

Q2
2007



**SUPPLEMENTARY
PACKAGE**

**FOR THE QUARTER ENDED
April 30 • 2007**

CAUTION

Please note that all financial data for the first quarter of 2007 in this document has been restated to include the effects of commodities trading losses that relate to that quarter, unless otherwise noted.

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

NOTES TO USERS**Restatement of Prior Periods****Changes**

Periodically, certain business lines or units within business lines are transferred between client groups to more closely align BMO's organizational structure and its strategic priorities. All comparative figures are reclassified to reflect these transfers.

Restatement

The Bank is restating its consolidated interim financial statements for the three months ended January 31, 2007 to reflect a more appropriate market-based methodology for its commodities trading portfolio. This change, together with concerns regarding the reliability of quotes received from the Bank's principal commodities broker used in the first quarter valuation, led the Bank to conclude that losses should be recognized in both the first quarter and the second quarter of Fiscal 2007. The impact of this change did not have a material impact on the periods prior to the first quarter of 2007.

Please note that all financial data for the first quarter of 2007 in this document has been restated to include the effects of commodities trading losses that relate to that quarter, unless otherwise noted.

Restructuring Charge

On January 31, 2007, we recorded a restructuring charge of \$135 million in the Consolidated Statement of Income. The objectives of the restructuring are to enhance customer service by directing spending and resources on front-line sales and service improvements; creating more efficient processes and systems across the company and continuing accelerating the pace of the company's growth. Refer to Note 7 of the Consolidated Financial Statements.

Use of this Document

Information in this document is supplementary to the Bank's second quarter Press Release, MD&A, Financial Statements, and the 2006 Annual Report and should be read in conjunction with those documents.

Additional financial information is also available throughout the slide presentations for the Strategic Update, Financial Review and Risk Review, as well as the Conference Call Webcast. These can be accessed at our website at www.bmo.com/investorrelations. This report is unedited 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.

Refer to the "GAAP and Related Non-GAAP Measures used in the MD&A" section included in the Management's Discussion and Analysis for an explanation of cash results, reporting on a taxable equivalent basis (teb) and net economic profit. Securities regulators require that companies caution readers that earnings and other measures adjusted to a basis other than generally accepted accounting principles (GAAP) do not have standardized meanings under GAAP and are unlikely to be comparable to similar measures used by other companies.

Changes in Accounting Policy

During Fiscal 2007, we adopted new accounting requirements of the Canadian Institute of Chartered Accountants. Refer to Note 2 of the Consolidated Financial Statements.

On November 1, 2006, we adopted the Canadian Institute of Chartered Accountants' accounting requirements for securities, hedging derivatives, other comprehensive income and certain other financial instruments. Prior periods have not been restated.

Other Comprehensive Income

The new rules require that we present a new Consolidated Statement of Comprehensive Income, which is comprised of net income, changes in unrealized gains or losses related to available-for-sale securities, changes in unrealized gains or losses related to cash flow hedges and the net unrealized foreign exchange gain or loss for the period related to our net investment in foreign operations. This statement has been included above our Consolidated Statement of Changes in Shareholders' Equity.

(a) Securities

The new rules require that we reclassify certain of our securities previously classified as investment securities as either available-for-sale or held-to-maturity securities.

Available-for-sale securities are measured at fair value with unrealized gains and losses recorded in other comprehensive income until the security is either sold, or if an unrealized loss is considered other than temporary, the unrealized loss is recorded in income. The criteria for other than temporary impairment remain unchanged. Available-for-sale securities where there is no quoted market price, including securities whose sale is restricted, will continue to be recorded at amortized cost. We have not classified any of our investment securities as held-to-maturity.

The new rules do not impact accounting for our merchant banking investments or investments in corporate equity where we exert significant influence, but not control. These are recorded as other securities on our Consolidated Balance Sheet. Additional information on our policies related to securities, determining fair value and other than temporary impairment is included in Note 3 to our consolidated financial statements for the year ended October 31, 2006.

On November 1, 2006, we remeasured our available-for-sale securities at fair value, as appropriate. A net unrealized gain of \$3 million was recorded in opening accumulated other comprehensive income.

(b) Hedging Derivatives

The new rules require us to record all of our hedging derivatives at fair value. Prior to November 1, 2006, we accounted for derivatives that qualified as accounting hedges on an accrual basis.

The types of hedging relationships that qualify for hedge accounting have not changed under the new rules. We will continue to designate our hedges as either cash flow hedges or fair value hedges. A description of the items or transactions that we hedge and the risk management policy for each type of hedge is included in Note 9 to our consolidated financial statements for the year ended October 31, 2006.

(i) Cash Flow Hedges

Cash flow hedges are used to manage the possible increase or decrease in interest income or expense related to variable rate assets and liabilities due to changes in interest rates.

Under the new rules, we will continue to record interest receivable or payable on the derivative as an adjustment to interest, dividend and fee income in the Consolidated Statement of Income over the life of the hedge.

To the extent that changes in the fair value of the derivative offset changes in the fair value of the hedged item, they are recorded in other comprehensive income. Any portion of the change in fair value of the derivative that does not offset changes in the fair value of the hedged item (the ineffectiveness of the hedge) is recorded directly in non-interest revenue, other in the Consolidated Statement of Income. The ineffective portion of our cash flow hedges totaled \$1 million for the quarter ended April 30, 2007.

For hedges that are discontinued before the end of the original hedge term, the unrealized gain or loss in other comprehensive income is amortized to interest, dividend and fee income in the Consolidated Statement of Income over the remaining term of the original hedge. If the hedged item is sold or settled, the entire unrealized gain or loss is recognized in interest, dividend and fee income in the Consolidated Statement of Income. The amount of other comprehensive loss that is expected to be reclassified to the Consolidated Statement of Income over the next 12 months is \$15 million (\$10 million after tax). This will be offset by increased net interest income on assets and liabilities that are hedged.

On November 1, 2006, we remeasured our cash flow hedge derivatives at fair value. The portion of the fair value that offset the fair value of the hedged item totaled \$8 million (\$5 million after tax) and was recorded in opening accumulated other comprehensive income. The ineffective portion of cash flow hedges recorded in opening retained earnings totaled less than \$1 million. We also reclassified \$86 million (\$56 million after tax) of deferred losses related to cash flow hedges that were discontinued prior to November 1, 2006 from other assets to opening accumulated other comprehensive income.

(ii) Fair Value Hedges

Fair value hedges are used to manage possible changes in the value of our fixed rate assets and liabilities due to changes in interest rates. For fair value hedges, not only is the hedging derivative recorded at fair value but fixed rate assets and liabilities that are part of a hedging relationship are adjusted for the changes in value of the risk being hedged (quasi fair value). To the extent that the change in the fair value of the derivative does not offset changes in the quasi fair value adjustment to the hedged item (the ineffectiveness of the hedge), the net amount will be recorded directly in non-interest revenue, other in the Consolidated Statement of Income. The ineffective portion of our fair value hedges totaled less than \$1 million for the quarter ended April 30, 2007.

For fair value hedges that are discontinued, we cease adjusting the hedged item to quasi fair value. The quasi fair value adjustment on the hedged item will be recorded as an adjustment to the interest income/expense on the hedged item over its remaining term to maturity. If the hedged item is sold or settled, any remaining quasi fair value adjustment would be included in the determination of the gain or loss on sale or settlement.

When we remeasured fair value hedging derivatives to fair value on November 1, 2006, we made a corresponding adjustment to the carrying value of the items that we hedge with those derivatives (quasi fair value adjustment). The difference between these two amounts was recorded in opening retained earnings and totaled less than \$1 million. On November 1, 2006, we also reclassified deferred amounts related to fair value hedges that were discontinued prior to November 1, 2006 from other assets to adjust the carrying amount of the items that were previously hedged. Quasi fair value adjustments related to these two activities were comprised of an increase in loans of \$3 million, an increase in deposits of \$38 million, an increase in subordinated debt of \$9 million and an increase in other assets of \$6 million.

(c) Fair Value Option

The new rules allow management to elect to measure financial instruments that would not otherwise be accounted for at fair value as trading instruments with changes in fair value recorded in income provided they meet certain criteria. Financial instruments must be designated on November 1, 2006 when the new standard was adopted or when new financial instruments are acquired, and the designation is irrevocable.

Structured notes issued by the Bank include embedded options. The Bank enters into derivatives which manage our exposure to changes in the structured note fair value caused by changes in interest rates. The structured notes are designated as trading under the fair value option which better aligns the accounting result with how the portfolio is managed. These notes are classified as other liabilities. The fair value and amount due at contractual maturity of these notes as at April 30, 2007 was \$532 million and \$526 million, respectively. The impact of recording these notes as trading was an increase in non-interest revenue, trading revenues of \$3 million for the quarter ended April 30, 2007. The increase was offset by a loss on the derivatives.

Securities in our insurance subsidiaries that support our insurance liabilities have been designated as trading under the fair value option. Since the actuarial calculation of insurance liabilities is based on the recorded value of the securities supporting them, recording the securities at fair value better aligns the accounting result with how the portfolio is managed. The fair value of these securities as at April 30, 2007 was \$33 million. The impact of recording these securities as trading was an increase in non-interest revenue, insurance income of less than \$1 million for the quarter ended April 30, 2007.

On November 1, 2006, we remeasured the portfolio of structured notes and certain of our insurance subsidiary securities at fair value. The net unrealized loss of less than \$1 million was recorded in opening retained earnings.

(d) Effective Interest Method

Loan origination costs are included in our loan balances and are recognized in interest, dividend and fee income, loans, over the life of the resulting loan. Prior to November 1, 2006, an equal amount of loan origination costs were recognized each period over the life of the resulting loan. The new rules require that we use the effective interest method to recognize loan origination costs whereby the amount recognized varies over the life of the loan based on principal outstanding.

For information on future accounting changes, please see the section of our second quarter Press Release entitled "Future Accounting Changes."

Users may provide their comments and suggestions on the Supplementary Financial Information document by contacting Krista White at (416) 867-7019 or krista.white@bmo.com.

FINANCIAL HIGHLIGHTS

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005

Income Statement Information

Total revenues (teb)	2,571	2,105	2,494	2,603	2,503	2,512	2,650	2,441	2,428	4,676	5,015	10,112	9,958
Provision for credit losses (PCL)	59	52	16	42	66	52	57	73	6	111	118	176	179
Non-interest expense	1,614	1,673	1,613	1,600	1,560	1,580	1,626	1,569	1,570	3,287	3,140	6,353	6,332
Net income	671	348	696	710	651	606	664	547	607	1,019	1,257	2,663	2,396
Net economic profit	289	(37)	325	349	302	254	328	218	303	252	556	1,230	1,116

Total revenues per Consolidated

Statement of Income	2,528	2,066	2,461	2,570	2,473	2,481	2,620	2,411	2,397	4,594	4,954	9,985	9,839
Total revenues (teb)	2,571	2,105	2,494	2,603	2,503	2,512	2,650	2,441	2,428	4,676	5,015	10,112	9,958
Provision for income taxes per Consolidated Statement of Income	165	(26)	117	199	177	224	257	208	200	139	401	717	874
Provision for income taxes (teb)	208	13	150	232	207	255	287	238	231	221	462	844	993
Taxable equivalent basis (teb) adjustment	43	39	33	33	30	31	30	30	31	82	61	127	119

Profitability Measures

Basic earnings per share	\$1.31	\$0.68	\$1.37	\$1.41	\$1.28	\$1.19	\$1.31	\$1.08	\$1.20	\$1.99	\$2.47	\$5.25	\$4.73
Diluted earnings per share	\$1.29	\$0.67	\$1.35	\$1.38	\$1.25	\$1.17	\$1.28	\$1.07	\$1.17	\$1.96	\$2.42	\$5.15	\$4.63
Return on equity	18.3 %	9.2 %	19.4 %	20.3 %	19.3 %	17.8 %	20.0 %	16.8 %	19.8 %	13.7 %	18.6 %	19.2 %	18.8 %
Return on average assets	0.77 %	0.40 %	0.86 %	0.90 %	0.88 %	0.81 %	0.88 %	0.74 %	0.82 %	0.59 %	0.84 %	0.86 %	0.81 %
Return on average risk-weighted assets	1.57 %	0.81 %	1.70 %	1.80 %	1.71 %	1.55 %	1.74 %	1.43 %	1.70 %	1.19 %	1.64 %	1.71 %	1.63 %
Non-interest expense-to-revenue ratio	63.8 %	81.0 %	65.5 %	62.3 %	63.1 %	63.7 %	62.1 %	65.1 %	65.4 %	71.5 %	63.4 %	63.6 %	64.4 %
Non-interest expense-to-revenue ratio (teb)	62.8 %	79.5 %	64.6 %	61.5 %	62.3 %	62.9 %	61.4 %	64.3 %	64.6 %	70.3 %	62.6 %	62.8 %	63.6 %
Net interest margin													
on average assets	1.38 %	1.38 %	1.51 %	1.56 %	1.51 %	1.57 %	1.58 %	1.65 %	1.59 %	1.38 %	1.54 %	1.53 %	1.61 %
on average earning assets	1.65 %	1.64 %	1.78 %	1.84 %	1.78 %	1.86 %	1.91 %	1.91 %	1.99 %	1.65 %	1.82 %	1.81 %	1.97 %
Net interest margin (teb)													
on average assets	1.43 %	1.43 %	1.55 %	1.60 %	1.55 %	1.61 %	1.62 %	1.68 %	1.64 %	1.43 %	1.58 %	1.58 %	1.65 %
on average earning assets	1.71 %	1.70 %	1.83 %	1.89 %	1.82 %	1.91 %	1.95 %	1.96 %	2.04 %	1.70 %	1.87 %	1.86 %	2.02 %
PCL-to-average net loans and acceptances	0.12 %	0.10 %	0.03 %	0.09 %	0.14 %	0.12 %	0.13 %	0.17 %	0.01 %	0.11 %	0.13 %	0.09 %	0.11 %
Effective tax rate	19.36 %	(7.81)%	14.07 %	21.41 %	20.90 %	26.40 %	27.48 %	26.92 %	24.47 %	11.62 %	23.65 %	20.74 %	26.28 %
Effective tax rate (teb)	23.23 %	3.30 %	17.43 %	24.07 %	23.62 %	28.99 %	29.75 %	29.61 %	27.26 %	17.31 %	26.31 %	23.56 %	28.82 %

Balance Sheet Information

Total assets	356,527	355,491	319,978	311,609	306,307	299,223	293,862	286,059	287,220	356,527	306,307	319,978	293,862
Average assets	357,544	343,435	320,043	314,657	302,821	298,798	300,071	292,825	303,654	350,374	300,783	309,131	296,502
Average earning assets	298,918	289,161	270,300	266,174	256,977	252,246	248,470	251,548	243,869	293,959	254,572	261,461	243,196
Average common shareholders' equity	14,772	14,616	14,082	13,735	13,634	13,358	12,994	12,779	12,392	14,694	13,494	13,703	12,577
Gross impaired loans (GIL) and acceptances	688	748	666	663	771	745	804	932	1,052	688	771	666	804
Allowance for credit losses (ACL)	1,059	1,078	1,058	1,107	1,117	1,115	1,128	1,200	1,237	1,059	1,117	1,058	1,128

Balance Sheet Measures

Cash and securities-to-total assets ratio	28.6%	28.4%	27.2%	25.2%	25.0%	26.8%	26.5%	27.0%	27.8%	28.6%	25.0%	27.2%	26.5%
GIL-to-gross loans and acceptances	0.34%	0.36%	0.35%	0.35%	0.41%	0.41%	0.46%	0.54%	0.61%	0.34%	0.41%	0.35%	0.46%
GIL-to-equity and allowance for credit losses	3.86%	4.19%	3.81%	3.86%	4.58%	4.48%	4.92%	5.93%	6.79%	3.86%	4.58%	3.81%	4.92%
Tier 1 capital ratio	9.67%	9.76%	10.22%	10.07%	10.20%	10.41%	10.30%	9.41%	9.39%	9.67%	10.20%	10.22%	10.30%
Total capital ratio	11.03%	11.20%	11.76%	11.59%	11.76%	11.89%	11.82%	11.12%	11.32%	11.03%	11.76%	11.76%	11.82%

Cash-Based Statistical Information

Basic earnings per share	\$1.33	\$0.70	\$1.40	\$1.42	\$1.30	\$1.21	\$1.35	\$1.12	\$1.24	\$2.03	\$2.51	\$5.33	\$4.88
Diluted earnings per share	\$1.31	\$0.68	\$1.37	\$1.40	\$1.27	\$1.19	\$1.32	\$1.10	\$1.21	\$1.99	\$2.46	\$5.23	\$4.78
Return on equity	18.5%	9.5%	19.6%	20.6%	19.6%	18.1%	20.6%	17.3%	20.5%	14.0%	18.8%	19.5%	19.4%
Non-interest expense-to-revenue ratio (teb)	62.3%	78.9%	64.2%	61.1%	61.9%	62.4%	60.5%	63.4%	63.6%	69.8%	62.2%	62.4%	62.6%
Return on average assets	0.78%	0.41%	0.87%	0.91%	0.89%	0.82%	0.90%	0.76%	0.85%	0.60%	0.86%	0.87%	0.83%
Net income	681	357	705	719	660	615	681	564	628	1,038	1,275	2,699	2,470

FINANCIAL HIGHLIGHTS

(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Dividend Information													
Dividends declared per share	\$0.68	\$0.65	\$0.62	\$0.62	\$0.53	\$0.49	\$0.49	\$0.46	\$0.46	\$1.33	\$1.02	\$2.26	\$1.85
Dividends paid per share	\$0.65	\$0.62	\$0.62	\$0.53	\$0.49	\$0.49	\$0.46	\$0.46	\$0.44	\$1.27	\$0.98	\$2.13	\$1.80
Common dividends	340	325	311	310	266	246	245	230	230	665	512	1,133	925
Preferred dividends	13	9	8	6	8	8	8	6	8	22	16	30	30
Dividend yield	3.92%	3.71%	3.57%	3.88%	3.28%	2.87%	3.39%	3.01%	3.25%	3.83%	3.15%	3.25%	3.20%
Dividend payout ratio	51.7%	95.8%	45.1%	44.0%	41.4%	41.2%	37.4%	42.5%	38.3%	66.7%	41.3%	43.0%	39.1%
Share Information													
Share price													
high	\$72.75	\$72.22	\$69.55	\$65.00	\$70.18	\$70.24	\$62.44	\$62.05	\$57.13	\$72.75	\$70.24	\$70.24	\$62.44
low	\$68.29	\$67.75	\$62.50	\$58.58	\$63.22	\$56.86	\$56.00	\$55.04	\$53.05	\$67.75	\$56.86	\$56.86	\$53.05
close	\$69.46	\$70.01	\$69.45	\$63.95	\$64.67	\$68.30	\$57.81	\$61.10	\$56.65	\$69.46	\$64.67	\$69.45	\$57.81
Book value per share	\$28.95	\$28.90	\$28.89	\$28.21	\$27.47	\$26.95	\$26.48	\$25.94	\$25.53	\$28.95	\$27.47	\$28.89	\$26.48
Number of common shares outstanding (000's)													
end of period	500,029	500,835	500,726	500,107	501,652	502,676	500,219	500,076	498,585	500,029	501,652	500,726	500,219
average basic	500,510	501,136	500,432	500,762	502,502	501,374	500,383	499,152	499,415	500,828	501,929	501,257	500,060
average diluted	509,943	510,320	510,166	509,991	512,743	511,600	510,378	509,384	510,237	510,131	512,146	511,173	510,845
Total market value of common shares	34,732	35,063	34,775	31,982	32,442	34,333	28,918	30,555	28,245	34,732	32,442	34,775	28,918
Market-to-book value ratio	2.40	2.42	2.40	2.27	2.35	2.53	2.18	2.36	2.22	2.40	2.35	2.40	2.18
Price-to-earnings multiple	14.8	15.1	13.5	12.6	13.6	14.6	12.5	13.8	12.3	14.8	13.6	13.5	12.5
Total shareholder return													
twelve month	11.3 %	6.0 %	24.1 %	8.0 %	17.7 %	27.5 %	3.7 %	13.8 %	12.6 %	11.3 %	17.7 %	24.1 %	3.7 %
five-year average	16.6 %	17.8 %	19.1 %	12.8 %	16.4 %	14.2 %	13.8 %	17.4 %	19.6 %	16.6 %	16.4 %	19.1 %	13.8 %
Growth-Based Statistical Information													
Diluted earnings per share growth	3.2 %	(42.7)%	5.5 %	29.0 %	6.8 %	5.4 %	19.6 %	(13.7)%	2.6 %	(19.0)%	6.1 %	11.2 %	5.2 %
Diluted cash earnings per share growth	3.1 %	(42.9)%	3.8 %	27.3 %	5.0 %	3.5 %	18.9 %	(14.1)%	3.4 %	(19.1)%	4.2 %	9.4 %	5.1 %
Net economic profit growth	(4.2)%	(114.6)%	(1.0)%	59.3 %	0.0 %	(4.5)%	32.0 %	(36.3)%	(1.2)%	(54.7)%	(2.1)%	10.3 %	0.1 %
Revenue growth	2.3 %	(16.7)%	(6.1)%	6.7 %	3.1 %	2.9 %	16.5 %	2.1 %	(0.4)%	(7.2)%	3.0 %	1.5 %	5.3 %
Revenue growth (teb)	2.8 %	(16.2)%	(5.9)%	6.7 %	3.0 %	3.0 %	16.3 %	2.0 %	(0.7)%	(6.7)%	3.0 %	1.5 %	5.0 %
Non-interest expense growth	3.5 %	5.9 %	(0.9)%	2.0 %	(0.6)%	0.8 %	9.4 %	2.4 %	0.7 %	4.7 %	0.1 %	0.3 %	2.6 %
Net income growth	3.1 %	(42.5)%	4.8 %	29.8 %	7.2 %	5.0 %	19.8 %	(15.5)%	2.0 %	(18.9)%	6.1 %	11.2 %	4.4 %
Other Statistical Information													
Cost of equity	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %	10.5 %
Prime rate													
average Canadian	6.00 %	6.00 %	6.00 %	5.94 %	5.41 %	4.92 %	4.43 %	4.25 %	4.25 %	6.00 %	5.17 %	5.57 %	4.30 %
average U.S.	8.25 %	8.25 %	8.25 %	8.06 %	7.59 %	7.14 %	6.59 %	6.08 %	5.61 %	8.25 %	7.37 %	7.76 %	5.85 %
Exchange rate													
as at Cdn/U.S. dollar	1.1101	1.1770	1.1231	1.1316	1.1180	1.1390	1.1812	1.2241	1.2585	1.1101	1.1180	1.1231	1.1812
average Cdn/U.S. dollar	1.1444	1.1617	1.1153	1.1164	1.1413	1.1562	1.1772	1.2350	1.2336	1.1532	1.1489	1.1322	1.2138
Additional Bank Information													
Number of full-time equivalent employees													
Canada	28,378	28,296	27,922	28,332	27,443	27,144	26,684	26,882	26,278	28,378	27,443	27,922	26,684
United States	6,958	6,757	6,785	6,723	6,685	6,581	6,901	7,003	7,079	6,958	6,685	6,785	6,901
Other	268	270	234	220	215	202	200	202	189	268	215	234	200
Total	35,604	35,323	34,942	35,275	34,343	33,927	33,785	34,087	33,546	35,604	34,343	34,942	33,785
Number of bank branches													
Canada	966	964	963	966	969	972	968	973	980	966	969	963	968
United States	245	214	215	213	213	212	208	204	204	245	213	215	208
Other	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	1,215	1,182	1,182	1,183	1,186	1,188	1,180	1,181	1,188	1,215	1,186	1,182	1,180
Number of automated banking machines													
Canada	1,949	1,933	1,936	1,952	1,956	1,957	1,952	1,972	1,977	1,949	1,956	1,936	1,952
United States	586	553	547	544	543	549	539	532	543	586	543	547	539
Total	2,535	2,486	2,483	2,496	2,499	2,506	2,491	2,504	2,520	2,535	2,499	2,483	2,491
Credit rating													
Standard and Poor's	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's	Aa1	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa1	Aa3	Aa3	Aa3

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



(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005

Net interest income (teb) (1)	1,247	1,235	1,248	1,267	1,143	1,213	1,224	1,244	1,212	2,482	2,356	4,871	4,906
Non-interest revenue	1,324	870	1,246	1,336	1,360	1,299	1,426	1,197	1,216	2,194	2,659	5,241	5,052
Total revenues (teb)	2,571	2,105	2,494	2,603	2,503	2,512	2,650	2,441	2,428	4,676	5,015	10,112	9,958
Provision for credit losses	59	52	16	42	66	52	57	73	6	111	118	176	179
Net interest income and non-interest revenue (teb)	2,512	2,053	2,478	2,561	2,437	2,460	2,593	2,368	2,422	4,565	4,897	9,936	9,779
Non-interest expense	1,614	1,538	1,613	1,600	1,560	1,580	1,626	1,569	1,570	3,152	3,140	6,353	6,332
Restructuring charge	-	135	-	-	-	-	-	-	-	135	-	-	-
Total Non-interest expense	1,614	1,673	1,613	1,600	1,560	1,580	1,626	1,569	1,570	3,287	3,140	6,353	6,332
Income before taxes and non-controlling interest in subsidiaries	898	380	865	961	877	880	967	799	852	1,278	1,757	3,583	3,447
Provision for income taxes (teb) (1)	208	13	150	232	207	255	287	238	231	221	462	844	993
Non-controlling interest in subsidiaries	19	19	19	19	19	19	16	14	14	38	38	76	58
Net income	671	348	696	710	651	606	664	547	607	1,019	1,257	2,663	2,396
Amortization of intangible assets, net of income tax	10	9	9	9	9	9	17	17	21	19	18	36	74
Cash net income	681	357	705	719	660	615	681	564	628	1,038	1,275	2,699	2,470

(1) Refer to page 2 for details of teb adjustment.

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

Net interest income (teb)	262	245	247	248	248	273	269	300	318	507	521	1,016	1,186
Non-interest revenue	189	(161)	297	348	377	353	427	332	343	28	730	1,375	1,454
Total revenues (teb)	451	84	544	596	625	626	696	632	661	535	1,251	2,391	2,640
Provision for credit losses	3	1	(3)	(14)	11	3	6	26	(16)	4	14	(3)	15
Net interest income and non-interest revenue (teb)	448	83	547	610	614	623	690	606	677	531	1,237	2,394	2,625
Non-interest expense	421	398	406	442	421	426	483	473	501	819	847	1,695	1,881
Restructuring charge	-	20	-	-	-	-	-	-	-	20	-	-	-
Total Non-interest expense	421	418	406	442	421	426	483	473	501	839	847	1,695	1,881
Income before taxes and non-controlling interest in subsidiaries	27	(335)	141	168	193	197	207	133	176	(308)	390	699	744
Provision for income taxes (teb)	9	(166)	36	42	66	63	92	41	48	(157)	129	207	246
Non-controlling interest in subsidiaries	6	5	5	5	6	5	5	6	5	11	11	21	22
Net income	12	(174)	100	121	121	129	110	86	123	(162)	250	471	476
Cash net income	19	(167)	108	126	128	136	125	99	141	(148)	264	498	537
Average assets	115,547	107,919	97,805	90,954	85,333	87,015	91,312	79,575	83,058	111,671	86,188	90,317	82,789
Net interest margin (teb)	0.93%	0.90%	1.01%	1.07%	1.19%	1.25%	1.17%	1.50%	1.57%	0.92%	1.22%	1.13%	1.43%
Non-interest expense-to-revenue ratio (teb)	93.6%	495.5%	74.3%	74.3%	67.4%	68.0%	69.4%	75.0%	75.7%	157.0%	67.7%	70.9%	71.2%
Cash non-interest expense-to-revenue ratio (teb)	91.5%	485.5%	72.8%	73.0%	66.0%	66.6%	66.6%	71.7%	72.6%	153.6%	66.3%	69.5%	68.2%

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	228	211	223	221	218	236	228	244	257	439	454	898	976
Non-interest revenue	163	(141)	266	312	331	305	363	268	278	22	636	1,214	1,198
Total revenues (teb)	391	70	489	533	549	541	591	512	535	461	1,090	2,112	2,174
Provision for credit losses	4	-	(3)	(12)	10	2	5	21	(13)	4	12	(3)	12
Net interest income and non-interest revenue (teb)	387	70	492	545	539	539	586	491	548	457	1,078	2,115	2,162
Non-interest expense	368	342	363	396	369	369	411	383	406	710	738	1,497	1,550
Restructuring charge	-	18	-	-	-	-	-	-	-	18	-	-	-
Total Non-interest expense	368	360	363	396	369	369	411	383	406	728	738	1,497	1,550
Income before taxes and non-controlling interest in subsidiaries	19	(290)	129	149	170	170	175	108	142	(271)	340	618	612
Provision for income taxes (teb)	6	(143)	36	35	61	53	78	34	38	(137)	114	185	204
Non-controlling interest in subsidiaries	4	5	4	5	4	5	4	5	4	9	9	18	18
Net income	9	(152)	89	109	105	112	93	69	100	(143)	217	415	390
Cash net income	16	(146)	95	115	111	118	105	80	114	(130)	229	439	440
Average assets	100,985	92,896	87,682	81,445	74,798	75,263	77,597	64,442	67,298	96,875	75,034	79,838	68,298

**NET INCOME BY OPERATING GROUP
AND GEOGRAPHIC AREA**


	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Personal & Commercial Banking													
Canada	271	268	245	286	239	239	244	258	226	539	478	1,009	965
United States	27	29	24	30	28	33	32	31	31	56	61	115	124
Other	53	24	27	61	22	23	30	21	39	77	45	133	111
Total	351	321	296	377	289	295	306	310	296	672	584	1,257	1,200
Private Client Group													
Canada	97	95	83	82	94	86	93	67	74	192	180	345	299
United States	3	(1)	-	(1)	1	4	12	(8)	3	2	5	4	10
Other	1	1	1	2	2	1	1	2	1	2	3	6	5
Total	101	95	84	83	97	91	106	61	78	196	188	355	314
BMO Capital Markets													
Canada	183	174	117	135	144	118	150	97	102	357	262	514	426
United States	2	(191)	78	77	98	94	70	72	95	(189)	192	347	351
Other	14	(1)	(7)	(9)	5	10	6	16	11	13	15	(1)	73
Total	199	(18)	188	203	247	222	226	185	208	181	469	860	850
Corporate Services, including Technology and Operations													
Canada	11	(67)	110	18	8	(15)	17	(27)	26	(56)	(7)	121	(20)
United States	(20)	(11)	(2)	15	(6)	(2)	(4)	(9)	(6)	(31)	(8)	5	(9)
Other	29	28	20	14	16	15	13	27	5	57	31	65	61
Total	20	(50)	128	47	18	(2)	26	(9)	25	(30)	16	191	32
Total Consolidated													
Canada	562	470	555	521	485	428	504	395	428	1,032	913	1,989	1,670
United States	12	(174)	100	121	121	129	110	86	123	(162)	250	471	476
Other	97	52	41	68	45	49	50	66	56	149	94	203	250
Total	671	348	696	710	651	606	664	547	607	1,019	1,257	2,663	2,396
U.S. to North America net income	2.0 %	(58.7)%	15.3 %	18.9 %	19.9 %	23.2 %	18.0 %	17.8 %	22.4 %	(18.6)%	21.5 %	20.5 %	22.2 %
Outside Canada to total net income	16.1 %	(34.9)%	20.2 %	26.7 %	25.4 %	29.4 %	24.2 %	27.7 %	29.5 %	(1.3)%	27.3 %	27.3 %	30.3 %
U.S. to total net income	1.7 %	(49.9)%	14.4 %	17.1 %	18.5 %	21.3 %	16.6 %	15.6 %	20.4 %	(15.9)%	19.9 %	18.7 %	19.9 %

Net Income by Operating Group
Basis of Presentation

The results of these operating groups are based on our internal financial reporting systems. The accounting policies used in these groups are generally consistent with those followed in the preparation of the consolidated financial statements as disclosed in Notes 1 and 2 to the unaudited interim consolidated financial statements for the quarter ended April 30, 2007.

Notable accounting measurement differences are the taxable equivalent basis adjustment and the provision for credit losses, as described below.

Taxable Equivalent Basis

We analyze net interest income on a taxable equivalent basis ("teb"). This basis includes an adjustment which increases GAAP revenues and the GAAP provision for income taxes by an amount that would raise revenues on certain tax-exempt securities to a level that would incur tax at the statutory rate.

Provisions for Credit Losses

Provisions for credit losses are generally allocated to each group based on expected losses for that group over an economic cycle. Differences between expected loss provisions and provisions required under GAAP are included in Corporate Services.

Inter-Group Allocations

Various estimates and allocation methodologies are used in the preparation of the operating groups' financial information. We allocate expenses directly related to earning revenue to the groups that earned the related revenue. Expenses not directly related to earning revenue, such as overhead expenses, are allocated to operating groups using allocation formulas applied on a consistent basis. Operating group net interest income reflects internal funding charges and credits on the groups' assets, liabilities and capital, at market rates, taking into account relevant terms and currency considerations. The offset of the net impact of these charges and credits is reflected in Corporate Services.

Geographic Information

We operate primarily in Canada and the United States but also have operations in the United Kingdom, Europe, the Caribbean and Asia, which are grouped in Other countries. We allocate our results by geographic region based on the location of the unit responsible for managing the related assets, liabilities, revenues and expenses, except for the consolidated provision for credit losses, which is allocated based upon the country of ultimate risk.

Prior periods have been restated to give effect to the current period's organization structure and presentation changes.

**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**



	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net interest income (teb)	926	946	939	944	887	911	925	905	858	1,872	1,798	3,681	3,561
Non-interest revenue	519	448	444	514	437	410	407	422	414	967	847	1,805	1,655
Total revenues (teb)	1,445	1,394	1,383	1,458	1,324	1,321	1,332	1,327	1,272	2,839	2,645	5,486	5,216
Provision for credit losses	90	89	86	86	86	86	74	75	76	179	172	344	299
Net interest and non-interest revenue (teb)	1,355	1,305	1,297	1,372	1,238	1,235	1,258	1,252	1,196	2,660	2,473	5,142	4,917
Non-interest expense	838	824	853	842	798	785	812	782	777	1,662	1,583	3,278	3,140
Income before taxes, and non-controlling interest in subsidiaries	517	481	444	530	440	450	446	470	419	998	890	1,864	1,777
Provision for income taxes (teb)	166	160	148	153	151	155	140	160	123	326	306	607	577
Net income	351	321	296	377	289	295	306	310	296	672	584	1,257	1,200
Cash net income	360	329	304	385	296	303	315	319	304	689	599	1,289	1,235
Net economic profit	185	156	138	220	137	138	171	176	167	341	275	633	668
Cash return on equity	22.9 %	20.5 %	19.7 %	25.1 %	19.8 %	19.6 %	23.6 %	23.9 %	23.7 %	21.7 %	19.7 %	21.0 %	23.4 %
Net interest margin (teb)	2.66 %	2.67 %	2.69 %	2.72 %	2.68 %	2.71 %	2.81 %	2.79 %	2.79 %	2.67 %	2.70 %	2.70 %	2.80 %
Net interest margin on earning assets (teb)	2.77 %	2.78 %	2.80 %	2.84 %	2.80 %	2.83 %	2.93 %	2.92 %	2.92 %	2.78 %	2.82 %	2.82 %	2.93 %
Non-interest expense-to-revenue ratio (teb)	58.0 %	59.1 %	61.7 %	57.8 %	60.3 %	59.4 %	60.9 %	58.9 %	61.2 %	58.6 %	59.9 %	59.8 %	60.2 %
Cash non-interest expense-to-revenue ratio (teb)	57.3 %	58.4 %	61.0 %	57.2 %	59.6 %	58.7 %	60.2 %	58.1 %	60.3 %	57.8 %	59.2 %	59.1 %	59.4 %
Average common equity	6,296	6,194	5,982	5,985	6,007	6,003	5,203	5,192	5,184	6,244	6,005	5,994	5,191
Average assets	142,607	140,637	138,441	137,656	135,814	133,092	130,719	128,676	125,695	141,605	134,431	136,254	127,018
Average earning assets	137,045	134,832	132,819	131,966	129,984	127,515	125,097	123,133	120,205	135,920	128,729	130,576	121,552
Average current loans excl. securities purchased under resale agreements	134,745	132,977	131,242	130,409	128,369	125,709	123,019	120,954	118,016	133,846	127,017	128,937	119,473
Average loans and acceptances	136,806	135,048	133,236	132,457	130,395	127,640	124,894	122,837	119,722	135,912	128,995	130,937	121,240
Average deposits	64,975	64,424	61,991	62,172	61,562	62,180	61,851	62,461	60,595	64,695	61,876	61,980	61,200
Total as at risk-weighted assets	94,369	92,008	89,716	88,485	88,534	86,062	85,011	83,950	82,199	94,369	88,534	89,716	85,011
Assets under administration	15,729	15,726	14,978	12,814	12,287	11,460	11,415	10,906	11,082	15,729	12,287	14,978	11,415
Number of full-time equivalent employees	19,881	19,624	19,353	19,665	19,137	18,914	18,534	18,615	18,270	19,881	19,137	19,353	18,534
U.S. Segment Information (Canadian GAAP / \$CAD equivalent)													
Net interest income (teb)	191	186	184	184	187	185	184	188	186	377	372	740	732
Non-interest revenue	45	42	41	45	40	40	39	40	44	87	80	166	165
Total revenues (teb)	236	228	225	229	227	225	223	228	230	464	452	906	897
Provision for credit losses	9	9	7	8	7	8	7	8	7	18	15	30	30
Net interest and non-interest revenue (teb)	227	219	218	221	220	217	216	220	223	446	437	876	867
Non-interest expense	183	175	178	168	174	161	162	170	170	358	335	681	659
Income before taxes, and non-controlling interest in subsidiaries	44	44	40	53	46	56	54	50	53	88	102	195	208
Provision for income taxes (teb)	17	15	16	23	18	23	22	19	22	32	41	80	84
Net income	27	29	24	30	28	33	32	31	31	56	61	115	124
Cash net income	33	35	29	39	32	39	38	38	37	68	71	139	149
Average assets	24,830	23,509	22,123	21,879	21,936	21,625	21,700	21,911	21,287	24,159	21,778	21,890	21,055
Net interest margin (teb)	3.16%	3.13%	3.29%	3.34%	3.49%	3.40%	3.36%	3.43%	3.55%	3.15%	3.44%	3.38%	3.48%
Non-interest expense-to-revenue ratio (teb)	77.7%	76.8%	79.2%	73.8%	76.4%	71.6%	72.5%	73.7%	74.6%	77.3%	74.0%	75.2%	73.4%
Cash non-interest expense-to-revenue ratio (teb)	74.1%	73.5%	75.9%	70.5%	73.2%	68.3%	69.2%	70.3%	71.0%	73.8%	70.8%	72.0%	70.0%
USD Equivalent (Canadian GAAP)													
Net interest income (teb)	167	160	164	165	164	160	156	153	150	327	324	653	603
Non-interest revenue	39	36	36	40	36	34	33	33	36	75	70	146	136
Total revenues (teb)	206	196	200	205	200	194	189	186	186	402	394	799	739
Provision for credit losses	8	8	7	7	6	7	7	6	6	16	13	27	25
Net interest and non-interest revenue (teb)	198	188	193	198	194	187	182	180	180	386	381	772	714
Non-interest expense	161	150	160	150	153	139	137	137	138	311	292	602	542
Income before taxes, and non-controlling interest in subsidiaries	37	38	33	48	41	48	45	43	42	75	89	170	172
Provision for income taxes (teb)	13	13	12	20	16	20	16	18	17	26	36	68	68
Net income	24	25	21	28	25	28	29	25	25	49	53	102	104
Cash net income	30	30	26	34	29	34	32	31	30	60	63	123	123
Average assets	21,699	20,234	19,834	19,596	19,222	18,707	18,435	17,743	17,254	20,954	18,960	19,341	17,352

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



(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net interest income (teb)	735	760	755	760	700	726	741	717	672	1,495	1,426	2,941	2,829
Non-interest revenue	474	406	403	469	397	370	368	382	370	880	767	1,639	1,490
Total revenues (teb)	1,209	1,166	1,158	1,229	1,097	1,096	1,109	1,099	1,042	2,375	2,193	4,580	4,319
Provision for credit losses	81	80	79	78	79	78	67	67	69	161	157	314	289
Net interest and non-interest revenue (teb)	1,128	1,086	1,079	1,151	1,018	1,018	1,042	1,032	973	2,214	2,036	4,266	4,050
Non-interest expense	655	649	675	674	624	624	650	612	607	1,304	1,248	2,597	2,481
Income before taxes, and non-controlling interest in subsidiaries	473	437	404	477	394	394	392	420	366	910	788	1,669	1,569
Provision for income taxes (teb)	149	145	132	130	133	132	118	141	101	294	265	527	493
Net income	324	292	272	347	261	262	274	279	265	616	523	1,142	1,076
Cash net income	327	294	275	346	264	264	277	281	267	621	528	1,150	1,086
Net interest margin (teb)	2.56 %	2.58 %	2.57 %	2.60 %	2.52 %	2.58 %	2.70 %	2.66 %	2.64 %	2.57 %	2.55 %	2.57 %	2.67 %
Net interest margin on earning assets (teb)	2.64 %	2.67 %	2.66 %	2.69 %	2.62 %	2.67 %	2.79 %	2.76 %	2.73 %	2.65 %	2.64 %	2.66 %	2.76 %
Non-interest expense-to-revenue ratio (teb)	54.2 %	55.7 %	58.3 %	54.9 %	57.0 %	56.9 %	58.6 %	55.8 %	58.2 %	54.9 %	56.9 %	56.7 %	57.5 %
Cash non-interest expense-to-revenue ratio (teb)	54.0 %	55.5 %	58.1 %	54.7 %	56.8 %	56.7 %	58.4 %	55.5 %	57.9 %	54.7 %	56.8 %	56.6 %	57.2 %
Average assets	117,777	117,128	116,318	115,777	113,878	111,467	109,019	106,765	104,408	117,446	112,653	114,364	105,963
Average earning assets	114,063	113,154	112,410	111,825	109,825	107,652	105,253	103,086	100,844	113,601	108,721	110,433	102,326
Average current loans excl. securities purchased under resale agreements	112,745	111,929	111,436	110,903	108,889	106,758	104,329	102,140	99,864	112,330	107,806	109,501	101,386
Average loans and acceptances	114,797	113,994	113,429	112,948	110,915	108,688	106,203	104,023	101,570	114,388	109,783	111,499	103,153
Average deposits	45,140	45,409	44,025	44,318	43,543	44,092	43,486	43,086	41,580	45,277	43,822	43,998	42,554
Total as at risk-weighted assets	73,112	71,252	69,734	68,892	69,311	66,902	65,642	64,924	63,099	73,112	69,311	69,734	65,642
Assets under administration	13,471	13,372	12,741	10,774	10,284	9,404	9,346	8,834	8,535	13,471	10,284	12,741	9,346
Number of full-time equivalent employees	16,187	16,139	15,825	16,162	15,647	15,432	15,100	15,163	14,822	16,187	15,647	15,825	15,100

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



(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net interest income (teb)	191	186	184	184	187	185	184	188	186	377	372	740	732
Non-interest revenue	45	42	41	45	40	40	39	40	44	87	80	166	165
Total revenues (teb)	236	228	225	229	227	225	223	228	230	464	452	906	897
Provision for credit losses	9	9	7	8	7	8	7	8	7	18	15	30	30
Net interest and non-interest revenue (teb)	227	219	218	221	220	217	216	220	223	446	437	876	867
Non-interest expense	183	175	178	168	174	161	162	170	170	358	335	681	659
Income before taxes, and non-controlling interest in subsidiaries	44	44	40	53	46	56	54	50	53	88	102	195	208
Provision for income taxes (teb)	17	15	16	23	18	23	22	19	22	32	41	80	84
Net income	27	29	24	30	28	33	32	31	31	56	61	115	124
Cash net income	33	35	29	39	32	39	38	38	37	68	71	139	149
Net interest margin (teb)	3.12 %	3.13 %	3.29 %	3.34 %	3.49 %	3.40 %	3.36 %	3.43 %	3.55 %	3.13 %	3.44 %	3.38 %	3.48 %
Net interest margin on earning assets (teb)	3.38 %	3.40 %	3.57 %	3.67 %	3.75 %	3.70 %	3.68 %	3.74 %	3.91 %	3.39 %	3.73 %	3.67 %	3.81 %
Non-interest expense-to-revenue ratio (teb)	77.7 %	76.8 %	79.2 %	73.8 %	76.4 %	71.6 %	72.5 %	73.7 %	74.6 %	77.3 %	74.0 %	75.2 %	73.4 %
Cash non-interest expense-to-revenue ratio (teb)	74.1 %	73.5 %	75.9 %	70.5 %	73.2 %	68.3 %	69.2 %	70.3 %	71.0 %	73.8 %	70.8 %	72.0 %	70.0 %
Average assets	24,830	23,509	22,123	21,879	21,936	21,625	21,700	21,911	21,287	24,159	21,778	21,890	21,055
Average earning assets	22,982	21,678	20,409	20,141	20,159	19,863	19,844	20,047	19,361	22,319	20,008	20,143	19,226
Average current loans excl. securities purchased under resale agreements	22,000	21,048	19,806	19,506	19,480	18,951	18,690	18,814	18,152	21,516	19,211	19,436	18,087
Average loans and acceptances	22,009	21,055	19,808	19,508	19,480	18,952	18,691	18,814	18,152	21,524	19,212	19,437	18,087
Average deposits	19,835	19,015	17,966	17,854	18,019	18,088	18,365	19,375	19,015	19,418	18,054	17,982	18,646
Total as at risk-weighted assets	21,257	20,756	19,982	19,593	19,223	19,160	19,369	19,026	19,100	21,257	19,223	19,982	19,369
Assets under administration	2,258	2,354	2,237	2,040	2,003	2,056	2,069	2,072	2,547	2,258	2,003	2,237	2,069
Number of full-time equivalent employees	3,694	3,485	3,528	3,503	3,490	3,482	3,434	3,452	3,448	3,694	3,490	3,528	3,434

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	167	160	164	165	164	160	156	153	150	327	324	653	603
Non-interest revenue	39	36	36	40	36	34	33	33	36	75	70	146	136
Total revenues (teb)	206	196	200	205	200	194	189	186	186	402	394	799	739
Provision for credit losses	8	8	7	7	6	7	7	6	6	16	13	27	25
Net interest and non-interest revenue (teb)	198	188	193	198	194	187	182	180	180	386	381	772	714
Non-interest expense	161	150	160	150	153	139	137	137	138	311	292	602	542
Income before taxes, and non-controlling interest in subsidiaries	37	38	33	48	41	48	45	43	42	75	89	170	172
Provision for income taxes (teb)	13	13	12	20	16	20	16	18	17	26	36	68	68
Net income	24	25	21	28	25	28	29	25	25	49	53	102	104
Cash net income	30	30	26	34	29	34	32	31	30	60	63	123	123
Average assets	21,699	20,234	19,834	19,596	19,222	18,707	18,435	17,743	17,254	20,954	18,960	19,341	17,352

**TOTAL PRIVATE CLIENT GROUP
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net interest income (teb)	153	151	145	148	138	138	148	147	143	304	276	569	578
Non-interest revenue	365	355	320	329	349	326	425	332	361	720	675	1,324	1,459
Total revenues (teb)	518	506	465	477	487	464	573	479	504	1,024	951	1,893	2,037
Provision for credit losses	-	1	1	1	-	1	1	1	1	1	1	3	4
Net interest and non-interest revenue (teb)	518	505	464	476	487	463	572	478	503	1,023	950	1,890	2,033
Non-interest expense	359	359	335	344	336	327	391	383	382	718	663	1,342	1,529
Income before taxes	159	146	129	132	151	136	181	95	121	305	287	548	504
Provision for income taxes (teb)	58	51	45	49	54	45	75	34	43	109	99	193	190
Net income	101	95	84	83	97	91	106	61	78	196	188	355	314
Cash net income	102	96	85	84	98	92	115	70	88	198	190	359	352
Net economic profit	73	64	53	53	68	60	72	27	47	137	128	234	182
Cash return on equity	36.5 %	33.1 %	29.0 %	28.7 %	34.7 %	31.4 %	28.6 %	17.2 %	22.7 %	34.8 %	33.0 %	30.9 %	22.0 %
Net interest margin (teb)	9.16 %	8.59 %	8.61 %	8.87 %	8.82 %	8.53 %	8.49 %	8.06 %	8.33 %	8.87 %	8.67 %	8.71 %	8.19 %
Net interest margin on earning assets (teb)	10.25 %	9.75 %	9.80 %	10.24 %	10.06 %	9.88 %	10.48 %	10.23 %	10.59 %	10.00 %	9.97 %	9.99 %	10.41 %
Non-interest expense-to-revenue ratio (teb)	69.3 %	70.9 %	72.0 %	72.1 %	69.0 %	70.4 %	68.2 %	80.1 %	75.7 %	70.1 %	69.7 %	70.8 %	75.0 %
Cash non-interest expense-to-revenue ratio (teb)	69.0 %	70.6 %	71.6 %	71.7 %	68.7 %	70.1 %	66.0 %	77.4 %	73.1 %	69.8 %	69.4 %	70.5 %	72.5 %
Average common equity	1,142	1,129	1,148	1,148	1,148	1,148	1,583	1,583	1,582	1,135	1,148	1,148	1,582
Average assets	6,884	6,960	6,708	6,611	6,428	6,428	6,912	7,223	7,068	6,923	6,428	6,545	7,061
Average earning assets	6,151	6,128	5,895	5,731	5,635	5,549	5,601	5,695	5,560	6,139	5,591	5,703	5,552
Average current loans excl. securities purchased under resale agreements	5,467	5,369	5,162	5,181	5,065	5,010	4,973	5,021	4,869	5,417	5,037	5,105	4,894
Average loans and acceptances	5,475	5,374	5,171	5,190	5,075	5,019	4,984	5,035	4,883	5,423	5,046	5,114	4,907
Average deposits	45,183	45,223	44,320	43,471	42,985	42,503	42,261	42,885	42,956	45,203	42,740	43,323	42,666
Total as at risk-weighted assets	4,506	4,509	4,142	4,198	4,345	4,250	4,326	5,624	5,786	4,506	4,345	4,142	4,326
Assets under administration	164,422	161,081	155,008	149,647	147,332	142,949	134,093	173,513	169,987	164,422	147,332	155,008	134,093
Assets under management	97,895	97,544	96,112	94,330	90,101	93,594	87,382	87,453	85,505	97,895	90,101	96,112	87,382
Number of full-time equivalent employees	4,308	4,244	4,202	4,235	4,145	4,105	4,637	4,728	4,713	4,308	4,145	4,202	4,637

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

Net interest income (teb)	17	18	18	18	19	21	36	37	36	35	40	76	144
Non-interest revenue	52	50	47	54	48	51	130	86	92	102	99	200	400
Total revenues (teb)	69	68	65	72	67	72	166	123	128	137	139	276	544
Provision for credit losses	1	-	-	1	-	-	-	-	1	1	-	1	1
Net interest and non-interest revenue (teb)	68	68	65	71	67	72	166	123	127	136	139	275	543
Non-interest expense	65	69	65	73	64	69	128	134	123	134	133	271	506
Income before taxes, and non-controlling interest in subsidiaries	3	(1)	-	(2)	3	3	38	(11)	4	2	6	4	37
Provision for income taxes (teb)	-	-	-	(1)	2	(1)	26	(3)	1	-	1	-	27
Net income	3	(1)	-	(1)	1	4	12	(8)	3	2	5	4	10
Cash net income	3	-	-	-	1	5	20	-	13	3	6	6	45
Average assets	2,370	2,379	2,297	2,339	2,399	2,480	3,062	3,473	3,381	2,374	2,440	2,379	3,345
Net interest margin (teb)	2.92%	3.08%	3.05%	3.12%	3.20%	3.38%	4.79%	4.14%	4.41%	3.00%	3.29%	3.19%	4.32%
Non-interest expense-to-revenue ratio (teb)	93.8%	101.9%	99.8%	101.4%	98.1%	94.1%	77.1%	109.7%	95.1%	97.8%	96.0%	98.3%	93.1%
Cash non-interest expense-to-revenue ratio (teb)	92.6%	100.8%	98.6%	100.2%	96.9%	93.0%	70.2%	99.8%	85.6%	96.7%	94.9%	97.1%	84.1%

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	15	16	16	16	17	18	31	30	29	31	35	67	119
Non-interest revenue	45	43	42	48	41	45	110	70	74	88	86	176	330
Total revenues (teb)	60	59	58	64	58	63	141	100	103	119	121	243	449
Provision for credit losses	-	-	1	-	-	-	-	-	1	-	-	1	1
Net interest and non-interest revenue (teb)	60	59	57	64	58	63	141	100	102	119	121	242	448
Non-interest expense	56	60	58	65	57	59	109	108	100	116	116	239	417
Income before taxes, and non-controlling interest in subsidiaries	4	(1)	(1)	(1)	1	4	32	(8)	2	3	5	3	31
Provision for income taxes (teb)	2	(1)	(1)	1	-	-	22	(1)	(1)	1	-	-	23
Net income	2	-	-	(2)	1	4	10	(7)	3	2	5	3	8
Cash net income	3	-	-	(1)	2	4	17	-	10	3	6	5	37
Average assets	2,071	2,047	2,059	2,095	2,102	2,145	2,602	2,812	2,741	2,059	2,124	2,100	2,754

**TOTAL BMO CAPITAL MARKETS
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net interest income (teb)	255	232	191	200	175	207	186	232	272	487	382	773	966
Non-interest revenue	395	(25)	442	477	552	536	520	416	407	370	1,088	2,007	1,775
Total revenues (teb)	650	207	633	677	727	743	706	648	679	857	1,470	2,780	2,741
Provision for credit losses	19	20	19	20	20	20	24	24	25	39	40	79	98
Net interest and non-interest revenue (teb)	631	187	614	657	707	723	682	624	654	818	1,430	2,701	2,643
Non-interest expense	395	328	391	385	406	420	371	371	358	723	826	1,602	1,480
Income before taxes	236	(141)	223	272	301	303	311	253	296	95	604	1,099	1,163
Provision for income taxes (teb)	37	(123)	35	69	54	81	85	68	88	(86)	135	239	313
Net income	199	(18)	188	203	247	222	226	185	208	181	469	860	850
Cash net income	199	(18)	188	203	247	223	226	186	207	181	470	860	851
Net economic profit	65	(156)	63	79	126	99	116	76	102	(91)	225	367	415
Cash return on equity	15.9 %	(2.1) %	16.1 %	17.4 %	22.1 %	19.2 %	22.2 %	18.1 %	21.0 %	6.8 %	20.6 %	18.7 %	21.0 %
Net interest margin (teb)	0.51 %	0.48 %	0.44 %	0.48 %	0.46 %	0.53 %	0.47 %	0.61 %	0.67 %	0.50 %	0.50 %	0.48 %	0.61 %
Net interest margin on earning assets (teb)	0.67 %	0.62 %	0.57 %	0.62 %	0.59 %	0.70 %	0.63 %	0.76 %	0.96 %	0.64 %	0.64 %	0.62 %	0.84 %
Non-interest expense-to-revenue ratio (teb)	60.6 %	158.4 %	61.8 %	56.7 %	55.9 %	56.5 %	52.5 %	57.3 %	52.6 %	84.2 %	56.2 %	57.6 %	54.0 %
Cash non-interest expense-to-revenue ratio (teb)	60.5 %	158.4 %	61.8 %	56.7 %	55.9 %	56.5 %	52.5 %	57.3 %	52.5 %	84.1 %	56.2 %	57.6 %	54.0 %
Average common equity	4,913	4,902	4,481	4,481	4,482	4,480	3,968	3,967	3,967	4,909	4,481	4,481	3,967
Average assets	204,411	192,772	170,999	165,473	155,833	154,745	156,586	152,087	165,810	198,496	155,280	161,811	157,234
Average earning assets	156,744	149,253	132,022	128,286	120,405	118,272	116,216	121,788	116,812	152,936	119,321	124,782	114,866
Average current loans excl. securities purchased under resale agreements	23,159	21,710	20,521	17,619	16,987	16,025	14,800	15,241	15,141	22,422	16,498	17,795	14,894
Average loans and acceptances	69,110	64,977	60,265	57,575	52,972	49,288	48,538	51,132	48,383	67,009	51,100	55,042	48,347
Average securities purchased under resale agreements	39,046	37,155	34,217	34,647	31,477	29,181	29,676	32,121	29,694	38,085	30,310	32,388	29,688
Average deposits	88,975	84,636	78,383	79,530	75,003	75,127	75,139	73,801	72,625	86,769	75,066	77,027	71,883
Total as at risk-weighted assets (1)	73,454	74,209	66,908	65,215	59,873	57,497	56,745	56,985	55,608	73,454	59,873	66,908	56,745
Assets under administration	63,129	63,040	58,774	55,617	56,794	52,062	57,694	56,706	59,696	63,129	56,794	58,774	57,694
Assets under management	31,459	32,150	28,044	25,587	24,026	21,940	21,871	22,293	22,028	31,459	24,026	28,044	21,871
Number of full-time equivalent employees	2,239	2,236	2,213	2,183	2,114	2,152	2,156	2,154	2,083	2,239	2,114	2,213	2,156

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

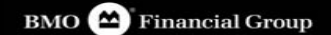
Net interest income (teb)	79	70	69	70	66	91	69	101	127	149	157	296	427
Non-interest revenue	97	(266)	216	249	280	268	247	204	205	(169)	548	1,013	862
Total revenues (teb)	176	(196)	285	319	346	359	316	305	332	(20)	705	1,309	1,289
Provision for credit losses	13	14	15	15	15	15	20	18	20	27	30	60	77
Net interest and non-interest revenue (teb)	163	(210)	270	304	331	344	296	287	312	(47)	675	1,249	1,212
Non-interest expense	173	159	164	189	178	195	178	174	168	332	373	726	654
Income before taxes, and non-controlling interest in subsidiaries	(10)	(369)	106	115	153	149	118	113	144	(379)	302	523	558
Provision for income taxes (teb)	(12)	(178)	28	38	55	55	48	41	49	(190)	110	176	207
Net income	2	(191)	78	77	98	94	70	72	95	(189)	192	347	351
Cash net income	3	(191)	78	77	98	95	70	74	94	(188)	193	348	352
Average assets	83,165	77,143	68,894	62,241	55,852	57,716	60,396	48,786	52,704	80,106	56,799	61,220	52,570
Net interest margin (teb)	0.39%	0.36%	0.40%	0.44%	0.49%	0.63%	0.45%	0.83%	0.99%	0.37%	0.56%	0.48%	0.81%
Non-interest expense-to-revenue ratio (teb)	97.9%	-81.2%	57.3%	59.1%	51.5%	54.3%	56.5%	57.0%	50.6%	-1695.1%	52.9%	55.4%	50.7%
Cash non-interest expense-to-revenue ratio (teb)	97.8%	-81.2%	57.2%	59.0%	51.5%	54.2%	56.4%	56.9%	50.5%	-1693.6%	52.9%	55.3%	50.7%

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	69	60	62	62	58	79	58	82	103	129	137	261	350
Non-interest revenue	84	(232)	193	224	246	232	211	165	166	(148)	478	895	711
Total revenues (teb)	153	(172)	255	286	304	311	269	247	269	(19)	615	1,156	1,061
Provision for credit losses	12	12	14	13	13	13	16	15	16	24	26	53	63
Net interest and non-interest revenue (teb)	141	(184)	241	273	291	298	253	232	253	(43)	589	1,103	998
Non-interest expense	150	138	147	169	157	168	152	141	136	288	325	641	540
Income before taxes, and non-controlling interest in subsidiaries	(9)	(322)	94	104	134	130	101	91	117	(331)	264	462	458
Provision for income taxes (teb)	(10)	(155)	24	36	48	48	43	32	40	(165)	96	156	171
Net income	1	(167)	70	68	86	82	58	59	77	(166)	168	306	287
Cash net income	1	(167)	70	69	86	82	59	59	77	(166)	168	307	288
Average assets	72,689	66,407	61,761	55,728	48,969	49,922	51,333	39,510	42,691	69,497	49,454	54,137	43,392

(1) Total risk weighted assets at January 31, 2007 have not been recalculated for the first quarter restatement of trading losses.

**TOTAL CORPORATE SERVICES, INCLUDING TECHNOLOGY AND OPERATIONS
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS
INCLUDING RESTRUCTURING CHARGE**



	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net interest income (teb)	(87)	(94)	(27)	(25)	(57)	(43)	(35)	(40)	(61)	(181)	(100)	(152)	(199)
Non-interest revenue	45	92	40	16	22	27	74	27	34	137	49	105	163
Total revenues (teb)	(42)	(2)	13	(9)	(35)	(16)	39	(13)	(27)	(44)	(51)	(47)	(36)
Provision for credit losses	(50)	(58)	(90)	(65)	(40)	(55)	(42)	(27)	(96)	(108)	(95)	(250)	(222)
Net interest and non-interest revenue (teb)	8	56	103	56	5	39	81	14	69	64	44	203	186
Non-interest expense	22	27	34	29	20	48	52	33	53	49	68	131	183
Restructuring charge	-	135	-	-	-	-	-	-	-	135	-	-	-
Total Non-interest expense	22	162	34	29	20	48	52	33	53	184	68	131	183
Income before taxes and non-controlling interest in subsidiaries	(14)	(106)	69	27	(15)	(9)	29	(19)	16	(120)	(24)	72	3
Provision for income taxes (teb)	(53)	(75)	(78)	(39)	(52)	(26)	(13)	(24)	(23)	(128)	(78)	(195)	(87)
Non-controlling interest in subsidiaries	19	19	19	19	19	19	16	14	14	38	38	76	58
Net income	20	(50)	128	47	18	(2)	26	(9)	25	(30)	16	191	32
Cash net income	20	(50)	128	47	19	(3)	25	(11)	29	(30)	16	191	32
Average common equity	2,421	2,391	2,471	2,121	1,997	1,727	2,240	2,037	1,659	2,406	1,860	2,080	1,837
Average assets	3,642	3,066	3,895	4,917	4,746	4,533	5,854	4,839	5,081	3,350	4,644	4,521	5,189
Average earning assets	(1,022)	(1,052)	(436)	191	953	910	1,556	932	1,292	(1,036)	931	400	1,226
Average current loans excl. securities purchased under resale agreements	(6,540)	(6,531)	(5,173)	(5,031)	(5,020)	(4,977)	(4,978)	(4,984)	(5,011)	(6,535)	(4,999)	(5,051)	(5,116)
Average loans and acceptances	(6,540)	(6,531)	(5,228)	(5,031)	(4,814)	(4,601)	(4,270)	(4,976)	(4,406)	(6,535)	(4,706)	(4,920)	(4,694)
Average securities purchased under resale agreements	-	-	(55)	-	206	376	708	8	605	-	293	131	422
Average deposits	19,088	18,606	17,430	15,780	13,948	12,369	11,981	11,328	10,503	18,844	13,145	14,888	10,939
Total as at risk-weighted assets	2,820	2,253	2,028	3,850	3,642	3,060	3,773	4,287	4,763	2,820	3,642	2,028	3,773
Number of full-time equivalent employees	9,176	9,219	9,174	9,192	8,947	8,756	8,458	8,590	8,480	9,176	8,947	9,174	8,458

U.S. Segment Information (Canadian GAAP / \$CAD equivalent)

Net interest income (teb)	(25)	(29)	(24)	(24)	(24)	(24)	(20)	(26)	(31)	(54)	(48)	(96)	(117)
Non-interest revenue	(5)	13	(7)	-	9	(6)	11	2	2	8	3	(4)	27
Total revenues (teb)	(30)	(16)	(31)	(24)	(15)	(30)	(9)	(24)	(29)	(46)	(45)	(100)	(90)
Provision for credit losses	(20)	(22)	(25)	(38)	(11)	(20)	(21)	-	(44)	(42)	(31)	(94)	(93)
Net interest and non-interest revenue (teb)	(10)	6	(6)	14	(4)	(10)	12	(24)	15	(4)	(14)	(6)	3
Non-interest expense	-	(5)	(1)	12	5	1	15	(5)	40	(5)	6	17	62
Restructuring charge	-	20	-	-	-	-	-	-	-	20	-	-	-
Total Non-interest expense	-	15	(1)	12	5	1	15	(5)	40	15	6	17	62
Income before taxes and non-controlling interest in subsidiaries	(10)	(9)	(5)	2	(9)	(11)	(3)	(19)	(25)	(19)	(20)	(23)	(59)
Provision for income taxes (teb)	4	(3)	(8)	(18)	(9)	(14)	(4)	(16)	(24)	1	(23)	(49)	(72)
Non-controlling interest in subsidiaries	6	5	5	5	6	5	5	6	5	11	11	21	22
Net income	(20)	(11)	(2)	15	(6)	(2)	(4)	(9)	(6)	(31)	(8)	5	(9)
Cash net income	(20)	(11)	1	10	(3)	(3)	(3)	(13)	(3)	(31)	(6)	5	(9)
Average assets	5,182	4,888	4,491	4,495	5,146	5,194	6,154	5,405	5,686	5,032	5,171	4,828	5,819

\$USD Equivalent (Canadian GAAP)

Net interest income (teb)	(23)	(25)	(19)	(22)	(21)	(21)	(17)	(21)	(25)	(48)	(42)	(83)	(96)
Non-interest revenue	(5)	12	(5)	-	8	(6)	9	-	2	7	2	(3)	21
Total revenues (teb)	(28)	(13)	(24)	(22)	(13)	(27)	(8)	(21)	(23)	(41)	(40)	(86)	(75)
Provision for credit losses	(16)	(20)	(25)	(32)	(9)	(18)	(18)	-	(36)	(36)	(27)	(84)	(77)
Net interest and non-interest revenue (teb)	(12)	7	1	10	(4)	(9)	10	(21)	13	(5)	(13)	(2)	2
Non-interest expense	1	(6)	(2)	12	2	3	13	(3)	32	(5)	5	15	51
Restructuring charge	-	18	-	-	-	-	-	-	-	18	-	-	-
Total Non-interest expense	1	12	(2)	12	2	3	13	(3)	32	13	5	15	51
Income before taxes and non-controlling interest in subsidiaries	(13)	(5)	3	(2)	(6)	(12)	(3)	(18)	(19)	(18)	(18)	(17)	(49)
Provision for income taxes (teb)	1	-	1	(22)	(3)	(15)	(3)	(15)	(18)	1	(18)	(39)	(58)
Non-controlling interest in subsidiaries	4	5	4	5	4	5	4	5	4	9	9	18	18
Net income	(18)	(10)	(2)	15	(7)	(2)	(4)	(8)	(5)	(28)	(9)	4	(9)
Cash net income	(18)	(9)	(1)	13	(6)	(2)	(3)	(10)	(3)	(27)	(8)	4	(8)
Average assets	4,526	4,208	4,028	4,026	4,505	4,489	5,227	4,377	4,612	4,365	4,496	4,260	4,800

NON-INTEREST REVENUE AND TRADING REVENUE

(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Non-Interest Revenue													
Securities commissions and fees	303	278	247	260	292	252	272	255	299	581	544	1,051	1,092
Deposit and payment service charges	182	183	183	187	179	180	187	188	180	365	359	729	734
Trading revenues (losses)	(10)	(352)	90	186	201	241	190	103	80	(362)	442	718	496
Lending fees	100	99	90	92	77	78	76	89	73	199	155	337	313
Card fees ⁽¹⁾	70	63	105	106	94	91	60	98	88	133	185	396	334
Investment management and custodial fees	81	77	76	77	69	76	77	79	74	158	145	298	305
Mutual fund revenues	140	137	130	128	126	115	116	113	106	277	241	499	437
Securitization revenues	83	87	55	21	4	20	34	26	33	170	24	100	113
Underwriting and advisory fees	159	106	104	92	113	98	101	92	77	265	211	407	357
Securities gains, other than trading	48	44	46	51	30	18	79	37	12	92	48	145	165
Foreign exchange, other than trading	33	21	27	24	28	23	27	22	25	54	51	102	97
Insurance income	77	46	49	58	51	46	38	44	39	123	97	204	162
Other	58	81	44	54	96	61	169	51	130	139	157	255	447
Total Non-Interest Revenue	1,324	870	1,246	1,336	1,360	1,299	1,426	1,197	1,216	2,194	2,659	5,241	5,052
Non-interest revenue-to-total revenue	52.4 %	42.1 %	50.6 %	52.0 %	55.0 %	52.3 %	54.4 %	49.6 %	50.7 %	47.8 %	53.7 %	52.5 %	51.3 %
Non-interest revenue-to-total revenue (teb)	51.5 %	41.3 %	49.9 %	51.3 %	54.3 %	51.7 %	53.8 %	49.0 %	50.1 %	46.9 %	53.0 %	51.8 %	50.7 %

(1) The credit card loan securitization in Q4, 2006 reduced credit card fees and increased securitization revenues by \$35 million in Q1, 2007. Card fees includes a \$40 million adjustment in Q4, 2005 that increased the liability associated with our customer loyalty program

Interest and Non-Interest Trading Revenue

Interest rates	62	92	11	52	59	82	62	52	71	154	141	204	247
Foreign exchange	64	59	67	53	45	49	37	46	42	123	94	214	172
Equities	50	68	34	49	35	55	41	36	17	118	90	173	145
Other	(140)	(518)	(8)	41	61	65	43	17	21	(658)	126	159	107
Total	36	(299)	104	195	200	251	183	151	151	(263)	451	750	671
Reported as:													
Net interest income	46	53	14	9	(1)	10	(7)	48	71	99	9	32	175
Non-interest revenue - trading revenues (losses)	(10)	(352)	90	186	201	241	190	103	80	(362)	442	718	496
Total	36	(299)	104	195	200	251	183	151	151	(263)	451	750	671

Trading revenues include interest 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 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, equity derivatives and proprietary trading.

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

NON-INTEREST EXPENSE

(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Non-Interest Expense													
Employee compensation													
Salaries	490	488	482	506	452	463	506	473	472	978	915	1,903	1,903
Performance based compensation	321	286	318	306	326	372	313	302	306	607	698	1,322	1,277
Employee benefits	158	157	134	146	154	165	133	148	138	315	319	599	571
Total employee compensation	969	931	934	958	932	1,000	952	923	916	1,900	1,932	3,824	3,751
Premises and equipment													
Rental of real estate	63	65	62	62	61	61	54	55	50	128	122	246	198
Premises, furniture and fixtures	62	57	62	57	57	54	65	60	66	119	111	230	253
Property taxes	8	7	6	7	6	7	10	10	12	15	13	26	45
Computer and equipment	187	179	198	173	172	166	205	190	184	366	338	709	768
Total premises and equipment	320	308	328	299	296	288	334	315	312	628	584	1,211	1,264
Amortization of intangible assets	13	11	11	10	12	11	22	24	24	24	23	44	94
Other expenses													
Communications	42	33	39	36	31	25	33	29	32	75	56	131	122
Business and capital taxes	17	24	19	23	25	27	28	29	26	41	52	94	107
Professional fees	67	64	92	65	72	58	65	58	59	131	130	287	243
Travel and business development	64	59	76	64	63	50	69	68	60	123	113	253	247
Other	122	108	114	145	129	121	123	123	141	230	250	509	504
Total other expenses	312	288	340	333	320	281	318	307	318	600	601	1,274	1,223
Non-interest Expense	1,614	1,538	1,613	1,600	1,560	1,580	1,626	1,569	1,570	3,152	3,140	6,353	6,332
Restructuring charge	-	135	-	-	-	-	-	-	-	135	-	-	-
Total Non-Interest Expense	1,614	1,673	1,613	1,600	1,560	1,580	1,626	1,569	1,570	3,287	3,140	6,353	6,332

BALANCE SHEET

(\$ millions)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	MIX	INC/(DEC)	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2	VS LAST YEAR	
As At Balances												
Cash resources	19,502	22,873	19,608	20,160	19,560	19,933	20,721	20,402	21,141	5.5 %		(0.3)%
Securities	82,600	78,112	67,411	58,250	57,165	60,117	57,034	56,895	58,681	23.2 %	25,435	44.5 %
Loans												
Residential mortgages (1)	62,908	63,109	63,321	63,591	63,055	62,652	60,871	59,737	57,703	17.6 %	(147)	(0.2)%
Non-residential mortgages	6,101	5,796	5,536	5,504	5,393	5,120	5,135	5,107	5,182	1.7 %	708	13.1 %
Consumer instalment and other personal	31,913	31,474	30,418	29,693	28,873	28,206	27,929	27,241	26,714	9.0 %	3,040	10.5 %
Credit cards	3,899	3,764	3,631	5,049	4,874	4,709	4,648	4,717	4,557	1.1 %	(975)	(20.0)%
Businesses and governments	54,855	52,312	50,494	47,929	46,728	43,169	42,668	43,074	42,534	15.4 %	8,127	17.4 %
Securities borrowed or purchased under resale agreements	35,063	41,843	31,429	31,865	33,116	29,853	28,280	27,259	31,357	9.8 %	1,947	5.9 %
Customers' liability under acceptances	194,739	198,298	184,829	183,631	182,039	173,709	169,531	167,135	168,047	54.6 %	12,700	7.0 %
Allowance for credit losses	9,530	8,252	7,223	7,369	6,639	5,988	5,934	5,683	5,814	2.7 %	2,891	43.5 %
	(1,059)	(1,078)	(1,058)	(1,107)	(1,117)	(1,115)	(1,128)	(1,200)	(1,220)	(0.3)%	58	5.2 %
Total net loans and acceptances	203,210	205,472	190,994	189,893	187,561	178,582	174,337	171,618	172,641	57.1 %	15,649	8.3 %
Other assets												
Derivative financial instruments	38,711	37,361	30,411	32,247	31,523	30,664	31,517	26,174	23,031	10.9 %	7,188	22.8 %
Premises and equipment	2,047	2,057	2,047	1,942	1,841	1,818	1,847	1,863	1,875	0.6 %	206	11.2 %
Goodwill	1,252	1,306	1,098	1,104	1,098	1,109	1,091	1,604	1,632	0.4 %	154	14.0 %
Intangible assets	174	207	152	163	172	186	196	426	462	0.0 %	2	0.8 %
Other	9,031	8,103	8,257	7,850	7,387	6,814	7,119	7,077	7,757	2.4 %	1,644	22.3 %
Total Assets	356,527	355,491	319,978	311,609	306,307	299,223	293,862	286,059	287,220	100.0 %	50,220	16.4 %
Deposits												
Banks	28,256	33,811	26,632	26,362	23,394	25,940	25,473	25,265	23,536	7.9 %	4,862	20.8 %
Businesses and governments	114,504	104,994	100,848	99,821	94,234	90,783	92,437	87,462	89,698	32.1 %	20,270	21.5 %
Individuals	78,855	78,309	76,368	75,911	76,860	76,536	75,883	76,023	77,811	22.2 %	1,995	2.6 %
Total deposits	221,615	217,114	203,848	202,094	194,488	193,259	193,793	188,750	191,045	62.2 %	27,127	13.9 %
Other liabilities												
Derivative financial instruments	40,192	38,842	31,446	31,418	30,413	28,810	28,868	24,972	21,862	11.3 %	9,779	32.2 %
Acceptances	9,530	8,252	7,223	7,369	6,639	5,988	5,934	5,683	5,814	2.7 %	2,891	43.5 %
Securities sold but not yet purchased	24,692	19,472	15,398	14,271	15,653	14,161	16,142	14,703	13,674	6.9 %	9,039	57.7 %
Securities lent or sold under repurchase agreements	31,027	40,965	31,918	28,148	31,467	31,005	22,657	26,159	28,694	8.7 %	(440)	(1.4)%
Other	10,055	11,083	10,758	9,277	8,647	7,800	8,557	7,527	7,787	2.8 %	1,408	16.3 %
Subordinated debt	2,395	2,745	2,726	2,729	3,025	2,456	2,469	3,099	3,420	0.7 %	(630)	(20.8)%
Preferred share liability	450	450	450	450	450	450	450	450	450	0.1 %	-	0.0 %
Capital trust securities	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	0.3 %	-	0.0 %
Share capital												
Preferred shares	946	946	596	596	596	596	596	596	596	0.3 %	350	58.8 %
Common shares	4,326	4,279	4,231	4,169	4,145	4,120	4,022	3,989	3,916	1.2 %	181	4.4 %
Contributed surplus	55	55	49	47	45	43	35	33	31	0.0 %	10	24.4 %
Retained earnings	11,017	10,836	10,974	10,653	10,395	10,125	9,801	9,431	9,161	3.0 %	622	16.9 %
Accumulated other comprehensive income	(923)	(698)	(789)	(762)	(806)	(740)	(612)	(483)	(380)	(0.2)%	(117)	(57.8)%
Total Liabilities and Shareholders' Equity	356,527	355,491	319,978	311,609	306,307	299,223	293,862	286,059	287,220	100.0 %	50,220	16.4 %

(1) Residential mortgages include both consumer and commercial residential mortgages. The latter is included in the commercial mortgages category in the loan schedules by product and industry.

BALANCE SHEET

(\$ millions)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	INC/
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	(DEC)
Average Daily Balances												
Cash resources	22,874	22,522	20,732	22,926	20,971	20,634	20,083	21,794	22,217	22,695	20,800	9.1 %
Securities	80,059	76,191	63,972	60,721	58,804	60,020	60,317	61,169	58,104	78,093	59,423	31.4 %
Loans												
Residential mortgages ⁽¹⁾	62,998	63,323	63,356	63,307	62,892	61,810	60,081	58,381	57,030	63,163	62,342	1.3 %
Non-residential mortgages	6,116	5,668	5,478	5,431	5,277	5,116	5,050	5,105	5,063	5,888	5,195	13.3 %
Consumer instalment and other personal	31,797	31,048	29,922	29,336	28,729	27,946	27,435	26,933	26,047	31,417	28,331	10.9 %
Credit cards	3,737	3,841	5,035	4,986	4,690	4,802	4,655	4,647	4,462	3,790	4,746	(20.2)%
Businesses and governments	52,884	50,373	48,636	45,814	44,626	42,872	41,480	42,146	41,422	51,608	43,735	18.0 %
Securities borrowed or purchased under resale agreements	39,046	37,155	34,162	34,647	31,684	29,558	30,385	32,129	30,298	38,085	30,603	24.4 %
Customers' liability under acceptances	196,578	191,408	186,589	183,521	177,898	172,104	169,086	169,341	164,322	193,951	174,952	10.9 %
Allowance for credit losses	8,974	8,188	7,529	7,366	6,544	6,022	5,948	5,666	5,269	8,574	6,279	36.6 %
(1,069)	(1,069)	(1,098)	(1,118)	(1,113)	(1,119)	(1,189)	(1,210)	(1,313)	(1,069)	(1,116)	(4.2)%	
Total net loans and acceptances	204,483	198,527	193,020	189,769	183,329	177,007	173,845	173,797	168,278	201,456	180,115	11.8 %
Other assets												
Derivative financial instruments	38,526	35,078	31,318	30,079	29,600	30,995	35,018	24,983	22,274	36,775	30,309	21.3 %
Other	11,602	11,117	11,001	11,162	10,117	10,142	10,808	11,082	32,781	11,355	10,136	12.0 %
Total Assets	357,544	343,435	320,043	314,657	302,821	298,798	300,071	292,825	303,654	350,374	300,783	16.5 %
Deposits												
Banks	32,179	29,064	25,899	26,590	24,932	26,517	26,655	25,619	25,490	30,595	25,737	18.9 %
Businesses and governments	108,084	106,614	100,947	98,738	93,084	90,330	89,392	88,540	85,107	107,337	91,685	17.1 %
Individuals	77,958	77,212	75,278	75,625	75,483	75,331	75,187	76,317	76,082	77,579	75,406	2.9 %
Total deposits	218,221	212,890	202,124	200,953	193,499	192,178	191,234	190,476	186,679	215,511	192,828	11.8 %
Other liabilities												
Derivative financial instruments	39,873	36,961	31,935	29,318	29,093	29,452	33,167	24,246	21,335	38,391	29,276	31.1 %
Other	79,503	73,975	66,983	65,704	61,983	59,185	57,765	59,924	78,122	76,695	60,561	26.6 %
Subordinated debt	2,630	2,740	2,724	2,751	2,468	2,461	2,757	3,229	2,955	2,686	2,465	9.0 %
Preferred share liability	450	450	450	450	450	450	450	450	450	450	450	0.0 %
Capital trust securities	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	0.0 %
Shareholders' equity	15,717	15,269	14,677	14,331	14,178	13,922	13,548	13,350	12,963	15,491	14,053	10.3 %
Total Liabilities and Shareholders' Equity	357,544	343,435	320,043	314,657	302,821	298,798	300,071	292,825	303,654	350,374	300,783	16.5 %

(1) Residential mortgages include both consumer and commercial residential mortgages. The latter is included in the commercial mortgages category in the loan schedules by product and industry.

**STATEMENT OF CHANGES IN
SHAREHOLDERS' EQUITY**

(\$ millions)	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
Preferred Shares													
Balance at beginning of period	946	596	596	596	596	596	596	596	596	596	596	596	596
Issued during the period	-	350	-	-	-	-	-	-	-	350	-	-	-
Balance at End of Period	946	946	596	596	596	596	596	596	596	946	596	596	596
Common Shares													
Balance at beginning of period	4,279	4,231	4,169	4,145	4,120	4,022	3,989	3,916	3,896	4,231	4,022	4,022	3,857
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	27	28	27	22	21	19	18	18	17	55	40	89	71
Issued under the Stock Option Plan	39	29	43	24	19	83	21	62	28	68	102	169	146
Issued on the exchange of shares of a subsidiary corporation	-	1	-	-	-	-	-	-	-	1	-	-	2
Repurchased for cancellation	(19)	(10)	(8)	(22)	(15)	(4)	(6)	(7)	(25)	(29)	(19)	(49)	(54)
Balance at End of Period	4,326	4,279	4,231	4,169	4,145	4,120	4,022	3,989	3,916	4,326	4,145	4,231	4,022
Contributed Surplus													
Balance at beginning of period	55	49	47	45	43	35	33	31	30	49	35	35	22
Stock option expense	-	6	2	2	2	8	2	2	1	6	10	14	13
Balance at End of Period	55	55	49	47	45	43	35	33	31	55	45	49	35
Retained Earnings													
Balance at beginning of period	10,836	10,974	10,653	10,395	10,125	9,801	9,431	9,161	8,947	10,974	9,801	9,801	8,738
Cumulative impact of adopting new accounting requirements for financial instruments, net of income taxes	-	(71)	-	-	-	-	-	-	-	(71)	-	-	-
Net income	671	348	696	710	651	606	664	547	607	1,019	1,257	2,663	2,396
Dividends - Preferred shares	(13)	(9)	(8)	(6)	(8)	(8)	(8)	(6)	(8)	(22)	(16)	(30)	(30)
- Common shares	(340)	(325)	(311)	(310)	(266)	(246)	(245)	(230)	(230)	(665)	(512)	(1,133)	(925)
Common shares repurchased for cancellation	(137)	(72)	(56)	(136)	(107)	(28)	(41)	(41)	(155)	(209)	(135)	(327)	(336)
Share issue expense	-	(9)	-	-	-	-	-	-	-	(9)	-	-	-
Balance at End of Period	11,017	10,836	10,974	10,653	10,395	10,125	9,801	9,431	9,161	11,017	10,395	10,974	9,801
Accumulated Other Comprehensive Income on Available-for-Sale-Securities													
Balance at beginning of period	5	-	-	-	-	-	-	-	-	-	-	-	-
Impact of remeasuring available-for-sale securities to market value on November 1, 2006 net of income taxes	-	3	-	-	-	-	-	-	-	3	-	-	-
Unrealized gains on available-for-sale securities arising during the period net of income taxes	1	7	-	-	-	-	-	-	-	8	-	-	-
Reclassification of realized losses to earnings in the period net of income taxes	1	(5)	-	-	-	-	-	-	-	(4)	-	-	-
Balance at End of Period	7	5	-	-	-	-	-	-	-	7	-	-	-
Accumulated Other Comprehensive Loss on Cash Flow Hedges													
Balance at beginning of period	(96)	-	-	-	-	-	-	-	-	-	-	-	-
Impact of new cash flow hedge accounting rules on November 1, 2006 net of income taxes	-	(51)	-	-	-	-	-	-	-	(51)	-	-	-
Losses on cash flow hedges arising during the period net of income taxes	1	(48)	-	-	-	-	-	-	-	(47)	-	-	-
Reclassification to earnings of losses on cash flow hedges net of income taxes	-	3	-	-	-	-	-	-	-	3	-	-	-
Balance at End of Period	(95)	(96)	-	-	-	-	-	-	-	(95)	-	-	-
Accumulated Other Comprehensive Loss on Translation of Net Foreign Operations													
Balance at beginning of period	(607)	(789)	(762)	(806)	(740)	(612)	(483)	(380)	(432)	(789)	(612)	(612)	(497)
Unrealized gain (loss) on translation of net investments in foreign operations	(619)	493	(72)	124	(177)	(347)	(348)	(280)	137	(126)	(524)	(472)	(311)
Impact of hedging translation gains (losses) of net foreign operations net of income taxes	391	(311)	45	(80)	111	219	219	177	(85)	80	330	295	196
Balance at End of Period	(835)	(607)	(789)	(762)	(806)	(740)	(612)	(483)	(380)	(835)	(806)	(789)	(612)
Total Accumulated Other Comprehensive Loss	(923)	(698)	(789)	(762)	(806)	(740)	(612)	(483)	(380)	(923)	(806)	(789)	(612)
Total Shareholders' Equity	15,421	15,418	15,061	14,703	14,375	14,144	13,842	13,566	13,324	15,421	14,375	15,061	13,842

AVERAGE ASSETS BY OPERATING GROUP AND GEOGRAPHIC AREA

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Personal & Commercial Banking													
Canada	117,335	116,608	115,834	115,323	113,415	111,016	108,596	106,332	103,911	116,964	112,196	113,901	105,517
United States	24,830	23,509	22,123	21,879	21,936	21,625	21,700	21,911	21,287	24,159	21,778	21,890	21,055
Other	442	520	484	454	463	451	423	433	497	482	457	463	446
Total	142,607	140,637	138,441	137,656	135,814	133,092	130,719	128,676	125,695	141,605	134,431	136,254	127,018
Private Client Group													
Canada	4,509	4,576	4,406	4,267	4,023	3,942	3,843	3,742	3,678	4,544	3,982	4,160	3,708
United States	2,370	2,379	2,297	2,339	2,399	2,480	3,062	3,473	3,381	2,374	2,440	2,379	3,345
Other	5	5	5	5	6	6	7	8	9	5	6	6	8
Total	6,884	6,960	6,708	6,611	6,428	6,428	6,912	7,223	7,068	6,923	6,428	6,545	7,061
BMO Capital Markets													
Canada	88,200	84,000	74,088	75,536	75,693	71,870	71,503	76,970	87,546	86,064	73,750	74,284	80,473
United States	83,165	77,143	68,894	62,241	55,852	57,716	60,396	48,786	52,704	80,106	56,799	61,220	52,570
Other	33,046	31,629	28,017	27,696	24,288	25,159	24,687	26,331	25,560	32,326	24,731	26,307	24,191
Total	204,411	192,772	170,999	165,473	155,833	154,745	156,586	152,087	165,810	198,496	155,280	161,811	157,234
Corporate Services, including Technology and Operations													
Canada	(1,586)	(1,867)	(643)	370	(449)	(951)	(1,114)	(1,753)	(1,511)	(1,727)	(698)	(416)	(1,574)
United States	5,182	4,888	4,491	4,495	5,146	5,194	6,154	5,405	5,686	5,032	5,171	4,828	5,819
Other	46	45	47	52	49	290	814	1,187	906	45	171	109	944
Total	3,642	3,066	3,895	4,917	4,746	4,533	5,854	4,839	5,081	3,350	4,644	4,521	5,189
Total Consolidated													
Canada	208,458	203,317	193,685	195,496	192,682	185,877	182,828	185,291	193,624	205,845	189,230	191,929	188,124
United States	115,547	107,919	97,805	90,954	85,333	87,015	91,312	79,575	83,058	111,671	86,188	90,317	82,789
Other	33,539	32,199	28,553	28,207	24,806	25,906	25,931	27,959	26,972	32,858	25,365	26,885	25,589
Total	357,544	343,435	320,043	314,657	302,821	298,798	300,071	292,825	303,654	350,374	300,783	309,131	296,502

ASSET SECURITIZATION

(\$ millions)

Securitized Balances

	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
Credit card loans	1,750	1,750	1,750	250	250	250	250	250	250	1,750	250	1,750	250
Residential mortgages	11,750	11,647	11,009	10,526	10,009	9,076	8,930	8,306	7,884	11,750	10,009	11,009	8,930
Consumer installment and other personal loans	-	3	10	24	50	103	189	300	422	-	50	10	189
Total	13,500	13,400	12,769	10,800	10,309	9,429	9,369	8,856	8,556	13,500	10,309	12,769	9,369

Impact of Securitization on
Net Income before Income taxes

	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
Net interest income	(45)	(41)	(16)	(15)	(12)	(21)	(18)	(20)	(18)	(86)	(33)	(64)	(74)
Non-interest income	39	44	47	15	(1)	13	28	20	29	83	12	74	88
Provision for credit losses	10	8	1	-	3	5	7	6	5	18	8	9	24
Net income	4	11	32	-	(10)	(3)	17	6	16	15	(13)	19	38

Securitization Revenues (Non-Interest Revenue)

	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
Credit card loans	60	64	34	8	9	7	8	7	7	124	16	58	21
Residential mortgages	19	21	15	9	(7)	12	25	18	25	40	5	29	88
Consumer installment and other personal loans	4	2	6	4	2	1	1	1	1	6	3	13	4
Total Securitization Revenues	83	87	55	21	4	20	34	26	33	170	24	100	113

CAPITAL AND RISK-WEIGHTED ASSETS

	2007	2007	2006	2006	2006	2006	2005	2005	2005	MIX	INC/(DEC)
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2	VS LAST YEAR
Qualifying Capital											
Common shareholders' equity	14,563	14,563	14,465	14,107	13,779	13,548	13,246	12,970	12,728	75.4 %	784 5.7 %
Non-cumulative preferred shares	1,396	1,396	1,046	1,046	1,046	1,046	1,046	1,046	1,046	7.2 %	350 33.5 %
Innovative Tier 1 preferred shares	2,192	2,192	2,192	2,192	2,192	2,192	2,192	1,745	1,746	11.3 %	- 0.0 %
Non-controlling interest	33	36	36	40	40	36	37	40	45	0.2 %	(7) (17.5)%
Goodwill and excess intangible assets (1)	(1,252)	(1,306)	(1,098)	(1,104)	(1,098)	(1,109)	(1,091)	(1,604)	(1,632)	(6.5)%	(154) (14.0)%
Total tier 1 capital	16,932	16,881	16,641	16,281	15,959	15,713	15,430	14,197	13,933	87.6 %	973 6.1 %
Subsidiary preferred shares (2)	270	287	273	275	272	277	287	298	306	1.4 %	(2) (0.7)%
Subordinated debt	2,284	2,278	2,306	2,306	2,306	2,099	2,130	2,382	2,684	11.8 %	(22) (1.0)%
Accumulated unrealized gain from Available-For-Sale Equity Securities	12	16	-	-	-	-	-	-	-	75.9 %	12 0.0 %
General allowance for credit losses (3)	901	922	905	943	939	945	958	972	983	4.7 %	(38) (4.0)%
Total tier 2 capital	3,467	3,503	3,484	3,524	3,517	3,321	3,375	3,652	3,973	17.9 %	(50) (1.4)%
Total tier 1 and tier 2 capital	20,399	20,384	20,125	19,805	19,476	19,034	18,805	17,849	17,906	105.6 %	923 4.7 %
Less : First loss protection	97	46	44	108	114	120	123	126	131	0.5 %	(17) (14.9)%
Less : Investment in non-consolidated subsidiaries/substantial investments	979	967	937	952	969	976	963	952	982	(6.1)%	10 1.0 %
Total Capital	19,323	19,371	19,144	18,745	18,393	17,938	17,719	16,771	16,793	100.0 %	930 5.1 %

Risk-Weighted Assets

Balance Sheet Items:											
Cash resources	3,699	4,384	3,747	3,838	3,724	3,815	3,945	3,895	4,005	2.1 %	(25) (0.7)%
Securities	5,101	5,269	4,324	3,949	3,721	4,118	4,237	4,782	4,601	2.9 %	1,380 37.1 %
Mortgages	26,747	26,330	25,625	25,247	24,507	23,699	22,997	22,426	21,617	15.3 %	2,240 9.1 %
Other loans and acceptances	91,193	87,761	84,299	82,856	81,677	77,391	76,368	75,853	74,759	52.0 %	9,516 11.7 %
Other assets	8,032	7,298	6,986	7,575	6,787	6,261	6,742	7,316	8,034	4.6 %	1,245 18.3 %
Total	134,772	131,042	124,981	123,465	120,416	115,284	114,289	114,272	113,016	76.9 %	14,356 11.9 %
Off-Balance Sheet:											
Guarantees and standby letters of credit	8,103	8,164	7,749	7,788	7,733	8,056	8,782	9,950	10,555	4.6 %	370 4.8 %
Securities lending	60	83	21	6	5	18	51	7	3	0.0 %	55 +100.0%
Commitments	15,151	15,110	13,543	13,174	12,654	11,978	11,909	11,663	10,642	8.7 %	2,497 19.7 %
Derivative financial instruments	7,982	7,695	7,542	9,038	8,865	8,335	8,666	7,482	6,809	4.6 %	(883) (10.0)%
Total	31,296	31,052	28,855	30,006	29,257	28,387	29,408	29,102	28,009	17.9 %	2,039 7.0 %
Total risk-weighted assets - credit risk	166,068	162,094	153,836	153,471	149,673	143,671	143,697	143,374	141,025	94.8 %	16,395 11.0 %
Total risk-weighted assets - market risk (4)	9,081	10,885	8,958	8,277	6,721	7,198	6,158	7,472	7,331	5.2 %	2,360 35.1 %
Total	175,149	172,979	162,794	161,748	156,394	150,869	149,855	150,846	148,356	100.0 %	18,755 12.0 %
Tangible common equity-to-risk weighted assets	7.45	7.49	8.12	7.94	8.02	8.15	8.00	7.27	7.19		

Risk-Weighted Capital Ratios

Tier 1	9.67 %	9.76 %	10.22 %	10.07 %	10.20 %	10.41 %	10.30 %	9.41 %	9.39 %		-53 BP
Total	11.03 %	11.20 %	11.76 %	11.59 %	11.76 %	11.89 %	11.82 %	11.12 %	11.32 %		-73 BP

(1) Intangible assets in excess of 5% of gross tier 1 capital are deducted from tier 1 capital as required by OSFI guidelines.

(2) Reflects the qualification of existing preferred shares of a subsidiary as tier 2 capital.

(3) OSFI permits the inclusion of the lesser of the balance of the general allowance for credit losses and 0.875% of risk-weighted assets.

(4) Total risk weighted assets - market risk at January 31, 2007 have not been recalculated for the first quarter restatement of trading losses.

**GOODWILL AND
INTANGIBLE ASSETS**

(\$ millions)	November 1	Additions/Purchases				Amortization				Other: Includes FX ⁽¹⁾				April 30
	2006	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2007
Intangible Assets														
Customer relationships	23	-	-	-	-	(2)	(3)	-	-	-	-	-	-	18
Core deposit intangibles	70	60	(11)	-	-	(5)	(6)	-	-	3	(6)	-	-	105
Branch distribution networks	52	-	-	-	-	(3)	(3)	-	-	3	(3)	-	-	46
Other	7	-	-	-	-	(1)	(1)	-	-	-	-	-	-	5
Total Intangible Assets	152	60	(11)	-	-	(11)	(13)	-	-	6	(9)	-	-	174
Goodwill														
Harris Bankcorp, Inc. and subsidiaries	190	-	-	-	-	-	-	-	-	9	(11)	-	-	188
First National Bank of Joliet	114	-	-	-	-	-	-	-	-	5	(7)	-	-	112
Bank of Montreal Securities Canada Limited	129	-	-	-	-	-	-	-	-	-	-	-	-	129
Moneris Solutions Corporation	61	-	-	-	-	-	-	-	-	-	-	-	-	61
Guardian Group of Funds Ltd.	187	-	-	-	-	-	-	-	-	-	-	-	-	187
myCFO	31	-	-	-	-	-	-	-	-	2	(2)	-	-	31
Gerard Klauer Mattison	40	-	-	-	-	-	-	-	-	-	(2)	-	-	38
Lakeland Community Bank	23	-	-	-	-	-	-	-	-	1	(1)	-	-	23
New Lenox State Bank	163	-	-	-	-	-	-	-	-	8	(10)	-	-	161
Mercantile Bancorp, Inc.	83	-	-	-	-	-	-	-	-	4	(5)	-	-	82
Villa Park Trust and Savings Bank	44	-	-	-	-	-	-	-	-	2	(3)	-	-	43
First National Bank & Trust	-	168	(2)	-	-	-	-	-	-	-	(9)	-	-	157
bcpbank Canada	-	8	(2)	-	-	-	-	-	-	-	-	-	-	6
Other	33	-	-	-	-	-	-	-	-	1	-	-	-	34
Total Goodwill	1,098	176	(4)	-	-	-	-	-	-	32	(50)	-	-	1,252

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

UNREALIZED GAINS (LOSSES)
ON SECURITIES, OTHER THAN TRADING

(\$ millions)	Book Value				Unrealized Gains (Losses)						
	2007 (2) Q2	2007 Q1	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2
Securities, Other Than Trading											
Canadian governments	1,344	1,148	-	-	-	-	-	-	-	-	-
U.S. governments	11,591	12,424	(6)	(8)	(29)	(61)	(48)	(37)	(23)	(17)	(14)
Mortgage-backed securities	448	494	(7)	(22)	(10)	(20)	(16)	(13)	(7)	-	(7)
Corporate debt ⁽²⁾	3,251	3,238	7	11	3	-	1	6	6	19	4
Corporate equity ⁽²⁾	2,339	2,386	119	134	90	56	17	25	20	74	66
Other governments	118	118	-	-	1	-	-	1	1	2	1
Total Securities, Other Than Trading	19,091	19,808	113	115	55	(25)	(46)	(18)	(3)	78	50
Fair Value under (over) Book Value of Hedging Derivatives	-	n.a.	-	7	(14)	30	31	22	15	(10)	(15)
Unrealized Gains (Losses) Net of Fair Value of Hedging Derivatives	n.a.	n.a.	113	122	41	5	(15)	4	12	68	35

(2) On November 1, 2006, we adopted new accounting requirements for securities, which require our available-for-sale securities to be recorded at fair value. Prior periods were not restated. Please see Note 2 to the unaudited interim consolidated financial statements for the quarter ended April 30, 2007.

(3) Corporate debt and corporate equity include merchant banking investments, which have been recorded at fair value since November 1, 2004, when we adopted new accounting rules applicable to our merchant banking subsidiaries.

**DERIVATIVE
FINANCIAL INSTRUMENTS**

DERIVATIVE FINANCIAL INSTRUMENTS (\$ millions)	As at April 30, 2007				As at October 31, 2006			
	Notional Amount	Replacement Cost	Credit risk Equivalent	Risk-weighted Balance	Notional Amount	Replacement Cost	Credit risk Equivalent	Risk-weighted Balance
Interest Rate Contracts								
Over-the-counter								
Swaps	1,054,022	6,725	12,430	2,815	957,757	7,405	12,491	2,858
Forward rate agreements	103,247	60	66	14	331,270	114	125	27
Purchased options	142,474	1,037	1,365	304	114,244	1,257	1,620	363
Written options	156,603	-	-	-	129,333	-	-	-
	1,456,346	7,822	13,861	3,133	1,532,604	8,776	14,236	3,248
Exchange traded								
Futures	166,570	-	-	-	204,507	-	-	-
Purchased options	103,678	-	-	-	159,975	-	-	-
Written options	86,517	-	-	-	141,834	-	-	-
	356,765	-	-	-	506,316	-	-	-
Total Interest Rate Contracts	1,813,111	7,822	13,861	3,133	2,038,920	8,776	14,236	3,248
Foreign Exchange Contracts								
Over-the-counter								
Cross-currency swaps	11,227	1,496	2,161	563	10,489	1,408	2,041	548
Cross-currency interest rate swaps	84,687	3,670	7,594	1,406	72,316	3,076	6,478	1,179
Forward foreign exchange contracts	140,187	1,812	3,580	1,049	112,740	797	2,233	595
Purchased options	6,172	107	172	62	7,117	63	129	44
Written options	6,839	-	-	-	7,812	-	-	-
	249,112	7,085	13,507	3,080	210,474	5,344	10,881	2,366
Exchange traded								
Futures (2)	997	-	-	-	896	-	-	-
Purchased options	2,981	-	-	-	3,654	-	-	-
Written options	576	-	-	-	372	-	-	-
	4,554	-	-	-	4,922	-	-	-
Total Foreign Exchange Contracts	253,666	7,085	13,507	3,080	215,396	5,344	10,881	2,366
Commodity Contracts								
Over-the-counter								
Swaps	62,016	2,686	10,164	3,625	65,030	3,713	11,532	4,130
Purchased options	82,119	4,146	12,911	4,182	96,479	5,717	16,012	5,483
Written options	81,118	-	-	-	89,796	-	-	-
	225,253	6,832	23,075	7,807	251,305	9,430	27,544	9,613
Exchange traded								
Futures	76,109	-	-	-	55,339	-	-	-
Purchased options	327,373	-	-	-	161,478	-	-	-
Written options	338,156	-	-	-	172,790	-	-	-
	741,638	-	-	-	389,607	-	-	-
Total Commodity Contracts	966,891	6,832	23,075	7,807	640,912	9,430	27,544	9,613
Equity Contracts								
Over-the-counter	26,899	826	2,539	865	23,372	312	1,963	662
Exchange traded	10,471	-	-	-	8,692	-	-	-
Total Equity Contracts	37,370	826	2,539	865	32,064	312	1,963	662
Credit Contracts								
Over-the-counter	72,276	225	3,388	819	52,395	169	2,372	542
Sub-total	3,143,314	22,790	56,370	15,704	2,979,687	24,031	56,996	16,431
Impact of master netting agreements		(14,630)	(28,575)	(7,722)	n.a.	(16,644)	(30,655)	(8,889)
Total	3,143,314	8,160	27,795	7,982	2,979,687	7,387	26,341	7,542

(1) Included in the notional amounts is \$ 0.8 million as at April 30, 2007 (Nil as at October 31, 2006) related to Gold trading contracts.

U.S. GAAP RECONCILIATION

	2007	2007	2006	2006	2006	2006	2005	2005	2005	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2007	2006	2006	2005
Net Income-Canadian GAAP	671	348	696	710	651	606	664	547	607	1,019	1,257	2,663	2,396
Increase (Decrease) net of tax:													
Derivative instruments and hedging activities ⁽¹⁾	-	-	(3)	-	-	(18)	(6)	(6)	(11)	-	(18)	(21)	(43)
Pension and related benefits expense	-	-	1	1	-	-	-	-	-	-	-	2	1
Stock-based compensation ⁽²⁾	(3)	(4)	(6)	(6)	(5)	(5)	(9)	(9)	(10)	(7)	(10)	(22)	(7)
Merchant banking investments ⁽³⁾	(12)	(9)	(6)	4	1	(13)	(7)	(10)	(8)	(21)	(12)	(14)	(54)
Software development expense	(6)	(7)	(7)	(7)	(6)	(7)	(7)	(7)	(6)	(13)	(13)	(27)	(27)
Variable interest entities	-	-	-	-	-	-	-	-	(13)	-	-	-	(13)
Liabilities and equity	6	5	5	4	6	5	6	2	5	11	11	20	18
Other	3	3	1	1	2	1	1	1	2	6	3	5	5
Net Income-U.S. GAAP	659	336	681	707	649	569	642	518	566	995	1,218	2,606	2,276
U.S. GAAP:													
Basic Earnings Per Share													
Net Income	\$1.29	\$0.65	\$1.35	\$1.39	\$1.28	\$1.12	\$1.27	\$1.02	\$1.12	\$1.94	\$2.40	\$5.14	\$4.49
Diluted Earnings Per Share													
Net Income	\$1.27	\$0.64	\$1.32	\$1.37	\$1.25	\$1.10	\$1.24	\$1.01	\$1.09	\$1.91	\$2.35	\$5.04	\$4.40

(1) On November 1, 2006, we adopted the new accounting requirements for securities, hedging derivatives, and certain other financial instruments (see Note 2 to the unaudited interim consolidated financial statements for the quarter ended April 30, 2007). The accounting treatment prescribed under this new Canadian accounting standard is currently applied under United States GAAP.

(2) On November 1, 2005, we prospectively adopted the new accounting standard on Stock-Based Compensation (see Note 9 to the unaudited interim consolidated financial statements for the quarter ended October 31, 2006). Under United States GAAP, Stock-Based Compensation granted to employees eligible to retire should be expensed at the time of grant. During the quarter ended July 31, 2006, we retroactively adopted new Canadian accounting guidance on Stock-Based Compensation, which is harmonized with United States GAAP. Due to the differences in method of adoption, there will continue to be an adjustment to the Consolidated Statement of Income until the Stock Based Compensation granted prior to November 1, 2005 has been fully amortized.

(3) On November 1, 2004, we adopted fair value accounting for our merchant banking investments for Canadian GAAP purposes (see Note 2 to the unaudited interim consolidated financial statements for the quarter ended October 31, 2005).

Under United States GAAP, we have not adopted fair value accounting for these investments.

ASSETS UNDER ADMINISTRATION AND MANAGEMENT

(\$ millions)	2007	2007	2006	2006	2006	2006	2005	2005	2005
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Assets Under Administration									
Institutional	73,431	73,735	69,028	64,182	64,803	59,299	64,605	63,225	65,856
Personal	169,666	165,946	159,579	153,749	151,455	147,017	138,442	177,743	174,765
Mutual Funds	183	166	153	147	155	155	155	157	144
Total	243,280	239,847	228,760	218,078	216,413	206,471	203,202	241,125	240,765
Assets Under Management									
Institutional	53,243	54,970	53,658	52,112	39,191	37,446	36,336	37,487	36,715
Personal	45,877	45,788	42,647	41,147	36,663	36,267	34,668	34,608	34,321
Mutual Funds	30,234	28,936	27,851	26,658	38,273	41,821	38,249	37,651	36,497
Total	129,354	129,694	124,156	119,917	114,127	115,534	109,253	109,746	107,533
Total Assets under Administration and Management	372,634	369,541	352,916	337,995	330,540	322,005	312,455	350,871	348,298

**COMMITMENTS AND
CONTINGENT LIABILITIES**

(\$ millions)

As at April 30, 2007
Contract
Amount
Risk-
Weighted
Equivalent
As at October 31, 2006
Contract
Amount
Risk-
Weighted
Equivalent
Total Bank Consolidated

Credit Instruments				
Guarantees and standby letters of credit	12,464	7,985	11,007	7,542
Securities lending	894	60	690	21
Documentary and commercial letters of credit	1,251	118	1,621	207
Commitments to extend credit :				
Original maturity of 1 year and under	82,136	15,151	79,560	-
Original maturity of more than 1 year	31,082	-	28,104	13,543
Total	127,827	23,314	120,982	21,313

Personal & Commercial Client Group

Credit Instruments				
Guarantees and standby letters of credit	2,877	2,162	2,401	1,738
Securities lending	-	-	-	-
Documentary and commercial letters of credit	234	47	236	47
Commitments to extend credit :				
Original maturity of 1 year and under	23,762	-	23,475	-
Original maturity of more than 1 year	2,062	1,031	1,787	894
Total	28,935	3,240	27,899	2,679

Private Client Group

Credit Instruments				
Guarantees and standby letters of credit	48	41	39	33
Securities lending	-	-	-	-
Documentary and commercial letters of credit	3	1	4	1
Commitments to extend credit :				
Original maturity of 1 year and under	530	-	526	-
Original maturity of more than 1 year	108	54	111	55
Total	689	96	680	89

BMO Capital Markets

Credit Instruments				
Guarantees and standby letters of credit	8,779	5,466	8,100	5,412
Securities lending	894	59	690	21
Documentary and commercial letters of credit	951	60	875	59
Commitments to extend credit :				
Original maturity of 1 year and under	57,831	-	55,546	-
Original maturity of more than 1 year	28,912	14,066	26,206	12,594
Total	97,367	19,651	91,417	18,086

Corporate Services, including Technology and Operations

Credit Instruments				
Guarantees and standby letters of credit	760	316	466	358
Securities lending	-	-	-	-
Documentary and commercial letters of credit	63	11	507	101
Commitments to extend credit :				
Original maturity of 1 year and under	13	-	13	-
Original maturity of more than 1 year	-	-	-	-
Total	836	327	986	459

CREDIT RISK FINANCIAL MEASURES ⁽¹⁾

	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
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Diversification Ratios
Gross Loans And Acceptances

Consumer	46.9 %	46.2 %	49.2 %	49.9 %	49.7 %	51.5 %	51.5 %	51.3 %	49.4 %
Commercial and Corporate	53.1 %	53.8 %	50.8 %	50.1 %	50.3 %	48.5 %	48.5 %	48.7 %	50.6 %
Canada	72.8 %	71.6 %	72.4 %	73.0 %	73.9 %	73.6 %	73.1 %	73.3 %	73.2 %
United States	25.3 %	27.0 %	26.2 %	25.6 %	24.8 %	25.4 %	25.8 %	25.5 %	25.5 %
Other Countries	1.9 %	1.4 %	1.4 %	1.4 %	1.3 %	1.0 %	1.1 %	1.2 %	1.3 %

Net Loans And Acceptances ⁽²⁾

Consumer	46.9 %	46.2 %	49.2 %	50.0 %	49.7 %	51.5 %	51.5 %	51.3 %	49.4 %
Commercial and Corporate	53.1 %	53.8 %	50.8 %	50.0 %	50.3 %	48.5 %	48.5 %	48.7 %	50.6 %
Canada	72.7 %	71.7 %	72.5 %	73.1 %	74.0 %	73.7 %	73.2 %	73.4 %	73.3 %
United States	25.3 %	26.9 %	26.1 %	25.5 %	24.7 %	25.3 %	25.7 %	25.4 %	25.4 %
Other Countries	2.0 %	1.4 %	1.4 %	1.4 %	1.3 %	1.0 %	1.1 %	1.2 %	1.3 %

Coverage Ratios
Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)

Total	154.0 %	144.1 %	158.8 %	167.0 %	144.8 %	149.6 %	140.2 %	128.8 %	116.0 %	154.0 %	144.8 %	158.8 %	140.2 %
Consumer	3.4 %	2.8 %	3.7 %	5.0 %	4.2 %	5.2 %	4.6 %	5.3 %	3.9 %	3.4 %	4.2 %	3.7 %	4.6 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	29.8 %	26.4 %	29.2 %	30.1 %	27.3 %	27.4 %	24.2 %	27.6 %	26.3 %	29.8 %	27.3 %	29.2 %	24.2 %
Net write-offs-to-average loans and Acceptances	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %	0.1 %	0.2 %

Condition Ratios

GIL-to-Gross Loans and Acceptances	0.34 %	0.36 %	0.35 %	0.35 %	0.41 %	0.41 %	0.46 %	0.54 %	0.61 %
GIL-to-Equity and Allowance for Credit Losses	3.86 %	4.19 %	3.81 %	3.86 %	4.58 %	4.48 %	4.92 %	5.93 %	6.79 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances ⁽²⁾	(0.18)%	(0.16)%	(0.21)%	(0.23)%	(0.18)%	(0.21)%	(0.19)%	(0.16)%	(0.10)%
NIL-to-segmented Net Loans and Acceptances ⁽²⁾									
Consumer	0.18 %	0.18 %	0.17 %	0.14 %	0.15 %	0.16 %	0.14 %	0.14 %	0.20 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	0.49 %	0.61 %	0.54 %	0.57 %	0.74 %	0.75 %	0.90 %	1.02 %	1.14 %
Canada	(0.15)%	(0.16)%	(0.19)%	(0.23)%	(0.19)%	(0.23)%	(0.24)%	(0.24)%	(0.18)%
United States	(0.31)%	(0.19)%	(0.29)%	(0.28)%	(0.20)%	(0.18)%	(0.08)%	(0.02)%	0.04 %
Other Countries	0.25 %	0.35 %	0.42 %	0.50 %	0.52 %	0.86 %	0.91 %	2.38 %	2.00 %

Consumer Loans (Canada)
90 Days & Over Delinquency Ratios

Personal Loans	0.19 %	0.18 %	0.18 %	0.16 %	0.16 %	0.18 %	0.16 %	0.15 %	0.16 %
Credit Card	0.61 %	0.60 %	0.56 %	0.50 %	0.53 %	0.54 %	0.49 %	0.46 %	0.50 %
Mortgages ⁽³⁾	0.24 %	0.22 %	0.22 %	0.20 %	0.21 %	0.21 %	0.20 %	0.21 %	0.23 %
Total Consumer (excluding Government Guaranteed Student Loans) ⁽³⁾	0.25 %	0.24 %	0.23 %	0.21 %	0.21 %	0.22 %	0.21 %	0.21 %	0.23 %
Total Consumer	0.28 %	0.26 %	0.26 %	0.24 %	0.24 %	0.24 %	0.24 %	0.23 %	0.25 %

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

Personal Loans	0.24 %	0.25 %	0.18 %	0.12 %	0.15 %	0.16 %	0.15 %	0.12 %	0.11 %
Credit Card	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Mortgages ⁽³⁾	0.13 %	0.15 %	0.12 %	0.10 %	0.09 %	0.13 %	0.11 %	0.16 %	0.20 %
Total Consumer	0.20 %	0.21 %	0.16 %	0.11 %	0.13 %	0.15 %	0.13 %	0.14 %	0.15 %

Consumer Loans (Consolidated)
90 Days & Over Delinquency Ratios

Personal Loans	0.21 %	0.17 %	0.15 %	0.13 %	0.13 %	0.16 %	0.15 %	0.14 %	0.15 %
Credit Card	0.61 %	0.60 %	0.56 %	0.50 %	0.53 %	0.54 %	0.49 %	0.46 %	0.50 %
Mortgages ⁽³⁾	0.23 %	0.22 %	0.21 %	0.19 %	0.20 %	0.21 %	0.19 %	0.20 %	0.22 %
Total Consumer (excluding Government Guaranteed Student Loans) ⁽³⁾	0.24 %	0.23 %	0.22 %	0.19 %	0.20 %	0.21 %	0.20 %	0.20 %	0.21 %
Total Consumer	0.27 %	0.25 %	0.24 %	0.22 %	0.23 %	0.23 %	0.22 %	0.22 %	0.24 %

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

⁽²⁾ Aggregate balances are net of specific and general allowances; the consumer, commercial and corporate categories are stated net of specific allowances only.

⁽³⁾ The Mortgages and Total Consumer (excluding Government Guaranteed Student Loans) delinquency ratios include Household Mortgage balances, previously excluded from the ratio calculations.

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

(\$ millions except as noted)

	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
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Performance Ratios (Annualized)

PCL-to-average net loans and acceptances	0.12 %	0.10 %	0.03 %	0.09 %	0.14 %	0.12 %	0.13 %	0.17 %	0.01 %	0.11 %	0.13 %	0.09 %	0.11 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.23 %	0.21 %	0.23 %	0.20 %	0.25 %	0.20 %	0.20 %	0.23 %	0.30 %	0.22 %	0.20 %	0.22 %	0.23 %
Commercial and Corporate	0.01 %	0.01 %	(0.01)%	(0.03)%	0.04 %	0.03 %	0.06 %	0.11 %	(0.09)%	0.01 %	0.03 %	0.01 %	0.03 %
Canada	0.16 %	0.14 %	0.06 %	0.16 %	0.16 %	0.15 %	0.16 %	0.17 %	0.10 %	0.15 %	0.15 %	0.13 %	0.15 %
United States	0.02 %	0.01 %	(0.02)%	(0.12)%	0.10 %	0.03 %	0.06 %	0.24 %	(0.15)%	0.02 %	0.03 %	(0.01)%	0.03 %
Other Countries	(0.56)%	0.00 %	(0.17)%	0.00 %	(0.19)%	0.00 %	(0.18)%	(0.70)%	(1.13)%	(0.29)%	0.00 %	(0.09)%	(1.38)%

Provision for Credit Losses by Country

Canada	60	51	20	56	56	49	52	55	33	111	105	181	191
United States	3	1	(3)	(14)	11	3	6	26	(16)	4	14	(3)	15
Other Countries	(4)	-	(1)	-	(1)	-	(1)	(8)	(11)	(4)	(1)	(2)	(27)
Total Provision For Credit Losses	59	52	16	42	66	52	57	73	6	111	118	176	179

Interest Income on Impaired Loans

Total	30	3	9	12	11	18	10	6	9	33	29	50	38
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(1) Segmented credit information by geographic area is based upon the country of ultimate risk.

**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION**

(\$ millions)

	YTD 2007	Fiscal 2006	Fiscal 2005
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Provision by Product and Industry

Consumer			
Residential mortgages	1	7	3
Cards	62	132	141
Personal Loans	42	67	53
Total Loans to Consumers	105	206	197
Commercial and Corporate			
Commercial mortgages	1	-	4
Commercial real estate	1	(2)	2
Construction (non-real estate)	-	(2)	9
Retail trade	5	(5)	15
Wholesale trade	-	4	13
Agriculture	2	2	4
Communications	-	(6)	(34)
Manufacturing	(1)	20	23
Mining	-	-	-
Oil and Gas	-	-	-
Transportation	(4)	7	13
Utilities	-	(19)	(26)
Forest Products	-	(1)	-
Service industries	(1)	2	5
Financial institutions - excluding securities borrowed or purchased under resale agreements	-	(1)	(1)
Other	3	6	(5)
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	6	5	22
Securities Borrowed or Purchased under Resale Agreements	-	-	-
Total Commercial and Corporate	6	5	22
Total specific provision for credit losses	111	211	219
General provision	-	(35)	(40)
Total Provision for Credit Losses	111	176	179

	YTD 2007	Fiscal 2006	Fiscal 2005
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Consumer	0.9%	3.3%	1.4%
Residential mortgages	55.9%	62.6%	64.4%
Cards	37.8%	31.7%	24.2%
Personal Loans	94.6%	97.6%	90.0%
Commercial and Corporate			
Commercial mortgages	0.9%	0.0%	1.8%
Commercial real estate	0.9%	(0.9)%	0.9%
Construction (non-real estate)	0.0%	(0.9)%	4.1%
Retail trade	4.5%	(2.4)%	6.8%
Wholesale trade	0.0%	1.9%	5.9%
Agriculture	1.8%	0.9%	1.8%
Communications	0.0%	(2.8)%	(15.5)%
Manufacturing	(0.9)%	9.5%	10.5%
Mining	0.0%	0.0%	0.0%
Oil and Gas	0.0%	0.0%	0.0%
Transportation	(3.6)%	3.3%	5.9%
Utilities	0.0%	(9.0)%	(11.9)%
Forest Products	0.0%	(0.5)%	0.0%
Service industries	(0.9)%	0.9%	2.3%
Financial institutions - excluding securities borrowed or purchased under resale agreements	0.0%	(0.4)%	(0.4)%
Other	2.7%	2.8%	(2.3)%
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	5.4%	2.4%	10.0%
Securities Borrowed or Purchased under Resale Agreements	0.0%	0.0%	0.0%
Total Commercial and Corporate	5.4%	2.4%	10.0%
Total specific provision for credit losses	100.0%	100.0%	100.0%

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

(\$ millions)

	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages ⁽¹⁾	59,903	60,139	60,352	60,651	60,011	59,558	57,760	56,612	54,580	29.3 %	(108)
Cards	3,899	3,764	3,631	5,049	4,874	4,709	4,648	4,717	4,557	1.9 %	(975)
Personal loans	31,913	31,474	30,418	29,693	28,873	28,206	27,929	27,241	26,714	15.7 %	3,040
Total Consumer	95,715	95,377	94,401	95,393	93,758	92,473	90,337	88,570	85,851	46.9 %	1,957
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	9,106	8,766	8,505	8,444	8,437	8,214	8,246	8,231	8,305	4.5 %	669
Commercial real estate	6,549	6,256	5,837	5,252	4,745	4,293	4,248	4,178	3,857	3.2 %	1,804
Construction (non-real estate)	1,299	1,198	1,105	1,072	1,043	963	940	963	907	0.6 %	256
Retail trade	4,361	3,975	3,851	3,862	3,945	3,661	3,512	3,541	3,670	2.1 %	416
Automotive	2,410	2,194	2,089	2,181	2,255	2,091	1,953	1,998	2,055	1.2 %	155
Food and beverage	492	500	496	419	453	458	399	369	344	0.2 %	39
Other	1,459	1,281	1,266	1,262	1,237	1,112	1,160	1,174	1,271	0.6 %	222
Wholesale trade	3,261	3,260	3,046	2,858	2,945	2,768	2,824	2,993	3,030	1.6 %	316
Agriculture	227	280	245	271	324	296	305	269	320	0.1 %	(97)
Automotive	335	341	287	261	268	239	247	270	224	0.2 %	67
Food and beverage	731	784	723	610	594	641	627	641	677	0.4 %	137
Construction and industrial	833	796	804	785	776	667	738	827	782	0.3 %	57
Other	1,135	1,059	987	931	983	925	907	986	1,027	0.5 %	152
Agriculture	3,533	3,450	3,220	3,058	3,063	3,032	2,855	2,757	2,787	1.7 %	470
Communications	1,144	1,564	1,548	1,810	1,320	1,312	1,181	1,244	1,133	0.6 %	(176)
Long haul fibre	-	-	-	-	-	1	1	42	43	0.0 %	-
Wireless	25	-	-	-	-	6	15	22	16	0.0 %	25
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-
Other communications	92	170	173	357	84	33	41	134	101	0.0 %	8
Total Telecom	117	170	173	357	84	40	57	198	160	0.1 %	33
Cable	298	617	657	678	433	524	507	482	495	0.1 %	(135)
Broadcasting	729	777	718	775	803	748	617	564	478	0.4 %	(74)
Manufacturing	7,775	7,688	7,790	7,395	7,526	6,685	7,030	7,792	7,551	3.8 %	249
Industrial products	2,436	2,523	2,326	2,436	2,666	2,334	2,355	2,488	2,574	1.2 %	(230)
Consumer products	2,289	2,254	2,518	2,212	2,222	1,957	2,012	2,348	2,218	1.1 %	67
Automotive	481	424	458	423	433	447	551	579	630	0.2 %	48
Other manufacturing	2,569	2,487	2,488	2,324	2,205	1,947	2,112	2,377	2,129	1.3 %	364
Mining	505	508	510	492	432	404	375	387	267	0.2 %	73
Oil and Gas	6,142	5,536	5,230	3,680	3,207	2,775	2,830	2,733	2,856	3.0 %	2,935
Transportation	1,595	1,492	1,333	1,213	1,098	990	935	1,127	918	0.8 %	497
Utilities	1,187	964	985	858	900	1,080	916	850	839	0.6 %	287
Electric power generation	542	538	586	475	531	601	657	646	638	0.3 %	11
Gas, water and other	645	426	399	383	369	479	259	204	201	0.3 %	276
Forest products	659	666	694	644	871	657	646	605	601	0.3 %	(212)
Service industries	8,425	7,633	6,923	6,891	6,929	6,934	7,069	6,818	6,938	4.1 %	1,496
Automotive lease and rental	603	610	628	748	683	740	720	798	786	0.3 %	(80)
Educational	1,090	1,149	1,167	1,135	1,122	1,132	1,068	1,190	1,166	0.5 %	(32)
Health care	1,726	1,115	1,047	964	996	964	1,296	926	926	0.8 %	730
Business and professional services	2,239	1,938	1,345	1,318	1,525	1,381	1,268	1,064	1,201	1.1 %	714
Hospitality and recreation	1,318	1,388	1,368	1,359	1,328	1,363	1,394	1,450	1,421	0.6 %	(10)
Other	1,449	1,433	1,368	1,367	1,275	1,354	1,323	1,390	1,438	0.7 %	174
Financial institutions	11,800	10,626	9,596	9,510	8,716	6,326	6,355	6,122	6,629	5.8 %	3,084
Other	6,150	5,748	6,049	6,703	6,627	7,277	6,886	6,648	6,365	3.1 %	(477)
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	73,491	69,330	66,222	63,742	61,804	57,371	56,848	56,989	56,653	36.0 %	11,687
Securities Borrowed or Purchased under Resale Agreements	35,063	41,843	31,429	31,865	33,116	29,853	28,280	27,259	31,357	17.1 %	1,947
Total Commercial and Corporate	108,554	111,173	97,651	95,607	94,920	87,224	85,128	84,248	88,010	53.1 %	13,634
Total Gross Loans and Acceptances	204,269	206,550	192,052	191,000	188,678	179,697	175,465	172,818	173,861	100.0 %	15,591

(1) Certain residential mortgages have been classified as Commercial and Corporate.

**ALLOWANCES FOR CREDIT LOSSES
BY PRODUCT AND INDUSTRY**

(\$ millions)	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	MIX Q2	INC/(DEC) VS LAST YEAR	
Specific Allowances												
Consumer												
Residential mortgages	5	4	5	6	5	7	5	6	6	0.5 %	-	0.0 %
Cards	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Consumer instalments & other personal loans	1	1	1	1	1	1	1	1	1	0.1 %	-	0.0 %
Total Consumer	6	5	6	7	6	8	6	7	7	0.6 %	-	0.0 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Commercial real estate	14	12	7	8	8	8	6	6	5	1.3 %	6	75.0 %
Construction (non-real estate)	3	3	3	3	3	4	4	6	5	0.3 %	-	0.0 %
Retail trade	9	10	9	8	18	19	18	20	14	0.8 %	(9)	(50.0)%
Automotive	4	2	-	-	1	1	1	1	1	0.4 %	3	+100.0%
Food and beverage	1	5	5	5	13	15	14	15	11	0.1 %	(12)	(92.3)%
Other	4	3	4	3	4	3	3	4	2	0.4 %	-	0.0 %
Wholesale trade	15	17	21	29	22	19	20	23	21	1.4 %	(7)	(31.8)%
Agriculture	7	7	10	18	10	10	10	10	10	0.7 %	(3)	(30.0)%
Automotive	-	-	-	-	-	1	2	2	1	0.0 %	-	0.0 %
Food and beverage	5	6	7	8	8	6	6	5	4	0.5 %	(3)	(37.5)%
Construction and industrial	-	-	-	-	-	-	-	1	1	0.0 %	-	0.0 %
Other	3	4	4	3	4	2	2	5	5	0.3 %	(1)	(25.0)%
Agriculture	12	10	9	13	9	11	13	12	13	1.1 %	3	33.3 %
Communications	1	1	1	1	1	2	2	26	27	0.1 %	-	0.0 %
Long haul fibre	-	-	-	-	-	1	1	26	26	0.0 %	-	0.0 %
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Other communications	1	1	1	1	1	1	1	-	1	0.1 %	-	0.0 %
Total Telecom	1	1	1	1	1	2	2	26	27	0.1 %	-	0.0 %
Cable	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Broadcasting	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Manufacturing	54	52	57	44	51	46	53	77	70	5.1 %	3	5.9 %
Industrial products	17	15	15	14	15	15	19	30	35	1.6 %	2	13.3 %
Consumer products	10	10	13	14	16	10	5	22	17	0.9 %	(6)	(37.5)%
Automotive	11	11	13	5	5	6	11	11	12	1.0 %	6	+100.0%
Other manufacturing	16	16	16	11	15	15	18	14	6	1.5 %	1	6.7 %
Mining	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Oil and Gas	-	-	-	1	-	1	1	-	-	0.0 %	-	0.0 %
Transportation	3	12	11	11	10	2	3	4	5	0.3 %	(7)	(70.0)%
Utilities	-	-	-	-	-	-	-	-	22	0.0 %	-	0.0 %
Electric power generation	-	-	-	-	-	-	-	-	22	0.0 %	-	0.0 %
Gas, water and other	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Forest products	2	2	2	2	6	1	2	2	4	0.2 %	(4)	(66.7)%
Service industries	21	18	19	28	28	27	26	27	24	2.0 %	(7)	(25.0)%
Automotive lease and rental	-	-	-	-	3	3	3	4	4	0.0 %	(3)	(100.0)%
Educational	3	-	-	-	-	-	-	-	-	0.3 %	3	0.0 %
Health care	1	1	-	-	-	-	-	-	-	0.1 %	1	+100.0%
Business and professional services	7	8	8	8	7	7	6	6	6	0.7 %	-	0.0 %
Hospitality and recreation	4	5	6	6	5	3	3	3	3	0.4 %	(1)	(20.0)%
Other	6	4	5	14	13	14	14	14	11	0.6 %	(7)	(53.8)%
Financial institutions	1	1	1	2	2	4	7	7	7	0.1 %	(1)	(50.0)%
Other	17	13	7	7	14	18	8	11	13	1.7 %	3	21.4 %
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	152	151	147	157	172	162	163	221	230	14.4 %	(20)	(11.6)%
Securities Borrowed or Purchased under Resale Agreements	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Total Commercial and Corporate	152	151	147	157	172	162	163	221	230	14.4 %	(20)	(11.6)%
Total Specific Allowances (1)	158	156	153	164	178	170	169	228	237	14.9 %	(20)	(11.2)%
General allowance	901	922	905	943	939	945	959	972	983	85.1 %	(38)	(4.0)%
Total Allowance for Credit Losses	1,059	1,078	1,058	1,107	1,117	1,115	1,128	1,200	1,220	100.0 %	(58)	(5.2)%

(1) Excludes specific allowances related to other credit instruments.

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

	2007	2007	2006	2006	2006	2006	2005	2005	2005	MIX	INC/(DEC)	
(\$ millions)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2	VS LAST YEAR	
Consumer												
Residential mortgages	59,898	60,135	60,347	60,645	60,006	59,551	57,755	56,606	54,574	29.5 %	(108)	(0.2)%
Cards	3,899	3,764	3,631	5,049	4,874	4,709	4,648	4,717	4,557	1.9 %	(975)	(20.0)%
Consumer instalments & other personal loans	31,912	31,473	30,417	29,692	28,872	28,205	27,928	27,240	26,713	15.7 %	3,040	10.5 %
Total Consumer	95,709	95,372	94,395	95,386	93,752	92,465	90,331	88,563	85,844	47.1 %	1,957	2.1 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	9,106	8,766	8,505	8,444	8,437	8,214	8,246	8,231	8,305	4.5 %	669	7.9 %
Commercial real estate	6,535	6,244	5,830	5,244	4,737	4,285	4,242	4,172	3,852	3.2 %	1,798	38.0 %
Construction (non-real estate)	1,296	1,195	1,102	1,069	1,040	959	936	957	902	0.6 %	256	24.6 %
Retail trade	4,352	3,965	3,842	3,854	3,927	3,642	3,494	3,521	3,656	2.1 %	425	10.8 %
Automotive	2,406	2,192	2,089	2,181	2,254	2,090	1,952	1,997	2,054	1.2 %	152	6.7 %
Food and beverage	491	495	491	414	440	443	385	354	333	0.2 %	51	11.6 %
Other	1,455	1,278	1,262	1,259	1,233	1,109	1,157	1,170	1,269	0.7 %	222	18.0 %
Wholesale trade	3,246	3,243	3,025	2,829	2,923	2,749	2,804	2,970	3,009	1.6 %	323	11.1 %
Agriculture	220	273	235	253	314	286	295	259	310	0.1 %	(94)	(29.9)%
Automotive	335	341	287	261	268	238	245	268	223	0.2 %	67	25.0 %
Food and beverage	726	778	716	602	586	635	621	636	673	0.4 %	140	23.9 %
Construction and industrial	833	796	804	785	776	667	738	826	781	0.3 %	57	7.3 %
Other	1,132	1,055	983	928	979	923	905	981	1,022	0.5 %	153	15.6 %
Agriculture	3,521	3,440	3,211	3,045	3,054	3,021	2,842	2,745	2,774	1.7 %	467	15.3 %
Communications	1,143	1,563	1,547	1,809	1,319	1,310	1,179	1,218	1,106	0.6 %	(176)	(13.3)%
Long haul fibre	-	-	-	-	-	-	-	16	17	0.0 %	-	0.0 %
Wireless	25	-	-	-	-	6	15	22	16	0.0 %	25	0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Other communications	91	169	172	356	83	32	40	134	100	0.0 %	8	9.6 %
Total Telecom	116	169	172	356	83	38	55	172	133	0.1 %	33	39.8 %
Cable	298	617	657	678	433	524	507	482	495	0.1 %	(135)	(31.2)%
Broadcasting	729	777	718	775	803	748	617	564	478	0.4 %	(74)	(9.2)%
Manufacturing	7,721	7,636	7,733	7,351	7,475	6,639	6,977	7,715	7,481	3.8 %	246	3.3 %
Industrial products	2,419	2,508	2,311	2,422	2,651	2,319	2,336	2,458	2,539	1.2 %	(232)	(8.8)%
Consumer products	2,279	2,244	2,505	2,198	2,206	1,947	2,007	2,326	2,201	1.1 %	73	3.3 %
Automotive	470	413	445	418	428	441	540	568	618	0.2 %	42	9.8 %
Other manufacturing	2,553	2,471	2,472	2,313	2,190	1,932	2,094	2,363	2,123	1.3 %	363	16.6 %
Mining	505	508	510	492	432	404	375	387	267	0.2 %	73	16.9 %
Oil and Gas	6,142	5,536	5,230	3,679	3,207	2,774	2,829	2,733	2,856	3.0 %	2,935	91.5 %
Transportation	1,592	1,480	1,322	1,202	1,088	988	932	1,123	913	0.8 %	504	46.3 %
Utilities	1,187	964	985	858	900	1,080	916	850	817	0.6 %	287	31.9 %
Electric power generation	542	538	586	475	531	601	657	646	616	0.3 %	11	2.1 %
Gas, water and other	645	426	399	383	369	479	259	204	201	0.3 %	276	74.8 %
Forest products	657	664	692	642	865	656	644	603	597	0.3 %	(208)	(24.0)%
Service industries	8,404	7,615	6,904	6,863	6,901	6,907	7,043	6,791	6,914	4.1 %	1,503	21.8 %
Automotive lease and rental	603	610	628	748	680	737	717	794	782	0.3 %	(77)	(11.3)%
Educational	1,087	1,149	1,167	1,135	1,122	1,132	1,068	1,190	1,166	0.5 %	(35)	(3.1)%
Health care	1,725	1,114	1,047	964	996	964	1,296	926	926	0.8 %	729	73.2 %
Business and professional services	2,232	1,930	1,337	1,310	1,518	1,374	1,262	1,058	1,195	1.1 %	714	47.0 %
Hospitality and recreation	1,314	1,383	1,362	1,353	1,323	1,360	1,391	1,447	1,418	0.6 %	(9)	(0.7)%
Other	1,443	1,429	1,363	1,353	1,262	1,340	1,309	1,376	1,427	0.8 %	181	14.3 %
Financial institutions	11,799	10,625	9,595	9,508	8,714	6,322	6,348	6,115	6,622	5.8 %	3,085	35.4 %
Other	6,133	5,735	6,042	6,696	6,613	7,259	6,878	6,637	6,352	3.2 %	(480)	(7.3)%
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	73,339	69,179	66,075	63,585	61,632	57,209	56,685	56,768	56,423	36.1 %	11,707	19.0 %
Securities Borrowed or Purchased under Resale Agreements	35,063	41,843	31,429	31,865	33,116	29,853	28,280	27,259	31,357	17.3 %	1,947	5.9 %
Total Commercial and Corporate	108,402	111,022	97,504	95,450	94,748	87,062	84,965	84,027	87,780	53.4 %	13,654	14.4 %
Loans and Acceptances, Net of Specific Allowances	204,111	206,394	191,899	190,836	188,500	179,527	175,296	172,590	173,624	100.4 %	15,611	8.3 %
General allowance	(901)	(922)	(905)	(943)	(939)	(945)	(959)	(972)	(983)	(0.4)%	(38)	(4.0)%
Total Net Loans and Acceptances	203,210	205,472	190,994	189,893	187,561	178,582	174,337	171,618	172,641	100.0 %	15,649	8.3 %

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



	2007	2007	2006	2006	2006	2006	2005	2005	2005	% (1)	INC/(DEC)
(\$ millions)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2	VS LAST YEAR
Consumer											
Residential mortgages	130	125	115	97	100	110	92	93	139	0.2 %	30 30.0 %
Consumer instalments & other personal loans	48	51	48	44	42	44	39	39	39	0.1 %	6 14.3 %
Total Consumer	178	176	163	141	142	154	131	132	178	0.2 %	36 25.4 %
Commercial and Corporate, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	28	28	31	24	19	23	36	26	32	0.3 %	9 47.4 %
Commercial real estate	49	38	15	21	29	31	28	28	32	0.7 %	20 69.0 %
Construction (non-real estate)	10	8	10	9	6	10	11	13	17	0.8 %	4 66.7 %
Retail trade	25	32	30	27	52	56	57	59	64	0.6 %	(27) (51.9)%
Automotive	11	4	3	2	4	5	4	4	4	0.5 %	7 +100.0%
Food and beverage	2	17	16	16	39	42	43	45	47	0.4 %	(37) (94.9)%
Other	12	11	11	9	9	9	10	10	13	0.8 %	3 33.3 %
Wholesale trade	58	43	39	58	47	40	44	64	54	1.8 %	11 23.4 %
Agriculture	9	11	10	28	17	16	16	16	20	4.0 %	(8) (47.1)%
Automotive	1	1	1	1	1	2	5	6	6	0.3 %	- 0.0 %
Food and beverage	19	20	21	22	23	16	16	18	18	2.6 %	(4) (17.4)%
Construction and industrial	21	1	1	1	-	1	1	1	2	2.5 %	21 0.0 %
Other	8	10	6	6	6	5	6	23	8	0.7 %	2 33.3 %
Agriculture	35	35	31	34	37	26	28	30	30	1.0 %	(2) (5.4)%
Communications	1	93	89	90	89	108	118	154	163	0.1 %	(88) (98.9)%
Long haul fibre	-	-	-	-	-	1	1	34	35	0.0 %	- 0.0 %
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Other communications	1	1	1	2	2	1	1	1	2	1.1 %	(1) (50.0)%
Total Telecom	1	1	1	2	2	2	2	35	37	0.9 %	(1) (50.0)%
Cable	-	92	88	88	87	106	116	119	126	0.0 %	(87) (100.0)%
Broadcasting	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Manufacturing	157	164	155	134	143	136	170	198	197	2.0 %	14 9.8 %
Industrial products	49	44	40	40	27	41	57	61	62	2.0 %	22 81.5 %
Consumer products	39	39	38	39	46	26	14	35	36	1.7 %	(7) (15.2)%
Automotive	35	37	44	35	35	32	38	44	54	7.3 %	- 0.0 %
Other manufacturing	34	44	33	20	35	37	61	58	45	1.3 %	(1) (2.9)%
Mining	-	-	-	-	1	-	-	-	-	0.0 %	(1) (100.0)%
Oil and Gas	1	2	1	2	2	1	2	-	-	0.0 %	(1) (50.0)%
Transportation	11	20	19	20	18	19	21	13	21	0.7 %	(7) (38.9)%
Utilities	-	-	-	-	-	23	24	75	105	0.0 %	- 0.0 %
Electric power generation	-	-	-	-	-	23	24	75	105	0.0 %	- 0.0 %
Gas, water and other	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Forest products	6	6	6	5	51	1	7	6	7	0.9 %	(45) (88.2)%
Service industries	69	57	55	74	80	74	80	77	81	0.8 %	(11) (13.8)%
Automotive lease and rental	2	3	-	-	5	6	10	6	7	0.3 %	(3) (60.0)%
Educational	14	1	1	1	1	1	-	-	-	1.3 %	13 +100.0%
Health care	2	2	2	2	2	2	2	2	3	0.1 %	- 0.0 %
Business and professional services	9	9	9	9	8	9	9	11	11	0.4 %	1 12.5 %
Hospitality and recreation	19	21	22	22	22	18	15	16	17	1.4 %	(3) (13.6)%
Other	23	21	21	40	42	38	44	42	43	1.6 %	(19) (45.2)%
Financial institutions	9	11	5	7	5	12	18	19	19	0.1 %	4 80.0 %
Other	51	35	17	17	50	31	29	38	52	0.8 %	1 2.0 %
Total Commercial and Corporate, excluding											
Securities Borrowed or Purchased under Resale Agreements	510	572	503	522	629	591	673	800	874	0.7 %	(119) (18.9)%
Securities Borrowed or Purchased under Resale Agreements	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Total Commercial and Corporate	510	572	503	522	629	591	673	800	874	0.5 %	(119) (18.9)%
Total Gross Impaired Loans and Acceptances	688	748	666	663	771	745	804	932	1,052	0.3 %	(83.0) (10.8)%

(1) Based on Gross Loans & Acceptances by Product and Industry.

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

	2007	2007	2006	2006	2006	2006	2005	2005	2005	% (1)	INC/(DEC)	
(\$ millions)	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2	VS LAST YEAR	
Consumer												
Residential mortgages	125	121	110	91	95	103	87	87	133	0.2 %	30	31.6 %
Consumer instalments & other personal loans	47	50	47	43	41	43	38	38	38	0.1 %	6	14.6 %
Total Consumer	172	171	157	134	136	146	125	125	171	0.2 %	36	26.5 %
Commercial and Corporate, excluding												
Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	28	28	31	24	19	23	36	26	32	0.3 %	9	47.4 %
Commercial real estate	35	26	8	13	21	23	22	22	27	0.5 %	14	66.7 %
Construction (non-real estate)	7	5	7	6	3	6	7	7	12	0.5 %	4	+100.0%
Retail trade	16	22	21	19	34	37	39	39	50	0.4 %	(18)	(52.9)%
Automotive	7	2	3	2	3	4	3	3	3	0.3 %	4	+100.0%
Food and beverage	1	12	11	11	26	27	29	30	36	0.2 %	(25)	(96.2)%
Other	8	8	7	6	5	6	7	6	11	0.5 %	3	60.0 %
Wholesale trade	43	26	18	29	25	21	24	41	33	1.3 %	18	72.0 %
Agriculture	2	4	-	10	7	6	6	6	10	0.9 %	(5)	(71.4)%
Automotive	1	1	1	1	1	1	3	4	5	0.3 %	-	0.0 %
Food and beverage	14	14	14	14	15	10	10	13	14	1.9 %	(1)	(6.7)%
Construction and industrial	21	1	1	1	-	1	1	-	1	2.5 %	21	0.0 %
Other	5	6	2	3	2	3	4	18	3	0.4 %	3	+100.0%
Agriculture	23	25	22	21	28	15	15	18	17	0.7 %	(5)	(17.9)%
Communications	-	92	88	89	88	106	116	128	136	0.0 %	(88)	(100.0)%
Long haul fibre	-	-	-	-	-	-	-	-	8	0.0 %	-	0.0 %
Wireless	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Towers	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
CLECs	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Other communications	-	-	-	1	1	-	-	1	1	0.0 %	(1)	(100.0)%
Total Telecom	-	-	-	1	1	-	-	9	10	0.0 %	(1)	(100.0)%
Cable	-	92	88	88	87	106	116	119	126	0.0 %	(87)	(100.0)%
Broadcasting	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Manufacturing	103	112	98	90	92	90	117	121	127	1.3 %	11	12.0 %
Industrial products	32	29	25	26	12	26	38	31	27	1.3 %	20	+100.0%
Consumer products	29	29	25	25	30	16	9	13	19	1.3 %	(1)	(3.3)%
Automotive	24	26	31	30	30	26	27	33	42	5.1 %	(6)	(20.0)%
Other manufacturing	18	28	17	9	20	22	43	44	39	0.7 %	(2)	(10.0)%
Mining	-	-	-	-	1	-	-	-	-	0.0 %	(1)	(100.0)%
Oil and Gas	1	2	1	1	2	-	1	-	-	0.0 %	(1)	(50.0)%
Transportation	8	8	8	9	8	17	18	9	16	0.5 %	-	0.0 %
Utilities	-	-	-	-	-	23	24	75	83	0.0 %	-	0.0 %
Electric power generation	-	-	-	-	-	23	24	75	83	0.0 %	-	0.0 %
Gas, water and other	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Forest products	4	4	4	3	45	-	5	4	3	0.6 %	(41)	(91.1)%
Service industries	48	39	36	46	52	47	54	50	57	0.6 %	(4)	(7.7)%
Automotive lease and rental	2	3	-	-	2	3	7	2	3	0.3 %	-	0.0 %
Educational	11	1	1	1	1	1	-	-	-	1.0 %	10	+100.0%
Health care	1	1	2	2	2	2	2	2	3	0.1 %	(1)	(50.0)%
Business and professional services	2	1	1	1	1	2	3	5	5	0.1 %	1	100.0 %
Hospitality and recreation	15	16	16	16	17	15	12	13	14	1.1 %	(2)	(11.8)%
Other	17	17	16	26	29	24	30	28	32	1.2 %	(12)	(41.4)%
Financial institutions	8	10	4	5	3	8	11	12	12	0.1 %	5	+100.0%
Other	34	22	10	10	36	13	21	27	39	0.6 %	(2)	(5.6)%
Total Commercial and Corporate, excluding												
Securities Borrowed or Purchased under Resale Agreements	358	421	356	365	457	429	510	579	644	0.5 %	(99)	(21.7)%
Securities Borrowed or Purchased under Resale Agreements	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Total Commercial and Corporate	358	421	356	365	457	429	510	579	644	0.3 %	(99)	(21.7)%
Total Impaired Loans and Acceptances,												
Net of Specific Allowances	530	592	513	499	593	575	635	704	815	0.3 %	(63)	(10.6)%
General allowance	(901)	(922)	(905)	(943)	(939)	(945)	(959)	(972)	(983)	100.0 %	(38)	(4.0)%
Total Net Impaired Loans and Acceptances	(371)	(330)	(392)	(444)	(346)	(370)	(324)	(268)	(168)	(0.2)%	(25)	(7.2)%

(1) Based on Net Loans & Acceptances by Product and Industry.

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

(\$ millions)	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	MIX Q2	INC/(DEC) VS LAST YEAR
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Gross Loans and Acceptances

Canada	148,525	147,946	139,223	139,483	139,366	132,170	128,184	126,673	127,190	72.8 %	9,159	6.6 %
United States	51,772	55,749	50,227	48,928	46,807	45,662	45,287	44,040	44,353	25.3 %	4,965	10.6 %
Other Countries	3,972	2,855	2,602	2,589	2,505	1,865	1,994	2,105	2,318	1.9 %	1,467	58.6 %
Africa & Middle East	351	264	256	229	310	375	351	385	349	0.2 %	41	13.2 %
Asia	680	615	718	669	357	273	561	326	362	0.3 %	323	90.5 %
Europe	1,994	1,243	1,103	1,125	1,197	565	475	820	942	1.0 %	797	66.6 %
Latin America & Caribbean	947	733	525	566	641	652	607	574	665	0.4 %	306	47.7 %
Total Gross Loans and Acceptances	204,269	206,550	192,052	191,000	188,678	179,697	175,465	172,818	173,861	100.0 %	15,591	8.3 %

Net Loans and Acceptances

Canada	148,420	147,848	139,127	139,384	139,267	132,074	128,087	126,567	127,085	73.0 %	9,153	6.6 %
United States	51,719	55,695	50,174	48,868	46,733	45,594	45,221	43,925	44,237	25.5 %	4,986	10.7 %
Other Countries	3,972	2,851	2,598	2,584	2,500	1,859	1,988	2,098	2,302	2.0 %	1,472	58.9 %
Africa & Middle East	351	263	255	227	308	373	349	382	345	0.2 %	43	14.0 %
Asia	680	615	718	669	357	273	561	326	362	0.3 %	323	90.5 %
Europe	1,994	1,243	1,103	1,125	1,197	565	475	820	942	1.0 %	797	66.6 %
Latin America & Caribbean	947	730	522	563	638	648	603	570	653	0.5 %	309	48.4 %
Total Loans and Acceptances, net of specific allowances	204,111	206,394	191,899	190,836	188,500	179,527	175,296	172,590	173,624	100.5 %	15,611	8.3 %
General Allowance												
Canada	(558)	(555)	(555)	(590)	(590)	(590)	(590)	(590)	(590)	(0.3)%	(32)	(5.4)%
United States	(343)	(367)	(350)	(353)	(349)	(355)	(369)	(382)	(393)	(0.2)%	6	1.7 %
Total Net Loans and Acceptances	203,210	205,472	190,994	189,893	187,561	178,582	174,337	171,618	172,641	100.0 %	15,649	8.3 %

Net Impaired Loans and Acceptances

Canada	334	322	295	271	323	284	286	282	358
United States	186	260	207	215	257	275	331	372	411
Other Countries	10	10	11	13	13	16	18	50	46
Africa & Middle East	-	-	1	2	2	4	4	3	3
Asia	4	5	4	4	4	4	5	5	6
Europe	6	-	-	-	-	-	-	18	21
Latin America & Caribbean	-	5	6	7	7	8	9	24	16
Total Impaired Loans and Acceptances, net of specific allowances	530	592	513	499	593	575	635	704	815
General Allowance									
Canada	(558)	(555)	(555)	(590)	(590)	(590)	(590)	(590)	(590)
United States	(343)	(367)	(350)	(353)	(349)	(355)	(369)	(382)	(393)
Total Net Impaired Loans and Acceptances	(371)	(330)	(392)	(444)	(346)	(370)	(324)	(268)	(168)

**Gross Loans and Acceptances in
Canada by Province**

Atlantic Provinces	6,698	6,277	6,073	6,186	5,921	5,791	5,843	6,301	6,120	4.5 %	777	13.1 %
Quebec	16,753	16,348	16,470	17,288	17,150	16,965	16,708	17,519	16,335	11.3 %	(397)	(2.3)%
Ontario	85,165	86,951	79,591	78,340	80,200	74,632	72,369	69,898	72,312	57.3 %	4,965	6.2 %
Prairie Provinces	21,167	20,087	19,291	19,380	18,353	17,796	16,842	16,582	16,727	14.3 %	2,814	15.3 %
British Columbia and Territories	18,742	18,283	17,798	18,289	17,742	16,986	16,422	16,373	15,696	12.6 %	1,000	5.6 %
Total Gross Loans and Acceptances	148,525	147,946	139,223	139,483	139,366	132,170	128,184	126,673	127,190	100.0 %	9,159	6.6 %

**Net Loans and Acceptances in Canada
by Province**

Atlantic Provinces	6,693	6,273	6,069	6,182	5,917	5,787	5,839	6,296	6,115	4.5 %	776	13.1 %
Quebec	16,741	16,337	16,459	17,276	17,138	16,953	16,695	17,504	16,322	11.3 %	(397)	(2.3)%
Ontario	85,105	86,893	79,535	78,284	80,143	74,577	72,314	69,840	72,252	57.6 %	4,962	6.2 %
Prairie Provinces	21,152	20,074	19,278	19,366	18,340	17,783	16,829	16,568	16,713	14.3 %	2,812	15.3 %
British Columbia and Territories	18,729	18,271	17,786	18,276	17,729	16,974	16,410	16,359	15,683	12.8 %	1,000	5.6 %
Total Loans and Acceptances, net of specific allowances	148,420	147,848	139,127	139,384	139,267	132,074	128,087	126,567	127,085	100.5 %	9,153	6.6 %
General Allowance												
Canada	(558)	(555)	(555)	(590)	(590)	(590)	(590)	(590)	(590)	(0.5)%	(32)	(5.4)%
Total Net Loans and Acceptances	147,862	147,293	138,572	138,794	138,677	131,484	127,497	125,977	126,495	100.0 %	9,185	6.6 %

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

**CHANGES IN ALLOWANCES
FOR CREDIT LOSSES**

(\$ millions)	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
Balance at beginning of period	1,078	1,058	1,107	1,117	1,115	1,128	1,200	1,237	1,314	1,058	1,128	1,128	1,308
Provision for credit losses	59	52	16	42	66	52	57	73	6	111	118	176	179
Recoveries	21	22	24	33	35	20	15	21	15	43	55	112	67
Write-offs	(84)	(74)	(86)	(90)	(91)	(71)	(125)	(115)	(107)	(158)	(162)	(338)	(419)
Other, including foreign exchange rate changes	(15)	20	(3)	5	(8)	(14)	(19)	(16)	9	5	(22)	(20)	(7)
Allowances at end of period	1,059	1,078	1,058	1,107	1,117	1,115	1,128	1,200	1,237	1,059	1,117	1,058	1,128

Allocation of Recoveries by Market

Consumer	17	18	14	19	13	14	13	13	11	35	27	60	49
Commercial and Corporate	4	4	10	14	22	6	2	8	4	8	28	52	18

Allocation of Write-offs by Market

Consumer	72	68	69	66	72	60	57	77	57	140	132	267	246
Commercial and Corporate	12	6	17	24	19	11	68	38	50	18	30	71	173

**CHANGES IN IMPAIRED LOANS
AND ACCEPTANCES**

(\$ millions)	2007 Q2	2007 Q1	2006 Q4	2006 Q3	2006 Q2	2006 Q1	2005 Q4	2005 Q3	2005 Q2	YTD 2007	YTD 2006	Fiscal 2006	Fiscal 2005
Total Impaired Loans and Acceptances													
GIL, Beginning of Period	748	666	663	771	745	804	932	1,052	1,089	666	804	804	1,119
Additions to impaired loans & acceptances (formations)	131	113	86	83	173	78	105	91	138	244	251	420	423
Reductions in impaired loans & acceptances ⁽¹⁾	(107)	43	3	(101)	(56)	(66)	(108)	(96)	(68)	(64)	(122)	(220)	(319)
Net new additions (reductions)	24	156	89	(18)	117	12	(3)	(5)	70	180	129	200	104
Write-offs	(84)	(74)	(86)	(90)	(91)	(71)	(125)	(115)	(107)	(158)	(162)	(338)	(419)
GIL, End of Period	688	748	666	663	771	745	804	932	1,052	688	771	666	804
ACL ⁽²⁾ , Beginning of Period	1,078	1,058	1,107	1,117	1,115	1,128	1,200	1,220	1,314	1,058	1,128	1,128	1,308
Increase / (Decrease) - specific allowance ⁽²⁾	86	77	75	76	99	72	66	106	47	163	171	322	290
Increase / (Decrease) - general allowance	(21)	17	(38)	4	(6)	(14)	(13)	(11)	(34)	(4)	(20)	(54)	(51)
Write - offs	(84)	(74)	(86)	(90)	(91)	(71)	(125)	(115)	(107)	(158)	(162)	(338)	(419)
ACL ⁽²⁾ , End of Period	1,059	1,078	1,058	1,107	1,117	1,115	1,128	1,200	1,220	1,059	1,117	1,058	1,128
NIL, Beginning of Period	(330)	(392)	(444)	(346)	(370)	(324)	(268)	(168)	(225)	(392)	(324)	(324)	(189)
Change in gross impaired loans	(60)	82	3	(108)	26	(59)	(128)	(120)	(37)	22	(33)	(138)	(315)
Change in allowance for credit losses	19	(20)	49	10	(2)	13	72	20	94	(1)	11	70	180
NIL, End of Period	(371)	(330)	(392)	(444)	(346)	(370)	(324)	(268)	(168)	(371)	(346)	(392)	(324)

⁽¹⁾ 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 (please refer to the "Allocation of Write-offs by Market" table above for the consumer write-offs).

⁽²⁾ Excludes ACL for other credit instruments exposure in excess of impaired loans.

**INTEREST RATE GAP POSITION
As at April 30, 2007**

(\$ millions)	0 to 3	4 to 6	7 to 12	Total	1 to 5	Over	Non-	Total
	months	months	months	within 1 year	years	5 years	interest sensitive	
Canadian Dollars								
Assets	170,638	5,441	8,390	184,469	42,115	3,510	9,789	239,883
Liabilities and Capital	150,939	5,877	9,083	165,899	45,236	4,483	24,265	239,883
Off-Balance Sheet	(23,270)	1,835	6,811	(14,624)	11,799	2,825	-	-
Gap - April 30, 2007	(3,571)	1,399	6,118	3,946	8,678	1,852	(14,476)	-
Gap - January 31, 2007	(2,268)	2,417	4,519	4,668	7,631	2,173	(14,472)	-
Gap - October 31, 2006	908	(1,415)	5,115	4,608	7,955	1,903	(14,466)	-
Gap - July 31, 2006	(4,403)	4,302	6,432	6,331	6,391	1,385	(14,107)	-
Gap - April 30, 2006	(1,014)	1,061	5,047	5,094	6,554	2,168	(13,816)	-
U.S. Dollar and Other Currencies								
Assets	77,990	7,553	8,054	93,597	18,384	3,158	1,505	116,644
Liabilities and Capital	94,575	5,860	3,812	104,247	9,588	1,895	914	116,644
Off-Balance Sheet	1,939	-	-	1,939	(1,328)	(611)	-	-
Gap - April 30, 2007	(14,646)	1,693	4,242	(8,711)	7,468	652	591	-
Gap - January 31, 2007	(18,296)	2,870	7,183	(8,243)	7,654	29	560	-
Gap - October 31, 2006	(16,103)	2,543	4,882	(8,678)	4,289	3,939	450	-
Gap - July 31, 2006	(14,273)	7,514	4,065	(2,694)	802	1,397	495	-
Gap - April 30, 2006	(11,165)	1,811	6,226	(3,128)	1,875	806	447	-

**Gap Position Major Assumptions - Deposits/
Liabilities**

- Fixed rate, fixed term liabilities, such as investment certificates, are reported at scheduled maturity with estimated redemptions that reflect expected depositor behaviour.
- Interest bearing deposits on which the customer interest rate changes with the prime rate or other short-term market rates are reported in the 0 to 3 months category.
- Fixed rate and non-interest bearing liabilities with no defined maturity are reported based upon an imputed maturity profile.

Capital

- Common shareholders' equity is reported as non-interest sensitive.

Gap Position Major Assumptions - Assets

- Fixed rate, fixed term assets, such as mortgage and consumer loans, are reported based upon the scheduled repayments and estimated prepayments that reflect expected borrower behaviour.
- Trading and Underwriting (mark-to-market) assets and interest bearing assets on which the customer interest rate changes with the prime rate or other short-term market rates are reported in the 0 to 3 months category.
- Fixed rate and non-interest bearing assets with no defined maturity are reported based upon an imputed maturity profile.
- The gap position as at January 31, 2007 has been restated to reflect the classification of all Other Currencies trading securities in the 0-3 months category.

INTEREST RATE RISK SENSITIVITY (After tax) (\$ millions)	100 Basis Point Increase								100 Basis Point Decrease							
	Earnings Sensitivity				Economic Value Sensitivity				Earnings Sensitivity				Economic Value Sensitivity			
	Money		Market / Mark to		Money		Market / Mark to		Money		Market / Mark to		Money		Market / Mark to	
	Structural	Accrual	Market	Total	Structural	Accrual	Market	Total	Structural	Accrual	Market	Total	Structural	Accrual	Market	Total
April 30, 2007	(16.3)	(23.5)	(60.5)	(100.3)	(286.5)	(124.7)	(60.5)	(471.7)	8.1	23.5	26.9	58.5	226.0	124.7	26.9	377.6
January 31, 2007	(5.2)	(42.9)	(43.4)	(91.5)	(268.3)	(156.7)	(43.4)	(468.4)	0.6	42.9	61.4	104.9	208.0	156.7	61.4	426.1
October 31, 2006	10.9	(36.9)	(68.8)	(94.8)	(237.4)	(94.1)	(68.8)	(400.3)	(10.5)	36.9	103.3	129.7	181.6	94.1	103.3	379.0
July 31, 2006	21.6	(41.9)	(1.1)	(21.4)	(222.6)	(101.8)	(1.1)	(325.5)	(17.2)	41.9	66.1	90.8	184.0	101.8	66.1	351.9
April 30, 2006	20.4	(51.0)	(22.6)	(53.2)	(235.3)	(61.3)	(22.6)	(319.2)	(19.9)	51.0	(11.5)	19.6	200.3	61.3	(11.5)	250.1

INTEREST RATE RISK SENSITIVITY (After tax) (\$ millions)	200 Basis Point Increase								200 Basis Point Decrease							
	Earnings Sensitivity				Economic Value Sensitivity				Earnings Sensitivity				Economic Value Sensitivity			
	Money		Market / Mark to		Money		Market / Mark to		Money		Market / Mark to		Money		Market / Mark to	
	Structural	Accrual	Market	Total	Structural	Accrual	Market	Total	Structural	Accrual	Market	Total	Structural	Accrual	Market	Total
April 30, 2007	(46.5)	(47.1)	(122.2)	(215.8)	(605.6)	(249.5)	(122.2)	(977.3)	34.9	47.1	69.6	151.6	405.7	249.5	69.6	724.8
January 31, 2007	(25.8)	(85.9)	(81.2)	(192.9)	(570.5)	(313.4)	(81.2)	(965.1)	18.7	85.9	144.4	249.0	368.4	313.4	144.4	826.2
October 31, 2006	12.1	(73.7)	(122.0)	(183.6)	(508.0)	(188.2)	(122.0)	(818.2)	(4.1)	73.7	224.9	294.5	318.3	188.2	224.9	731.4
July 31, 2006	30.2	(83.7)	(17.2)	(70.7)	(468.7)	(203.6)	(17.2)	(689.5)	(16.2)	83.7	228.6	296.1	322.7	203.6	228.6	754.9
April 30, 2006	33.9	(102.0)	(86.6)	(154.7)	(487.3)	(122.7)	(86.6)	(696.6)	(28.1)	102.0	45.7	119.6	351.7	122.7	45.7	520.1

Earnings Sensitivity/Economic Value Sensitivity - Interest Rate Risk

"Earnings Sensitivity" is the impact of change in interest rates on twelve month net income, while, "Economic Value Sensitivity" is the impact of a change in interest rates on the value of our assets and liabilities.

"100/200 Basis Point Increase/Decrease" is the impact on earnings and economic value of a one time increase/decrease of 100/200 basis points in interest rates, applied to our position at the period end. In all cases, interest rates did not fall below 0%. Calculations do not reflect the effect of actions which the Bank may take to reduce risk.

Losses are in brackets and benefits are presented as positive amounts.

Structural portfolios are CAD/U.S. consumer, commercial and corporate instruments and securitization structures. For these portfolios, risk measures reflect asset/liability interest rate mismatches, embedded options, including the expected impact of customer behaviour, and the impact of minimum rates on deposits.

Money market/accrual exposures are bank placements and acceptances, repos and reverse repos, international loans and certain investment securities for major currencies. While categorized as trading and underwriting, these portfolios are accounted for using accrual accounting rules under GAAP.

Mark to market portfolios are all trading and underwriting portfolios where accounting rules mandate mark to market treatment.

EARNINGS VOLATILITY *
(After tax)

(\$ millions)	Trading and Underwriting								Structural	Total
	Mark to Market						Accrual			
	Equities	Commodities	Interest Rate	Foreign Exchange	Correlation	Credit Spread	Total Mark to Market	Money Market		
April 30, 2007	(6.2)	(2.2)	(4.7)	(0.2)	5.3	(3.1)	(11.1)	(1.3)	(26.3)	(38.7)
January 31, 2007	(5.6)	(10.9)	(4.9)	(0.7)	7.2	(2.3)	(17.2)	(2.1)	(25.4)	(44.7)
October 31, 2006	(6.4)	(5.5)	(4.6)	(2.1)	6.8	(3.8)	(15.6)	(1.9)	(24.1)	(41.6)
July 31, 2006	(3.0)	(9.0)	(1.7)	(1.7)	5.7	(2.8)	(12.5)	(2.1)	(23.5)	(38.1)
April 30, 2006	(3.1)	(3.7)	(3.3)	(0.3)	4.4	(2.8)	(8.8)	(2.4)	(26.1)	(37.3)

* January 31, 2007 measures have not been recalculated for the first quarter restatement of trading losses.

MARKET VALUE EXPOSURE *
(After tax)

(\$ millions)	Trading and Underwriting								Structural	Total
	Mark to Market						Accrual			
	Equities	Commodities	Interest Rate	Foreign Exchange	Correlation	Credit Spread	Total Mark to Market	Money Market		
April 30, 2007	(6.2)	(2.2)	(4.7)	(0.2)	5.3	(3.1)	(11.1)	(14.4)	(304.2)	(329.7)
January 31, 2007	(5.6)	(10.9)	(4.9)	(0.7)	7.2	(2.3)	(17.2)	(16.1)	(287.6)	(320.9)
October 31, 2006	(6.4)	(5.5)	(4.6)	(2.1)	6.8	(3.8)	(15.6)	(7.8)	(267.0)	(290.4)
July 31, 2006	(3.0)	(9.0)	(1.7)	(1.7)	5.7	(2.8)	(12.5)	(11.0)	(251.9)	(275.4)
April 30, 2006	(3.1)	(3.7)	(3.3)	(0.3)	4.4	(2.8)	(8.8)	(3.7)	(267.1)	(279.6)

* January 31, 2007 measures have not been recalculated for the first quarter restatement of trading losses.

Earnings Volatility and Market Value Exposure

"Earnings Volatility and Market Value Exposure" are the impact on twelve month earnings and economic value, respectively, of a one time change in market rates/prices applied to our positions at the period end. Calculations are based upon a statistical analysis of history using a 99% confidence level, over an appropriate holding period, and do not reflect the effect of actions which the bank may take to reduce risk.

Losses are in brackets and benefits are presented as positive amounts.

In the third quarter of 2006, enhancements were made to the measurement of credit spread risk.

Money market / accrual portfolios comprise bank placements and acceptances, repos and reverse repos, international loans and certain investment securities.

While categorized as trading and underwriting, these portfolios are accounted for using accrual accounting rules under GAAP.

Interest rate risk is the primary driver of market risk in the money market / accrual portfolios.

Mark to market portfolios are all trading and underwriting portfolios where accounting rules mandate mark to market treatment.

Structural portfolios are CAD/U.S. consumer, commercial and corporate instruments and securitization structures. For these portfolios, risk measures reflect asset/liability interest rate mismatches, embedded options, including the expected impact of customer behaviour, the impact of minimum rates on deposits and foreign exchange transaction risk affecting net income.

The Total Bank earnings volatility and market value exposure measures are conservative as they do not include the benefit of correlation between the mark to market, money market / accrual, and structural portfolios.

LIQUID ASSETS AND DEPOSITS

(\$ millions except as noted)

	2007	2007	2006	2006	2006	2006	2005	2005	2005	MIX	INC/(DEC)
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q2	VS LAST YEAR
Liquid Assets											
Canadian Dollar Liquid Assets											
Deposits with other banks	2,563	3,328	3,346	2,456	2,680	1,745	1,855	1,484	1,480	2.5 %	(117) (4.4)%
Other cash resources	(169)	660	551	661	424	432	586	900	(18)	(0.2)%	(593) (+100.0)%
Securities	40,823	35,701	30,647	26,880	27,918	30,860	28,723	26,193	28,693	40.0 %	12,905 46.2 %
Total	43,217	39,689	34,544	29,997	31,022	33,037	31,164	28,577	30,155	42.3 %	12,195 39.3 %
U.S. Dollar and Other Currency Liquid Assets											
Deposits with other banks	15,673	17,653	14,465	15,577	14,839	16,088	17,232	16,975	17,865	15.4 %	834 5.6 %
Other cash resources	1,435	1,232	1,246	1,466	1,617	1,668	1,048	1,043	1,814	1.4 %	(182) (11.3)%
Securities	41,777	42,411	36,764	31,370	29,247	29,257	28,311	30,702	29,988	40.9 %	12,530 42.8 %
Total	58,885	61,296	52,475	48,413	45,703	47,013	46,591	48,720	49,667	57.7 %	13,182 28.8 %
Total Liquid Assets ⁽¹⁾	102,102	100,985	87,019	78,410	76,725	80,050	77,755	77,297	79,822	100.0 %	25,377 33.1 %
Cash and Securities-to-Total Assets Ratio	28.6 %	28.4 %	27.2 %	25.2 %	25.0 %	26.8 %	26.5 %	27.0 %	27.8 %		3.6 %
Pledged liquid assets ⁽²⁾	30,339	28,225	26,299	25,707	28,431	28,235	27,760	30,120	29,196	55.4 %	1,908 6.7 %
Pledged other assets	24,381	30,035	25,436	26,035	28,091	18,975	16,764	21,082	23,399	44.6 %	(3,710) (13.2)%
Total Pledged Assets	54,720	58,260	51,735	51,742	56,522	47,210	44,524	51,202	52,595	100.0 %	(1,802) (3.2)%

(1) Includes liquid assets pledged as security for securities borrowed, securities lent, securities sold under repurchase agreements and other secured liabilities.

(2) Includes reserves or minimum balances which some of our subsidiaries are required to maintain with central banks in their respective countries of operation.

Deposits

Canadian Dollar Deposits											
Banks	1,750	2,022	2,510	2,664	2,163	2,091	2,597	1,692	1,954	0.8 %	(413) (19.1)%
Businesses and governments	60,997	56,585	57,687	56,980	55,704	53,787	52,757	48,497	49,859	27.5 %	5,293 9.5 %
Individuals	60,226	59,841	59,253	58,804	59,287	58,547	58,105	58,173	58,665	27.2 %	939 1.6 %
Total	122,973	118,448	119,450	118,448	117,154	114,425	113,459	108,362	110,478	55.5 %	5,819 5.0 %
U.S. Dollar and Other Currency Deposits											
Banks	26,506	31,789	24,122	23,698	21,231	23,849	22,876	23,573	21,582	12.0 %	5,275 24.8 %
Businesses and governments	53,507	48,409	43,161	42,841	38,530	36,996	39,680	38,965	39,839	24.1 %	14,977 38.9 %
Individuals	18,629	18,468	17,115	17,107	17,573	17,989	17,778	17,850	19,146	8.4 %	1,056 6.0 %
Total	98,642	98,666	84,398	83,646	77,334	78,834	80,334	80,388	80,567	44.5 %	21,308 27.6 %
Total Deposits	221,615	217,114	203,848	202,094	194,488	193,259	193,793	188,750	191,045	100.0 %	27,127 13.9 %
Core deposits ⁽³⁾	102,221	103,144	98,471	100,102	98,122	98,472	98,953	98,734	105,930		4,099 4.2 %
Core Deposits-to-Total Deposits Ratio	46.1 %	47.5 %	48.3 %	49.5 %	50.5 %	51.0 %	51.1 %	52.3 %	55.4 %		(4.3)%

(3) Core deposits are equal to total deposits less fixed-date deposits greater than 100,000 units of any currency.