January 31, 2016			As at October 31, 2015			
	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	
Interest Rate Contracts													
Swaps	1	590,262	2,481,341	3,071,603	611,437	2,330,339	2,941,776	660,361	2,266,531	2,926,892	690,375	2,269,412	2,959,787
Forward rate agreements	2	1,214	421,360	422,574	1,056	391,274	392,330	4,649	329,406	334,055	2,563	430,181	432,744
Purchased options	3	20,511	-	20,511	18,448	-	18,448	19,722	-	19,722	21,344	-	21,344
Written options	4	25,883	-	25,883	24,640	-	24,640	26,677	-	26,677	24,154	-	24,154
Total interest rate contracts	5	637,870	2,902,701	3,540,571	655,581	2,721,613	3,377,194	711,409	2,595,937	3,307,346	738,436	2,699,593	3,438,029
Foreign Exchange Contracts													
Cross-currency swaps	6	80,765	-	80,765	87,590	-	87,590	76,910	-	76,910	76,083	-	76,083
Cross-currency interest rate swaps	7	382,504	-	382,504	353,910	-	353,910	376,932	-	376,932	339,467	-	339,467
Forward foreign exchange contracts	8	382,868	-	382,868	383,523	-	383,523	436,842	-	436,842	393,098	-	393,098
Purchased options	9	33,153	-	33,153	33,283	-	33,283	33,472	-	33,472	28,297	-	28,297
Written options	10	33,761	-	33,761	36,723	-	36,723	37,020	-	37,020	28,960	-	28,960
Total foreign exchange contracts	11	913,051	-	913,051	895,029	-	895,029	961,176	-	961,176	865,905	-	865,905
Commodity Contracts													
Swaps	12	12,333	-	12,333	11,670	-	11,670	12,271	-	12,271	11,929	-	11,929
Purchased options	13	6,338	-	6,338	5,752	-	5,752	5,737	-	5,737	6,172	-	6,172
Written options	14	4,347	-	4,347	3,886	-	3,886	3,869	-	3,869	4,103	-	4,103
Total commodity contracts	15	23,018	-	23,018	21,308	-	21,308	21,877	-	21,877	22,204	-	22,204
Equity Contracts													
	16	53,455	-	53,455	45,506	-	45,506	45,596	-	45,596	47,114	-	47,114
Credit Default Swaps													
Purchased (1)	17	4,027	1,287	5,314	3,977	930	4,907	4,532	1,402	5,934	4,365	1,054	5,419
Written (1)	18	9,194	-	9,194	8,862	-	8,862	9,148	112	9,260	9,154	-	9,154
Total credit default swaps	19	13,221	1,287	14,508	12,839	930	13,769	13,680	1,514	15,194	13,519	1,054	14,573
Total	20	1,640,615	2,903,988	4,544,603	1,630,263	2,722,543	4,352,806	1,753,738	2,597,451	4,351,189	1,687,178	2,700,647	4,387,825

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

ASSET ENCUMBRANCE

LINE #	Q3 2016						Q2 2016					
	On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered	
			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)
	(\$ millions except as noted)											
Asset Liquidity												
Canadian Dollar Cash and Securities												
1	5,811	-	-	-	392	5,419	6,625	-	-	-	392	6,233
2	1,788	-	-	-	-	1,788	2,130	-	-	-	-	2,130
Securities and securities borrowed or purchased under resale agreement (1)												
3	64,166	12,360	31,566	13,607	1,669	29,684	68,511	12,518	37,729	13,733	1,353	28,214
4	6,291	783	1,650	-	122	5,302	5,524	1,176	1,920	-	132	4,648
5	12,075	4,071	532	800	5,625	9,189	12,648	3,844	407	642	5,333	10,110
6	33,562	7,617	20,682	2,004	1,067	17,426	33,774	7,499	21,470	1,973	1,010	16,820
7	116,094	24,831	54,430	16,411	8,483	61,601	120,457	25,037	61,526	16,348	7,828	59,792
8	123,693	24,831	54,430	16,411	8,875	68,808	129,212	25,037	61,526	16,348	8,220	68,155
U.S. Dollar and Other Currency Cash and Securities												
9	31,937	-	-	2,275	8	29,654	29,486	-	-	1,885	8	27,593
10	4,698	-	-	-	-	4,698	5,256	-	-	-	-	5,256
Securities and securities borrowed or purchased under resale agreement (1)												
11	51,769	3,939	33,224	5,106	-	17,378	51,306	3,218	36,308	5,079	-	13,137
12	14,534	709	2,196	-	-	13,047	15,057	412	3,769	-	-	11,700
13	9,175	3,370	1,341	60	73	11,071	8,040	3,010	587	60	75	10,328
14	28,895	13,370	14,000	5,516	759	21,990	25,226	13,476	14,848	5,584	744	17,526
15	104,373	21,388	50,761	10,682	832	63,486	99,629	20,116	55,512	10,723	819	52,691
16	141,008	21,388	50,761	12,957	840	97,838	134,371	20,116	55,512	12,608	827	85,540
NHA mortgage-backed securities (reported as loans at amortized cost) (3)												
17	22,827	-	-	2,276	-	20,551	22,750	-	-	2,693	-	20,057
18	287,528	46,219	105,191	31,644	9,715	187,197	286,333	45,153	117,038	31,649	9,047	173,752
Loans												
19	329,471	-	54,187	434	160,683	114,167	318,938	-	51,809	550	153,941	112,638
20	74,683	-	-	-	74,683	-	76,187	-	-	-	76,187	-
21	404,154	-	54,187	434	235,366	114,167	395,125	-	51,809	550	230,128	112,638
Total												
22	691,682	46,219	159,378	32,078	245,081	301,364	681,458	45,153	168,847	32,199	239,175	286,390

NET UNENCUMBERED LIQUID ASSETS BY LEGAL ENTITY

	2016 Q3	2016 Q2	2016 Q1
(\$ millions except as noted)			
BMO	145,466	131,462	143,111
BMO Harris Bank	32,721	31,871	39,523
Broker Dealers	18,725	19,466	19,354
Total Net Unencumbered Liquid Assets by Legal Entity	196,912	182,799	201,988

- (1) Average securities balances are shown on page 14.
- (2) Pledged as collateral refers to the portion of on-balance sheet assets and other cash & securities received that is pledged or encumbered through repurchase agreements, securities lent, derivative contracts, minimum required deposits at central banks, and requirements associated with participation in clearing houses and payment systems. Other encumbered includes assets which are restricted from use for legal or other reasons such as restricted cash and short sales.
- (3) Under IFRS, NHA MBS that include BMO originated mortgages as the underlying collateral are classified as loans. Unencumbered NHA MBS securities have liquidity value and are included as liquid assets under the Bank's liquidity and funding management framework. This amount is shown as a separate line item called NHA mortgage-backed securities.
- (4) Other Unencumbered assets include select holdings management believes are not readily available to support the liquidity requirements of the Bank. These include cash and securities of \$9.7 billion as at July 31, 2016 which include securities held in BMO's insurance subsidiary, credit protection vehicle, significant equity investments, and certain investments held in our merchant banking business. Other unencumbered assets also include mortgages and loans that may be securitized to access secured funding.
- (5) Loans included as available as collateral represent loans currently lodged at central banks that could potentially be used to access central bank funding. Loans available for collateral do not include other sources of additional liquidity that may be realized from the loan portfolio, including incremental securitization, covered bond issuances and FHLB advances.

DEPOSITS

	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
(\$ millions except as noted)											
Canadian Dollar Deposits											
Banks (6)	7,757	8,515	9,292	10,668	12,756	9,410	9,414	6,259	5,933	1.7 %	(4,999) (39.2)%
Businesses and governments (6)	98,368	93,003	93,992	89,258	93,395	89,240	91,876	94,986	94,545	21.0 %	4,973 5.3 %
Individuals	105,018	102,792	100,719	97,077	95,501	94,718	94,722	92,485	90,999	22.4 %	9,517 10.0 %
Total	211,143	204,310	204,003	197,003	201,652	193,368	196,012	193,730	191,477	45.1 %	9,491 4.7 %
U.S. Dollar and Other Currency Deposits											
Banks (6)	27,579	26,617	26,963	21,941	22,504	23,569	18,826	15,023	19,795	5.9 %	5,075 22.6 %
Businesses and governments (6)	174,221	162,023	184,475	168,886	174,110	161,383	166,466	141,114	146,400	37.2 %	111 0.1 %
Individuals	54,903	51,843	55,395	50,339	49,351	45,911	48,474	43,221	41,551	11.8 %	5,552 11.3 %
Total	256,703	240,483	266,833	241,166	245,965	230,863	233,766	199,358	207,746	54.9 %	10,738 4.4 %
Total Deposits	467,846	444,793	470,836	438,169	447,617	424,231	429,778	393,088	399,223	100.0 %	20,229 4.5 %
Customer Deposits (7)	277,158	268,876	282,713	261,935	262,725	250,666	254,202	238,703	230,619		

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

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

	Cross reference (3)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1
<i>(\$ 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	12,633
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	5,588
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	1,702
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	247
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	10,558	9,636
29	Common Equity Tier 1 Capital (CET1)		27,168	25,742	26,766	25,628	25,002	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	4,842
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	231,584
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%	13.5%
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 36).

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

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

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

(7) \$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)
	#	Q3 2016	Q3 2016	
(\$ millions except as noted)				
Assets				
Cash and Cash Equivalents	1	37,748	37,585	
Interest Bearing Deposits with Banks	2	6,486	6,453	
Securities	3	144,355	137,154	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4		7	n
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5		-	n1
Investments in own Tier 2 instruments not derecognized for accounting purposes	6		-	q1
Non-significant investments in the capital of other financials below threshold (3)	7		16,424	y
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	8		1,792	t+x+a1
Significant investments in capital of other financial institutions reflected in regulatory capital				
Amount exceeding the 15% threshold	9		-	h1
Significant investment in common stock of financials below threshold	10		606	
Goodwill embedded in significant investments	11		89	p1
Securities Borrowed or Purchased Under Resale Agreements	12	76,112	76,112	
Loans				
Residential mortgages	13	109,692	109,692	
Consumer installment and other personal	14	64,242	64,242	
Credit cards	15	8,023	8,023	
Business and governments	16	172,334	172,163	
Allowance for credit losses	17	(1,993)	(1,993)	w
Allowance reflected in Tier 2 regulatory capital	18		449	
Shortfall of provisions to expected loss	19		-	kt
Total net loans and acceptances	20	352,298	352,127	
Other Assets				
Derivative instruments	21	39,194	39,193	
Customers' liability under acceptances	22	11,835	11,835	
Premises and equipment	23	2,257	2,085	
Goodwill	24	6,250	6,250	e
Intangible assets	25	2,178	2,178	g
Current tax assets	26	508	508	
Deferred tax assets (5)	27	3,115	3,119	
Deferred tax assets excluding those arising from temporary differences	28		1,538	i
Deferred tax assets arising from temporary differences	29		2,663	c1
of which Deferred tax assets arising from temporary differences below the threshold	30		2,663	
of which amount exceeding 15% threshold	31		-	it
Other	32	9,346	8,786	
Defined-benefit pension fund net assets	33		83	l
Mortgage servicing rights	34		43	
of which Mortgage servicing rights under the threshold	35		43	b1
of which amount exceeding the 15% threshold	36		-	j1
Total Assets	37	691,682	683,385	

LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)
	#	Q3 2016	Q3 2016	
(\$ millions except as noted)				
Liabilities and Equity				
Deposits				
Banks	38	35,336	35,336	
Business and governments	39	272,589	272,589	
Individuals	40	159,921	159,921	
Total deposits	41	467,846	467,846	
Other Liabilities				
Derivative instruments	42	38,890	38,595	
Acceptances	43	11,835	11,835	
Securities sold but not yet purchased	44	27,092	27,092	
Non-significant investments in the capital of other financials	45		16,191	z
Securities lent or sold under repurchase agreement	46	50,370	50,370	
Current tax liabilities	47	33	33	
Deferred tax liabilities (5)	48	252	252	
related to goodwill	49		218	f
related to intangibles	50		377	h
related to deferred tax assets excluding those arising from temporary differences	51		265	j
related to defined-benefit pension fund net assets	52		18	m
related to deferred tax assets arising from temporary differences, excluding those realizable through net operating loss carryback	53		459	d1
Other	54	50,199	42,197	
of which: liabilities of subsidiaries, other than deposits	55		-	
Less: amount (of liabilities of subsidiaries) phased out	56		-	
Liabilities of subsidiaries after phase out	57		-	v
Total other liabilities	58	178,671	170,374	
Subordinated Debt				
Subordinated debt	59	4,461	4,461	
Qualifying subordinated debt	60		3,282	m1
Non qualifying subordinated debt	61		1,179	
of which redemption has been announced (in the last month of the quarter)	62		-	
Less: regulatory amortization	63		(100)	
Non qualifying subordinated debt subject to phase out	64		1,079	
Less: amount phased out	65		-	
Non qualifying subordinated debt after phase out	66		1,079	u
Equity				
Share capital	67	15,703	15,703	
Preferred shares	68			
Directly issued qualifying Additional Tier 1 instruments	69		2,150	o1
Non-qualifying preferred shares for accounting purposes	70		-	
Non-qualifying preferred shares subject to phase out	71		1,090	
Less amount (of preferred shares) phased out	72		-	e1
Non qualifying preferred shares after phase out	73		1,090	p
Common shares	74			
Directly issued qualifying CET1	75		12,463	a
Contributed surplus	76	294	294	b
Retained earnings	77	20,456	20,456	c
Accumulated other comprehensive income	78	4,224	4,224	d
of which: Cash flow hedges	79		832	k
Other AOCI	80		3,392	
Total shareholders' equity	81	40,677	40,677	
Non-controlling interests in subsidiaries	82	27	27	
of which portion allowed for inclusion into Tier 1 capital	83		-	
less amount phased out	84		-	f1
Other additional Tier 1 issued by subs after phase out	85		2	s
Total equity	86	40,704	40,704	
Total Liabilities and Equity	87	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 35).
- (3) Includes synthetic holdings of non-significant capital investments in banking, financial and insurance entities.
- (4) Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from a bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from a bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the bank's CET1 are risk weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below.
- (5) Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction.

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions except as noted)

Item	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	2016	2016	2015	
	Q3	Q2	Q1	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	2016	2016	2015
		Q3	Q2	Q1	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

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

LINE #	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2
	(\$ millions except as noted)					
Market Risk RWA, beginning of quarter	10	10,165	9,519	10,262	11,414	10,435
Movement in risk levels (1)	11	(1,084)	825	(570)	697	1,163
Model updates (2)	12	-	-	-	-	(184)
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

(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 Total	Q4 2015 Total
		Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items		
Agriculture	23	10,401	1,419	-	11,839	19	11,839	10,060	2,029	-	18	12,107	12,423
Communications	24	855	866	-	2,711	-	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	8,303
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
Government (6)	27	30,110	2,366	-	846	3,103	36,425	28,467	2,067	-	811	2,928	34,273
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	9,154
Real estate	31	23,996	5,695	-	872	-	30,563	23,119	5,594	-	794	29,507	27,780
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	6,407
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	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																						
Residential mortgages	28	82,963	11,221				79,226	11,142				80,102	11,334				79,910	10,637				
Qualifying revolving retail	29	7,042	24,877				6,859	25,069				6,922	25,434				7,209	24,900				
Other retail and Retail SME	30	21,599	3,730				21,163	3,576				20,634	3,247				20,378	3,134				
Total Standardized portfolio	31	30,221	3,494				31,320	2,931				35,896	3,377				22,913	3,050				
Total 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%	73	74	80.0%	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	157	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%	41.50%	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%
Total	56		208,595	85,850	81.92%	0.99%	35.69%	14.94%	31,169	798	19.71%	205,031	84,673	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 Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required
Trading Securitizations Excluding Resecuritization Exposures									
Risk Weights									
Exposures Included In Risk-Weighted Assets									
7%	1	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).

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).