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BMO Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 31-Aug-23 15-Sep-23

Date of Report:

This report contains information regarding Bank of Montreal Registered Covered Bond Program's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Mortgage Loans are added and removed from the Cover Pool from time to time and, accordinaly, the characteristics and performance of the Mortagae Loans in the Cover Pool will vary over time.

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THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CANADA MORTGAGE HOUSING CORPORATION (CMHC) NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS REPORT. THE COVERED BONDS ARE NOT INSURED OR

Program mormation									
<u>Series</u>	<u>Ini</u>	tial Principal Amount	Translation Rate		C\$ Equivalent	Final Maturity Date ⁽¹⁾	Coupon Rate	Rate Type	ISIN
CB Series 6	€	135,000,000	1.48704	\$	200,750,400	September 28, 2035	1.597%	Fixed	XS1299713047
CB Series 10	€	1.750.000.000	1.46060	ŝ	2.556.050.000	October 20, 2023	0.100%	Fixed	XS1506604161
CB Series 16	€	1.250.000.000	1.54236	Ś	1.927.950.000	January 10, 2024	0.250%	Fixed	XS1933874387
CB Series 21	CHF	160.000.000	1.46500	ŝ	234,400,000	April 7, 2026	0.035%	Fixed	CH0536893586
CB Series 22	CHF	325,000,000	1.45150	ŝ	471,737,500	December 22, 2023	0.096%	Fixed	CH0538763506
CB Series 24	€	1,250,000,000	1.47110	Ś	1.838.875.000	June 8, 2029	0.050%	Fixed	XS2351089508
CB Series 25	£	1.500.000.000	1.74500	Ś	2,617,500,000	September 15, 2026	SONIA +1%	Floating	XS2386880780
CB Series 26	€	2,750,000,000	1.42000	Ś	3,905,000,000	January 26, 2027	0.125%	Fixed	XS2430951744
CB Series 27	£	600,000,000	1.69150	\$	1,014,900,000	March 9, 2027	SONIA +1%	Floating	XS2454288122
CB Series 28	€	1,750,000,000	1.39030	\$	2,433,025,000	April 5, 2026	1.000%	Fixed	XS2465609191
CB Series 29	USD	2,500,000,000	1.29500	Ś	3,237,500,000	July 25, 2025	3.750%	Fixed	US06368D6Y53/USC0623PAT50
CB Series 30	€	1,000,000,000	1.35520	Ś	1,355,200,000	October 13, 2026	2.750%	Fixed	XS2544624112
CB Series 31	AUD	700,000,000	0.86500	\$	605,500,000	October 31, 2025	3m BBSW + 90bps	Floating	AU3FN0072971
CB Series 32	£	1,000,000,000	1.66500	\$	1,665,000,000	December 14, 2025	SONIA +0.65%	Floating	XS2566282526
CB Series 33	€	2,000,000,000	1.47670	\$	2,953,400,000	July 4, 2026	3.375%	Fixed	XS2607350985
CB Series 34	CHF	325,000,000	1.50850	\$	490,262,500	April 27, 2028	2.0375%	Fixed	CH1261608892
CB Series 35	£	750,000,000	1.67970	\$	1,259,775,000	September 2, 2027	SONIA +0.65%	Floating	XS2631051682
CB Series 36	USD	250,000,000	1.33500	\$	333,750,000	January 8, 2026	SOFR +0.68%	Floating	XS2637383147
CB Series 37	USD	1,000,000,000	1.32000	\$	1,320,000,000	June 28, 2028	4.689%	Fixed	US06368D8Z01/USC0623PAU24
Total Outstanding under the Global F	Registered	Covered Bond Progra	am as of the	\$	30,420,575,400				
Calculation Date									
OSFI Covered Bond Ratio ⁽²⁾					2.61%	OSFI Cover	ed Bond Ratio Limit	5.50%	
Weighted average maturity of Outsta Weighted average remaining term of					33.30 28.15				
Covered Bond Series Ratings					Moody's	Fitch	DBRS		
CB Series 6					Aaa	AAA	AAA		
CB Series 10					Aaa	AAA	AAA		
CB Series 16					Aaa	AAA	AAA		
CB Series 21					Aaa	AAA	AAA		
CB Series 22					Aaa	AAA	AAA		
CB Series 24					Aaa	AAA	AAA		
CB Series 25					Aaa	AAA	AAA		
CB Series 26					Aaa	AAA	AAA		
CB Series 27					Aaa	AAA	AAA		
CB Series 28					Aaa	AAA	AAA		
CB Series 29					Aaa	AAA	AAA		
CB Series 30					Aaa	AAA	AAA		
CB Series 31					Aaa	AAA	AAA		
CB Series 32					Aaa	AAA	AAA		
CB Series 33					Aaa	AAA	AAA		
CB Series 34					Aaa Aaa	~~~	~~~		

AAA AAA AAA AAA AAA AAA AAA AAA AAA AAA AAA AAA AAA AAA CB Series 34 CB Series 35 CB Series 36 Aaa Aaa Aaa CB Series 37 Aaa AAA AAA (1) An Extended Due for Payment Date twelve months after the Maturity Date has been specified in the Final Terms of each series. The Coupon Rate specified in respect of each monthly in arrears from the Final Maturity Date to but excluding the Extended Due for Payment Date. The capitalized terms used here are defined in the Final Terms of each series. (2) Per OSF! telet rated May 2, 2019, the OSF! Covered Bond Ratio refers to talk assets pledged for covered bonds insue to the marker freative to talk an-in-balance sheet asset. until the Final Maturity Date for hich the floating rate of interest specified in the Final Terms of each series is payable

. ets. Total on-balance sheet assets as at July 31, 2023

Parties to Bank of Montreal Global Registered Covered Bond Program

Parties to Bank of Montreal Global R	egisterea Coverea Bona	Program			
Issuer	Bank of Montreal				
Guarantor Entity	BMO Covered Bond Gu	arantor Limited Partnership			
Servicer and Cash Manager	Bank of Montreal				
Interest Rate Swap Provider	Bank of Montreal				
Covered Bond Swap Provider	Bank of Montreal				
Bond Trustee and Custodian	Computershare Trust Co	ompany of Canada			
Cover Pool Monitor	KPMG LLP				
Account Bank and GDA Provider	Bank of Montreal				
Standby Bank Account and Standby	Royal Bank of Canada				
GDA Provider	-				
Paying Agent*	The Bank of New York				
*The Paying Agent for CB Series 21, 22 and 34	t is UBS AG. The Paying Ager	t for CB Series 31 is Computers	hare Investor Services.		
Bank of Montreal Credit Ratings					
	Moody's	Fitch	DBRS		
Legacy Senior Debt (1)	Aa2	AA	AA		
Short-Term Debt	P-1	F1+	R-1(high)		
Ratings Outlook	Stable	Stable	Stable		
Counterparty Risk Assessment	P-1 (cr)/Aa2 (cr)	N/A	N/A		
(1) Excluded from conversion under the bank re	., .,				
Applicable Ratings of Standby Accou	int Bank and Standby Gl	DA Provider			
	Moody's	Fitch	DBRS		
Royal Bank of Canada	P-1	F1+ or AA	R-1(high) or AA(high)		
Description of Ratings Triggers (1)					
A. Party Replacement Triggers					
If the ratings of the counterparty falls be	low the level indicated bel	ow, such party is required to	be replaced, or in the case of	the Cash Manager, obtain a guara	antee for its obligations.
Counterparty		Moody's	Fitch	DBRS	
Cash Manager (BMO)		P-2 (cr)	F2	BBB (low)	
Account Bank/GDA Provider (BMO)		P-1	F1 and A	R-1 (low) or A	
Standby Account Bank/GDA Provider (F	RBC)	P-1	F1 or A	R-1 (low) or A	
Servicer (BMO)		Baa3 (cr)	F2 or BBB+	BBB (low)	
Interest Rate Swap Provider (BMO)		P-2 (cr) or A3 (cr)	F2 or BBB+	R-2(middle) or BBB	
Covered Bond Swap Provider (BMO)		P-2 (cr) or A3 (cr)	F2 or BBB+	R-2(middle) or BBB	
Daving Agent (BNIX Mellen, LIBS AC, C		D 1	E1 and A	NI/A	

Paying Agent (BNY Mellon, UBS AG, Computershare) ́Р-1

(1) The discretion of the Guarantor LP to waive a required action upon a Rating Trigger may be limited by the terms of the Transaction Documents

N/Á

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B. Summary of Specific Rating Trigger Actions I) The following actions are required if the Cash Manager (BMO) under	goes a downgrade b	pelow the stipulated rating:	
	Moody's	Fitch	DBRS
a) The Servicer will be required to direct amounts received directly into the GDA Account (or Standby GDA Account if applicable) within 2 Canadian business days and the Cash Manager shall immediately remit any funds held at such time for or on behalf of the Guarantor directly into the GDA Account	P-1	F1 or A	R-1(low) or BBB
II) The following actions are required if the Servicer (BMO) undergoes a	a downgrade below	the stipulated rating:	
a) The Servicer will be required to direct amounts received to the	Moody's	Fitch	DBRS
Cash Manager, or GDA as applicable	P-1(cr)	F1 or A	BBB(low)

III) The Swap Provider is required to transfer credit support or transfer all of its rights and obligations to a replacement third party, or to obtain a guarantee of its rights and obligations from a third party, if the Swap Provider undergoes a downgrade below the stipulated rating:

	Moody's ⁽³⁾	Fitch	DBRS
a) Interest Rate Swap Provider	P-1 (cr) or A2 (cr)	F1 or A	R-1 (low) or A
 b) Covered Bond Swap Provider 	P-1 (cr) or A2 (cr)	F1 or A	R-1 (low) or A

IV) The following actions are required if the Issuer (BMO) undergoes a downgrade below the stipulated rating:

Moody's N/A	Fitch F2 or BBB+	DBRS N/A
Baa1	BBB+	BBB (high)
A3	BBB-	BBB (low)
	Pass	
	No	
	N/A Baa1	NA F2 or BBB+ Baa1 BBB+ A3 BBB-

(3) If no short term rating exists, then A1 (4) The transfer of registered tile to the Loans to the Guarantor may be deferred if (A) satisfactory assurances are provided to the Guarantor and the Bond Trustee by The Office of the Superintendent of Financial Institutions or such other supervisory authority having jurisdiction over the Seler permitting registered tile to the Loans to remain with the Seler until such time as (i) the Loans are to be sold or otherwise disposed of by the Guarantor or the Bond Trustee in the performance of their respective obligations under the Transaction Documents, or (ii) the Guarantor or the Bond Trustee is required to take actions to enforce or otherwise deal with the Loans, and (B) each of the Rating Agencies has confirmed that it will not withdraw or downgrade its then current ratings of the Covered Bonds as a result of such deferral.

Pre-Maturity Test					
(Applicable to Hard Bullet Covered Bonds)					
Pre-Maturity Required Ratings	Moody's	Fitch	DBRS ⁽¹⁾		
Fie-Maturity Required Ratings	Moody's	Fitch			
	P-1	F1+	A (high) or A (low)		

Following a breach of the Pre-Maturity test in respect of a Series of Hard Bullet Covered Bonds, and unless the Pre-Maturity Liquidity Ledger is otherwise funded from the other sources, the Partnership shall offer to sell Randomly Selected Loans if Final Maturity Date is within 12 months from the Pre-Maturity Test Date.

(1) In the case of DBRS, if Final Maturity Date is within six months of the Pre-Maturity Test Date, then A(high), otherwise A(low).

Nil

Roberto Fund			
	Moody's	Fitch	DBRS
Reserve Fund Required Amount Ratings	P-1(cr)	F1 or A	R-1 (Low) and A (low)
Are the ratings of the Issuer below the Reserve Fund Required	No		

If the ratings of the Issuer fall below the Reserve Fund Required Amount Ratings, then the Guarantor shall credit or cause to be credited to the Reserve Fund funds up to an amount equal to the Reserve Fund Required Amount.

Reserve Fund

BMO Covered Bond Program



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	Calculation Date: Date of Report:		31-Aug-23 15-Sep-23		
Asset Coverage Test					
C\$ Equivalent of Outstanding Covered Bonds	\$	30,420,575,400			
A ⁽¹⁾ = Lesser of (i) Sum of LTV adjusted outstanding principal balance and (ii) Sum of Asset percentage adjusted outstanding principal balance B = Principal receipts not applied	\$	36,491,407,076		A (i) A (ii)	39.028,242,862 36,491,407,076
C = Cash capital contributions D = Substitution assets E = (i) Reserve fund balance (ii) Pre - Maturity liquidity ledger balance F = Negative carry factor calculation Total: A + B + C + D + E - F	\$	- - - 36,491,407,076	Asset Percentage Maximum Asset Percentage	93.5 95.0	
Asset Coverage Test Pass/Fail		Pass			
Regulatory OC Minimum		103%			
Level of Overcollateralization (2)		107%			

(1) Market Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments. (2) Per Section 4.3.8 of the CMHC Guide, (A) the lesser of (i) the total amount of cover pool collateral and (ii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (B) the Canadian dollar equivalent of the principal amount of cover do bonds outstanding under the registered covered bond program.

Valuation Calculation			
Trading Value of Covered Bonds	\$ 29,850,145,697		
A = Lesser of i) Present value of outstanding loan balance of Performing Eligible Loans ⁽¹⁾ and ii) 80% of Market Value ⁽²⁾ of properties securing Performing Eligible Loans, net of	37,375,917,051		
adjustments		A (i)	37.375.917.051
B = Principal receipts up to calculation date not otherwise applied	-	A (ii)	81,572,604,777
C = Cash capital contributions	-		
D = Trading Value of any Substitute Assets	-		
E = (i) Reserve Fund Balance, if applicable	-		
(ii) Pre - Maturity liquidity ledger balance	-		
F = Trading Value of Swap Collateral	-		
Total: A + B + C + D + E + F	\$ 37,375,917,051		

(1) Present value of expected future cash flows of Loans using current market interest rates offered to BMO clients. The effective weighted average rate used for discounting is 6.85%. (2) Market Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.

Intercompany Loan Balance	
Guarantee Loan	\$ 32,576,772,315
Demand Loan	 6,283,025,154
Total	\$ 38,859,797,469

Cover Pool Losses		
Period end	Write Off Amounts	Loss Percentage (Annualized)
August 31, 2023	4,843	0.00%
August 51, 2025	4,043	0.00%
Cover Pool Flow of Funds		
	Current Month	Previous Month
Cash Inflows		
Principal receipts	710,408,376	650,598,528
Proceeds for sale of Loans	-	-
Revenue Receipts	119,171,429	146,976,403
Swap Receipts	84,295,410	86,397,031
Cash Capital Contribution	-	-
Advances of Intercompany Loans	-	-
Guarantee Fee	-	-
Cash Outflows		
Swap Payment	-	-
Intercompany Loan interest	(153,758,428)	(141,045,613)
Intercompany Loan principal	(710,408,376) (1)	(650,598,528)
Intercompany Loan repayment	-	-
Mortgage Top-up Settlement	- (2 575)	- (07)
Misc Partnership Expenses Profit Distribution to Partners	(3,575)	(97) (410,920,328)
Net inflows/(outflows)	49,704,836	(318,592,604)
Net milows/(outlows)	45,704,000	(010,002,004)

 $^{(1)}$ Includes cash settlement of 710,408,376 to occur on September 19, 2023.

Cover Pool - Summary Statistics			
Asset Type	Mortgages		
Previous Month Ending Balance	\$ 39,774,929,228		
Aggregate Outstanding Balance	\$ 39,077,901,852		
Number of Loans	126,375		
Average Loan Size	\$ 309,222		
Number of Primary Borrowers	125,096		
Number of Properties	126,375		
	Original (1)		Indexed (2)
Weighted Average Current Loan to Value (LTV)	60.06%		47.46%
Weighted Average Authorized LTV	69.46%		54.04%
Weighted Average Original LTV	69.46%		
Weighted Average Seasoning	26.97	(Months)	
Weighted Average Coupon	3.92%		
Weighted Average Original Term		(Months)	
Weighted Average Remaining Term		(Months)	
Substitution Assets	Nil		

(1) Value as most recently determined or assessed in accordance with the underwriting policies (whether upon origination or renewal of the Eligible Loan or subsequently thereto). (2) Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.



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	Date of Report:	31-Aug-23 15-Sep-23			
Cover Pool - Delinquency Distribution	Date of Report.	10 000 20			
Aging Summary				_	
Current and less than 30 days past due	Number of Loans 125,882	Percentage 99.61	Principal Balance \$ 38.939.500.568	Percentage 99.65	
30 - 59 days past due	220	0.17	\$ 63,605,295	0.16	
60 - 89 days past due	87	0.07	\$ 25,494,534	0.07	
90 or more days past due	186	0.15	\$ 49,301,456	0.13	
Grand Total	126,375	100.00	\$ 39,077,901,852	100.00	
Cover Pool - Provincial Distribution					
Province	Number of Loans	Percentage	Principal Balance	Percentage	
Alberta	13,737	10.87	\$ 3,398,953,659	8.70	
British Columbia	20,721	16.40	\$ 8,560,653,002	21.91	
Manitoba	1,781	1.41	\$ 340,367,857	0.87	
New Brunswick	2,207	1.75	\$ 319,082,387	0.82	
Newfoundland Northwest Territories & Nunavut	3,378 98	2.67	\$ 509,860,902	1.30	
Northwest Terntones & Nunavut Nova Scotia	98 3,915	0.08 3.10	\$ 19,642,198 \$ 759,264,159	0.05 1.94	
Nova Scolla Ditario	3,915 58,638	46.40	\$ 20,414,325,403	52.24	
Prince Edward Island	58,638 658	46.40	\$ 20,414,325,403 \$ 118,147,584	0.30	
Quebec	19,003	15.04	\$ 4,213,855,997	10.78	
Saskatchewan	2,088	1.65	\$ 383,239,928	0.98	
Yukon Territories	151	0.12	\$ 40,508,775	0.10	
Grand Total	126,375	100.00	\$ 39,077,901,852	100.00	
Cover Pool - Credit Score Distribution					
Credit Score	Number of Loans	Percentage	Principal Balance	Percentage	
Score Unavailable	1,731	1.37	\$ 688,426,166	1.76	
ess than 600	1,333	1.05	\$ 356,046,162	0.91	
600 - 650	2,610	2.07	\$ 797,091,004	2.04	
651 - 700	7,047	5.58	\$ 2,237,531,871	5.73	
701 - 750	13,810	10.93	\$ 4,304,553,012	11.02	
751 - 800	20,168	15.96	\$ 6,522,234,343	16.69	
301 and Above	79,676	63.05	\$ 24,172,019,294	61.86	
Grand Total	126,375	100.00	\$ 39,077,901,852	100.00	
Cover Pool - Rate Type Distribution					
ate Type	Number of Loans	Percentage	Principal Balance	Percentage	
ixed	98,515	77.95	\$ 27,706,769,869	70.90	
/ariable	27,860	22.05	\$ 11,371,131,983	29.10	
irand Total	126,375	100.00	\$ 39,077,901,852	100.00	
over Pool - Mortgage Asset Type Distribution					
Nortgage Asset Type	Number of Lagran	Dercentere	Dringing Palana-	Deveoptore	
	Number of Loans	Percentage	Principal Balance	Percentage	
Conventional Amortizing Mortgages	110,862	87.72	\$ 31,247,965,092	79.96	
Conventional Non-Amortizing Mortgages (1)	15,513	12.28	\$ 7,829,936,760	20.04	
Grand Total	126,375	100.00	\$ 39,077,901,852	100.00	
¹⁾ Non-amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of	of fixed payment Variable Rate Mortgages ("VRMs").			
over Pool - Occupancy Type Distribution					

Occupancy Type Owner Occupied Non-Owner Occupied Grand Total	Number of Loans 96,208 30,167 126,375	Percentage 76.13 23.87 100.00	P \$ \$ \$	rincipal Balance 30,403,318,681 8,674,583,170 39,077,901,852	Percentage 77.80 22.20 100.00
Cover Pool - Mortgage Rate Distribution					
Mortgage Rate (%)	Number of Loans	Percentage	Р	rincipal Balance	Percentage
Less than 1.00	1	0.00	\$	318,281	0.00
1.00 - 3.99	79,278	62.73	\$	22,657,574,812	57.98
4.00 - 4.49	1,016	0.80	\$	202,647,897	0.52
4.50 - 4.99	2,847	2.25	\$	796,610,573	2.04
5.00 - 5.49	7,399	5.85	\$	1,850,207,107	4.73
5.50 - 5.99	6,050	4.79	\$	2,095,663,037	5.36
6.00 - 6.49	21,410	16.94	\$	8,742,822,785	22.37
6.50 - 6.99	6,422	5.08	\$	2,204,216,126	5.64
7.00 - 7.49	864	0.68	\$	279,522,818	0.72
7.50 - 7.99	267	0.21	\$	64,961,304	0.17
8.00 and Above	821	0.65	\$	183,357,112	0.47
Grand Total	126,375	100.00	\$	39,077,901,852	100.00



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Cover Pool - Indexed LTV Distribution ⁽¹⁾					
Indexed LTV (%)	Number of Loans	Percentage	Pr	incipal Balance	Percentage
20.00 and Below	18.945	14.99	\$	2,180,764,211	5.58
20.01 - 25.00	9.233	7.31	ŝ	2.045.167.430	5.23
25.01 - 30.00	11.002	8.71	ŝ	2.671.130.012	6.84
30.01 - 35.00	10.849	8.58	ŝ	2.931.291.844	7.50
35.01 - 40.00	10,725	8.49	\$	3,152,354,793	8.07
40.01 - 45.00	10,938	8.66	\$	3,567,168,703	9.13
45.01 - 50.00	11,379	9.00	\$	4,034,363,277	10.32
50.01 - 55.00	12,180	9.64	\$	4,546,136,950	11.63
55.01 - 60.00	10,631	8.41	\$	4,280,780,893	10.95
60.01 - 65.00	8,201	6.49	\$	3,616,524,885	9.25
65.01 - 70.00	4,788	3.79	\$	2,176,009,454	5.57
70.01 - 75.00	4,531	3.59	\$	2,212,272,579	5.66
75.01 - 80.00	2,823	2.23	\$	1,567,450,915	4.01
80.01 and Above	150	0.12	\$	96,485,908	0.25
Grand Total	126,375	100.00		39,077,901,852	100.00

(1) Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.

Cover Pool - Remaining Term Distribution					
Months to Maturity	Number of Loans	Percentage		rincipal Balance	Percentage
Less than 12.00	18,165	14.37	\$	4,806,193,278	12.30
12.00 - 23.99	26,362	20.86	\$	7,625,832,777	19.51
24.00 - 35.99	48,453	38.34	\$	15,408,470,496	39.43
36.00 - 47.99	27,772	21.98	\$	9,845,277,081	25.19
48.00 - 59.99	4,928	3.90	\$	1,223,069,843	3.13
60.00 - 71.99	591	0.47	\$	141,064,252	0.36
72.00 - 83.99	24	0.02	\$	5,584,592	0.01
84.00 - 119.99	77	0.06	\$	21,884,225	0.06
120.00 and above	3	0.00	\$	525,308	0.00
Grand Total	126,375	100.00	\$	39,077,901,852	100.00

Cover Pool - Remaining Principal Balance Distribution				
Remaining Principal Balance (C\$)	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and Below	18,735	14.82	\$ 1,121,271,763	2.87
100,000 - 199,999	32,348	25.60	\$ 4,879,364,758	12.49
200,000 - 299,999	26,736	21.16	\$ 6,608,574,656	16.91
300,000 - 399,999	17,256	13.65	\$ 5,980,198,566	15.30
400,000 - 499,999	11,157	8.83	\$ 4,988,258,395	12.76
500,000 - 599,999	6,947	5.50	\$ 3,797,867,118	9.72
600,000 - 699,999	4,270	3.38	\$ 2,757,425,148	7.06
700,000 - 799,999	2,804	2.22	\$ 2,093,560,399	5.36
800,000 - 899,999	1,847	1.46	\$ 1,564,889,165	4.00
900,000 - 999,999	1,279	1.01	\$ 1,211,527,060	3.10
1,000,000 - 1,499,999	2,258	1.79	\$ 2,672,277,760	6.84
1,500,000 - 2,000,000	518	0.41	\$ 884,756,978	2.26
2,000,000 - 3,000,000	218	0.17	\$ 511,908,532	1.31
3,000,000 and Above	2	0.00	\$ 6,021,555	0.02
	126,375	100.00	\$ 39,077,901,852	100.00
Cover Pool - Property Type Distribution				
Property Type	Number of Loans	Percentage	Principal Balance	Percentage
Condominium	26,289	20.80	\$ 6,516,489,935	16.68
Multi-Residential	6.253	4.95	\$ 1.937.326.255	4.96
Single Family	83,581	66.14	\$ 27,333,285,065	69.95
Townhouse	10,252	8.11	\$ 3,290,800,597	8.42
Grand Total	126,375	100.00	39,077,901,852	100.00

Note: Percentages and totals in the above tables may not add exactly due to rounding.

Province Alberta	Indexed LTV (%) 20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40 40.01 - 45	I	Current and less than 30 ays past due 100,819,479 81,282,738 121,165,902 153,387,308 198,938,358	da \$ \$ \$	30 to 59 ys past due 47,539 123,061 - 101,894		60 to 89 <u>/s past due</u> 148.980 - 819,680		90 or more ays past due 393,804 253,580 2,660,492	\$	Total 101,409,802 81,659,379 124,646,074
	20.00 and Below 20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40		100,819,479 81,282,738 121,165,902 153,387,308	da \$ \$ \$	47,539 123,061 - 101,894	day \$ \$ \$	148.980	da \$ \$	393.804 253,580 2,660,492	\$ \$ \$	101,409,802 81,659,379
Alberta	20.01 - 25 25.01 - 30 30.01 - 35 35.01 - 40	\$\$\$\$\$	81,282,738 121,165,902 153,387,308	\$\$\$\$	123,061 - 101,894	\$ \$ \$	-	\$ \$ \$	253,580 2,660,492	\$ \$ \$	81,659,379
	25.01 - 30 30.01 - 35 35.01 - 40	\$	121,165,902 153,387,308	\$ \$ \$	- 101,894	\$ \$ \$	- 819,680	\$	2,660,492	\$ \$	
	30.01 - 35 35.01 - 40	\$ \$ \$	153,387,308	\$ \$		\$ \$	819,680	\$		\$	124.646.074
	35.01 - 40	\$ \$		\$		\$					
		Ş	198,938,358	é				\$	434,460	\$	153,923,662
	40.01 - 45	¢			1,177,394	\$	484,328	\$	2,496,087	\$	203,096,166
		φ	265,455,436	\$	1,027,583	\$	177,512	\$	143,999	\$	266,804,529
	45.01 - 50	\$	298,767,227	\$	966,162	\$	-	\$	756,914	\$	300,490,304
	50.01 - 55	\$	405,649,117	\$	1,392,814	\$	509,223	\$	2,338,423	\$	409,889,576
	55.01 - 60	\$	551,477,007	\$	1,887,402	\$	600,482	\$	1,487,026	\$	555,451,917
	60.01 - 65	\$	495,853,260	\$	2,174,253	\$	213,627	\$	649,350	\$	498,890,490
	65.01 - 70	\$	398,330,231	\$	520,487	\$	-	\$	569,128	\$	399,419,846
	70.01 - 75	\$	216,467,370	\$		\$	553,964	\$	165,452	\$	217,186,786
	75.01 - 80	\$	83,325,700	\$	-	\$	-	\$	309,177	\$	83,634,877
	80.01 and Above	\$	2,450,250	\$	-	\$	-	\$	-	\$	2,450,250
			3,373,369,380		9,418,590		3,507,796		12,657,893		3,398,953,659

			Current and less than 30		30 to 59		60 to 89	9	90 or more	
Province	Indexed LTV (%)	d	days past due		ys past due	da	iys past due	da	iys past due	Total
British Columbia	20.00 and Below	\$	573,752,989	\$		\$	184,756	\$	1,437,698	\$ 575,375,443
	20.01 - 25	\$	564,194,674	\$	545,951	\$	371,894	\$	2,877,994	\$ 567,990,514
	25.01 - 30	\$	612,447,093	\$	985,511	\$	277,997	\$	198,095	\$ 613,908,695
	30.01 - 35	\$	560,100,490	\$	612,757	\$	263,820	\$	2,270,577	\$ 563,247,645
	35.01 - 40	\$	633,186,091	\$	-	\$	132,363	\$	722,820	\$ 634,041,274
	40.01 - 45	\$	660,690,502	\$	388,203	\$	-	\$	446,076	\$ 661,524,780
	45.01 - 50	\$	846,000,595	\$	-	\$	-	\$	433,855	\$ 846,434,451
	50.01 - 55	\$	932,099,172	\$	661,687	\$		\$		\$ 932,760,858
	55.01 - 60	\$	982,767,205	\$	339,130	\$	3,052,424	\$	1,473,966	\$ 987,632,725
	60.01 - 65	\$	853,651,863	\$	1,540,420	\$	-	\$		\$ 855,192,283
	65.01 - 70	\$	492,241,915	\$	-	\$		\$	-	\$ 492,241,915
	70.01 - 75	\$	464,537,765	\$	-	\$	1,791,363	\$	-	\$ 466,329,129
	75.01 - 80	\$	348,531,895	\$	-	\$		\$		\$ 348,531,895
	80.01 and Above	\$	15,441,395	\$	-	\$		\$	-	\$ 15,441,395
			8,539,643,645		5,073,659		6,074,618		9,861,080	 8,560,653,002



BMO Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 31-Aug-23 Date of Report: 15-Sep-23

Portion in more 1, 1/Vit, in the second se				Date of Report:	15-Sep-23		
Control and Markbon Control and Display Op (a point) (a point) Op (a point) <th< th=""><th></th><th></th><th></th><th></th><th>Aging Summon</th><th></th><th></th></th<>					Aging Summon		
District interest (TV To Sci 1: 20 dop patt de 1 top patt de 1 1			Current and		Aging Summary		
Marines Solution (2011) (30 to 59	60 to 89	90 or more	
Pontos Solo - 20 50 -		Indexed LTV (%)					
Bandrade In 10,25,04,07 In 10,25,02,04,07 In 10,25,02	Manitoba	20.00 and Below 20.01 - 25	\$ 8,922,842 \$ 7,236,267	s - s -	s - s -	\$ 1 \$ -	\$ 8,922,843 \$ 7,236,267
Spin 1-30 2001 -00 2001 -		25.01 - 30	\$ 10,974,374	\$ 79,241	\$ -	\$-	\$ 11,053,614
Control B </td <td></td> <td></td> <td>\$ 12,438,475</td> <td>\$ -</td> <td></td> <td></td> <td>\$ 12,438,475</td>			\$ 12,438,475	\$ -			\$ 12,438,475
Spin 1 - 20 (0 + 10) Spin 2 -			\$ 19,234,107 \$ 28,017,887	s - s -			\$ 19,234,107 \$ 28,017,887
Exclusion B D / J / J / J / J / J / J / J / J / J /		45.01 - 50	\$ 30,508,355	s -	\$ -	\$ -	\$ 30,508,355
Exclusion B D / J / J / J / J / J / J / J / J / J /			\$ 41,782,218	\$ -			\$ 42,518,547
Endina Dol and Above Image: Dol and Above Dol and Above Image: Dol and Above Dol and			\$ 57,877,388	\$ 148,202			\$ 58,025,590
Partner S 2 2 1 </td <td></td> <td>65.01 - 70</td> <td>\$ 33,396,474</td> <td>\$ 330,504</td> <td>\$ -</td> <td>\$ -</td> <td>\$ 33,726,978</td>		65.01 - 70	\$ 33,396,474	\$ 330,504	\$ -	\$ -	\$ 33,726,978
Bit I and Above 5 7 5 5 7 5 7 5 7 5 7							
Bits of the set of th							
Current and Disc B ban 30 So to B So to					140,132	596,198	
Current and Disc B ban 30 So to B So to					Aging Summary		
Province New Bursevick priose of LV/S1 2010 25 Biol 2010					, iging outning ,		
New Bornwick Dire Microwick Dire Microwick <thdire microwick<="" th=""> <thdire microw<="" th=""><th></th><th></th><th>less than 30</th><th>30 to 59</th><th>60 to 89</th><th>90 or more</th><th></th></thdire></thdire>			less than 30	30 to 59	60 to 89	90 or more	
Encland 2011-25 1-35 5 10098228 5 5 1007529 5 5 1007529 5 5 5 1007529 5 5 5 1007529 5 5 5 1007529 5 5 5 5 1007529 5 5 5 5 1007529 5 5 5 5 5 1007529 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Province		days past due	days past due	days past due	days past due	
2501-30 5 0.1772880 5 0.1163 5 4486.416 5 - 5 0.1772863304 4001-40 5 0.0126302 5 - 5 0.1002 5	New Brunswick		\$ 10,282,942	\$ -	\$ -	\$ 10,950	
Biol 1-30 5 2007533 5 1 8 1 8 1 5 2007533 5 1 8 1 5 100000 5 2007533 5 1 8 100000 5 2007533 5 100000 5 1000000 5 1000000 5 1000000 5 1000000 5 10000000 5 10000000 5 1000000000000000 5 1000000000000000000000000000000000000			\$ 10,988,236 \$ 17,177,988	\$ - \$ 61.163		s - s -	\$ 10,988,236 \$ 17,725,567
Sol 10 50 S 3 07-50 50 S 5 07-50 50 S 07-50 50			\$ 26,075,523	\$ -			\$ 26,075,523
4501-50 5 175,517 5 175,507 5 175,507 5 175,507 5 175,507 5 175,507 5 175,507 5 1 5 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00,00 100,00 100,00,00 100,00,00 100,00 100,00,00			\$ 26,922,802	\$ -		\$ 31,002	\$ 26,953,804
South - 50 5 3 3 1/4.602 5 1 5 1 5 3 3 3 3 1 5 1 5 3			\$ 31,388,052 \$ 37,795,197				\$ 31,583,411 \$ 38,088,682
Contract S 1 S 1 S 1 S 1 S 20,20,271 S S 1 S				\$ 174.692			
ES:01-70 S 21/25/500 S - S 4/22.01 S - S 21/873-80 Province S 21/25/200 S - S - S - S - S 21/873-80 Province S S 1104.355 TT/2.00 S - S - S 21.873-80 Province Indexed LTV (N) Gays patide Go patide S 1104.355 S 00 nore Province Indexed LTV (N) Gays patide Go patide S 1104.355 S 105.333 Newfoundland S 1.104.355 S 30.15.241.300 S 105.313 S 30.15.241.300 S 106.3333 S 106.3333 S 106.333 S 106.33		55.01 - 60	\$ 35,284,306	\$ -	\$ -	\$ -	\$ 35,284,306
Province biol and Above S I S				\$ -			\$ 29,208,971
Foll = Rol I =							
Errodina: Newfoundiand Indexed LTV (%): 2000 and Below: 2001 - 26 Orage past due (%): 10,243,459 Case of LV (%): 40,243,599 Case of LV (%): 50 (1-26 Case of LV (%): 50 (1-26<		75.01 - 80		\$-	\$ -	\$ -	\$ 9,573,198
Provinci Intervent Provinci Newboundand Intervent Provinci Intervent Provinci 200 or and Brakes 200 1-26 Intervent Provinci Intervent Provinci Int		80.01 and Above	\$ -				
Ercoince Newfoundland Indexed LTV (%) 2001 ard Bevort 2001 ard Bevort			517,400,725	403,400		107,000	515,002,307
Description Less than 30 30 to 59 80 or more Newfoundland 2000 and Pelow 50 01 + 35 3 4 394 392 5 03 153 5 12 04 12 5 12 04 12 5 04 14 5 14 24 1350 5 11 64 24 350 5 04 1+ 35 5 11 64 24 1350 5 11 64 24 350 5 04 1+ 35 5 11 64 24 1350 5 11 64 24 350 5 04 1+ 35 7 16 44 25 5 11 64 24 350 5 04 1+ 35 7 16 44 25 5 11 64 24 350 5 04 1+ 35 7 16 44 25 5 11 64 25 5 04 1+ 35 7 16 44 25 5 11 64 24 350 5 04 1+ 35 7 16 44 25 5 11 64 24 350 5 04 1+ 35 7 16 44 25 5 11 64 24 350 5 04 1+ 45 7 16 44 25 5 20 1+ 35 7 16 45 5 20					Aging Summary		
Produce Newfoundland Index of UY (5) 20.01 ar 26 20.01 ar 26 2				30 to 59	60 to 89	90 or more	
Newfoundiand 20:00 and Below \$ 14,934,699 \$ 30,153 \$ 20,1477 \$ 45,187 \$ 15,241,356 20:01 - 25 \$ 10,244,729 \$ 22,024,729 \$ 22,024,729 \$ 22,024,729 \$ 22,024,729 \$ 142,0259 </th <th>Province</th> <th>Indexed T\/ (9/)</th> <th></th> <th></th> <th></th> <th></th> <th>Total</th>	Province	Indexed T\/ (9/)					Total
2001-25 \$ 16,234,70 \$ 128,912 \$ - \$ 1,442,859 \$ 16,423,859 2011-20 \$ 30,015,259 \$ 20,654 \$ 24,410 \$ 30,017,25 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 30,017,26 \$ 31,016,72 \$ 20,002 \$ 44,440 \$ \$ 44,64,46 \$ 50,01-05 \$ 75,01,400 \$ 77,70,70,71 \$ 75,01,91,902 \$ 30,01,74 \$ \$ 30,01,74 \$ 5 30,01,74 \$ \$ 30,01,24 \$ \$ 31,01,77,47 \$ 75,01,91,902 \$ 30,31,47,34 \$ \$ \$ \$ 30,31,47,34 \$ \$ \$ \$ 30,31,47,34 \$ \$ \$ \$ \$ 30,31,47,34 \$ \$<		20.00 and Below	\$ 14.934.599	\$ 30,153	\$ 201.417	\$ 45.187	
AB 01 - 40 \$ 31122.355 \$ 42.068 \$ - \$ 223.300 \$ 31399.74 40.01 - 45 \$ 40.042.54 \$ 276.633 \$ - \$ 201.032 \$ 41.477.219 40.01 - 65 \$ 40.074.800 \$ 166.529 \$ 414.600 \$ 404.847 \$ 30.077 \$ 107.680 \$ 777.0479 65.01 - 60 \$ 75.0169 \$ 77.7479 \$ 33.637 \$ 62.09.600 \$ 77.7479 66.01 - 65 \$ 62.509.670 \$ 91.741 \$ 33.637 \$ 62.09.600 \$ 73.77.479 70.01 - 75 \$ 34.238.491 \$ - \$ - \$ - \$ - \$ 30.054 \$ 30.77.479 80.01 am Above \$ 11.402.211 \$ - \$ - \$ - \$ - \$ 30.057 \$ 31.22.84.59 90.01 am Above \$ 105.297 \$ - \$ - \$ - \$ - \$ - \$ 5 \$ 107.0206 90.01 am Above \$ 2.93.6569 \$ - \$ - \$ - \$ - \$ 5 \$ - \$ 5 \$ 100.206 \$ 5 \$ 2.708.659 \$ - \$ 5 - \$ 5 \$ 100.206		20.01 - 25	\$ 16,294,726	\$ 128,912	\$ -	\$ -	\$ 16,423,639
AB 01 - 40 \$ 31122.355 \$ 42.068 \$ - \$ 223.300 \$ 31399.74 40.01 - 45 \$ 40.042.54 \$ 276.633 \$ - \$ 201.032 \$ 41.477.219 40.01 - 65 \$ 40.074.800 \$ 166.529 \$ 414.600 \$ 404.847 \$ 30.077 \$ 107.680 \$ 777.0479 65.01 - 60 \$ 75.0169 \$ 77.7479 \$ 33.637 \$ 62.09.600 \$ 77.7479 66.01 - 65 \$ 62.509.670 \$ 91.741 \$ 33.637 \$ 62.09.600 \$ 73.77.479 70.01 - 75 \$ 34.238.491 \$ - \$ - \$ - \$ - \$ 30.054 \$ 30.77.479 80.01 am Above \$ 11.402.211 \$ - \$ - \$ - \$ - \$ 30.057 \$ 31.22.84.59 90.01 am Above \$ 105.297 \$ - \$ - \$ - \$ - \$ - \$ 5 \$ 107.0206 90.01 am Above \$ 2.93.6569 \$ - \$ - \$ - \$ - \$ 5 \$ - \$ 5 \$ 100.206 \$ 5 \$ 2.708.659 \$ - \$ 5 - \$ 5 \$ 100.206			\$ 30,158,395	\$ 245,493			\$ 30,643,255
40.01-45 \$ 04.092,254 \$ 276,633 \$ - \$ 201,032 \$ 1470,219 50.01-60 \$ 75,042,000 \$ 556,257 \$ 14.800 \$ 40,04,483 \$ 50,01,081 \$ 75,918,160 \$ <td></td> <td></td> <td>\$ 30,000,209 \$ 31,122,355</td> <td>\$ 62,004 \$ 42,058</td> <td></td> <td></td> <td>\$ 31,015,734 \$ 31,399,714</td>			\$ 30,000,209 \$ 31,122,355	\$ 62,004 \$ 42,058			\$ 31,015,734 \$ 31,399,714
45.01 - 50 \$ 49.07.4803 \$ 106.630 \$ 414.800 \$ 404.849 \$ 50.01.081 50.01 - 50 \$ 75.942,600 \$ 55.269 \$ \$ 332,070 \$ 77.5741,162 50.01 - 50 \$ 75.942,600 \$ 486.477 \$ 336,677 \$ 137.680 \$ 77.574,739 65.01 - 70 \$ 30.406.414 \$ \$ \$ 300,024 \$ 307,747 70.01 - 75 \$ 44.264.459 \$ \$ \$ \$ \$ 300,024 \$ 307,747 70.01 - 75 \$ 44.264.459 \$			\$ 40,992,554	\$ 276,633			\$ 41,470,219
55.01-60 \$ 765.01,65 \$ 495.477 \$ 335.637 \$ 157.680 \$ 77,77479 60.01-65 \$ 5.2506,779 \$ 91.7471 \$ - \$ 5 80.2060 \$ 63.422.30 75.01-80 \$ 30.444.49 \$ - \$ - \$ 30.0474 \$ 30.747479 80.01 and Above \$ 30.444.49 \$ - \$ - \$ - \$ 1.375.357 - \$ 1.366.221 5 - \$ 1.375.357 - \$ 1.366.221 5 - \$ 1.366.221 5 - \$ 1.366.221 5 - \$ - \$ 1.366.221 5 - \$ 1.366.221 5 - \$ 1.366.206 \$ 30.021 30.021 30.021 30.021 30.021 30.021 30.021 30.021 30.021 30.021 30.021 30.021 <			\$ 49,074,803	\$ 166,630			\$ 50,061,081
60.01 - 65 \$ 62.09.679 \$ 91.74 \$ - \$ 82.09.69 \$ 63.422.30 70.01 - 73 \$ 3.423.499 \$ - \$ - \$ - \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.499 \$ - \$ 3.423.499 \$ - \$ 3.423.499 \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.499 \$ - \$ 3.423.499 \$ - \$ - \$ 3.423.430.499 \$ - \$ - \$ - \$ 5.09.690.902 - \$ - \$ 5.01.53 \$ 1.580.717<			\$ 75,042,600 \$ 76,591,685	\$ 555,256 \$ 485,477			\$ 75,919,162 \$ 77,570,479
65.01 - 70 \$ 3.04.09.414 \$ - \$ - \$ 3.00.054 \$ 3.01.71.40 70.01 - 75 \$ 3.4.236.499 \$ - \$ - \$ - \$ 3.4.236.499 \$ - \$ - \$ 3.4.236.499 \$ - \$ 1.1.347.734 \$ 1.1.347.734 \$ 1.375.357 2.700.053 3.04.232.449 \$ - \$ 1.375.357 2.700.053 \$ 5.09.262.21 \$ 2.00.206 \$ \$ - \$ 1.005.206 \$ \$ - \$ - \$ 1.005.206 \$ \$ - \$ 1.005.206 \$ \$ - \$ 1.005.206 \$ \$ - \$ 1.005.206 \$ - \$ 2.03.3659 \$ - \$ - \$ 2.03.659 \$ - \$ 2.03.659 \$ - \$ 2.03.659 \$ -			\$ 62,509,679	\$ 91,741			\$ 63,422,380
Province Northwest Territories and Nunavut Sol 1 and Above S 1 1,364,734 4 405,221 503,602,404 S - 2,085,008 S - 1,375,357 S - 2,708,063 S 11,364,734 5 4 405,221 509,660,302 Province Motioned LTV (%) 100,004 Gays past due fays past due 100,004 Gays past due fays past due 100,004 B0 or more fays past due 100,004 Total 100,004 Northwest Territories and Nunavut 100,004 1,020,004 \$ - 1,032,004 \$ 0,01,035 \$ 2,033,659 \$ - 1,032,004 \$ 0,01,035 \$ 2,033,659 \$ - 1,032,004 \$ 0,01,035 \$ 2,033,659 \$ - 1,032,004 \$ 0,01,035 \$ 2,072,837 \$ - 1,032,004 \$ 0,01,035 \$ 2,072,837 \$ - 1,032,004 \$ 0,01,035 \$ 2,072,837 \$ - 1,032,047 \$ 0,01,035 \$ 2,072,837 \$ 0,01,035 \$ 2,072,837 \$ 0,01,035 \$ 2,072,837 \$ 0,01,035 \$ 2,072,837 \$ 0,01,035 \$ 0,01,035 \$ 0,01,035 \$ 0,01,035 \$ 0,01,035 \$ 0,01,035 \$ 0,01,035				s -			\$ 30,717,467
B0.01 and Above \$ 405.221 \$03.822.494 \$ - \$ 2.085.008 \$ - \$ 1.375.357 \$ - \$ 2.708.053 \$ 405.221 \$098.860.902 Province Indexed LVV (%) 20.00 and Below days past due \$ 1.006.206 30 to 59 \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ 1.355.217 Northwest Territories and Nunavut Indexed LVV (%) 20.00 and Below days past due \$ 1.006.206 days past due \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ 2.363.659 \$ - \$ \$ - \$ \$ - \$ \$ 2.363.659 Sci 1 - 40 \$ 2.263.659 \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ - \$ \$ \$ 2.363.659 \$ - \$ \$ - \$ \$ \$ 2.363.659 \$ - \$ \$ 1.365.217 Sci 1 - 40 \$ 2.263.659 \$ - \$ \$ - \$ \$ \$ - \$ \$ \$ - \$ \$ \$. \$ \$ 1.365.217 \$ - \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$							
Eroxinca Indexed LTV (%) Gays past due S 1.006.206 20.01 - 25 \$ 2.03.682,484 \$ </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Current and less than 30 60 to 89 90 or more Proxince Northwest Territories and Nunavut Indexed LV (%) 20.01 - 25 days past due \$ 1.066,206 days past due \$ 1.085,218 Go to 89 90 or more 20.01 - 25 \$ 2.363,669 \$ - \$ - \$ - \$ - \$ - \$ 1.365,218 30.01 - 35 \$ 2.072,837 \$ - \$ - \$ - \$ - \$ 2.072,837 30.01 - 45 \$ 985,497 \$ - \$ - \$ - \$ - \$ 5.52,249 40.01 - 45 \$ 895,497 \$ - \$ - \$ - \$ 5.52,249 40.01 - 45 \$ 895,497 \$ - \$ - \$ - \$ 2.167,018 5 5.01 - 55 \$ 2.167,018 \$ - \$ - \$ - \$ 2.438,629 60.01 - 65 \$ 2.438,829 \$ - \$ - \$ - \$ 2.167,018 70.01 - 75 \$ 006,483 \$ - \$ - \$ - \$ 2.438,629 70.01 - 75 \$ 006,483 \$ - \$ - \$ - \$ 3 - \$ 2.250,034 80				2,085,008	1,375,357	2,708,053	509,860,902
Current and less than 30 60 to 89 90 or more Proxince Northwest Territories and Nunavut Indexed LV (%) 20.01 - 25 days past due \$ 1.066,206 days past due \$ 1.085,218 Go to 89 90 or more 20.01 - 25 \$ 2.363,669 \$ - \$ - \$ - \$ - \$ - \$ 1.365,218 30.01 - 35 \$ 2.072,837 \$ - \$ - \$ - \$ - \$ 2.072,837 30.01 - 45 \$ 985,497 \$ - \$ - \$ - \$ - \$ 5.52,249 40.01 - 45 \$ 895,497 \$ - \$ - \$ - \$ 5.52,249 40.01 - 45 \$ 895,497 \$ - \$ - \$ - \$ 2.167,018 5 5.01 - 55 \$ 2.167,018 \$ - \$ - \$ - \$ 2.438,629 60.01 - 65 \$ 2.438,829 \$ - \$ - \$ - \$ 2.167,018 70.01 - 75 \$ 006,483 \$ - \$ - \$ - \$ 2.438,629 70.01 - 75 \$ 006,483 \$ - \$ - \$ - \$ 3 - \$ 2.250,034 80					Aging Summary		
Province Northwest Territories and Nunavut Indexed LTV (%) days past due (%) days			Current and		, iging ourmany		
Northwest Territories and Nunavut 20.00 and Below 5 1006.206 5 7 6 7 7 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7							
Province Indexed LTV (%) days past due days past due s<			days past due	days past due			
$ \frac{1}{9001 - 35} = \frac{1}{3002 + 300$	Northwest Territories and Nunavut						
$ \frac{56,01-40}{40,01-45} & 525,249 & 5 & - & 5 & - & 5 & - & 5 & - & 5 & 5$		25.01 - 30	\$ 1,385,218	s -	\$ -	\$ -	\$ 1,385,218
$ \frac{40.01 + 45}{50.01 + 50} = \frac{8}{1.568,776} = \frac{5}{5} - \frac{5}{5} - \frac{5}{5} = \frac{8}{5.01} + \frac{5}{5} + \frac{8}{1.568,776} = \frac{5}{5} - \frac{5}{5} + \frac{5}{5} + \frac{8}{1.568,776} = \frac{5}{5} - \frac{5}{5} + \frac{19}{5} + \frac{10}{5} + \frac{19}{5} + 19$				\$ -			
$ \frac{45.01 - 50}{50.01 - 55} \qquad \$ \ 1,588,776 \qquad \$ \ - \ -$				s -			
55.01-60 \$ 2,438,629 \$ - \$ - \$ - \$ - \$ 2,438,629 60.01-65 \$ 2,560,634 \$ - \$ - \$ - \$ - \$ 729,764 70.01-75 \$ 806,483 \$ - \$ - \$ - \$ - \$ 729,764 70.01-75 \$ 806,483 \$ - \$ - \$ - \$ - \$ 729,764 70.01-75 \$ 806,483 \$ - \$ - \$ - \$ - \$ 806,483 70.01-75 \$ 806,484,155 \$ - \$ - \$ - \$ 806,483 80.01 and Above \$ 228,074 \$ - \$ - \$ - \$ - \$ 250,074 19,642,196 Current and 19,642,196 19,642,196 19,642,196 19,642,196 Current and less than 30 30 to 59 60 to 89 90 or more 20.00 and Below \$ 36,535,361 \$ 44,268 \$ 33,855 \$ 30,205 \$ 30,643,869 20.01 - 25 \$ 31,032,220 \$ 109,084 - \$ 58,129 \$ 31,193,493 25.01 - 30 \$ 66,669,158 - \$ 149,697 \$ 270,760 \$ 67,089,615 30.01 - 35 \$ 65,453,513 - \$ - \$ 243,438 \$ 65,696,651 30.01 - 35		45.01 - 50	\$ 1,588,776	\$ -	\$-	\$-	\$ 1,588,776
60.01 - 65 \$ 2.560.634 \$ - \$ - \$ - \$ - \$ 2.560.634 65.01 - 70 \$ 729.764 \$ - \$ - \$ - \$ 729.764 70.01 - 75 \$ 806.483 \$ - \$ - \$ 80.6483 80.01 and Above \$ 258.074 \$ - \$ - \$ 80.4185 80.01 and Above \$ 258.074 \$ - \$ - \$ 258.074 \$ 19.642.198 \$ - \$ - \$ - \$ 258.074 \$ 19.642.198 \$ - \$ - \$ - \$ 258.074 \$ 19.642.198 \$ - \$ - \$ - \$ 258.074 \$ 19.642.198 \$ - \$ - \$ - \$ 258.074 \$ - \$ 258.074 \$ - \$ 258.074			\$ 2,167,018	\$ -			\$ 2,167,018
Province Nova Scotia Indexed LTV (%) days past due 36,635,361 days past due 36,635,361 days past due 36,635,361 days past due 30,635,361 days past due 30,635,361 days past due 33,865 days past due 5 Total 5 Total 5 Nova Scotia 100,0 and Below 20,01 - 25 \$ 36,635,631 \$ - \$			\$ 2,438,629 \$ 2,560,634	\$ - \$			\$ 2,438,629 \$ 2,560,634
Province Nova Scotia Indexed LTV (%) days past due 36,535,361 days past due 439,5361 days past due 44,268 days past due 33,855 days past due 5 days days du			\$ 729,764				\$ 729,764
Province Indexed LTV (%) days past due 36,001 and Above 30 to 59 60 to 89 90 or more Province Indexed LTV (%) days past due 36,535,561 30 to 59 60 to 89 90 or more Province Indexed LTV (%) days past due 36,535,5361 30 to 59 60 to 89 90 or more 20.00 and Below 36,535,5361 54,2268 533,855 5 30,205 5 36,643,689 20.01 - 25 \$31,032,280 \$109,084 - \$52,707,600 \$57,089,615 30.01 - 35 \$66,669,158 - \$149,687 \$27,0760 \$67,089,615 30.01 - 45 \$75,644,483 \$214,434 \$- \$243,438 \$65,696,951 30.01 - 65 \$7,4740,404 \$348,040 \$- \$58,943,8317 \$68,82,430 45,01 - 60 \$89,589,419 \$58,945,\$ \$ \$ \$89,889,419 \$68,82,430 50,01 - 65 \$7,4740,404 \$348,040 \$ \$ \$ \$89,889,418 \$ 60,01 - 65 \$7,1641,452 \$ \$ \$ <t< td=""><td></td><td></td><td></td><td>s -</td><td>s -</td><td>s -</td><td></td></t<>				s -	s -	s -	
Image: start of the s				s - s -	\$ - \$ -	s - s -	
Current and less than 30 Current and less than 30 Out 59 60 to 89 90 or more Province Indexed LTV (%) days past due (%) 36,535,361 days past due \$ 36,535,361 days past due \$ 44,268 days past due \$ 33,855 days past due \$ 30,636,869 Total Nova Scotia 20.00 and Below \$ 36,635,361 \$ 44,268 \$ 33,855 \$ 30,205 \$ 30,643,689 20.01 - 25 \$ 31,032,220 \$ 109,094 \$ - \$ 58,129 \$ 31,199,493 30.01 - 35 \$ 66,669,158 \$ - \$ \$ 149,697 \$ 270,760 \$ 67,089,615 30.01 - 40 \$ 66,867,7559 \$ 204,871 \$ - \$ \$ 243,438 \$ 65,699,651 30.01 - 45 \$ 75,644,483 \$ 214,434 \$ - \$ \$ 5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		oc.or and report		\$ -	\$ -		
Current and less than 30 Current and less than 30 Out 59 60 to 89 90 or more Province Indexed LTV (%) days past due (%) 36,535,361 days past due \$ 36,535,361 days past due \$ 44,268 days past due \$ 33,855 days past due \$ 30,636,869 Total Nova Scotia 20.00 and Below \$ 36,635,361 \$ 44,268 \$ 33,855 \$ 30,205 \$ 30,643,689 20.01 - 25 \$ 31,032,220 \$ 109,094 \$ - \$ 58,129 \$ 31,199,493 30.01 - 35 \$ 66,669,158 \$ - \$ \$ 149,697 \$ 270,760 \$ 67,089,615 30.01 - 40 \$ 66,867,7559 \$ 204,871 \$ - \$ \$ 243,438 \$ 65,699,651 30.01 - 45 \$ 75,644,483 \$ 214,434 \$ - \$ \$ 5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					Aging Summany		
Province Indexed LTV (%) days past due 30,6535,581 30 to 59 60 to 89 90 or more Nova Scotia 20,00 and Below \$36,553,581 \$44,268 \$33,855 \$30,205 \$36,654,689 Nova Scotia 20,01 ard Below \$36,553,581 \$44,268 \$33,855 \$30,205 \$36,654,689 20,01 - 25 \$31,032,280 \$109,084 \$-< \$58,129 \$31,199,493 30,01 - 35 \$66,669,158 \$- \$149,697 \$270,760 \$65,696,951 30,01 - 35 \$66,689,159 \$204,871 \$- \$270,760 \$65,696,951 30,01 - 45 \$75,644,483 \$214,434 \$-< \$270,760 \$75,889,197 40,01 - 45 \$76,644,483 \$214,434 \$-< \$26,364 \$89,598,417 50,01 - 65 \$74,740,404 \$348,040 \$-< \$26,362,887 \$69,302,887 60,01 - 65 \$71,641,452 \$- \$2 \$2 \$2 \$20,874,853 60,01 - 65 \$71,864,1452 \$2 \$2 \$2 \$2 \$36,			Current and		Aging Summary		
Indexed LIV (%) days past due log past due <thlog due<="" past="" th=""> log past due log</thlog>				30 to 59	60 to 89	90 or more	
Nova Scotia 20.00 and Below \$ 36,53,361 \$ 44,268 \$ 33,855 \$ 30,205 \$ 36,643,689 20.01 - 25 \$ 31,032,220 \$ 109,044 \$ - \$ 58,129 \$ 31,199,493 25,01 - 30 \$ 66,69,158 \$ - \$ 149,697 \$ 220,760 \$ 67,089,615 30.01 - 35 \$ 66,545,513 \$ - \$ - \$ 243,438 \$ 66,696,158 35,01 + 40 \$ 68,627,7559 \$ 204,871 \$ - \$ 243,438 \$ 66,832,430 40,01 + 45 \$ 75,644,483 \$ 214,434 \$ - \$ - \$ 8,96,89,419 45,01 - 50 \$ 74,740,404 \$ 38,040 \$ - \$ - \$ 8,96,89,443 50,01 - 65 \$ 74,740,404 \$ 348,040 \$ - \$ - \$ 69,502,887 60,01 - 65 \$ 71,641,452 \$ - \$ - \$ - \$ 69,502,887 60,01 - 70 \$ 48,395,314 \$ 172,792 \$ - \$ - \$ 48,568,106 70,01 - 75 \$ 39,674,953 \$ - \$ - \$ - \$ 39,674,953 75,01 + 60 \$ 19,680,41	Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
25.01 - 30 \$ 66.669.158 \$ - \$ 149.697 \$ 270.760 \$ 67.089.615 30.01 - 35 \$ 65.493.513 \$ - \$ 243.438 \$ 65.696.951 35.01 - 40 \$ 68.627.559 \$ 204.871 \$ - \$ 243.438 \$ 65.898.951 40.01 - 45 \$ 75.644.483 \$ 214.434 \$ - \$ - \$ 68.832.430 40.01 - 45 \$ 75.644.483 \$ 244.434 \$ - \$ - \$ 75.658.917 45.01 - 55 \$ 74.740.404 \$ 38.040 \$ - \$ - \$ 75.088.443 55.01 - 60 \$ 69.502.887 \$ - \$ - \$ - \$ 69.502.887 60.01 - 65 \$ 71.641.452 \$ - \$ - \$ 48.568.106 70.01 - 75 \$ 39.674.953 \$ - \$ - \$ 39.674.953	Nova Scotia		\$ 36,535,361	\$ 44,268	\$ 33,855	\$ 30,205	
30.01 - 35 \$ 65,453.513 \$ - \$ - \$ 243,438 \$ 65,696,691 35.01 - 40 \$ 68,627,559 \$ 244,471 \$ - \$ 5 68,832,430 40.01 - 45 \$ 75,644,483 \$ 214,434 \$ - \$ - \$ 75,858,917 45.01 - 60 \$ 89,589,419 \$ 58,945 \$ - \$ - \$ 89,689,843 50.01 - 65 \$ 74,740,404 \$ 348,040 \$ - \$ - \$ 75,088,443 50.01 - 65 \$ 71,641,452 \$ - \$ - \$ 69,502,887 60.01 - 65 \$ 71,641,452 \$ - \$ - \$ 69,502,887 70.01 - 70 \$ 48,395,314 \$ 172,792 \$ - \$ 48,568,106 70.01 - 75 \$ 39,674,953 \$ - \$ - \$ 39,674,953 75.01 - 80 \$							
35.01 - 40 \$ 68.627,559 \$ 204,871 \$ - \$ - \$ 68.832,430 40.01 - 45 \$ 75.644.483 \$ 214,434 \$ - \$ 57.568,917 45.01 - 50 \$ 89,589,419 \$ 58.945 \$ - \$				s -			
45.01 - 50 \$ 89,589,419 \$ 58,945 \$ - \$ - \$ 89,643,364 50.01 - 55 \$ 74,740,404 \$ 348,040 \$ - \$ - \$ 5,018,443 55.01 - 60 \$ 69,502,887 \$ - \$ - \$ - \$ \$ 6,502,887 60.01 - 65 \$ 71,641,452 \$ - \$ - \$ - \$ 71,641,452 65.01 - 70 \$ 48,395,314 \$ 172,792 \$ - \$ - \$ 48,568,106 70.01 - 75 \$ 39,674,953 \$ - \$ - \$ 39,674,953 75.01 - 80 \$ 19,680,417 \$ - \$ - \$ 19,680,417 80.01 and Above \$ 138,441 \$ - \$ - \$ 138,441		35.01 - 40	\$ 68,627,559	\$ 204,871	\$-	\$-	\$ 68,832,430
50.01 - 55 \$ 74,740,404 \$ 348,040 \$ - \$ - \$ 5 5 75,088,443 55.01 - 60 \$ 69,502,887 \$ - \$ - \$ \$ 6,050,287 60.01 - 65 \$ 71,641,452 \$ - \$ - \$ - \$ \$ 71,641,452 65.01 - 70 \$ 48,395,314 \$ 172,792 \$ - \$ - \$ 48,568,106 70.01 - 75 \$ 39,674,953 \$ - \$ - \$ 39,674,953 75.01 - 80 \$ 19,680,417 \$ - \$ - \$ 19,680,417 80.01 and Above \$ 138,441 \$ - \$ - \$ 138,441				\$ 214,434			
55.01 - 60 \$ 69,502.887 \$ - \$ - \$ - \$ 69,502.887 60.01 - 65 \$ 71,641,452 \$ - \$ - \$ - \$ 71,641,452 65.01 - 70 \$ 48,395,314 \$ 172,792 \$ - \$ 48,568,106 70.01 - 75 \$ 39,674,953 \$ - \$ - \$ 39,674,953 75.01 - 80 \$ 19,680,417 \$ - \$ - \$ 9,680,417 80.01 and Above \$ 138,441 \$ - \$ - \$ - \$ 138,441				58,945 \$ 348.040 \$ 348.040 \$ \$ 348.040 \$			o o 9,648,364 \$ 75.088.443
60.01-65 \$71,641,452 \$-\$ \$ \$71,641,452 65.01-70 \$48,395,314 \$172,792 \$-\$ \$48,568,106 70.01-75 \$39,674,953 \$-\$ \$-\$ \$48,568,106 75.01-80 \$19,680,417 \$-\$ \$-\$ \$19,680,417 80.01 and Above \$138,441 \$ \$-\$ \$-\$ \$138,441		55.01 - 60	\$ 69,502,887	\$ -		\$ -	\$ 69,502,887
70.01 - 75 \$ 39,674,953 \$ - \$ - \$ 39,674,953 75.01 - 80 \$ 19,680,417 \$ - \$ - \$ 19,680,417 80.01 and Above <u>\$ 138,441</u> \$ - <u>\$ -</u> \$ - \$ 19,680,417		60.01 - 65	\$ 71,641,452	\$ -		\$ -	\$ 71,641,452
75.01 - 80 \$ 19,680,417 \$ - \$ - \$ \$ \$ \$ \$ \$ \$ \$ 19,680,417 80.01 and Above _\$ 138,441 \$ \$ _\$ 138,441							
80.01 and Above <u>\$ 138,441</u> <u>\$ -</u> <u>\$ -</u> <u>\$ -</u> <u>\$ 138,441</u>							
<u>757,325,642</u> <u>1,152,433</u> <u>183,552</u> <u>602,532</u> <u>759,264,159</u>			\$ 138,441	\$ -			\$ 138,441
			757,325,642	1,152,433	183,552	602,532	759,264,159



BMO Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 31-Aug-23 Date of Report: 15-Sep-23

			Date of Report:	15-Sep-23		
				A		
		Current and		Aging Summary		
		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Ontario	20.00 and Below	\$ 1,221,788,910	\$ 1,255,911	\$ 1,367,938	\$ 1,604,548	\$ 1,226,017,307
	20.01 - 25 25.01 - 30	\$ 1,139,729,387 \$ 1,465,727,860	\$ 2,949,559 \$ 1,523,185	\$ 431,347 \$ 126,035	\$ 822,601 \$ 1,623,535	\$ 1,143,932,894 \$ 1,469,000,615
	30.01 - 35	\$ 1,641,375,109	\$ 2,625,793	\$ 578,259	\$ 1,361,001	\$ 1,645,940,162
	35.01 - 40	\$ 1,693,156,426	\$ 3,485,146	\$ 176,462	\$ 1,021,912	\$ 1,697,839,946
	40.01 - 45 45.01 - 50	\$ 1,965,678,071 \$ 2,166,853,289	\$ 4,614,690 \$ 3,198,099	\$ 124,709 \$ 664,460	\$ 800,142 \$ 1,377,821	\$ 1,971,217,612 \$ 2,172,093,669
	50.01 - 55	\$ 2,395,220,774	\$ 6,163,370	\$ 932,495	\$ 4,392,976	\$ 2,406,709,616
	55.01 - 60	\$ 2,004,616,702	\$ 4,116,793	\$ 1,446,427	\$ 338,388	\$ 2,010,518,309
	60.01 - 65 65.01 - 70	\$ 1,639,760,568 \$ 888,897,256	\$ 1,593,068 \$ 373,401	\$ - \$ 422,087	\$ 453,360 \$ 590,337	\$ 1,641,806,996 \$ 890,283,081
	70.01 - 75	\$ 1,091,272,990	\$ 2,801,704	\$ 1,030,905	\$ 1,035,576	\$ 1,096,141,175
	75.01 - 80	\$ 967,076,071	\$ 1,503,613	\$ 783,642	\$ -	\$ 969,363,326
	80.01 and Above	\$ 71,029,458 20,352,182,871	<u>\$</u> - 36,204,333	\$ 2,431,238 10,516,004	<u> </u>	\$ 73,460,696 20,414,325,403
		20,002,102,071	00,204,000	10,010,004	10,422,100	20,414,020,400
				Aging Summary		
		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)					Total
Prince Edward Island	20.00 and Below	days past due \$ 3,449,604	days past due \$-	days past due \$-	days past due \$-	\$ 3,449,604
	20.01 - 25	\$ 4,515,108	\$ -	\$ -	\$ -	\$ 4,515,108
	25.01 - 30	\$ 6.093.876	\$ - \$ -	s -	\$ -	\$ 6,093,876
	30.01 - 35 35.01 - 40	\$ 4,756,975 \$ 7,523,320	s - s -	\$- \$-	\$- \$-	\$ 4,756,975 \$ 7,523,320
	40.01 - 45	\$ 9,063,303	\$ -	\$-	\$ -	\$ 9,063,303
	45.01 - 50	\$ 13,440,066	\$ -	s -	\$ -	\$ 13,440,066
	50.01 - 55 55.01 - 60	\$ 20,505,081 \$ 20,315,825	\$ - \$ -	\$ - \$ -	\$- \$-	\$ 20,505,081 \$ 20,315,825
	60.01 - 65	\$ 20,315,825 \$ 9,190,053	s - s -	s - s -	s - S -	
	65.01 - 70	\$ 5,777,702	\$ -	\$-	\$ -	\$ 5,777,702
	70.01 - 75	\$ 11,789,381	s -	\$ -	s -	\$ 11,789,381
	75.01 - 80 80.01 and Above	\$ 1,727,289 \$ -	\$- \$-	\$- \$-	\$- \$-	\$ 1,727,289 \$ -
	00.01 414 10010	118,147,584	<u> </u>	<u> </u>	<u> </u>	118,147,584
				Aging Summary		
		Current and		Aging Summary		
		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Quebec	20.00 and Below	\$ 177,349,710	\$ 345,240	\$-	\$ 258,058	\$ 177,953,008
	20.01 - 25	\$ 154,444,865	\$ 546,898	\$ 73,548	\$ 46,558	\$ 155,111,868
	25.01 - 30 30.01 - 35	\$ 287,179,186 \$ 387,783,626	\$ 706,737 \$ 923,418	\$ 232,028 \$ 411,976	\$ 1,109,741 \$ 462,478	\$ 289,227,693 \$ 389,581,498
	35.01 - 40	\$ 427,343,488	\$ 1,275,097	\$ -	\$ 392,872	\$ 429,011,458
	40.01 - 45	\$ 441,929,771	\$ 799,783	\$ 650,825	\$ 1,195,906	\$ 444,576,285
	45.01 - 50	\$ 448,241,642	\$ 932,538	\$- \$258,293	\$ 2,771,219 \$ -	\$ 451,945,399
	50.01 - 55 55.01 - 60	\$ 484,329,824 \$ 432,343,726	\$ 329,918 \$ -	\$ 258.293 \$ 188,867	s -	\$ 484,918,035 \$ 432,532,593
	60.01 - 65	\$ 359,466,013	\$ 259,091	\$ -	\$ -	\$ 359,725,104
	65.01 - 70	\$ 233,626,154	\$ 1,096,574	\$ 145,752	\$ -	\$ 234,868,481
	70.01 - 75 75.01 - 80	\$ 272,806,579 \$ 87,009,774	\$ 205,619 \$ 262,573	\$- \$-	\$ 132,143 \$ -	\$ 273,144,341 \$ 87,272,347
	80.01 and Above	\$ 3,987,888	\$ -	\$ -	_\$	\$ 3,987,888
		4,197,842,246	7,683,488	1,961,289	6,368,975	4,213,855,997
				Aging Summary		
		Current and				
Provinco		less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Saskatchewan	20.00 and Below 20.01 - 25	\$ 21,880,415 \$ 21,566,139	\$ - \$ 193,196	\$- \$-	\$ 122,176 \$ -	\$ 22,002,591 \$ 21,759,335
	25.01 - 30	\$ 39,095,679	\$ 193,190	s -	\$ 129,020	\$ 39,224,699
	30.01 - 35	\$ 33,947,497	\$ 73,208	\$ 297,871	\$ 357,542	\$ 34,676,118
	35.01 - 40	\$ 30,923,231	\$ 368,230	\$ -	\$ 16,337	\$ 31,307,799
	40.01 - 45 45.01 - 50	\$ 34,286,316 \$ 36,091,125	\$- \$391,798	\$- \$-	\$- \$-	\$ 34,286,316 \$ 36,482,923
	50.01 - 55	\$ 51,044,695	\$ -	\$ 333,550	\$ 43,805	\$ 51,422,050
	55.01 - 60	\$ 40,460,843	\$ -	s -	\$ 247,763	\$ 40,708,606
	60.01 - 65 65.01 - 70	\$ 24,623,943 \$ 15,385,310	\$- \$-	\$ - \$ -	s - s -	\$ 24,623,943 \$ 15,385,310
	70.01 - 75	\$ 20,296,890	š -	š -	\$ -	\$ 20,296,890
	75.01 - 80	\$ 10,719,406	\$ -	\$ -	\$ -	\$ 10,719,406
	80.01 and Above	\$ 343.944 380,665,433	<u>\$</u> 1,026,432	<u> </u>	916,644	\$ 343,944 383,239,928
		000,000,100	.,020,102		010,011	000,200,020
		Comment and		Aging Summary		
		Current and less than 30	30 to 59	60 to 89	90 or more	
Province	Indexed LTV (%)	days past due	days past due	days past due	days past due	Total
Yukon Territories	20.00 and Below	\$ 2,478,470	\$ -	\$ -	\$ -	\$ 2,478,470
	20.01 - 25	\$ 1,987,038	\$ -	\$-	\$ -	\$ 1,987,038
	25.01 - 30 30.01 - 35	\$ 1,131,090 \$ 1,866,263	\$ -	\$ -	\$ -	\$ 1,131,090 \$ 1,866,263
	30.01 - 35 35.01 - 40	\$ 1,866,263 \$ 2,589,525	\$ - \$ -	\$- \$-	\$- \$-	\$ 1,866,263 \$ 2,589,525
	40.01 - 45	\$ 1,869,947	ş -	\$ - \$ -	\$ -	\$ 1,869,947
	45.01 - 50	\$ 3,581,207	\$ -	\$ -	\$ -	\$ 3,581,207
	50.01 - 55	\$ 5,537,882 \$ 7,693,118	\$ -	\$ -	\$- \$-	\$ 5,537,882 \$ 7,603,118
	55.01 - 60 60.01 - 65	\$ 7,693,118 \$ 2,236,989	\$- \$-	\$ - \$ -	s - s -	\$ 7,693,118 \$ 2,236,989
	65.01 - 70	\$ 2,612,645	\$ -	\$ -	\$ -	\$ 2,612,645
	70.01 - 75	\$ 2,394,784	\$ -	\$ -	\$ -	\$ 2,394,784
	75.01 - 80 80.01 and Above	\$ 4,529,816	\$- \$-	\$ - \$ -	\$- \$-	\$ 4,529,816
	ou.u i anu Above					
		\$ 40,508,775	\$-	\$-	s -	\$ 40,508,775

⁽¹⁾ Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.



BMO Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 31-Aug-23 Date of Report: 15-Sep-23

Cover Pool - Current LIV Distribution by Credit Score 17																
	Credit Scores															
Indexed LTV (%)	Sco	re Unavailable		<600		600 - 650		651 - 700		701 - 750		751 - 800		>800		Total
20.00 and Below	\$	16,737,000	\$	14,822,654	\$	28,080,421	\$	77,658,011	\$	184,284,942	\$	288,993,967	\$	1,570,187,215	\$	2,180,764,211
20.01 - 25	\$	14,164,015	\$	14,034,803	\$	42,795,501	\$	79,300,212	\$	210,206,110	\$	301,618,255	\$	1,383,048,533	\$	2,045,167,430
25.01 - 30	\$	9,367,466	\$	28,412,673	\$	54,328,862	\$	131,822,950	\$	278,409,461	\$	376,104,724	\$	1,792,683,876	\$	2,671,130,012
30.01 - 35	\$	13,279,637	\$	27,092,333	\$	56,908,597	\$	150,749,770	\$	297,232,545	\$	432,403,333	\$	1,953,625,630	\$	2,931,291,844
35.01 - 40	\$	17,514,836	\$	27,867,008	\$	65,209,207	\$	169,175,149	\$	331,380,105	\$	501,741,180	\$	2,039,467,307	\$	3,152,354,793
40.01 - 45	\$	34,219,052	\$	29,752,935	\$	74,312,690	\$	192,345,572	\$	380,617,749	\$	600,360,374	\$	2,255,560,332	\$	3,567,168,703
45.01 - 50	\$	47,292,757	\$	36,221,622	\$	72,765,863	\$	227,397,415	\$	453,206,298	s	680,006,023	s	2,517,473,299	\$	4,034,363,277
50.01 - 55	\$	67,806,275	\$	44,139,149	\$	94,432,789	\$	285,415,823	\$	531,123,044	s	807,719,003	s	2,715,500,868	\$	4,546,136,950
55.01 - 60	\$	89,636,920	\$	46,736,517	\$	86,390,023	\$	269,774,426	\$	527,382,066	\$	751,328,350	\$	2,509,532,591	\$	4,280,780,893
60.01 - 65	\$	94,419,275	\$	28,235,258	\$	78,332,986	\$	225,826,663	\$	427,222,772	s	662,029,499	s	2,100,458,432	\$	3,616,524,885
65.01 - 70	Ś	71.052.568	\$	22.655.126	Ś	39,603,539	Ś	160.600.618	\$	239.357.863	Ś	399,474,068	Ś	1.243.265.673	\$	2.176.009.454
70.01 - 75	Ś.	99,803,657	Ś	17,919,778	Ś	60,765,195	Ś	157,872,884	Ś	242,442,536	Ś	407,031,718	Ś	1,226,436,810	Ś	2,212,272,579
75.01 - 80	\$	97,876,297	\$	16,088,689	Ś	41,841,119	\$	99,626,946	\$	189,363,195	ŝ	294,652,554	\$	828,002,116	\$	1,567,450,915
80.01 and Above	\$	15,256,411	\$	2,067,619	Ś	1,324,212	\$	9,965,432	\$	12,324,326	ŝ	18,771,295	\$	36,776,613	\$	96,485,908
	\$	688,426,166	\$	356,046,162	\$	797,091,004	\$	2,237,531,871	\$	4,304,553,012	\$	6,522,234,343	\$	24,172,019,294	\$	39,077,901,852

(1) Value as determined by adjusting, not less than quarterly, the Original Market Value utilizing the Indexation Methodology (see Appendix for details) for subsequent price developments.



BMO Global Registered Covered Bond Program Monthly Investor Report Calculation Date: 31-Aug-23

Appendix ion Methodolo

31-Aug-23 15-Sep-23

Date of Report:

Starting July 1, 2014, the Guarantor employs an indexation methodology that meets the requirements provided for in the CMHC Guide to determine indexed valuations for Properties relating to the Loans in the Portfolio (which methodology may be changed from time to time and will, at any time, be disclosed in the then-current Investor Report and each future Investor Report for periods from and after July 1, 2014, the "Indexation Methodology") for purposes of the Asset Coverage Test, the Amortization Test and the Valuation Calculation as set forth in the Guarantor Agreement, and for all other purposes as required by the CMHC Guide. Any update or other change to the Indexation Methodology must comply with the requirements of the CMHC Guide and will (i) require notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such update or other change constitutes a material amendment thereto, require satisfaction of the Rating Agency Condition, and (iii) if such update or other change is materially prejudicial to the Covered Bondholders, require the consent of the Bond Trustee.

Initially, the Indexation Methodology to be employed by the Guarantor will be based on (i) with respect to Properties located within the cities of Vancouver, Victoria, Calgary, Edmonton, Winnipeg, Ottawa-Gatineau, Hamilton, Toronto, Montreal, Quebec City and Halifax, data provided by Teranet through its House Price IndexTM (the "House Price Index"), and (ii) for Properties located in all other areas of Canada, a property value that is adjusted using the Teranet - National Bank Composite 11 House Price IndexTM (the "Composite 11 House Price Index"), which is calculated as a weighted average of the data for the eleven cities included in the House Price Index.

The data derived by the House Price Index is based on a repeat sales method, which measures the change in price of certain residential properties within the related area based on at least two sales of each such property over time. Such price change data is then used to formulate the House Price Index for the related area. Details of the House Price Index and the Composite 11 House Price Index may be found at www.housepriceindex.ca.

Certain risks are associated with the use of composite indices and statistics including the House Price Index and the Composite 11 House Price Index, such as (i) the data provided with respect to larger geographical areas could mask localized price fluctuations, and (ii) data on the growth rate for each type of dwelling is not available because the data provided combines all dwelling types and, therefore, the data provided may not reflect price fluctuations for the different types of dwellings. Accordingly, no assurance can be given that the valuation of the Properties in the Portfolio using the Indexation Methodology will result in an accurate determination of the actual realizable value of a particular Property or of the Portfolio as a whole. The Bank can give no assurance as to the accuracy of the information provided by the House Price Index.