

Q3 | 2010

Supplementary Financial Information

For the Quarter Ended - July 31, 2010

The BMO logo is rendered in large, 3D, metallic letters. The letters are white with a dark blue shadow underneath, giving them a three-dimensional appearance. They are positioned on a blue grid that recedes into the distance under a blue sky with light clouds.

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

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. At the beginning of the year, the Banking Groups non-interest expenses were restated for comparative purposes to reflect the current allocation method.

Portfolio Realignment

In Q2 2010, we identified U.S. mid-market clients that would be better served by a commercial banking model and transferred the accounts to P&C U.S. from BMO Capital Markets. Comparative figures have been restated to conform to the current period's presentation.

Securitization Accounting

In Q1 2010, we changed the manner in which we report securitized assets in our segmented disclosure. Previously, certain securitized mortgage assets were not reported in P&C Canada's balance sheet. We now report all securitized mortgage assets in P&C Canada with offsetting amounts in Corporate and net interest income earned on all securitized mortgage assets are included in P&C Canada net interest income. Previously net interest income earned on certain securitized mortgage assets was included in P&C Canada non-interest revenue. These changes do not have a meaningful impact on the earnings of P&C Canada. Comparative figures have been restated to conform to the current period's presentation. This change in reporting is consistent with the reporting of securitized assets by our Canadian peer group.

Taxable Equivalent Basis

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

In the current quarter, we have now accounted for certain BMO Capital Markets transactions on a basis that reflects their tax equivalent basis (teb). We believe these adjustments are useful and reflect how BMO Capital Markets manages its business, since it enhances the comparability of taxable revenues and tax-advantaged revenues. The change results in increases in net interest income and income taxes in BMO Capital Markets with offsetting amounts reflected in Corporate Services. There was no overall net income change in either of the two groups. Comparative figures have been restated to conform to the current period's presentation.

Use of this Document

Information in this document is supplementary to the Bank's third quarter Press Release, MD&A, Financial Statements, and the 2009 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 unaudited and all amounts are in millions of Canadian dollars, unless indicated otherwise.

Items indicated N.A. were not available.

Items indicated n.a. were not applicable.

Refer to the "GAAP and Related Non-GAAP Measures used in the MD&A" section of 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.

For information on accounting changes, please refer to the section of our third quarter Press Release entitled "Accounting Changes".

Users may provide their comments and suggestions on the Supplementary Financial Information document by contacting Andrew Chin at (416) 867-7019 or andrew.chin@bmo.com

FINANCIAL HIGHLIGHTS

(\$ millions except as noted)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008

Income Statement Information

Total revenues	2,907	3,049	3,025	2,989	2,978	2,655	2,442	2,813	2,746	8,981	8,075	11,064	10,205
Provision for credit losses (PCL)	214	249	333	386	417	372	428	465	484	796	1,217	1,603	1,330
Non-interest expense	1,898	1,830	1,839	1,779	1,873	1,888	1,841	1,818	1,782	5,567	5,602	7,381	6,894
Provision for income taxes	107	207	177	158	112	18	(71)	(49)	(59)	491	59	217	(71)
Net income	669	745	657	647	557	358	225	560	521	2,071	1,140	1,787	1,978
Net economic profit (loss)	158	264	171	159	79	(87)	(219)	144	122	593	(227)	(68)	405

Profitability Measures

Basic earnings per share	\$1.13	\$1.27	\$1.12	\$1.12	\$0.97	\$0.61	\$0.39	\$1.06	\$1.00	\$3.53	\$1.97	\$3.09	\$3.79
Diluted earnings per share	\$1.13	\$1.26	\$1.12	\$1.11	\$0.97	\$0.61	\$0.39	\$1.06	\$0.98	\$3.51	\$1.97	\$3.08	\$3.76
Return on equity	13.7 %	16.4 %	14.3 %	14.0 %	12.1 %	8.1 %	4.9 %	14.0 %	13.5 %	14.8 %	8.5 %	9.9 %	13.0 %
Return on average assets	0.67 %	0.78 %	0.66 %	0.63 %	0.52 %	0.32 %	0.19 %	0.54 %	0.52 %	0.70 %	0.34 %	0.41 %	0.50 %
Return on average risk-weighted assets	1.67 %	1.92 %	1.58 %	1.53 %	1.26 %	0.75 %	0.46 %	1.19 %	1.13 %	1.72 %	0.81 %	0.97 %	1.07 %
Non-interest expense-to-revenue ratio	65.3 %	60.0 %	60.8 %	59.5 %	62.9 %	71.1 %	75.4 %	64.6 %	64.9 %	62.0 %	69.4 %	66.7 %	67.6 %
Net interest margin													
on average assets	1.57 %	1.59 %	1.54 %	1.40 %	1.38 %	1.19 %	1.14 %	1.37 %	1.29 %	1.57 %	1.23 %	1.27 %	1.28 %
on average earning assets	1.88 %	1.88 %	1.85 %	1.73 %	1.74 %	1.55 %	1.51 %	1.71 %	1.58 %	1.87 %	1.60 %	1.63 %	1.55 %
PCL-to-average net loans and acceptances	0.50 %	0.59 %	0.79 %	0.89 %	0.94 %	0.79 %	0.90 %	1.01 %	1.10 %	0.62 %	0.88 %	0.88 %	0.76 %
Effective tax rate	13.44 %	21.35 %	20.80 %	19.18 %	16.39 %	4.42 %	(41.01)%	(9.24)%	(12.17)%	18.77 %	4.72 %	10.45 %	(3.56)%

Balance Sheet Information (1)

Total assets	397,386	390,166	398,623	388,458	415,356	432,245	443,174	416,050	375,047	397,386	415,356	388,458	416,050
Average assets	397,617	393,228	393,720	408,780	422,517	460,610	463,003	409,059	395,873	394,873	448,579	438,548	397,609
Average earning assets	330,883	331,421	328,848	331,395	334,894	352,920	348,542	328,687	322,047	330,372	345,370	341,848	326,803
Average common shareholders' equity	18,386	17,752	17,303	17,287	17,169	16,778	16,221	15,153	14,784	17,814	16,721	16,865	14,612
Gross impaired loans (GIL) and acceptances	3,128	3,405	3,134	3,297	2,913	2,972	2,666	2,387	1,798	3,128	2,913	3,297	2,387
Allowance for credit losses (ACL)	1,879	1,885	1,943	1,902	1,803	1,825	1,741	1,747	1,494	1,879	1,803	1,902	1,747

Balance Sheet Measures (1)

Cash and securities-to-total assets ratio	34.6%	35.8%	33.9%	31.9%	30.0%	28.2%	28.2%	29.1%	29.6%	34.6%	30.0%	31.9%	29.1%
GIL-to-gross loans and acceptances	1.78%	1.98%	1.83%	1.94%	1.66%	1.64%	1.39%	1.26%	1.01%	1.78%	1.66%	1.94%	1.26%
GIL-to-equity and allowance for credit losses	12.81%	14.34%	13.11%	14.06%	12.74%	12.95%	11.91%	11.34%	9.09%	12.81%	12.74%	14.06%	11.34%
Tier 1 capital ratio	13.55%	13.27%	12.53%	12.24%	11.71%	10.70%	10.21%	9.77%	9.90%	13.55%	11.71%	12.24%	9.77%
Total capital ratio	16.10%	15.69%	14.82%	14.87%	14.32%	13.20%	12.87%	12.17%	12.29%	16.10%	14.32%	14.87%	12.17%

Cash-Based Statistical Information

Basic earnings per share	\$1.15	\$1.29	\$1.14	\$1.13	\$0.98	\$0.63	\$0.41	\$1.08	\$1.01	\$3.57	\$2.02	\$3.15	\$3.86
Diluted earnings per share	\$1.14	\$1.28	\$1.13	\$1.13	\$0.98	\$0.63	\$0.40	\$1.08	\$1.00	\$3.55	\$2.01	\$3.14	\$3.83
Return on equity	13.9 %	16.6 %	14.4 %	14.2 %	12.3 %	8.4 %	5.2 %	14.3 %	13.7 %	14.9 %	8.7 %	10.1 %	13.3 %
Operating leverage	(3.9)%	17.7 %	23.9 %	8.3 %	3.3 %	(11.0)%	6.4 %	18.0 %	0.0 %	11.7 %	(1.2)%	1.3 %	4.7 %
Non-interest expense-to-revenue ratio	65.0 %	59.7 %	60.5 %	59.2 %	62.5 %	70.7 %	75.0 %	64.2 %	64.5 %	61.7 %	69.0 %	66.3 %	67.1 %
Non-interest expense growth	1.5 %	(2.9)%	0.0 %	(2.0)%	5.1 %	12.3 %	14.1 %	9.9 %	7.5 %	(0.5)%	10.4 %	7.1 %	4.5 %
Return on average assets	0.68%	0.78%	0.67%	0.64%	0.53%	0.33%	0.20%	0.55%	0.53%	0.71%	0.35%	0.42%	0.51%
Net income	678	752	664	655	566	368	233	570	530	2,094	1,167	1,822	2,013

(1) Q3, 2010 GIL includes \$327 million, (Q2, 2010 \$437 million) relating to the US portfolio acquired in Q2, 2010. These assets were recorded at market value and therefore have no allowance. All loans in this portfolio are covered by a loss share agreement with the FDIC absorbing 80% of loan losses.

FINANCIAL HIGHLIGHTS


(\$ millions except as noted)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008

Dividend Information

Dividends declared per share	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$2.10	\$2.10	\$2.80	\$2.80
Dividends paid per share	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$2.10	\$2.10	\$2.80	\$2.80
Common dividends	393	393	389	386	384	382	378	355	353	1,175	1,144	1,530	1,410
Preferred dividends	33	34	35	38	33	26	23	25	19	102	82	120	73
Dividend yield	4.45%	4.44%	5.38%	5.59%	5.18%	7.09%	8.42%	6.51%	5.84%	4.45%	5.18%	5.59%	6.51%
Dividend payout ratio	61.9%	55.2%	62.5%	63.4%	73.2%	115.0%	187.1%	66.2%	70.3%	59.7%	108.1%	91.8%	74.0%

Share Information

Share price													
high	\$63.94	\$65.71	\$56.24	\$54.75	\$54.05	\$41.03	\$44.88	\$51.74	\$52.31	\$65.71	\$54.05	\$54.75	\$63.44
low	\$55.75	\$51.11	\$49.78	\$49.01	\$38.86	\$24.05	\$29.60	\$35.65	\$37.60	\$49.78	\$24.05	\$24.05	\$35.65
close	\$62.87	\$63.09	\$52.00	\$50.06	\$54.02	\$39.50	\$33.25	\$43.02	\$47.94	\$62.87	\$54.02	\$50.06	\$43.02
Book value per share	\$33.13	\$32.04	\$32.51	\$31.95	\$31.26	\$32.22	\$32.18	\$32.02	\$30.15	\$33.13	\$31.26	\$31.95	\$32.02
Number of common shares outstanding (000's)													
end of period	562,858	560,113	555,395	551,716	548,462	545,046	539,742	504,575	504,445	562,858	548,462	551,716	504,575
average basic	561,839	558,320	553,992	550,495	547,134	543,634	520,020	503,004	504,124	558,047	536,855	540,294	502,062
average diluted	565,196	561,868	557,311	554,151	549,968	544,327	523,808	506,591	508,032	561,454	538,332	542,313	506,697
Total market value of common shares	35,387	35,338	28,881	27,619	29,628	21,529	17,946	21,707	24,183	35,387	29,628	27,619	21,707
Market-to-book value ratio	1.90	1.97	1.60	1.57	1.73	1.23	1.03	1.34	1.59	1.90	1.73	1.57	1.34
Price-to-earnings multiple	13.6	14.1	13.6	16.3	17.8	13.0	9.0	11.4	13.4	13.6	17.8	16.3	11.4
Total shareholder return													
twelve month	22.4 %	68.7 %	67.1 %	25.1 %	21.4 %	(15.2)%	(37.7)%	(27.9)%	(24.4)%	22.4 %	21.4 %	25.1 %	(27.9)%
five-year average	5.6 %	7.2 %	3.5 %	1.8 %	4.0 %	(1.2)%	(6.9)%	0.9 %	5.1 %	5.6 %	4.0 %	1.8 %	0.9 %

Growth-Based Statistical Information

Diluted earnings per share growth	16.5 %	100+	100+	4.7 %	(1.0)%	(51.2)%	(17.0)%	21.8 %	(23.4)%	78.2 %	(27.0)%	(18.1)%	(8.5)%
Diluted cash earnings per share growth	16.3 %	100+	100+	4.6 %	(2.0)%	(50.0)%	(18.4)%	21.3 %	(23.1)%	76.6 %	(26.9)%	(18.0)%	(8.4)%
Net economic profit growth	100+	100+	100+	10.4 %	(35.1)%	(100+)	(71.8)%	100+	(56.5)%	100+	(100+)	(100+)	(32.8)%
Operating leverage	(3.8)%	17.9 %	24.0 %	8.5 %	3.3 %	(11.1)%	6.4 %	18.0 %	0.1 %	11.8 %	(1.2)%	1.3 %	4.8 %
Revenue growth	(2.4)%	14.8 %	23.9 %	6.3 %	8.4 %	1.3 %	20.5 %	27.9 %	7.5 %	11.2 %	9.2 %	8.4 %	9.2 %
Non-interest expense growth	1.4 %	(3.1)%	(0.1)%	(2.2)%	5.1 %	12.4 %	14.1 %	9.9 %	7.4 %	(0.6)%	10.4 %	7.1 %	4.4 %
Net income growth	20.1 %	108.2 %	191.7 %	15.6 %	6.9 %	(44.3)%	(11.7)%	23.9 %	(21.1)%	81.7 %	(19.6)%	(9.7)%	(7.2)%

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	2.44 %	2.25 %	2.25 %	2.25 %	2.25 %	2.66 %	3.66 %	4.61 %	4.75 %	2.31 %	2.85 %	2.70 %	5.21 %
average U.S.	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.62 %	4.85 %	5.00 %	3.25 %	3.37 %	3.34 %	5.69 %
Exchange rate													
as at Cdn/U.S. dollar	1.0283	1.0158	1.0693	1.0819	1.0775	1.1930	1.2265	1.2045	1.0240	1.0283	1.0775	1.0819	1.2045
average Cdn/U.S. dollar	1.0453	1.0274	1.0587	1.0827	1.1102	1.2417	1.2271	1.1107	1.0122	1.0439	1.1925	1.1648	1.0321

Additional Bank Information

Number of full-time equivalent employees													
Canada	30,286	29,422	29,122	29,118	29,430	29,635	29,842	29,529	29,836	30,286	29,430	29,118	29,529
United States	7,554	7,587	6,729	6,732	6,842	6,979	7,070	7,256	7,230	7,554	6,842	6,732	7,256
Other	347	339	322	323	322	310	311	288	299	347	322	323	288
Total	38,187	37,348	36,173	36,173	36,594	36,924	37,223	37,073	37,365	38,187	36,594	36,173	37,073
Number of bank branches													
Canada	909	908	902	900	903	915	979	983	984	909	903	900	983
United States	339	340	288	290	290	290	290	292	287	339	290	290	292
Other	5	5	5	5	5	5	5	5	5	5	5	5	5
Total	1,253	1,253	1,195	1,195	1,198	1,210	1,274	1,280	1,276	1,253	1,198	1,195	1,280
Number of automated banking machines													
Canada	2,060	2,052	2,031	2,030	2,029	2,027	2,027	2,026	2,010	2,060	2,029	2,030	2,026
United States	924	959	634	636	638	634	630	640	647	924	638	636	640
Total	2,984	3,011	2,665	2,666	2,667	2,661	2,657	2,666	2,657	2,984	2,667	2,666	2,666
Credit rating													
DBRS	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's	Aa2	Aa2	Aa2	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa2	Aa1	Aa1	Aa1
Standard and Poor's	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

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



(\$ millions except as noted)

	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	YTD 2010	YTD 2009	Fiscal 2009	Fiscal 2008
Net interest income	1,571	1,522	1,532	1,442	1,466	1,335	1,327	1,409	1,282	4,625	4,128	5,570	5,072
Non-interest revenue	1,336	1,527	1,493	1,547	1,512	1,320	1,115	1,404	1,464	4,356	3,947	5,494	5,133
Total revenues	2,907	3,049	3,025	2,989	2,978	2,655	2,442	2,813	2,746	8,981	8,075	11,064	10,205
Provision for credit losses	214	249	333	386	417	372	428	465	484	796	1,217	1,603	1,330
Net interest income and non-interest revenue	2,693	2,800	2,692	2,603	2,561	2,283	2,014	2,348	2,262	8,185	6,858	9,461	8,875
Non-interest expense	1,898	1,830	1,839	1,779	1,883	1,888	1,841	1,826	1,782	5,567	5,612	7,391	6,902
Restructuring reversal	-	-	-	-	(10)	-	-	(8)	-	-	(10)	(10)	(8)
Total non-interest expense	1,898	1,830	1,839	1,779	1,873	1,888	1,841	1,818	1,782	5,567	5,602	7,381	6,894
Income before taxes and non-controlling interest in subsidiaries	795	970	853	824	688	395	173	530	480	2,618	1,256	2,080	1,981
Provision for income taxes	107	207	177	158	112	18	(71)	(49)	(59)	491	59	217	(71)
Non-controlling interest in subsidiaries	19	18	19	19	19	19	19	19	18	56	57	76	74
Net income	669	745	657	647	557	358	225	560	521	2,071	1,140	1,787	1,978
Amortization of intangible assets, net of income tax	9	7	7	8	9	10	8	10	9	23	27	35	35
Cash net income	678	752	664	655	566	368	233	570	530	2,094	1,167	1,822	2,013
Operating leverage	(3.8)%	17.9%	24.0%	8.5%	3.3%	(11.1)%	6.4%	18.0%	0.1%	11.8%	(1.2)%	1.3%	4.8%
Cash operating leverage	(3.9)%	17.7%	23.9%	8.3%	3.3%	(11.0)%	6.4%	18.0%	0.0%	11.7%	(1.2)%	1.3%	4.7%
Revenue growth	(2.4)%	14.8%	23.9%	6.3%	8.4%	1.3%	20.5%	27.9%	7.5%	11.2%	9.2%	8.4%	9.2%
Non-interest expense growth	1.4%	(3.1)%	(0.1)%	(2.2)%	5.1%	12.4%	14.1%	9.9%	7.4%	(0.6)%	10.4%	7.1%	4.4%
Cash non-interest expense growth	1.5%	(2.9)%	0.0%	(2.0)%	5.1%	12.3%	14.1%	9.9%	7.5%	(0.5)%	10.4%	7.1%	4.5%

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

Net interest income	346	319	347	352	380	425	425	365	285	1,012	1,230	1,582	1,110
Non-interest revenue	281	330	333	319	287	265	367	313	293	944	919	1,238	1,182
Total revenues	627	649	680	671	667	690	792	678	578	1,956	2,149	2,820	2,292
Provision for credit losses	104	123	190	260	243	245	317	269	452	417	805	1,065	942
Net interest income and non-interest revenue	523	526	490	411	424	445	475	409	126	1,539	1,344	1,755	1,350
Non-interest expense	496	478	452	485	471	520	513	469	433	1,426	1,504	1,989	1,713
Restructuring reversal	-	-	-	-	-	-	-	(3)	-	-	-	-	(3)
Total non-interest expense	496	478	452	485	471	520	513	466	433	1,426	1,504	1,989	1,710
Income before taxes and non-controlling interest in subsidiaries	27	48	38	(74)	(47)	(75)	(38)	(57)	(307)	113	(160)	(234)	(360)
Provision for income taxes	8	17	1	(33)	(26)	(30)	(56)	(32)	(116)	26	(112)	(145)	(195)
Non-controlling interest in subsidiaries	4	5	5	4	6	5	6	5	5	14	17	21	19
Net income	15	26	32	(45)	(27)	(50)	12	(30)	(196)	73	(65)	(110)	(184)
Cash net income	21	31	37	(39)	(18)	(42)	19	(22)	(188)	89	(41)	(80)	(155)
Operating leverage	(10.7)%	1.8%	(2.3)%	(5.0)%	6.6%	(1.5)%	33.9%	1.3%	34.7%	(3.8)%	12.3%	6.7%	48.3%
Cash operating leverage	(11.3)%	(1.0)%	(0.7)%	(5.7)%	6.3%	1.3%	30.9%	1.6%	34.7%	(4.3)%	12.1%	6.4%	48.4%
Revenue growth	(5.8)%	(6.0)%	(14.2)%	(1.1)%	15.6%	29.0%	57.9%	13.9%	42.0%	(9.0)%	33.2%	23.0%	51.6%
Non-interest expense growth	4.9%	(7.8)%	(11.9)%	3.9%	9.0%	30.5%	24.0%	12.6%	7.3%	(5.2)%	20.9%	16.3%	3.3%
Cash non-interest expense growth	5.5%	(5.0)%	(13.5)%	4.6%	9.3%	27.7%	27.0%	12.3%	7.3%	(4.7)%	21.1%	16.6%	3.2%
Average assets	116,854	106,110	110,612	121,983	130,315	158,681	159,460	134,035	131,972	111,248	149,384	142,478	129,260
Average earning assets	95,774	88,928	91,840	101,592	107,364	123,830	120,834	104,929	97,097	92,217	117,272	113,319	100,402
Average loans and acceptances	33,956	33,727	35,039	37,697	41,002	48,887	51,880	46,359	41,522	34,246	47,238	44,834	42,097
Average deposits	56,318	56,929	54,995	62,373	61,723	75,676	78,845	64,247	59,526	56,071	72,042	69,605	61,073
Net interest margin on average earning assets	1.43%	1.47%	1.50%	1.38%	1.40%	1.41%	1.40%	1.39%	1.16%	1.47%	1.40%	1.40%	1.11%

\$USD Equivalent (Canadian GAAP)

Net interest income	331	310	328	325	342	343	346	329	280	969	1,031	1,356	1,068
Non-interest revenue	269	322	313	295	258	212	300	273	290	904	770	1,065	1,136
Total revenues	600	632	641	620	600	555	646	602	570	1,873	1,801	2,421	2,204
Provision for credit losses	97	118	180	240	220	199	260	240	443	395	679	919	902
Net interest income and non-interest revenue	503	514	461	380	380	356	386	362	127	1,478	1,122	1,502	1,302
Non-interest expense	474	465	427	448	424	418	418	421	427	1,366	1,260	1,708	1,658
Restructuring reversal	-	-	-	-	-	-	-	(2)	-	-	-	-	(2)
Total non-interest expense	474	465	427	448	424	418	418	419	427	1,366	1,260	1,708	1,656
Income before taxes and non-controlling interest in subsidiaries	29	49	34	(68)	(44)	(62)	(32)	(57)	(300)	112	(138)	(206)	(354)
Provision for income taxes	7	19	-	(30)	(25)	(24)	(46)	(28)	(114)	26	(95)	(125)	(189)
Non-controlling interest in subsidiaries	5	4	5	4	5	4	5	4	5	14	14	18	18
Net income	17	26	29	(42)	(24)	(42)	9	(33)	(191)	72	(57)	(99)	(183)
Cash net income	23	32	33	(35)	(18)	(35)	15	(25)	(183)	88	(38)	(73)	(153)
Average assets	111,802	103,277	104,473	112,646	117,368	127,687	129,989	120,719	130,414	106,553	124,985	121,875	125,357
Average earning assets	91,631	86,562	86,741	93,809	96,691	99,661	98,493	94,502	95,966	88,330	98,266	97,143	97,379
Average loans and acceptances	32,484	32,826	33,098	34,816	36,932	39,347	42,278	41,700	41,024	32,802	39,521	38,336	40,752
Average deposits	53,877	55,416	51,940	57,602	55,676	60,848	64,257	57,748	58,806	53,726	60,254	59,585	59,187

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

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Personal & Commercial Banking													
Canada	421	389	401	398	362	340	315	297	297	1,211	1,017	1,415	1,153
United States	45	52	53	51	58	81	96	48	66	150	235	286	242
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	466	441	454	449	420	421	411	345	363	1,361	1,252	1,701	1,395
Private Client Group													
Canada	65	79	72	67	48	38	44	70	85	216	130	197	305
United States	5	3	5	2	1	-	(9)	(19)	3	13	(8)	(6)	(10)
Other	38	36	36	37	64	34	33	26	31	110	131	168	131
Total	108	118	113	106	113	72	68	77	119	339	253	359	426
BMO Capital Markets													
Canada	122	261	127	170	155	81	(37)	127	219	510	199	369	424
United States	11	2	55	46	66	72	179	79	21	68	317	363	146
Other	(3)	(3)	32	44	89	35	(27)	49	(13)	26	97	141	(2)
Total	130	260	214	260	310	188	115	255	227	604	613	873	568
Corporate Services, including Technology and Operations													
Canada	9	(51)	(38)	(23)	(125)	(133)	(139)	35	89	(80)	(397)	(420)	126
United States	(46)	(31)	(81)	(144)	(152)	(203)	(254)	(138)	(286)	(158)	(609)	(753)	(562)
Other	2	8	(5)	(1)	(9)	13	24	(14)	9	5	28	27	25
Total	(35)	(74)	(124)	(168)	(286)	(323)	(369)	(117)	(188)	(233)	(978)	(1,146)	(411)
Total Consolidated													
Canada	617	678	562	612	440	326	183	529	690	1,857	949	1,561	2,008
United States	15	26	32	(45)	(27)	(50)	12	(30)	(196)	73	(65)	(110)	(184)
Other	37	41	63	80	144	82	30	61	27	141	256	336	154
Total	669	745	657	647	557	358	225	560	521	2,071	1,140	1,787	1,978
U.S. to North America net income	2.3 %	3.7 %	5.4 %	(8.0)%	(6.4)%	(18.2)%	6.1 %	(6.1)%	(39.6)%	3.8 %	(7.3)%	(7.6)%	(10.1)%
Outside Canada to total net income	7.7 %	8.9 %	14.6 %	5.4 %	21.1 %	8.9 %	18.5 %	5.3 %	(32.3)%	10.3 %	16.8 %	12.7 %	(1.6)%
U.S. to total net income	2.2 %	3.5 %	4.9 %	(7.0)%	(4.7)%	(14.0)%	5.3 %	(5.5)%	(37.5)%	3.5 %	(5.7)%	(6.1)%	(9.3)%

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 Note 1 to the unaudited interim consolidated financial statements for the quarter ended July 31, 2010.

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") at the operating group level. 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. The operating groups' teb adjustments are eliminated in Corporate Services.

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**



(\$ millions except as noted)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income (teb)	1,340	1,248	1,284	1,256	1,251	1,258	1,266	1,159	1,127	3,872	3,775	5,031	4,425
Non-interest revenue	511	496	476	477	474	449	424	444	435	1,483	1,347	1,824	1,711
Total revenues (teb)	1,851	1,744	1,760	1,733	1,725	1,707	1,690	1,603	1,562	5,355	5,122	6,855	6,136
Provision for credit losses	160	152	151	125	120	116	118	107	104	463	354	479	404
Net interest and non-interest revenue (teb)	1,691	1,592	1,609	1,608	1,605	1,591	1,572	1,496	1,458	4,892	4,768	6,376	5,732
Non-interest expense	1,031	955	951	956	986	967	970	984	916	2,937	2,923	3,879	3,648
Income before taxes and non-controlling interest in subsidiaries	660	637	658	652	619	624	602	512	542	1,955	1,845	2,497	2,084
Provision for income taxes (teb)	194	196	204	203	199	203	191	167	179	594	593	796	689
Net income	466	441	454	449	420	421	411	345	363	1,361	1,252	1,701	1,395
Cash net income	473	447	459	455	430	430	418	353	371	1,379	1,278	1,733	1,425
Net economic profit	292	270	274	276	239	230	208	168	190	836	677	953	739
Return on equity	28.3 %	27.6 %	26.9 %	26.4 %	24.1 %	23.1 %	21.2 %	20.4 %	22.0 %	27.6 %	22.8 %	23.6 %	22.3 %
Cash return on equity	28.8 %	28.0 %	27.3 %	26.8 %	24.6 %	23.6 %	21.6 %	20.9 %	22.5 %	28.0 %	23.2 %	24.1 %	22.8 %
Net interest margin on average assets (teb)	2.96 %	2.92 %	2.92 %	2.85 %	2.80 %	2.79 %	2.66 %	2.55 %	2.60 %	2.93 %	2.75 %	2.77 %	2.59 %
Net interest margin on average earning assets (teb)	3.08 %	3.03 %	3.03 %	2.96 %	2.91 %	2.92 %	2.78 %	2.64 %	2.70 %	3.05 %	2.87 %	2.89 %	2.69 %
Non-interest expense-to-revenue ratio (teb)	55.7 %	54.7 %	54.1 %	55.2 %	57.1 %	56.7 %	57.4 %	61.4 %	58.6 %	54.8 %	57.1 %	56.6 %	59.5 %
Cash non-interest expense-to-revenue ratio (teb)	55.3 %	54.3 %	53.7 %	54.7 %	56.6 %	56.0 %	56.9 %	60.8 %	58.0 %	54.5 %	56.5 %	56.0 %	58.9 %
Operating leverage (1)	2.7 %	3.6 %	6.0 %	11.1 %	2.7 %	2.0 %	5.0 %	0.5 %	(5.5)%	4.1 %	3.3 %	5.4 %	(2.9)%
Cash operating leverage (1)	2.4 %	3.1 %	5.8 %	10.9 %	2.6 %	2.2 %	5.0 %	0.5 %	(5.7)%	3.8 %	3.3 %	5.4 %	(3.1)%
Revenue growth (1)	7.3 %	2.3 %	4.1 %	8.2 %	10.4 %	13.1 %	15.5 %	16.1 %	2.8 %	4.6 %	13.0 %	11.7 %	5.6 %
Non-interest expense growth (1)	4.6 %	(1.3)%	(1.9)%	(2.9)%	7.7 %	11.1 %	10.5 %	15.6 %	8.3 %	0.5 %	9.7 %	6.3 %	8.5 %
Cash non-interest expense growth (1)	4.9 %	(0.8)%	(1.7)%	(2.7)%	7.8 %	10.9 %	10.5 %	15.6 %	8.5 %	0.8 %	9.7 %	6.3 %	8.7 %
Average common equity	6,337	6,364	6,479	6,562	6,708	7,240	7,398	6,438	6,290	6,394	7,114	6,975	6,010
Average assets	179,712	175,278	174,499	175,145	177,452	185,030	188,960	181,134	172,596	176,510	183,801	181,619	170,909
Average earning assets	172,521	169,281	168,158	168,458	170,321	176,364	180,609	174,460	166,264	169,994	175,758	173,918	164,655
Average current loans	167,063	163,657	162,085	162,309	163,933	169,784	173,402	168,600	161,181	164,275	169,031	167,337	159,616
Average current loans and acceptances	170,409	166,717	165,239	165,711	167,213	172,657	175,871	171,134	163,765	167,463	171,905	170,344	162,120
Average deposits	126,573	122,733	123,448	122,881	123,502	129,894	126,577	112,936	108,515	124,268	126,622	125,679	108,420
Assets under administration	72,595	69,537	71,221	71,888	79,149	90,747	92,046	88,529	75,187	72,595	79,149	71,888	88,529
Assets under management	843	-	-	-	-	-	-	-	-	843	-	-	-
Number of full-time equivalent employees	21,073	20,624	19,643	19,882	20,080	20,426	20,824	20,879	21,147	21,073	20,080	19,882	20,879

(1) Total P&C leverage and growth ratios in Fiscal 2008 have not been restated for the impact of the portfolio transfer from Capital Markets to P&C US.

**P&C CANADA
SUMMARY INCOME**



STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income (teb)	1,065	989	1,019	992	975	921	923	886	868	3,073	2,819	3,811	3,428
Non-interest revenue	425	419	392	391	387	360	338	359	357	1,236	1,085	1,476	1,366
Total revenues (teb)	1,490	1,408	1,411	1,383	1,362	1,281	1,261	1,245	1,225	4,309	3,904	5,287	4,794
Provision for credit losses	129	121	120	102	97	93	95	89	87	370	285	387	341
Net interest and non-interest revenue (teb)	1,361	1,287	1,291	1,281	1,265	1,188	1,166	1,156	1,138	3,939	3,619	4,900	4,453
Non-interest expense	763	720	709	706	735	692	704	713	696	2,192	2,131	2,837	2,733
Income before taxes and non-controlling interest in subsidiaries	598	567	582	575	530	496	462	443	442	1,747	1,488	2,063	1,720
Provision for income taxes (teb)	172	172	179	177	168	156	147	146	145	523	471	648	567
Net income	426	395	403	398	362	340	315	297	297	1,224	1,017	1,415	1,153
Cash net income	428	397	404	398	365	341	315	298	298	1,229	1,021	1,419	1,156
Net interest margin on average assets (teb)	2.87 %	2.83 %	2.86 %	2.80 %	2.77 %	2.71 %	2.62 %	2.54 %	2.54 %	2.85 %	2.70 %	2.72 %	2.55 %
Net interest margin on average earning assets (teb)	2.96 %	2.91 %	2.95 %	2.90 %	2.87 %	2.81 %	2.71 %	2.63 %	2.62 %	2.94 %	2.80 %	2.82 %	2.63 %
Non-interest expense-to-revenue ratio (teb)	51.2 %	51.1 %	50.3 %	51.1 %	53.9 %	54.1 %	55.8 %	57.4 %	56.8 %	50.9 %	54.6 %	53.7 %	57.0 %
Cash non-interest expense-to-revenue ratio (teb)	51.1 %	51.0 %	50.2 %	51.0 %	53.8 %	54.0 %	55.8 %	57.3 %	56.7 %	50.8 %	54.5 %	53.6 %	57.0 %
Operating leverage	5.4 %	6.1 %	11.1 %	12.1 %	5.7 %	1.9 %	5.9 %	7.6 %	(6.3)%	7.5 %	4.5 %	6.5 %	(1.8)%
Cash operating leverage	5.5 %	6.1 %	11.1 %	12.2 %	5.7 %	1.9 %	5.9 %	7.4 %	(6.5)%	7.6 %	4.6 %	6.6 %	(2.0)%
Revenue growth	9.3 %	10.0 %	11.8 %	11.1 %	11.3 %	9.4 %	9.3 %	14.6 %	1.4 %	10.4 %	10.0 %	10.3 %	4.8 %
Non-interest expense growth	3.9 %	3.9 %	0.7 %	(1.0)%	5.6 %	7.5 %	3.4 %	7.0 %	7.7 %	2.9 %	5.5 %	3.8 %	6.6 %
Cash non-interest expense growth	3.8 %	3.9 %	0.7 %	(1.1)%	5.6 %	7.5 %	3.4 %	7.2 %	7.9 %	2.8 %	5.4 %	3.7 %	6.8 %
Average assets	147,195	143,651	141,347	140,456	139,761	139,570	139,981	138,514	135,943	144,069	139,773	139,945	134,402
Average earning assets	142,646	139,746	136,879	135,685	134,757	134,422	135,058	134,144	131,621	139,757	134,749	134,985	130,165
Average current loans	141,391	138,425	135,567	134,421	133,469	133,207	133,913	133,027	130,578	138,462	133,532	133,757	129,183
Average current loans and acceptances	144,705	141,457	138,694	137,778	136,668	136,000	136,325	135,502	133,097	141,621	136,333	136,698	131,591
Average deposits	99,462	97,775	98,534	98,010	96,961	95,718	93,116	88,797	86,262	98,599	95,260	95,953	86,122
Assets under administration	23,346	23,354	23,422	24,513	24,961	26,694	27,212	23,502	18,470	23,346	24,961	24,513	23,502
Number of full-time equivalent employees	16,424	15,936	15,724	15,950	16,062	16,318	16,636	16,493	16,723	16,424	16,062	15,950	16,493

Effective Q3, 2009, includes the results of our Term Deposits business. Prior periods have been restated to reflect this reclassification.

P&C Canada's operating results include a portion of our US geographic operations which is reported in Net Income by Operating Group and Geographic Area (page 5) and Note 15, Operating and Geographic Segmentation in our Interim Consolidated Financial Statements.

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

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income (teb)	275	259	265	264	276	337	343	273	259	799	956	1,220	997
Non-interest revenue	86	77	84	86	87	89	86	85	78	247	262	348	345
Total revenues (teb)	361	336	349	350	363	426	429	358	337	1,046	1,218	1,568	1,342
Provision for credit losses	31	31	31	23	23	23	23	18	17	93	69	92	63
Net interest and non-interest revenue (teb)	330	305	318	327	340	403	406	340	320	953	1,149	1,476	1,279
Non-interest expense	268	235	242	250	251	275	266	271	220	745	792	1,042	915
Income before taxes and non-controlling interest in subsidiaries	62	70	76	77	89	128	140	69	100	208	357	434	364
Provision for income taxes (teb)	22	24	25	26	31	47	44	21	34	71	122	148	122
Net income	40	46	51	51	58	81	96	48	66	137	235	286	242
Cash net income	45	50	55	57	65	89	103	55	73	150	257	314	269
Net interest margin on average assets (teb)	3.40 %	3.32 %	3.17 %	3.03 %	2.93 %	3.00 %	2.78 %	2.55 %	2.85 %	3.29 %	2.90 %	2.93 %	2.73 %
Net interest margin on average earning assets (teb)	3.70 %	3.55 %	3.36 %	3.20 %	3.11 %	3.26 %	2.99 %	2.69 %	3.01 %	3.53 %	3.12 %	3.13 %	2.89 %
Non-interest expense-to-revenue ratio (teb)	74.3 %	69.9 %	69.4 %	71.2 %	69.4 %	64.5 %	62.1 %	75.7 %	65.1 %	71.2 %	65.1 %	66.5 %	68.1 %
Cash non-interest expense-to-revenue ratio (teb)	72.6 %	68.4 %	67.8 %	69.2 %	67.0 %	62.1 %	60.1 %	73.0 %	62.4 %	69.6 %	62.9 %	64.3 %	65.6 %
Operating leverage (1)	(7.0)%	(6.7)%	(9.6)%	5.8 %	(7.2)%	5.0 %	3.7 %	(27.7)%	(0.3)%	(8.1)%	0.5 %	2.8 %	(6.7)%
Cash operating leverage (1)	(8.3)%	(8.0)%	(10.3)%	5.1 %	(7.9)%	5.2 %	2.7 %	(28.6)%	(0.2)%	(9.2)%	0.0 %	2.3 %	(7.0)%
Revenue growth (1)	(0.3)%	(21.2)%	(18.5)%	(2.0)%	7.2 %	26.1 %	38.5 %	23.8 %	10.3 %	(14.0)%	23.5 %	16.7 %	9.1 %
Non-interest expense growth (1)	6.7 %	(14.5)%	(8.9)%	(7.8)%	14.4 %	21.1 %	34.8 %	51.5 %	10.6 %	(5.9)%	23.0 %	13.9 %	15.8 %
Cash non-interest expense growth (1)	8.0 %	(13.2)%	(8.2)%	(7.1)%	15.1 %	20.9 %	35.8 %	52.4 %	10.5 %	(4.8)%	23.5 %	14.4 %	16.1 %
Average assets	32,517	31,627	33,152	34,689	37,691	45,460	48,979	42,620	36,653	32,441	44,028	41,674	36,507
Average earning assets	29,875	29,535	31,279	32,773	35,564	41,942	45,551	40,316	34,643	30,237	41,009	38,933	34,490
Average current loans	25,672	25,232	26,518	27,888	30,464	36,577	39,489	35,573	30,603	25,813	35,499	33,580	30,433
Average current loans and acceptances	25,704	25,260	26,545	27,933	30,545	36,657	39,546	35,632	30,668	25,842	35,572	33,646	30,529
Average deposits	27,111	24,958	24,914	24,871	26,541	34,176	33,461	24,139	22,253	25,669	31,362	29,726	22,298
Assets under administration	49,249	46,183	47,799	47,375	54,188	64,053	64,834	65,027	56,717	49,249	54,188	47,375	65,027
Assets under management	843	-	-	-	-	-	-	-	-	843	-	-	-
Number of full-time equivalent employees	4,649	4,688	3,919	3,932	4,018	4,108	4,188	4,386	4,424	4,649	4,018	3,932	4,386

USD Equivalent (Canadian GAAP)

Net interest income (teb)	263	252	250	244	248	271	280	246	256	765	799	1,043	966
Non-interest revenue	82	75	80	79	79	71	70	76	77	237	220	299	335
Total revenues (teb)	345	327	330	323	327	342	350	322	333	1,002	1,019	1,342	1,301
Provision for credit losses	30	29	30	21	20	19	19	16	17	89	58	79	61
Net interest and non-interest revenue (teb)	315	298	300	302	307	323	331	306	316	913	961	1,263	1,240
Non-interest expense	257	228	229	231	226	221	217	243	217	714	664	895	883
Income before taxes and non-controlling interest in subsidiaries	58	70	71	71	81	102	114	63	99	199	297	368	357
Provision for income taxes (teb)	20	25	23	23	29	37	36	20	34	68	102	125	121
Net income	38	45	48	48	52	65	78	43	65	131	195	243	236
Cash net income	43	49	52	52	59	71	84	50	72	144	214	266	263
Average assets	31,106	30,772	31,316	32,038	33,941	36,576	39,912	38,318	36,200	31,068	36,812	35,609	35,269
Average earning assets	28,579	28,733	29,546	30,267	32,042	33,741	37,119	36,249	34,215	28,955	34,307	33,289	33,319
Average current loans and acceptances	24,588	24,575	25,075	25,797	27,513	29,503	32,225	32,031	30,288	24,748	29,750	28,754	29,492
Average deposits	25,939	24,293	23,530	22,970	23,910	27,464	27,274	21,683	21,990	24,591	26,202	25,388	21,591

(1) P&C US leverage and growth ratios in Fiscal 2008 have not been restated for the impact of the portfolio transfer from Capital Markets to P&C US.

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



	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income (teb)	92	87	87	88	87	86	92	101	97	266	265	353	376
Non-interest revenue	452	471	463	457	434	381	387	405	468	1,386	1,202	1,659	1,770
Total revenues (teb)	544	558	550	545	521	467	479	506	565	1,652	1,467	2,012	2,146
Provision for credit losses	1	2	2	1	1	2	1	1	1	5	4	5	4
Net interest and non-interest revenue (teb)	543	556	548	544	520	465	478	505	564	1,647	1,463	2,007	2,142
Non-interest expense	402	398	398	403	402	370	394	404	403	1,198	1,166	1,569	1,569
Income before taxes and non-controlling interest in subsidiaries	141	158	150	141	118	95	84	101	161	449	297	438	573
Provision for income taxes (teb)	33	40	37	35	5	23	16	24	42	110	44	79	147
Net income	108	118	113	106	113	72	68	77	119	339	253	359	426
PCG excluding Insurance net income	74	73	70	64	46	42	36	51	89	217	124	188	303
Insurance net income	34	45	43	42	67	30	32	26	30	122	129	171	123
Cash net income	109	119	115	106	115	73	68	79	119	343	256	362	430
Net economic profit (loss)	83	95	87	72	79	43	38	47	88	265	160	232	308
Return on equity	34.9%	38.4%	34.4%	32.9%	34.1%	25.6%	23.8%	26.6%	41.1%	35.9%	28.2%	29.4%	37.9%
Cash return on equity	35.4%	39.0%	34.9%	33.3%	34.3%	25.9%	24.0%	26.9%	41.5%	36.4%	28.4%	29.7%	38.3%
Net interest margin on average assets (teb)	2.55%	2.52%	2.55%	2.66%	2.67%	3.28%	3.84%	4.36%	4.40%	2.54%	3.20%	3.05%	4.34%
Net interest margin on average earning assets (teb)	2.77%	2.80%	2.81%	2.91%	2.93%	3.61%	4.22%	4.79%	4.85%	2.79%	3.52%	3.34%	4.78%
Non-interest expense-to-revenue ratio (teb)	73.8%	71.5%	72.3%	74.1%	76.9%	79.6%	82.1%	80.0%	71.4%	72.5%	79.5%	78.0%	73.1%
Cash non-interest expense-to-revenue ratio (teb)	73.5%	71.2%	72.0%	74.0%	76.7%	79.2%	82.0%	79.7%	71.2%	72.2%	79.2%	77.8%	72.9%
Operating leverage	4.3%	12.1%	13.7%	7.8%	(7.1)%	(11.5)%	(13.3)%	(13.1)%	(3.9)%	9.8%	(10.6)%	(6.2)%	(5.5)%
Cash operating leverage	4.5%	12.1%	13.9%	7.6%	(7.2)%	(11.4)%	(13.4)%	(13.2)%	(4.0)%	9.9%	(10.7)%	(6.3)%	(5.5)%
Revenue growth	4.5%	19.4%	14.9%	7.8%	(7.7)%	(11.3)%	(12.8)%	(4.4)%	4.0%	12.6%	(10.6)%	(6.2)%	(0.8)%
Non-interest expense growth	0.2%	7.3%	1.2%	(0.0)%	(0.6)%	0.2%	0.5%	8.7%	7.9%	2.8%	0.0%	0.0%	4.7%
Cash non-interest expense growth	0.0%	7.3%	1.0%	0.2%	(0.5)%	0.1%	0.6%	8.8%	8.0%	2.7%	0.1%	0.1%	4.7%
Average common equity	1,203	1,242	1,290	1,250	1,306	1,135	1,108	1,136	1,129	1,245	1,184	1,200	1,106
Average assets	14,425	14,094	13,593	13,188	12,941	10,672	9,547	9,220	8,698	14,037	11,057	11,594	8,658
Average earning assets	13,274	12,667	12,332	12,048	11,803	9,706	8,682	8,392	7,884	12,759	10,068	10,567	7,855
Average current loans	7,958	7,539	7,378	7,330	7,380	7,508	7,571	7,241	6,715	7,626	7,486	7,447	6,710
Average current loans and acceptances	7,965	7,546	7,384	7,336	7,386	7,515	7,579	7,253	6,733	7,633	7,493	7,454	6,726
Average deposits	16,251	16,674	16,348	15,928	14,653	14,817	13,030	11,938	11,772	16,422	14,159	14,605	11,382
Assets under administration	152,976	152,801	149,318	139,446	136,538	132,320	129,649	131,289	137,702	152,976	136,538	139,446	131,289
Assets under management	98,929	101,358	100,974	99,128	93,520	91,605	93,200	99,428	106,339	98,929	93,520	99,128	99,428
Number of full-time equivalent employees	4,868	4,701	4,675	4,611	4,682	4,730	4,569	4,531	4,514	4,868	4,682	4,611	4,531

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

Net interest income (teb)	15	13	15	14	16	18	19	17	16	43	53	67	62
Non-interest revenue	48	48	50	51	48	45	30	18	48	146	123	174	157
Total revenues (teb)	63	61	65	65	64	63	49	35	64	189	176	241	219
Provision for credit losses	1	1	1	-	1	-	1	-	1	3	2	2	1
Net interest and non-interest revenue (teb)	62	60	64	65	63	63	48	35	63	186	174	239	218
Non-interest expense	53	56	57	61	62	63	64	66	59	166	189	250	237
Income before taxes and non-controlling interest in subsidiaries	9	4	7	4	1	-	(16)	(31)	4	20	(15)	(11)	(19)
Provision for income taxes (teb)	4	1	2	2	-	-	(7)	(12)	1	7	(7)	(5)	(9)
Net income	5	3	5	2	1	-	(9)	(19)	3	13	(8)	(6)	(10)
Cash net income	5	4	5	3	1	1	(9)	(18)	3	14	(7)	(4)	(8)
Operating leverage	11.5%	8.3%	43.6%	94.0%	(5.0)%	(10.2)%	(29.0)%	(43.1)%	2.5%	19.3%	(14.6)%	4.8%	(6.7)%
Cash operating leverage	11.6%	8.1%	43.4%	94.3%	(5.1)%	(10.0)%	(29.1)%	(43.3)%	2.2%	19.2%	(14.6)%	4.8%	(6.9)%
Revenue growth	(2.3)%	(2.5)%	32.5%	86.5%	0.4%	7.4%	(20.8)%	(43.0)%	(4.3)%	7.4%	(4.5)%	10.0%	(17.1)%
Non-interest expense growth	(13.8)%	(10.8)%	(11.1)%	(7.5)%	5.4%	17.6%	8.2%	0.1%	(6.8)%	(11.9)%	10.1%	5.2%	(10.4)%
Cash non-interest expense growth	(13.9)%	(10.6)%	(10.9)%	(7.8)%	5.5%	17.4%	8.3%	0.3%	(6.5)%	(11.8)%	10.1%	5.2%	(10.2)%
Average assets	2,332	2,320	2,448	2,545	2,665	3,005	3,035	2,635	2,332	2,367	2,900	2,811	2,385
Average earning assets	2,146	2,153	2,276	2,386	2,503	2,830	2,785	2,456	2,159	2,192	2,705	2,624	2,213
Average current loans and acceptances	1,946	1,940	2,046	2,160	2,311	2,651	2,714	2,428	2,138	1,977	2,558	2,458	2,190
Average deposits	1,388	1,348	1,413	1,333	1,357	1,518	1,360	1,252	1,226	1,383	1,410	1,391	1,191
Net interest margin on average earning assets (teb)	2.63%	2.57%	2.58%	2.35%	2.58%	2.56%	2.71%	2.68%	2.92%	2.59%	2.62%	2.55%	2.81%

USD Equivalent (Canadian GAAP)

Net interest income (teb)	14	13	14	13	14	15	15	15	15	41	44	57	60
Non-interest revenue	46	46	48	47	43	36	25	19	47	140	104	151	157
Total revenues (teb)	60	59	62	60	57	51	40	34	62	181	148	208	217
Provision for credit losses	1	1	1	1	-	1	-	-	1	3	1	2	1
Net interest and non-interest revenue (teb)	59	58	61	59	57	50	40	34	61	178	147	206	216
Non-interest expense	51	54	54	57	56	50	52	60	58	159	158	215	230
Income before taxes and non-controlling interest in subsidiaries	8	4	7	2	1	-	(12)	(26)	3	19	(11)	(9)	(14)
Provision for income taxes (teb)	4	1	2	(1)	1	(1)	(4)	(11)	-	7	(4)	(5)	(8)
Net income	4	3	5	3	-	1	(8)	(15)	3	12	(7)	(4)	(6)
Cash net income	5	3	5	3	1	1	(8)	(15)	3	13	(6)	(3)	(5)
Average assets	2,231	2,258	2,312	2,350	2,400	2,419	2,474	2,372	2,304	2,267	2,431	2,411	2,309
Average earning assets	2,053	2,095	2,150	2,203	2,255	2,278	2,270	2,211	2,134	2,100	2,267	2,251	2,142
Average current loans and acceptances	1,861	1,888	1,932	1,995	2,082	2,134	2,212	2,186	2,113	1,894	2,143	2,106	2,120
Average deposits	1,328	1,312	1,334	1,232	1,222	1,223	1,108	1,128	1,212	1,325	1,184	1,196	1,155

Effective Q3, 2009, includes the results of our Insurance business. Prior periods have been restated to reflect this reclassification.

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

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income (teb)	355	380	360	283	390	442	413	379	232	1,095	1,245	1,528	1,048
Non-interest revenue	326	540	484	531	568	278	184	333	432	1,350	1,030	1,561	1,130
Total revenues (teb)	681	920	844	814	958	720	597	712	664	2,445	2,275	3,089	2,178
Provision for credit losses	66	67	65	33	37	39	37	24	25	198	113	146	97
Net interest and non-interest revenue (teb)	615	853	779	781	921	681	560	688	639	2,247	2,162	2,943	2,081
Non-interest expense	421	468	470	404	482	419	439	423	450	1,359	1,340	1,744	1,636
Income before taxes and non-controlling interest in subsidiaries	194	385	309	377	439	262	121	265	189	888	822	1,199	445
Provision for income taxes (teb)	64	125	95	117	129	74	6	10	(38)	284	209	326	(123)
Net income	130	260	214	260	310	188	115	255	227	604	613	873	568
Cash net income	131	260	214	260	310	188	115	255	228	605	613	873	569
Net economic profit	14	145	89	124	160	30	(42)	108	82	248	148	272	(7)
Return on equity	11.8 %	24.9 %	18.5 %	20.8 %	22.6 %	12.9 %	7.5 %	18.8 %	16.9 %	18.4 %	14.2 %	15.7 %	10.4 %
Cash return on equity	11.8 %	24.9 %	18.5 %	20.8 %	22.6 %	12.9 %	7.5 %	18.8 %	16.9 %	18.4 %	14.2 %	15.7 %	10.4 %
Net interest margin on average assets (teb)	0.71 %	0.78 %	0.71 %	0.51 %	0.67 %	0.68 %	0.60 %	0.66 %	0.41 %	0.73 %	0.65 %	0.62 %	0.47 %
Net interest margin on average earning assets (teb)	0.95 %	1.01 %	0.93 %	0.70 %	0.96 %	1.01 %	0.93 %	0.93 %	0.57 %	0.96 %	0.97 %	0.90 %	0.63 %
Non-interest expense-to-revenue ratio (teb)	61.9 %	50.9 %	55.7 %	49.5 %	50.3 %	58.3 %	73.5 %	59.2 %	68.0 %	55.6 %	58.9 %	56.5 %	75.1 %
Cash non-interest expense-to-revenue ratio (teb)	61.9 %	50.9 %	55.6 %	49.5 %	50.3 %	58.3 %	73.4 %	59.2 %	67.9 %	55.6 %	58.9 %	56.4 %	75.1 %
Operating leverage ⁽¹⁾	(16.3)%	16.3 %	34.2 %	18.7 %	37.5 %	16.0 %	189.3 %	59.1 %	2.7 %	6.0 %	44.9 %	35.3 %	12.9 %
Cash operating leverage ⁽¹⁾	(16.3)%	16.3 %	34.2 %	18.7 %	37.4 %	16.0 %	189.3 %	59.1 %	2.7 %	6.0 %	44.9 %	35.3 %	12.9 %
Revenue growth ⁽¹⁾	(29.0)%	27.8 %	41.2 %	14.1 %	44.5 %	17.6 %	214.8 %	71.8 %	9.0 %	7.4 %	55.4 %	41.9 %	23.9 %
Non-interest expense growth ⁽¹⁾	(12.7)%	11.5 %	7.0 %	(4.6)%	7.0 %	1.6 %	25.5 %	12.7 %	6.3 %	1.4 %	10.5 %	6.6 %	11.0 %
Cash non-interest expense growth ⁽¹⁾	(12.7)%	11.5 %	7.0 %	(4.6)%	7.1 %	1.6 %	25.5 %	12.7 %	6.3 %	1.4 %	10.5 %	6.6 %	11.0 %
Average common equity	4,057	4,132	4,381	4,746	5,221	5,618	5,449	5,189	5,123	4,191	5,427	5,255	5,120
Average assets	197,638	199,059	201,542	219,783	232,280	268,483	272,891	227,198	222,149	199,417	257,768	248,194	224,289
Average earning assets	148,320	154,440	153,318	158,721	161,953	179,034	176,750	161,618	160,231	152,000	172,508	169,033	166,504
Average current loans	20,166	21,299	23,095	25,102	26,267	30,662	30,058	25,809	22,439	21,522	28,978	28,001	22,454
Average current loans and acceptances	24,306	25,444	27,449	30,454	32,635	38,172	38,335	33,440	30,120	25,736	36,362	34,873	30,825
Average deposits	82,316	81,758	74,239	78,757	79,005	88,264	95,898	97,988	98,809	79,412	87,716	85,458	102,951
Assets under administration	25,620	27,279	27,900	27,418	32,498	39,267	39,316	38,781	34,044	25,620	32,496	27,418	38,781
Assets under management	5,607	5,981	6,859	6,969	6,979	7,024	7,844	9,294	9,695	5,607	6,979	6,969	9,294
Number of full-time equivalent employees	2,265	2,180	2,086	2,103	2,120	2,068	2,130	2,204	2,183	2,265	2,120	2,103	2,204

U.S. Segment Information (Canadian GAAP / SCAD equivalent)

Net interest income (teb)	79	71	89	104	126	164	170	80	30	239	460	564	145
Non-interest revenue	161	174	202	184	158	130	296	206	181	537	584	768	716
Total revenues (teb)	240	245	291	288	284	294	466	286	211	776	1,044	1,332	861
Provision for credit losses	43	44	42	19	20	22	21	16	14	129	63	82	59
Net interest and non-interest revenue (teb)	197	201	249	269	264	272	445	270	197	647	981	1,250	802
Non-interest expense	178	191	171	192	163	166	202	152	174	540	531	723	627
Income before taxes and non-controlling interest in subsidiaries	19	10	78	77	101	106	243	118	23	107	450	527	175
Provision for income taxes (teb)	8	8	23	31	35	34	64	39	2	39	133	164	29
Net income	11	2	55	46	66	72	179	79	21	68	317	363	146
Cash net income	11	3	55	46	66	73	179	79	22	69	318	364	147
Operating leverage ⁽¹⁾	(25.2)%	(31.1)%	(22.4)%	(25.1)%	41.3%	43.6%	121.3%	10.8%	70.9%	(27.4)%	69.8 %	39.6 %	138.6 %
Cash operating leverage ⁽¹⁾	(25.3)%	(31.2)%	(22.4)%	(25.2)%	41.3%	43.6%	121.3%	10.8%	70.9%	(27.4)%	69.8 %	39.6 %	138.6 %
Revenue growth ⁽¹⁾	(15.6)%	(16.5)%	(37.6)%	0.7%	34.7%	76.4%	136.3%	6.2%	86.6%	(25.6)%	81.6 %	54.8 %	146.1 %
Non-interest expense growth ⁽¹⁾	9.6%	14.6%	(15.2)%	25.8%	(6.6)%	32.8%	15.0%	(4.6)%	15.7%	1.8 %	11.8 %	15.2 %	7.5 %
Cash non-interest expense growth ⁽¹⁾	9.7%	14.7%	(15.2)%	25.9%	(6.6)%	32.8%	15.0%	(4.6)%	15.7%	1.8 %	11.8 %	15.2 %	7.5 %
Average assets	67,769	59,746	64,913	75,413	81,460	101,681	104,134	85,426	90,273	64,191	95,693	90,581	87,471
Average earning assets	51,109	46,517	49,817	58,632	62,164	71,196	70,231	60,019	58,567	49,176	67,827	65,509	61,913
Average current loans and acceptances	5,336	5,582	6,346	7,535	8,071	9,531	9,568	8,250	8,672	5,757	9,052	8,669	9,334
Average deposits	25,372	27,751	25,724	33,131	30,745	36,493	39,887	35,820	33,178	26,266	35,700	35,052	34,454
Net interest margin on average earning assets (teb)	0.61%	0.63%	0.71%	0.70%	0.80%	0.94%	0.96%	0.53%	0.20%	0.65 %	0.91 %	0.86 %	0.23 %

USD Equivalent (Canadian GAAP)

Net interest income (teb)	76	69	84	96	113	133	138	72	29	229	384	480	136
Non-interest revenue	154	170	190	170	141	104	241	182	179	514	486	656	688
Total revenues (teb)	230	239	274	266	254	237	379	254	208	743	870	1,136	824
Provision for credit losses	41	43	40	18	18	18	17	14	15	124	53	71	57
Net interest and non-interest revenue (teb)	189	196	234	248	236	219	362	240	193	619	817	1,065	767
Non-interest expense	171	186	161	177	147	134	164	139	172	518	445	622	611
Income before taxes and non-controlling interest in subsidiaries	18	10	73	71	89	85	198	101	21	101	372	443	156
Provision for income taxes (teb)	7	7	22	28	31	27	52	34	1	36	110	138	23
Net income	11	3	51	43	58	58	146	67	20	65	262	305	133
Cash net income	11	3	51	44	57	59	146	67	21	65	262	306	133
Average assets	64,839	58,155	61,312	69,632	73,355	81,807	84,899	77,058	89,227	61,471	80,001	77,387	84,989
Average earning assets	48,897	45,290	47,050	54,133	55,953	57,304	57,251	54,133	57,910	47,099	56,831	56,151	60,195
Average current loans and acceptances	5,106	5,444	5,994	6,959	7,271	7,672	7,799	7,440	8,580	5,515	7,580	7,424	9,097
Average deposits	24,270	27,015	24,294	30,595	27,769	29,352	32,503	32,213	32,770	25,173	29,880	30,061	33,401

(1) BMO Capital Markets leverage and growth ratios in Fiscal 2008 have not been restated for the impact of the portfolio transfer from Capital Markets to P&C US and the TEB adjustments.

TOTAL CORPORATE SERVICES, INCLUDING TECHNOLOGY AND OPERATIONS

SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	YTD 2010	YTD 2009	Fiscal 2009	Fiscal 2008
Net interest income (teb) before Group teb offset	(95)	(88)	(134)	(141)	(201)	(360)	(393)	(98)	(122)	(317)	(954)	(1,095)	(492)
Group teb offset ⁽¹⁾	(121)	(105)	(65)	(44)	(61)	(91)	(51)	(132)	(52)	(291)	(203)	(247)	(285)
Net interest income	(216)	(193)	(199)	(185)	(262)	(451)	(444)	(230)	(174)	(608)	(1,157)	(1,342)	(777)
Non-interest revenue	47	20	70	82	36	212	120	222	129	137	368	450	522
Total revenues	(169)	(173)	(129)	(103)	(226)	(239)	(324)	(8)	(45)	(471)	(789)	(892)	(255)
Provision for credit losses	(13)	28	115	227	259	215	272	333	354	130	746	973	825
Net interest and non-interest revenue	(156)	(201)	(244)	(330)	(485)	(454)	(596)	(341)	(399)	(601)	(1,535)	(1,865)	(1,080)
Non-interest expense	44	9	20	16	13	132	38	15	13	73	183	199	49
Restructuring reversal	-	-	-	-	(10)	-	-	(8)	-	-	(10)	(10)	(8)
Total non-interest expense	44	9	20	16	3	132	38	7	13	73	173	189	41
Income before taxes and non-controlling interest in subsidiaries	(200)	(210)	(264)	(346)	(488)	(586)	(634)	(348)	(412)	(674)	(1,708)	(2,054)	(1,121)
Provision for income taxes (teb) before Group teb offset	(63)	(49)	(94)	(153)	(160)	(191)	(233)	(118)	(190)	(206)	(584)	(737)	(499)
Group teb offset ⁽¹⁾	(121)	(105)	(65)	(44)	(61)	(91)	(51)	(132)	(52)	(291)	(203)	(247)	(285)
Provision for income taxes	(184)	(154)	(159)	(197)	(221)	(282)	(284)	(250)	(242)	(497)	(787)	(984)	(784)
Non-controlling interest in subsidiaries	19	18	19	19	19	19	19	19	18	56	57	76	74
Net income	(35)	(74)	(124)	(168)	(286)	(323)	(369)	(117)	(188)	(233)	(978)	(1,146)	(411)
Cash net income	(35)	(74)	(124)	(166)	(289)	(323)	(368)	(117)	(188)	(233)	(980)	(1,146)	(411)
Average common equity	6,789	6,014	5,153	4,729	3,934	2,785	2,266	2,390	2,242	5,984	2,996	3,435	2,376
Average assets	5,842	4,797	4,086	664	(156)	(3,575)	(8,395)	(8,493)	(7,570)	4,909	(4,047)	(2,859)	(6,247)
Average earning assets	(3,232)	(4,967)	(4,961)	(7,832)	(9,183)	(12,184)	(17,499)	(15,783)	(12,332)	(4,381)	(12,964)	(11,670)	(12,211)
Average current loans	(31,141)	(31,157)	(32,760)	(30,938)	(31,434)	(31,962)	(31,984)	(27,302)	(25,228)	(31,691)	(31,791)	(31,577)	(24,841)
Average current loans and acceptances	(31,141)	(31,158)	(32,760)	(30,938)	(31,434)	(31,962)	(31,983)	(27,302)	(25,228)	(31,692)	(31,791)	(31,577)	(24,841)
Average deposits	19,267	19,004	20,982	22,997	26,296	28,205	29,835	27,791	29,439	19,759	28,112	26,822	25,486
Number of full-time equivalent employees	9,981	9,843	9,769	9,577	9,712	9,700	9,700	9,459	9,521	9,981	9,712	9,577	9,459

U.S. Segment Information (Canadian GAAP / SCAD equivalent)

Net interest income (teb) before Group teb offset	(15)	(13)	(16)	(23)	(30)	(84)	(94)	7	(9)	(44)	(208)	(231)	(47)
Group teb offset ⁽¹⁾	(6)	(7)	(7)	(7)	(8)	(10)	(13)	(12)	(11)	(20)	(31)	(38)	(47)
Net interest income	(21)	(20)	(23)	(30)	(38)	(94)	(107)	(5)	(20)	(64)	(239)	(269)	(94)
Non-interest revenue	(43)	1	(13)	(2)	(6)	1	(45)	4	(14)	(55)	(50)	(52)	(36)
Total revenues	(64)	(19)	(36)	(32)	(44)	(93)	(152)	(1)	(34)	(119)	(289)	(321)	(130)
Provision for credit losses	20	39	113	218	199	200	272	235	420	172	671	889	819
Net interest and non-interest revenue	(84)	(58)	(149)	(250)	(243)	(293)	(424)	(236)	(454)	(291)	(960)	(1,210)	(949)
Non-interest expense	(13)	(14)	(21)	(18)	(5)	16	(19)	(20)	(20)	(48)	(8)	(26)	(66)
Restructuring reversal	-	-	-	-	-	-	-	(3)	-	-	-	-	(3)
Total non-interest expense	(13)	(14)	(21)	(18)	(5)	16	(19)	(23)	(20)	(48)	(8)	(26)	(69)
Income before taxes and non-controlling interest in subsidiaries	(71)	(44)	(128)	(232)	(238)	(309)	(405)	(213)	(434)	(243)	(952)	(1,184)	(880)
Provision for income taxes (teb) before Group teb offset	(23)	(11)	(45)	(85)	(84)	(101)	(144)	(68)	(142)	(79)	(329)	(414)	(290)
Group teb offset ⁽¹⁾	(6)	(7)	(7)	(7)	(8)	(10)	(13)	(12)	(11)	(20)	(31)	(38)	(47)
Provision for income taxes	(29)	(18)	(52)	(92)	(92)	(111)	(157)	(80)	(153)	(99)	(360)	(452)	(337)
Non-controlling interest in subsidiaries	4	5	5	4	6	5	6	5	5	14	17	21	19
Net income	(46)	(31)	(81)	(144)	(152)	(203)	(254)	(138)	(286)	(158)	(609)	(753)	(562)
Cash net income	(46)	(32)	(81)	(145)	(150)	(205)	(254)	(138)	(286)	(159)	(609)	(754)	(563)
Average assets	13,386	11,578	10,090	9,336	8,499	8,535	3,312	3,354	2,714	11,686	6,763	7,412	2,897
Average earning assets	11,842	9,920	8,460	7,801	7,133	7,862	2,267	2,138	1,728	10,077	5,731	6,253	1,786
Average current loans and acceptances	62	65	66	69	75	48	52	49	44	65	56	61	44
Average deposits	2,440	2,864	2,944	3,038	3,080	3,489	4,137	3,036	2,869	2,748	3,570	3,436	3,130

USD Equivalent (Canadian GAAP)

Net interest income (teb) before Group teb offset	(14)	(15)	(14)	(21)	(26)	(68)	(76)	7	(10)	(43)	(170)	(191)	(49)
Group teb offset ⁽¹⁾	(6)	(6)	(7)	(7)	(7)	(8)	(11)	(11)	(10)	(19)	(26)	(33)	(45)
Net interest income	(20)	(21)	(21)	(28)	(33)	(76)	(87)	(4)	(20)	(62)	(196)	(224)	(94)
Non-interest revenue	(41)	2	(14)	(1)	(5)	1	(36)	(4)	(13)	(53)	(40)	(41)	(44)
Total revenues	(61)	(19)	(35)	(29)	(38)	(75)	(123)	(8)	(33)	(115)	(236)	(265)	(138)
Provision for credit losses	18	35	107	200	182	161	224	210	410	160	567	767	783
Net interest and non-interest revenue	(79)	(54)	(142)	(229)	(220)	(236)	(347)	(218)	(443)	(275)	(803)	(1,032)	(921)
Non-interest expense	(14)	(13)	(20)	(17)	(5)	13	(15)	(21)	(20)	(47)	(7)	(24)	(66)
Restructuring reversal	-	-	-	-	-	-	-	(2)	-	-	-	-	(2)
Total non-interest expense	(14)	(13)	(20)	(17)	(5)	13	(15)	(23)	(20)	(47)	(7)	(24)	(68)
Income before taxes and non-controlling interest in subsidiaries	(65)	(41)	(122)	(212)	(215)	(249)	(332)	(195)	(423)	(228)	(796)	(1,008)	(853)
Provision for income taxes (teb) before Group teb offset	(22)	(9)	(43)	(73)	(79)	(79)	(119)	(60)	(139)	(74)	(277)	(350)	(280)
Group teb offset ⁽¹⁾	(6)	(6)	(7)	(7)	(7)	(8)	(11)	(11)	(10)	(19)	(26)	(33)	(45)
Provision for income taxes	(28)	(15)	(50)	(80)	(86)	(87)	(130)	(71)	(149)	(93)	(303)	(383)	(325)
Non-controlling interest in subsidiaries	5	4	5	4	5	4	5	4	5	14	14	18	18
Net income	(42)	(30)	(77)	(136)	(134)	(166)	(207)	(128)	(279)	(149)	(507)	(643)	(546)
Cash net income	(42)	(28)	(78)	(134)	(135)	(166)	(207)	(127)	(279)	(148)	(508)	(642)	(544)
Average assets	12,813	11,274	9,525	8,626	7,672	6,885	2,704	2,971	2,683	11,204	5,741	6,468	2,790
Average earning assets	11,334	9,662	7,987	7,206	6,441	6,338	1,853	1,909	1,707	9,660	4,861	5,452	1,723
Average current loans and acceptances	59	64	64	65	66	38	42	43	43	62	48	52	43
Average deposits	2,333	2,789	2,782	2,805	2,775	2,809	3,372	2,724	2,834	2,633	2,988	2,940	3,040

(1) The teb adjustment relates to teb revenue in BMO Capital Markets (75%) and Corporate Services (25%) - approximately.

NON-INTEREST REVENUE AND TRADING REVENUE

(\$ millions except as noted)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Non-Interest Revenue													
Securities commissions and fees	258	261	263	250	240	235	248	270	294	782	723	973	1,105
Deposit and payment service charges	206	197	200	205	206	204	205	203	190	603	615	820	756
Trading revenues (losses)	(1)	213	126	163	273	63	224	435	220	338	560	723	546
Lending fees	148	138	142	149	140	148	119	120	116	428	407	556	429
Card fees	67	66	35	29	35	33	24	58	88	168	92	121	291
Investment management and custodial fees	90	86	88	87	85	84	88	87	86	264	257	344	339
Mutual fund revenues	139	134	133	128	119	106	114	140	151	406	339	467	589
Securitization revenues	167	151	172	201	202	262	264	167	133	490	728	929	513
Underwriting and advisory fees	91	97	122	116	101	103	77	66	97	310	281	397	353
Securities gains (losses), other than trading	9	54	47	14	(12)	(42)	(314)	(252)	(75)	110	(368)	(354)	(315)
Foreign exchange, other than trading	22	28	21	14	1	25	13	(4)	25	71	39	53	80
Insurance income	70	86	82	86	85	64	60	56	60	238	209	295	237
Other	70	16	62	105	37	35	(7)	58	79	148	65	170	210
Total Non-Interest Revenue	1,336	1,527	1,493	1,547	1,512	1,320	1,115	1,404	1,464	4,356	3,947	5,494	5,133
Non-interest revenue-to-total revenue	46.0 %	50.1 %	49.3 %	51.7 %	50.8 %	49.7 %	45.6 %	49.9 %	53.3 %	48.5 %	48.9 %	49.7 %	50.3 %

Interest and Non-Interest Trading Revenue

Interest rates	20	225	146	144	288	(41)	76	169	135	391	323	467	176
Foreign exchange	62	69	51	65	85	95	117	115	88	182	297	362	379
Equities	91	107	92	81	87	98	143	177	40	290	328	409	200
Commodities	3	16	15	11	-	29	39	26	(14)	34	68	79	(18)
Other (1)	(31)	(7)	(14)	(39)	(53)	17	(93)	87	(7)	(52)	(129)	(168)	18
Total	145	410	290	262	407	198	282	574	242	845	887	1,149	755
Reported as:													
Net interest income	146	197	164	99	134	135	58	139	22	507	327	426	209
Non-interest revenue - trading revenues	(1)	213	126	163	273	63	224	435	220	338	560	723	546
Total	145	410	290	262	407	198	282	574	242	845	887	1,149	755

(1) Includes the impact of hedging exposures in our structural balance sheet and securitization-related hedges.

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

NON-INTEREST EXPENSE

(\$ millions except as noted)

Non-Interest Expense

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Employee compensation													
Salaries	584	559	542	562	570	673	590	576	561	1,685	1,833	2,395	2,149
Performance based compensation	326	349	398	340	397	278	323	323	353	1,073	998	1,338	1,297
Employee benefits	152	163	171	145	155	178	174	108	130	486	507	652	530
Total employee compensation (1)	1,062	1,071	1,111	1,047	1,122	1,129	1,087	1,007	1,044	3,244	3,338	4,385	3,976
Premises and equipment													
Rental of real estate	81	76	75	75	76	79	76	72	71	232	231	306	279
Premises, furniture and fixtures	66	66	65	65	65	75	67	68	66	197	207	272	255
Property taxes	6	8	7	7	7	8	8	7	5	21	23	30	29
Computer and equipment	184	169	161	155	165	177	176	191	170	514	518	673	678
Total premises and equipment	337	319	308	302	313	339	327	338	312	964	979	1,281	1,241
Amortization of intangible assets	52	55	50	50	48	54	51	48	45	157	153	203	183
Other expenses													
Communications	61	58	50	58	55	57	51	57	50	169	163	221	202
Business and capital taxes	19	12	11	(3)	19	13	15	11	20	42	47	44	42
Professional fees	98	79	77	97	91	82	92	113	102	254	265	362	384
Travel and business development	85	77	72	81	73	73	82	95	87	234	228	309	328
Other	184	159	160	147	162	141	136	157	122	503	439	586	546
Total other expenses	447	385	370	380	400	366	376	433	381	1,202	1,142	1,522	1,502
Non-interest Expense	1,898	1,830	1,839	1,779	1,883	1,888	1,841	1,826	1,782	5,567	5,612	7,391	6,902
Restructuring reversal	-	-	-	-	(10)	-	-	(8)	-	-	(10)	(10)	(8)
Total Non-Interest Expense	1,898	1,830	1,839	1,779	1,873	1,888	1,841	1,818	1,782	5,567	5,602	7,381	6,894

(1) Total employee compensation includes \$118 million of severance costs in Q2, 2009.

BALANCE SHEET

(\$ millions)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	MIX	INC/(DEC)
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR
As At Balances											
Cash and Cash Equivalents	15,083	13,623	12,341	9,955	10,758	10,247	16,951	9,134	3,244	3.8 %	4,325 40.2 %
Interest Bearing Deposits with Banks	3,121	2,741	3,563	3,340	3,809	3,985	9,439	11,971	18,810	0.8 %	(688) (18.0)%
Securities	119,350	123,398	119,070	110,813	110,147	107,500	98,458	100,138	88,875	30.0 %	9,203 8.4 %
Securities borrowed or purchased under resale agreements	24,317	25,053	34,498	36,006	45,250	38,521	32,283	28,033	32,433	0.0 %	(20,933) (46.3)%
Loans											
Residential mortgages ⁽¹⁾	47,097	46,671	46,535	45,524	48,760	48,052	50,107	49,343	51,757	11.9 %	(1,663) (3.4)%
Non-residential mortgages	7,785	7,146	6,775	6,727	6,832	7,151	7,343	7,366	7,207	2.0 %	953 13.9 %
Consumer instalment and other personal	49,741	47,774	46,813	45,824	44,466	44,316	44,355	43,737	40,292	12.5 %	5,275 11.9 %
Credit cards	3,304	3,318	3,324	2,574	2,383	2,100	2,105	2,120	3,532	0.8 %	921 38.7 %
Businesses and governments	60,622	59,748	60,915	61,442	63,873	70,120	77,214	76,785	64,754	15.2 %	(3,251) (5.1)%
Customers' liability under acceptances	168,549	164,657	164,362	162,091	166,314	171,739	181,124	179,351	167,542	42.4 %	2,235 1.3 %
Allowance for credit losses	6,885	6,981	7,169	7,640	9,042	9,736	10,716	9,358	9,834	1.7 %	(2,157) (23.9)%
Total net loans and acceptances	(1,879)	(1,885)	(1,943)	(1,902)	(1,803)	(1,825)	(1,741)	(1,747)	(1,494)	(0.4)%	(76) (4.2)%
Total net loans and acceptances	173,555	169,753	169,588	167,829	173,553	179,650	190,099	186,962	175,882	43.7 %	2 0.0 %
Other assets											
Derivative instruments	47,947	41,469	45,702	47,898	59,580	77,473	81,985	65,586	43,167	12.1 %	(11,633) (19.5)%
Premises and equipment	1,565	1,552	1,628	1,634	1,642	1,684	1,709	1,721	1,582	0.4 %	(77) (4.7)%
Goodwill	1,627	1,609	1,584	1,569	1,551	1,670	1,706	1,635	1,449	0.4 %	76 4.9 %
Intangible assets	748	749	712	660	647	671	676	710	658	0.2 %	101 15.7 %
Other	10,073	10,219	9,937	8,754	8,419	10,844	9,868	10,160	8,947	8.6 %	1,654 19.6 %
Total Assets	397,386	390,166	398,623	388,458	415,356	432,245	443,174	416,050	375,047	100.0 %	(17,970) (4.3)%
Deposits											
Banks	19,262	24,399	22,318	22,973	23,211	27,874	31,422	30,346	29,988	4.8 %	(3,949) (17.0)%
Businesses and governments	123,882	115,251	119,568	113,738	122,269	118,205	133,388	136,111	131,748	31.2 %	1,613 1.3 %
Individuals	99,647	99,610	98,413	99,445	99,473	101,090	99,770	91,213	86,921	25.1 %	174 0.2 %
Total deposits	242,791	239,260	240,299	236,156	244,953	247,169	264,580	257,670	248,657	61.1 %	(2,162) (0.9)%
Other liabilities											
Derivative instruments	45,110	39,523	42,867	44,765	58,570	75,070	77,764	60,048	36,786	11.4 %	(13,460) (23.0)%
Acceptances	6,885	6,981	7,169	7,640	9,042	9,736	10,716	9,358	9,834	1.7 %	(2,157) (23.9)%
Securities sold but not yet purchased	18,424	16,475	15,953	12,064	12,717	14,131	16,327	18,792	17,415	4.6 %	5,707 44.9 %
Securities lent or sold under repurchase agreements	42,237	46,323	50,226	46,312	48,816	46,170	36,012	32,492	28,148	10.6 %	(6,579) (13.5)%
Other	16,175	16,257	16,592	15,938	16,144	14,708	12,969	14,071	11,650	4.1 %	31 0.2 %
Subordinated debt	3,747	3,682	3,742	4,236	4,249	4,379	4,389	4,315	4,204	0.9 %	(502) (11.8)%
Capital trust securities	800	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	0.2 %	(350) (30.4)%
Preferred share liability	-	-	-	-	-	-	-	250	250	0.0 %	- 0.0 %
Share capital											
Preferred shares	2,571	2,571	2,571	2,571	2,571	2,171	1,896	1,746	1,746	0.6 %	- (0.0)%
Common shares	6,740	6,590	6,368	6,198	6,055	5,928	5,780	4,708	4,712	1.7 %	685 11.3 %
Contributed surplus	90	88	89	79	78	77	76	69	68	0.0 %	12 13.9 %
Retained earnings	12,539	12,299	11,981	11,748	11,525	11,391	11,434	11,632	11,471	3.1 %	1,014 8.8 %
Accumulated other comprehensive income (loss)	(723)	(1,033)	(384)	(399)	(514)	165	81	(251)	(1,044)	(0.2)%	(209) (40.7)%
Total Liabilities and Shareholders' Equity	397,386	390,166	398,623	388,458	415,356	432,245	443,174	416,050	375,047	100.0 %	(17,970) (4.3)%

(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)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	INC/
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	(DEC)

Average Daily Balances

Cash resources	18,174	16,529	14,167	14,281	12,804	23,379	25,946	19,569	25,802	16,287	20,681	(21.2)%
Securities	117,868	122,318	119,354	109,502	110,770	107,667	103,947	88,746	87,295	119,820	107,459	11.5%
Securities borrowed or purchased under resale agreements	26,758	27,599	32,347	41,212	42,012	42,269	36,693	43,823	42,293	28,916	40,303	(28.3)%
Loans												
Residential mortgages ⁽¹⁾	47,355	46,767	45,951	48,588	48,591	49,329	49,728	52,560	52,756	46,690	49,210	(5.1)%
Non-residential mortgages	7,659	6,666	6,635	6,763	6,826	7,320	7,410	7,334	7,139	6,990	7,184	(2.7)%
Consumer instalment and other personal	49,148	47,047	46,151	45,160	44,146	44,568	44,320	41,992	39,087	47,453	44,342	7.0%
Credit cards	3,255	3,144	2,896	2,476	2,257	2,017	2,188	3,691	4,500	3,098	2,155	43.7%
Businesses and governments	59,559	60,735	61,296	63,782	67,203	75,595	77,920	70,779	63,485	60,528	73,551	(17.7)%
	166,976	164,359	162,929	166,769	169,023	178,829	181,566	176,356	166,967	164,759	176,442	(6.6)%
Customers' liability under acceptances	7,493	7,211	7,514	8,760	9,654	10,390	10,753	10,177	10,283	7,408	10,264	(27.8)%
Allowance for credit losses	(1,921)	(1,913)	(1,858)	(1,804)	(1,748)	(1,818)	(1,799)	(1,574)	(1,348)	(1,897)	(1,788)	(6.1)%
Total net loans and acceptances	172,548	169,657	168,585	173,725	176,929	187,401	190,520	184,959	175,902	170,270	184,918	(7.9)%
Other assets												
Derivative instruments	44,823	41,314	44,221	56,384	65,119	81,956	86,956	54,519	51,657	43,476	77,967	(44.2)%
Other	17,446	15,811	15,046	13,676	14,883	17,938	18,941	17,443	12,924	16,104	17,251	(6.7)%
Total Assets	397,617	393,228	393,720	408,780	422,517	460,610	463,003	409,059	395,873	394,873	448,579	(12.0)%
Deposits												
Banks	21,489	23,482	22,472	22,820	26,058	29,994	29,676	31,427	33,267	22,470	28,560	(21.3)%
Businesses and governments	124,057	120,145	114,419	118,905	118,510	130,058	139,877	131,233	129,927	119,534	129,475	(7.7)%
Individuals	98,861	96,542	98,126	98,838	98,888	101,129	95,787	87,994	85,342	97,858	98,574	(0.7)%
Total deposits	244,407	240,169	235,017	240,563	243,456	261,181	265,340	250,654	248,536	239,862	256,609	(6.5)%
Other liabilities												
Derivative instruments	42,723	39,861	42,666	55,672	62,912	80,278	83,133	50,365	46,789	41,771	75,388	(44.6)%
Other	84,787	88,014	90,835	87,332	91,387	95,133	91,102	85,542	78,595	87,876	92,512	(5.0)%
Subordinated debt	3,715	3,711	4,178	4,205	4,085	4,065	4,162	4,199	4,196	3,870	4,105	(5.7)%
Capital trust securities	1,028	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,109	1,150	(3.6)%
Preferred share liability	-	-	-	-	-	-	65	250	250	-	22	(100.0)%
Shareholders' equity	20,957	20,323	19,874	19,858	19,527	18,803	18,051	16,899	16,357	20,385	18,793	8.5%
Total Liabilities and Shareholders' Equity	397,617	393,228	393,720	408,780	422,517	460,610	463,003	409,059	395,873	394,873	448,579	(12.0)%

(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)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	YTD 2010	YTD 2009	Fiscal 2009	Fiscal 2008
Preferred Shares													
Balance at beginning of period	2,571	2,571	2,571	2,571	2,171	1,896	1,746	1,746	1,446	2,571	1,746	1,746	1,196
Issued during the period	-	-	-	-	400	275	150	-	300	-	825	825	550
Balance at End of Period	2,571	2,571	2,571	2,571	2,571	2,171	1,896	1,746	1,746	2,571	2,571	2,571	1,746
Common Shares													
Balance at beginning of period	6,590	6,368	6,198	6,055	5,928	5,818	4,773	4,712	4,668	6,198	4,773	4,773	4,411
Issued during the period	-	-	-	-	-	-	1,000	-	-	-	1,000	1,000	-
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	124	131	126	107	93	103	35	35	32	381	231	338	122
Issued under the Stock Option Plan	26	91	44	36	34	7	10	26	12	161	51	87	60
Issued on the acquisition of a business	-	-	-	-	-	-	-	-	-	-	-	-	180
Balance at End of Period	6,740	6,590	6,368	6,198	6,055	5,928	5,818	4,773	4,712	6,740	6,055	6,198	4,773
Treasury Shares													
Balance at beginning of period	-	-	-	-	-	-	(38)	(65)	-	-	-	-	(65)
Stock option expense (exercised)	2	(1)	10	1	1	1	5	1	1	11	7	8	11
Premium on treasury shares	-	-	-	-	-	-	2	-	-	-	2	2	-
Balance at End of Period	90	88	89	79	78	77	76	69	68	90	78	79	69
Retained Earnings													
Balance at beginning of period	12,299	11,981	11,748	11,525	11,391	11,434	11,632	11,471	11,327	11,748	11,632	11,632	11,166
Net income	669	745	657	647	557	358	225	560	521	2,071	1,140	1,787	1,978
Dividends - Preferred shares	(33)	(34)	(35)	(38)	(33)	(26)	(23)	(25)	(19)	(102)	(82)	(120)	(73)
- Common shares	(393)	(393)	(389)	(386)	(384)	(382)	(378)	(355)	(353)	(1,175)	(1,144)	(1,530)	(1,410)
Share issue expense	(3)	-	-	-	(6)	(4)	(22)	-	(5)	(3)	(32)	(32)	(10)
Treasury shares	-	-	-	-	-	11	-	(19)	-	-	11	11	(19)
Balance at End of Period	12,539	12,299	11,981	11,748	11,525	11,391	11,434	11,632	11,471	12,539	11,525	11,748	11,632
Accumulated Other Comprehensive Income (Loss) on Available-for-Sale Securities													
Balance at beginning of period	377	457	480	280	173	(8)	(74)	59	110	480	(74)	(74)	35
Unrealized gains (losses) on available-for-sale securities arising during the period net of income taxes	36	(27)	(21)	213	111	211	(44)	(226)	(89)	(12)	278	491	(280)
Reclassification to earnings of (gains) losses in the period net of income taxes	3	(53)	(2)	(13)	(4)	(30)	110	93	38	(52)	76	63	171
Balance at End of Period	416	377	457	480	280	173	(8)	(74)	59	416	280	480	(74)
Accumulated Other Comprehensive Income (Loss) on Cash Flow Hedges													
Balance at beginning of period	(257)	99	14	114	477	450	258	28	(22)	14	258	258	(166)
Gains (losses) on cash flow hedges arising during the period net of income taxes	261	(309)	77	(61)	(305)	20	193	222	37	29	(92)	(153)	363
Reclassification to earnings of (gains) losses on cash flow hedges net of income taxes	(44)	(47)	8	(39)	(58)	7	(1)	8	13	(83)	(52)	(91)	61
Balance at End of Period	(40)	(257)	99	14	114	477	450	258	28	(40)	114	14	258
Accumulated Other Comprehensive Loss on Translation of Net Foreign Operations													
Balance at beginning of period	(1,153)	(940)	(893)	(908)	(485)	(361)	(435)	(1,131)	(1,196)	(893)	(435)	(435)	(1,402)
Unrealized gain (loss) on translation of net foreign operations	157	(644)	(141)	42	(1,238)	(363)	228	1,926	182	(628)	(1,373)	(1,331)	2,726
Impact of hedging unrealized gain (loss) on translation of net foreign operations net of income taxes	(103)	431	94	(27)	815	239	(154)	(1,230)	(117)	422	900	873	(1,759)
Balance at End of Period	(1,099)	(1,153)	(940)	(893)	(908)	(485)	(361)	(435)	(1,131)	(1,099)	(908)	(893)	(435)
Total Accumulated Other Comprehensive Income (Loss)	(723)	(1,033)	(384)	(399)	(514)	165	81	(251)	(1,044)	(723)	(514)	(399)	(251)
Total Shareholders' Equity	21,217	20,515	20,625	20,197	19,715	19,732	19,267	17,904	16,953	21,217	19,715	20,197	17,904

AVERAGE ASSETS BY OPERATING GROUP AND GEOGRAPHIC AREA

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Personal & Commercial Banking													
Canada	146,345	142,812	141,338	140,456	139,761	139,570	139,981	138,514	135,943	143,506	139,773	139,945	134,402
United States	33,367	32,466	33,161	34,689	37,691	45,460	48,979	42,620	36,653	33,004	44,028	41,674	36,507
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	179,712	175,278	174,499	175,145	177,452	185,030	188,960	181,134	172,596	176,510	183,801	181,619	170,909
Private Client Group													
Canada	11,572	11,253	10,670	10,199	9,814	7,197	6,081	6,136	5,899	11,165	7,703	8,332	5,827
United States	2,332	2,320	2,448	2,545	2,665	3,005	3,035	2,635	2,332	2,367	2,900	2,811	2,385
Other	521	521	475	444	462	470	431	449	467	505	454	451	446
Total	14,425	14,094	13,593	13,188	12,941	10,672	9,547	9,220	8,698	14,037	11,057	11,594	8,658
BMO Capital Markets													
Canada	102,284	111,098	111,149	117,463	121,978	135,825	139,711	110,972	100,584	108,145	132,469	128,687	105,453
United States	67,769	59,746	64,913	75,413	81,460	101,681	104,134	85,426	90,273	64,191	95,693	90,581	87,471
Other	27,585	28,215	25,480	26,907	28,842	30,977	29,046	30,800	31,292	27,081	29,606	28,926	31,365
Total	197,638	199,059	201,542	219,783	232,280	268,483	272,891	227,198	222,149	199,417	257,768	248,194	224,289
Corporate Services, including Technology and Operations													
Canada	(7,559)	(6,796)	(6,031)	(8,699)	(8,678)	(12,136)	(11,805)	(11,886)	(10,322)	(6,796)	(10,860)	(10,315)	(9,187)
United States	13,386	11,578	10,090	9,336	8,499	8,535	3,312	3,354	2,714	11,686	6,763	7,412	2,897
Other	15	15	27	27	23	26	98	39	38	19	50	44	43
Total	5,842	4,797	4,086	664	(156)	(3,575)	(8,395)	(8,493)	(7,570)	4,909	(4,047)	(2,859)	(6,247)
Total Consolidated													
Canada	252,642	258,367	257,126	259,419	262,875	270,456	273,968	243,736	232,104	256,020	269,085	266,649	236,495
United States	116,854	106,110	110,612	121,983	130,315	158,681	159,460	134,035	131,972	111,248	149,384	142,478	129,260
Other	28,121	28,751	25,982	27,378	29,327	31,473	29,575	31,288	31,797	27,605	30,110	29,421	31,854
Total	397,617	393,228	393,720	408,780	422,517	460,610	463,003	409,059	395,873	394,873	448,579	438,548	397,609

GOODWILL AND INTANGIBLE ASSETS

(\$ millions)	November 1	Additions/Purchases				Amortization				Other: Includes FX ⁽²⁾				July 31
	2009	Q1	Q2 ⁽¹⁾	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	2010
Intangible Assets														
Customer relationships	63	66	5	1	-	(2)	(2)	(2)	-	(13)	(8)	-	-	108
Core deposit intangibles	62	-	25	(1)	-	(3)	(2)	(4)	-	(1)	(3)	(1)	-	72
Branch distribution networks	21	-	-	-	-	(3)	(3)	(3)	-	-	(1)	1	-	12
Purchased software	111	-	-	-	-	(12)	(13)	(12)	-	9	11	4	-	98
Developed software	402	-	-	-	-	(30)	(34)	(31)	-	39	63	47	-	456
Other	1	-	-	-	-	-	(1)	-	-	2	-	-	-	2
Total Intangible Assets	660	66	30	-	-	(50)	(55)	(52)	-	36	62	51	-	748

(1) Figures have been reclassified to conform with the current period's presentation.

Goodwill

Harris Bankcorp, Inc. and subsidiaries	183	-	-	-	-	-	-	-	-	(2)	(9)	2	-	174
First National Bank of Joliet	109	-	-	-	-	-	-	-	-	(1)	(5)	1	-	104
Bank of Montreal Securities Canada Limited	129	-	-	-	-	-	-	-	-	-	-	-	-	129
Moneris Solutions Corporation	76	-	-	-	-	-	-	-	-	(2)	(1)	-	-	73
Guardian Group of Funds Ltd.	187	-	-	-	-	-	-	-	-	-	-	-	-	187
myCFO	30	-	-	-	-	-	-	-	-	-	(1)	-	-	29
Gerard Klauer Mattison	37	-	-	-	-	-	-	-	-	-	(2)	-	-	35
Lakeland Community Bank	22	-	-	-	-	-	-	-	-	-	(1)	-	-	21
New Lenox State Bank	157	-	-	-	-	-	-	-	-	(2)	(7)	1	-	149
Mercantile Bancorp, Inc.	79	-	-	-	-	-	-	-	-	(1)	(4)	1	-	75
Villa Park Trust and Savings Bank	42	-	-	-	-	-	-	-	-	(1)	(2)	1	-	40
First National Bank	161	-	-	-	-	-	-	-	-	(2)	(8)	2	-	153
bcpbank Canada	11	-	-	-	-	-	-	-	-	-	-	-	-	11
Pyrford International	24	-	-	-	-	-	-	-	-	(1)	(3)	1	-	21
Merchants & Manufacturers	126	-	-	-	-	-	-	-	-	(1)	(7)	2	-	120
Ozaukee	137	-	-	-	-	-	-	-	-	(1)	(7)	1	-	130
GKST	11	-	-	-	-	-	-	-	-	3	(1)	1	-	14
AIG Life Insurance Company of Canada	1	-	-	-	-	-	-	-	-	-	1	-	-	2
Stoker Ostler Wealth Advisors	13	-	-	-	-	-	-	-	-	3	(1)	-	-	15
Diners Club	-	11	(6)	-	-	-	-	-	-	-	(3)	3	-	5
Paloma	-	7	-	-	-	-	-	-	-	-	-	-	-	7
Integra GRS	-	5	-	2	-	-	-	-	-	-	-	-	-	7
AMCORE	-	-	92	(6)	-	-	-	-	-	-	-	6	-	92
Other	34	-	-	-	-	-	-	-	-	-	-	-	-	34
Total Goodwill	1,569	23	86	(4)	-	-	-	-	-	(8)	(61)	22	-	1,627

(2) 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)						
	2010 Q3	2010 Q2	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3
Securities, Other Than Trading											
Canadian governments	15,902	14,906	170	(45)	174	146	102	242	84	30	-
U.S. governments	9,760	8,089	174	35	33	70	63	46	131	32	23
Mortgage-backed securities - Canada ⁽³⁾	9,079	8,707	258	191	278	247	162	141	39	87	141
- U.S.	713	706	32	25	22	28	20	25	17	3	(2)
Corporate debt ^{(4) (5)}	5,028	4,840	88	133	133	123	46	(23)	(94)	(255)	(58)
Corporate equity ^{(4) (5) (6)}	1,575	2,052	19	22	15	(6)	(15)	(37)	(45)	(19)	13
Other governments	10,993	13,120	26	17	38	47	3	5	5	1	1
Unrealized Gains (Losses) On Total Securities, Other Than Trading	53,050	52,420	767	378	693	655	381	399	137	(121)	118

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

(4) 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.

(5) Included in unrealized gains (losses) are gains of \$17 million in corporate debt and a gain of \$nil in corporate equity related to securities transferred from trading effective August 1, 2008, for the quarter ended July 31, 2010

(gains of \$32 million and gain of \$1 million, respectively, for the quarter ended April 30, 2010, gains of \$49 million and losses of \$2 million, respectively, for the quarter ended January 31, 2010, gains of \$60 million and losses of \$13 million, respectively, for the quarter ended October 31, 2009, losses of \$10 million and \$13 million, respectively, for the quarter ended July 31, 2009, losses of \$70 million and \$22 million, respectively, for the quarter ended April 30, 2009, losses of \$115 million and \$25 million, respectively, for the quarter ended January 31, 2009, and losses of \$169 million and \$14 million, respectively, for the quarter ended October 31, 2008).

(6) Excluded from corporate equity are unrealized gains of \$52 million and \$nil related to our investments in Visa Inc. and MasterCard International Inc., respectively, for the quarter ended July 31, 2010 (\$71 million and \$nil, respectively, for the quarter ended April 30, 2010, \$74 million and \$nil, respectively, for the quarter ended January 31, 2010, \$62 million and \$nil, respectively, for the quarter ended October 31, 2009, \$55 million and \$5 million, respectively, for the quarter ended July 31, 2009, \$59 million and \$4 million, respectively, for the quarter ended April 30, 2009, \$57 million and \$6 million, respectively, for the quarter ended January 31, 2009, \$74 million and \$7 million, respectively, for the quarter ended October 31, 2008, and \$75 million and \$9 million, respectively, for the quarter ended July 31, 2008). These amounts are not included because the sale of those shares is restricted.

**ASSETS UNDER ADMINISTRATION
AND MANAGEMENT**

(\$ millions)

	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3
Assets Under Administration (1)									
Institutional	94,364	93,091	95,249	95,443	108,045	126,266	127,559	123,577	106,781
Personal	156,199	155,894	152,957	143,078	139,915	135,920	133,338	134,913	140,020
Mutual Funds	628	632	233	231	223	148	114	109	132
Total	251,191	249,617	248,439	238,752	248,183	262,334	261,011	258,599	246,933
Assets Under Management (1)									
Institutional	25,100	25,423	27,402	27,439	26,213	26,800	28,765	30,356	32,349
Personal	53,183	54,328	54,446	53,336	49,616	49,496	50,851	54,924	55,465
Mutual Funds	27,096	27,588	25,985	25,322	24,670	22,333	21,428	23,442	28,220
Total	105,379	107,339	107,833	106,097	100,499	98,629	101,044	108,722	116,034
Total Assets under Administration and Management	356,570	356,956	356,272	344,849	348,682	360,963	362,055	367,321	362,967

(1) Assets Under Administration of US\$1 to US\$2 billion are also included in Assets Under Management (since Q3, 2007).

ASSET SECURITIZATION	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008

Securitized Balances

Credit card loans	4,469	4,469	4,469	4,719	4,719	4,719	4,719	4,719	3,097	4,469	4,719	4,719	4,719
Residential mortgages in Bank-sponsored conduits (uninsured)	4,893	4,833	4,901	4,874	4,748	4,819	4,905	4,895	4,893	4,893	4,748	4,874	4,895
Total exposure securitized by the bank	9,362	9,302	9,370	9,593	9,467	9,538	9,624	9,614	7,990	9,362	9,467	9,593	9,614
Residential mortgages securitized with third parties	14,004	14,097	14,094	14,965	15,536	17,196	17,632	13,926	10,517	14,004	15,536	14,965	13,926
Total	23,366	23,399	23,464	24,558	25,003	26,734	27,256	23,540	18,507	23,366	25,003	24,558	23,540

Impact of Securitization on Net Income before Income Taxes

Net interest income (1)	(126)	(125)	(133)	(173)	(175)	(171)	(170)	(92)	(57)	(384)	(516)	(689)	(234)
Non-interest revenue (2)	55	45	55	78	80	144	138	85	78	155	362	440	302
Provision for credit losses (3)	50	55	53	53	43	44	32	22	13	158	119	172	52
Pre Tax Income	(21)	(25)	(25)	(42)	(52)	17	-	15	34	(71)	(35)	(77)	120

Securitization Revenues (Non-Interest Revenue)

Below is a more detailed breakdown of the Securitization Revenues shown on the Non-Interest Revenue schedule

Credit card loans	143	126	138	139	161	164	180	135	91	407	505	644	346
Residential mortgages	24	25	34	62	41	98	84	32	42	83	223	285	167
Total Securitization Revenues	167	151	172	201	202	262	264	167	133	490	728	929	513

MORTGAGE-BACKED SECURITIES RETAINED

(On Balance Sheet)	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008

Mortgage-backed Securities Retained (4)

Outstanding at end of period	9,052	8,680	8,916	9,529	6,326	6,303	4,769	9,544	9,147	9,052	6,326	9,529	9,544
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- (1) Represents the reduction in the net interest income reported by the Bank as a result of removing the assets from the Balance Sheet.
- (2) Represents the impact on non-interest revenue of securitization revenues received net of a reduction in card fees as a result of removing the assets from the Balance Sheet.
- (3) Represents the improvement in provision for credit losses as a result of securitizing the assets.
- (4) Comprised of Canadian Government-insured residential mortgages and reported as available-for-sale securities in the Consolidated Balance Sheet.

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

(\$ millions except as noted)

	Q3 2010				Q2 2010				Q1 2010				Q4 2009			
	Canadian Conduits (1)	US Conduit	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total
Auto loans/leases	452	33	-	485	756	48	-	804	971	78	-	1,049	1,333	298	-	1,631
Credit card receivables	845	-	-	845	845	-	-	845	845	-	-	845	845	264	-	1,109
Residential mortgages (insured)	240	-	-	240	338	-	-	338	377	-	-	377	483	-	-	483
Residential mortgages (uninsured)	1,316	16	-	1,332	1,651	17	-	1,668	1,908	19	-	1,927	2,115	44	-	2,159
Commercial mortgages	156	164	-	320	201	170	-	371	246	120	-	366	2,044	83	-	387
Personal line of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	86	-	86
Equipment loans/leases	121	271	-	392	154	293	-	447	190	363	-	553	233	371	-	604
Trade receivables	35	-	-	35	35	-	-	35	35	-	-	35	35	8	-	43
Corporate loans	-	1,562	-	1,562	-	1,727	-	1,727	-	2,140	-	2,140	-	2,287	-	2,287
Daily auto rental	336	66	-	402	270	23	-	293	468	4	-	472	556	-	-	556
Floorplan finance receivables	109	244	-	353	66	224	-	290	-	232	-	232	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	-	605	-	605	-	562	-	562	-	536	-	536	-	651	-	651
Other pool type	250	650	-	900	300	762	-	1,062	300	805	-	1,105	375	598	-	973
SIV assets (financial institutions debt and securitized assets)	-	-	5,664	5,664	-	-	6,182	6,182	-	-	7,123	7,123	-	-	7,563	7,563
Credit protection vehicle	-	-	2,187	2,187	-	-	2,187	2,187	-	-	-	2,187	-	-	2,310	2,310
Total	3,860	3,611	7,851	15,322	4,616	3,826	8,369	16,811	5,340	4,297	9,310	18,947	6,279	4,690	9,873	20,842

(1) Canadian Conduit totals include amounts pertaining to conduits that have been directly funded by the Bank (\$398.7 million as at Q3, 2010, \$601.2 million as at Q2, 2010, \$628.5 million as at Q1, 2010, and \$718.9 million as at Q4, 2009.)

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

	Q3 2010				Q2 2010				Q1 2010				Q4 2009			
	Undrawn Committed Facilities and Notional Amounts (2,4)	Drawn Loan Facilities and Securities Held (5)	First Loss Positions (6)	Total	Undrawn Committed Facilities and Notional Amounts (2,4)	Drawn Loan Facilities and Securities Held (5)	First Loss Positions (6)	Total	Undrawn Committed Facilities and Notional Amounts (2,4)	Drawn Loan Facilities and Securities Held (5)	First Loss Positions (6)	Total	Undrawn Committed Facilities and Notional Amounts (2,4)	Drawn Loan Facilities and Securities Held (5)	First Loss Positions (6)	Total
Bank Assets (7)	-	254	56	310	-	254	54	308	-	254	58	312	-	265	62	327
Credit card receivables (8)	-	-	98	98	-	-	102	102	-	-	109	4,930	-	-	110	4,926
Residential mortgages (uninsured)	4,838	-	-	4,838	4,831	-	-	4,831	4,821	-	-	4,821	4,816	-	-	4,816
Total Bank Assets	4,838	254	154	5,246	4,831	254	156	5,241	4,821	167	4,930	4,816	265	172	5,253	
Third Party Assets (9)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Auto loans/leases	279	227	-	506	420	398	-	818	739	481	-	1,220	1,267	560	1,827	
Credit card receivables	923	-	-	923	923	-	-	923	923	-	-	923	923	-	923	
Residential mortgages (insured)	245	-	-	245	345	-	-	345	384	-	-	384	454	-	454	
Residential mortgages (uninsured)	1,367	5	-	1,372	1,705	5	-	1,710	1,966	-	-	1,966	2,218	-	2,218	
Commercial mortgages	302	53	-	355	363	67	-	430	400	14	-	414	510	-	510	
Personal line of credit	-	116	-	116	-	-	-	-	-	-	-	-	86	-	86	
Equipment loans/leases	403	-	-	403	464	-	-	464	590	-	-	590	614	-	614	
Trade receivables	296	-	-	296	294	-	-	294	305	-	-	305	307	-	307	
Corporate loans	1,726	-	-	1,726	1,993	95	-	2,088	2,378	108	-	2,486	2,674	-	2,674	
Daily auto rental	630	-	-	630	655	-	-	655	686	-	-	686	712	-	712	
Floorplan finance receivables	330	71	-	401	324	-	-	324	362	-	-	362	-	-	-	
Collateralized debt obligations (AAA/R-1 (high) securities)	700	31	-	731	648	30	-	678	603	90	-	693	739	22	761	
Other pool type	874	64	-	938	927	88	-	1,015	1,144	105	-	1,249	1,470	-	1,470	
SIV assets (financial institutions debt and securitized assets)	195	5,631	-	5,826	244	5,960	-	6,204	241	6,844	-	7,085	247	7,230	7,477	
Credit protection vehicle (2)	21,297	-	-	21,297	21,297	-	-	21,297	21,297	-	-	21,297	21,297	-	21,297	
Trading securities reclassified to AFS	-	330	-	330	-	306	-	306	-	378	-	378	-	491	491	
Montreal Accord Assets	299	160	-	459	299	175	-	474	299	150	-	449	300	165	465	
Total Third Party Assets	29,868	6,942	154	36,964	30,901	7,124	156	38,025	32,317	8,170	167	40,487	33,820	8,468	42,288	
Total	34,704	7,196	154	41,800	35,732	7,378	156	43,266	37,138	8,424	167	45,729	38,636	8,733	47,541	

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

(3) Following a review of the asset classification of the US and Canadian Conduit portfolios, some transactions have been reclassified to more closely align with industry convention which focuses on underlying assets. Comparative figures have also been reclassified to conform to the current period's presentation.

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

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

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

(7) The Ratings Based approach (RBA) is applied to the exposures related to Credit Card Receivables, which are outlined in Note 6 to the Annual Consolidated Financial Statements for the year ended October 31, 2009.

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

(8) The credit card receivable securities held from Bank asset securitizations represent the Bank's seller's interest in investment grade subordinated notes issued by Master Credit Card Trust.

(9) Credit protection vehicle and Montreal Accord assets are assessed under the RBA, with unrated and below BB- positions being deducted from capital. The Supervisory Formula (SF) has been applied for all other positions.

CAPITAL CHARGES FOR SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY RISK WEIGHTS

(\$ millions)	Q3 2010		Q2 2010		Q1 2010		Q4 2009		Q3 2009	
	RBA/Inferred Rating/IAA Exposure Amount (1)	Capital Required	RBA/Inferred Rating/IAA Exposure Amount (1)	Capital Required	RBA/Inferred Rating/IAA Exposure Amount (1)	Capital Required	RBA/Inferred Rating/IAA Exposure Amount (1)	Capital Required	RBA/Inferred Rating/IAA Exposure Amount (1)	Capital Required
Traditional Securitizations										
Risk Weights										
Bank Assets										
7%	-	-	-	-	-	-	-	-	-	-
7.01% - 25%	4,965	33	4,958	33	4,948	33	4,949	33	4,949	33
25.01% - 50%	127	5	127	5	127	5	132	5	132	5
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	-	24	-	24	-	24	-	27	-	27
Total Exposures, net of deductions	5,092	14	5,085	14	5,075	14	5,081	11	5,081	11
Exposures Deducted:										
From Tier 1 Capital:										
Credit Card Receivables (3)	57	-	54	-	58	-	62	-	72	-
Residential Mortgages	86	-	91	-	98	-	99	-	100	-
From Total Capital:										
Residential Mortgages	11	-	11	-	11	-	11	-	11	-
Total Exposures Deducted	154	-	156	-	167	-	172	-	183	-
Bank Assets Total Exposures	5,246	14	5,241	14	5,242	14	5,253	11	5,264	11
Third Party Assets										
7%	5,065	28	5,767	32	6,599	37	4,080	23	7,312	41
7.01% - 25%	23,935	229	23,973	234	24,709	242	28,439	270	26,687	281
25.01% - 50%	715	24	6,603	254	7,112	276	7,321	283	8,131	228
50.01% - 100%	5,905	298	945	58	1,135	67	1,271	75	1,843	114
Greater than 100%	894	270	703	191	901	218	1,174	234	164	71
Default	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	36,514	849	37,991	769	40,456	840	42,285	885	44,137	735
Exposures Deducted:										
From Total Capital:										
Collateralized Debt Obligations (AAA/R-1 (High) Securities	10	-	10	-	11	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	8	-	10	-	4	-	3	-	2	-
Residential Mortgages (Uninsured)	14	-	14	-	9	-	-	-	9	-
Commercial Mortgages	-	-	-	-	7	-	-	-	7	-
Trading Securities Reclassified to AFS	8	-	-	-	-	-	-	-	-	-
Equipment Loans/Leases	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	40	-	34	-	31	-	3	-	18	-
Third Party Assets Total Exposures	36,554	849	38,025	769	40,487	840	42,288	885	44,155	735
Total Exposures	41,800	863	43,266	783	45,729	854	47,541	896	49,419	746

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

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

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

BASEL II REGULATORY CAPITAL

(\$ millions except as noted)

	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3
Qualifying Regulatory Capital									
Common shareholders' equity	18,270	17,824	17,498	17,132	16,750	16,911	16,929	15,974	15,120
Non-cumulative preferred shares	2,571	2,571	2,571	2,571	2,571	2,171	1,896	1,996	1,996
Innovative Tier 1 Capital Instruments	2,543	2,891	2,903	2,907	2,901	2,933	2,942	2,486	2,442
Non-controlling interest in subsidiaries	23	23	26	26	27	29	29	39	37
Goodwill and excess intangible assets	(1,627)	(1,609)	(1,584)	(1,569)	(1,551)	(1,670)	(1,706)	(1,635)	(1,449)
Accumulated net after tax unrealized losses from Available-For-Sale Equity Securities	-	-	-	(2)	(10)	(34)	(40)	(15)	-
Net Tier 1 Capital	21,780	21,700	21,414	21,065	20,888	20,340	20,050	18,845	18,146
Securitization-related deductions	(169)	(168)	(177)	(168)	(187)	(173)	(142)	(115)	(96)
Expected loss in excess of allowance - AIRB approach ⁽¹⁾	-	(18)	(85)	(61)	(59)	(56)	-	-	-
Substantial investments and investments in insurance subsidiaries ⁽²⁾	(400)	(394)	(398)	(374)	(352)	(366)	(198)	-	-
Other deductions	-	-	-	-	-	-	-	(1)	(3)
Adjusted Tier 1 Capital	21,211	21,120	20,754	20,462	20,090	19,745	19,710	18,729	18,047
Subordinated debt	3,747	3,682	3,742	4,236	4,249	4,379	4,389	4,175	4,065
Trust subordinated notes	800	800	800	800	800	800	800	800	800
Accumulated net after tax unrealized gain from Available-For-Sale Equity Securities	9	11	2	-	-	-	-	-	7
Eligible portion of general allowance for credit losses	385	303	313	296	300	310	607	494	293
Total Tier 2 Capital	4,941	4,796	4,857	5,332	5,349	5,489	5,796	5,469	5,165
Securitization-related deductions	(26)	(22)	(21)	(7)	(15)	(9)	(9)	(6)	(10)
Expected loss in excess of allowance - AIRB approach ⁽¹⁾	-	(18)	(85)	(60)	(59)	(55)	-	-	-
Investments in non-consolidated subsidiaries and substantial investments ⁽²⁾	(924)	(908)	(950)	(868)	(805)	(796)	(655)	(871)	(799)
Other deductions	-	-	-	-	-	-	-	-	(3)
Adjusted Tier 2 Capital	3,991	3,848	3,801	4,470	4,629	5,132	5,132	4,592	4,353
Total Capital	25,202	24,968	24,555	24,859	24,560	24,374	24,842	23,321	22,400

(1) When expected losses as calculated under the AIRB approach exceed total provisions, 50% of the difference is deducted from Tier 1 capital and 50% is deducted from Tier 2 capital. When the expected losses are below total provisions, the difference is added to Tier 2 capital. The general allowance related to credit risk measured under the Standardized Approach is included in Tier 2 capital up to 1.25% of risk-weighted assets.

(2) Effective November 1, 2008, substantial investments are deducted 50% from Tier 1 capital and 50% from Tier 2 capital. Previously these investments were deducted from Tier 2 capital. Investments in insurance subsidiaries held prior to January 1, 2007 are deducted from Tier 2 capital. Effective 2012, these investments in insurance subsidiaries will be deducted 50% from Tier 1 capital and 50% from Tier 2 capital. In addition, incremental investments in insurance subsidiaries are immediately deducted 50% from Tier 1 capital and 50% from Tier 2 capital.

(3) The scaling factor is applied to the risk-weighted asset amounts for credit risk under the AIRB approach.

(4) Standardized market risk is comprised of interest rate issuer risk.

(5) The Bank is subject to a regulatory capital floor determined using transition rules prescribed by the Office of the Superintendent of Financial Institutions.

(6) Calculated using Basel II.

(7) Calculated using Basel I guidelines currently in effect for U.S. regulatory purposes and based on Harris N.A.'s calendar quarter-ends.

BASEL II RISK-WEIGHTED ASSETS (RWA)	Exposure at Default	Q3 2010			Q2 2010	Q1 2010	Q4 2009	Q3 2009	Q2 2009	Q1 2009	Q4 2008	Q3 2008
		RWA			RWA	RWA	RWA	RWA	RWA	RWA	RWA	RWA
		Standardized approach	Advanced approach	Total	Total	Total	Total	Total	Total	Total	Total	Total
(\$ millions except as noted)												
Credit Risk												
Wholesale												
Corporate including specialized lending	90,890	9,707	33,370	43,077	44,411	49,261	52,174	54,683	58,842	62,364	63,263	53,744
Corporate small and medium enterprises (SMEs)	44,949	7,086	15,375	22,461	22,446	25,726	26,395	28,875	31,141	31,820	30,852	28,738
Sovereign	58,723	98	675	773	678	673	593	607	323	705	382	535
Bank	31,968	280	3,743	4,023	3,952	3,606	4,537	4,538	5,392	6,229	6,907	7,150
Retail												
Residential mortgages excluding home equity line of credits (HELOCs)	45,679	2,720	1,777	4,497	4,484	4,623	4,451	4,694	4,944	5,085	4,966	3,194
HELOCs	31,185	3,160	1,521	4,681	4,505	4,790	4,463	4,346	4,574	4,576	4,304	2,131
Qualifying revolving retail (QRR)	25,225	-	4,142	4,142	4,143	4,174	3,210	3,105	3,040	2,990	2,263	2,773
Other retail (excl. SMEs)	20,210	4,214	6,512	10,726	10,785	10,843	9,895	9,674	9,998	9,594	9,217	9,882
Retail SMEs	947	-	512	512	520	519	492	493	495	1,207	920	911
Equity	1,330	-	1,103	1,103	1,217	1,212	1,168	1,165	1,295	1,313	1,282	1,246
Trading book	57,716	-	7,501	7,501	7,454	7,344	7,970	8,670	10,428	10,930	11,759	10,027
Securitization	41,800	-	10,795	10,795	9,790	10,685	11,207	9,322	11,095	7,418	6,717	8,178
Other credit risk assets - non-counterparty managed assets	64,780	-	12,519	12,519	14,654	12,266	10,751	11,038	11,587	13,142	14,524	12,165
Scaling factor for credit risk assets under AIRB ⁽³⁾	-	-	5,221	5,221	5,178	5,585	5,792	5,927	6,400	6,408	6,260	5,861
Total Credit Risk	515,402	27,265	104,766	132,031	134,217	141,307	143,098	147,137	159,554	163,781	163,616	146,535
Market Risk ⁽⁴⁾	-	1,599	3,915	5,514	6,192	6,385	6,578	7,224	8,157	12,386	11,293	16,207
Operational Risk	-	19,034	-	19,034	18,707	17,974	17,525	17,197	16,895	16,798	16,699	16,426
Total Risk-Weighted Assets	-	47,898	108,681	156,579	159,116	165,666	167,201	171,558	184,606	192,965	191,608	179,168
Regulatory Floor ⁽⁵⁾	-	-	-	-	-	-	-	-	-	-	-	3,090
Total Transitional Risk-Weighted Assets	-	-	-	156,579	159,116	165,666	167,201	171,558	184,606	192,965	191,608	182,258

CAPITAL RATIOS	2010	2010	2010	2009	2009	2009	2009	2008	2008
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Tier 1 ratio	13.55%	13.27%	12.53%	12.24%	11.71%	10.70%	10.21%	9.77%	9.90%
Total capital ratio	16.10%	15.69%	14.82%	14.87%	14.32%	13.20%	12.87%	12.17%	12.29%
Tangible common equity-to-risk-weighted assets	10.39%	9.80%	9.51%	9.21%	8.71%	8.24%	7.77%	7.47%	7.44%
Assets to Capital Multiple	14.27	14.23	14.67	14.09	14.91	15.38	15.79	16.42	15.87
Capital Ratios for Significant Bank Subsidiaries									
Bank of Montreal Mortgage Corporation ⁽⁶⁾									
Tier 1 ratio	20.37%	20.10%	20.49%	20.33%	22.26%	22.91%	22.89%	20.29%	21.59%
Total capital ratio	21.53%	21.30%	21.76%	21.65%	23.56%	24.25%	24.27%	21.53%	22.86%
Harris N.A. ⁽⁷⁾									
Tier 1 ratio	15.73%	12.56%	11.46%	11.10%	10.68%	10.95%	10.57%	10.71%	10.65%
Total capital ratio	17.60%	14.48%	13.55%	13.20%	12.73%	13.09%	12.69%	12.81%	12.78%

EQUITY SECURITIES EXPOSURE AMOUNT

(\$ millions except as noted)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2
Equity investments used for capital gains (Merchant Banking)	541	522	471	476	476	524
Equity investments used for mutual fund seed capital	40	59	77	41	36	35
Equity used for other (including strategic investments)	749	840	874	863	864	970
Total Equity Exposure	1,330	1,421	1,422	1,380	1,376	1,529

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)	Q3 2010			Q2 2010			Q1 2010			Q4 2009		
	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)
Grandfathered												
Public	82	82	-	83	83	-	79	79	-	110	110	-
Private												
Direct funds	261	261	-	261	261	-	312	312	-	318	318	-
Indirect funds	25	25	-	170	170	-	180	180	-	189	189	-
Total Grandfathered	368	368	-	514	514	-	571	571	-	617	617	-
Non-grandfathered												
Public	95	95	-	128	128	-	123	123	-	82	82	-
Private												
Direct funds	64	64	-	168	168	-	133	133	-	122	122	-
Indirect funds	488	488	-	330	330	-	313	313	-	279	279	-
Other	315	262	(53)	281	236	(45)	282	243	(39)	280	246	(34)
Total Non-grandfathered	962	909	(53)	907	862	(45)	851	812	(39)	763	729	(34)
Total Equities	1,330	1,277	(53)	1,421	1,376	(45)	1,422	1,383	(39)	1,380	1,346	(34)

Total realized gains or losses arising from sales or liquidations in the reporting period			11			26			(5)			1
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(1) The schedule consists of corporate equity securities in the banking book only. Excluded are investments in deconsolidated subsidiaries and substantial investments, which are deducted from capital for regulatory capital calculation purposes.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)
(\$ millions except as noted)

	Q3 2010				Q2 2010				Q1 2010			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	19,416	1,066	117,123	2,867	20,181	1,759	116,040	3,069	21,489	191	125,538	2,869
Sovereign	11,554	-	67,519	24,405	10,780	-	69,022	23,262	9,535	-	71,423	24,266
Bank	1,399	-	30,569	-	1,056	-	37,049	-	1,714	-	34,178	-
Total Corporate, Sovereign and Bank	32,369	1,066	215,211	27,272	32,017	1,759	222,111	26,331	32,738	191	231,139	27,135
Residential mortgages excluding home equity line of credits (HELOCs)	6,480	277	18,169	-	6,244	-	18,378	-	6,856	-	16,677	-
HELOCs	4,214	-	26,971	-	4,177	-	25,272	-	4,435	-	23,868	-
Other retail excl. SMEs and QRR	6,116	573	14,094	-	6,241	301	13,725	-	6,414	292	13,371	-
Qualifying revolving retail	-	-	25,225	-	-	-	25,233	-	-	-	24,990	-
Retail SMEs	-	-	947	-	-	-	950	-	-	-	940	-
Total Retail	16,790	850	85,406	-	16,662	301	83,558	-	17,705	292	79,846	-
Total Bank Banking Book Portfolios	49,159	1,916	300,617	27,272	48,679	2,060	305,669	26,331	50,443	483	310,985	27,135

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$21.1 billion NHA or other mortgage insurance guarantees.

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

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (3)
(\$ millions except as noted)

	Q3 2010				Q2 2010				Q1 2010			
	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	82,679	49,227	3,933	135,839	83,642	47,904	3,880	135,426	84,037	56,379	5,780	146,196
Sovereign	27,996	20,755	9,972	58,723	32,192	16,417	11,693	60,302	36,858	13,796	9,906	60,560
Bank	11,941	10,369	9,658	31,968	13,917	11,147	13,040	38,104	14,093	9,425	12,375	35,893
Total Corporate, Sovereign and Bank	122,616	80,351	23,563	226,530	129,751	75,468	28,613	233,832	134,988	79,600	28,061	242,649
Residential mortgages excluding home equity line of credits (HELOCs)	39,219	6,460	-	45,679	38,674	6,244	-	44,918	37,906	6,855	-	44,761
HELOCs	26,972	4,213	-	31,185	25,272	4,177	-	29,449	23,868	4,435	-	28,303
Other retail excl. SMEs and QRR	15,702	4,508	-	20,210	15,269	4,697	-	19,966	14,799	4,986	-	19,785
Qualifying revolving retail	25,225	-	-	25,225	25,233	-	-	25,233	24,990	-	-	24,990
Retail SMEs	947	-	-	947	950	-	-	950	940	-	-	940
Total Retail	108,065	15,181	-	123,246	105,398	15,118	-	120,516	102,503	16,276	-	118,779
Total Bank	230,681	95,532	23,563	349,776	235,149	90,586	28,613	354,348	237,491	95,876	28,061	361,428

CREDIT RISK EXPOSURE BY INDUSTRY (3)
(\$ millions except as noted)

	Q3 2010						Q2 2010						Q1 2010		Q4 2009	
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance		Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance		Repo Style Transactions	Total	Total	Total
				Sheet Items	Transactions						Sheet Items	Transactions				
Agriculture	5,295	1,128	15	74	-	6,512	5,224	1,065	-	-	78	-	6,365	6,262	6,141	
Communications	859	1,014	-	186	-	2,059	878	984	-	-	189	-	2,051	2,342	2,342	
Construction	1,738	978	-	315	-	3,031	1,646	1,172	-	-	320	-	3,138	3,197	3,517	
Financial (4)	38,961	9,370	22	2,919	-	79,330	34,717	9,404	64	2,921	39,441	-	86,547	91,609	89,560	
Government	31,280	1,168	-	863	9,083	42,394	31,399	1,160	-	829	8,341	-	41,729	45,241	38,624	
Manufacturing	6,923	5,717	33	1,180	-	13,853	6,959	5,741	-	1,265	-	-	13,965	14,996	15,880	
Mining	378	1,453	-	193	-	2,026	552	1,335	-	266	-	-	2,153	2,406	3,319	
Other	12,534	67	2	495	-	13,098	12,026	62	-	484	-	-	12,572	10,046	12,142	
Real estate	13,346	908	-	802	-	15,056	13,430	819	-	782	-	-	15,031	15,095	15,048	
Retail trade	5,850	2,167	1	513	-	8,531	6,003	2,136	-	473	-	-	8,612	8,214	8,126	
Service industries	11,461	3,876	54	2,109	190	17,690	12,460	4,051	1	2,093	314	-	18,919	18,348	19,354	
Transportation	1,824	859	1	364	-	3,048	1,568	751	-	369	-	-	2,688	2,810	2,860	
Utilities	1,137	1,874	-	557	-	3,568	1,010	1,907	-	630	-	-	3,547	4,142	4,286	
Wholesale trade	4,401	2,063	10	371	-	6,845	4,222	1,818	-	462	-	-	6,502	7,284	6,906	
Individual	96,902	25,712	-	1	-	122,615	94,931	25,395	87	1	-	-	120,414	118,627	117,176	
Oil and Gas	3,374	4,831	-	941	-	9,146	3,403	4,782	-	908	-	-	9,093	9,716	9,712	
Forest products	536	333	-	105	-	974	616	303	-	103	-	-	1,022	1,093	1,252	
Total	236,799	63,518	140	11,988	37,331	349,776	231,044	62,885	152	12,171	48,096	354,348	361,428	361,428	356,254	

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

(4) Includes \$16.3 billion of deposits with Financial Institutions as at July 31, 2010 (\$14.2 billion as at April 30, 2010, \$13.7 billion as at January 31, 2010, and \$9.6 billion as at October 31, 2009).

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)
(\$ millions except as noted)

	Q3 2010						Q2 2010						Q1 2010	Q4 2009
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Basel II Asset Classes														
Corporate (incl specialized lending and SMEs treated as corporate)	72,681	36,020	73	9,784	17,281	135,839	72,912	35,787	-	9,735	16,992	135,426	146,196	152,597
Sovereign	53,813	975	-	806	3,129	58,723	51,204	996	-	802	7,300	60,302	60,560	53,978
Bank	12,766	816	67	1,398	16,921	31,968	11,802	712	152	1,634	23,804	38,104	35,893	32,597
Total Corporate, Sovereign and Bank Exposure	139,260	37,811	140	11,988	37,331	226,530	135,918	37,495	152	12,171	48,096	233,832	242,649	239,172
Residential mortgages excluding home equity line of credits (HELOCs)	45,679	-	-	-	-	45,679	44,918	-	-	-	-	44,918	44,761	44,176
HELOCs	24,393	6,792	-	-	-	31,185	23,018	6,431	-	-	-	29,449	28,303	27,342
Other retail excl. SMEs and QRR	19,285	925	-	-	-	20,210	19,049	917	-	-	-	19,966	19,785	19,489
Qualifying revolving retail	7,820	17,405	-	-	-	25,225	7,781	17,452	-	-	-	25,233	24,990	25,167
Retail SMEs	362	585	-	-	-	947	360	590	-	-	-	950	940	908
Total Retail Exposures	97,539	25,707	-	-	-	123,246	95,126	25,390	-	-	-	120,516	118,779	117,082
Total Gross Credit Exposures	236,799	63,518	140	11,988	37,331	349,776	231,044	62,885	152	12,171	48,096	354,348	361,428	356,254

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN
(\$ millions except as noted)

	Q3 2010						Q2 2010						Q1 2010	Q4 2009
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Up to 1 year	89,329	42,526	12	7,806	37,331	177,004	92,426	42,071	-	3,009	48,096	190,602	198,106	186,082
1 to 5 years	118,864	19,920	97	3,906	-	142,787	110,145	19,742	152	3,974	-	134,013	134,612	143,271
Greater than 5 years	28,606	1,072	31	276	-	29,985	28,473	1,072	-	188	-	29,733	28,710	26,901
Total	236,799	63,518	140	11,988	37,331	349,776	231,044	62,885	152	12,171	48,096	354,348	361,428	356,254

PORTFOLIO BREAKDOWN BY BASEL II APPROACHES
(\$ millions except as noted)

	Q3 2010						Q2 2010						Q1 2010					
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB		Standardized		AIRB			
	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn		
Corporate (incl specialized lending and SMEs treated as corporate)	15,097	1,711	57,584	34,309	15,502	1,813	57,410	33,974	15,958	2,274	58,664	35,237						
Sovereign	11,475	-	42,338	975	10,565	-	40,639	996	9,535	-	41,834	917						
Bank	1,232	13	11,534	803	890	10	10,912	702	1,404	10	8,235	681						
Total Corporate, Sovereign & Bank	27,804	1,724	111,456	36,087	26,957	1,823	108,961	35,672	26,897	2,284	108,733	36,835						
Residential mortgages excluding home equity line of credits (HELOCs)	6,460	-	39,219	-	6,244	-	38,674	-	6,856	-	37,905	-						
HELOCs	4,214	-	20,179	6,792	4,177	-	18,841	6,431	4,435	-	17,670	6,198						
Other retail excl. SMEs and QRR	6,116	-	13,169	925	6,241	-	12,808	917	6,414	-	12,479	892						
Qualifying revolving retail	-	-	7,820	17,405	-	-	7,781	17,452	-	-	7,745	17,245						
Retail SMEs	-	-	362	585	-	-	360	590	-	-	340	600						
Total Retail	16,790	-	80,749	25,707	16,662	-	78,464	25,390	17,705	-	76,139	24,935						
Total Bank	44,594	1,724	192,205	61,794	43,619	1,823	187,425	61,062	44,602	2,284	184,872	61,770						

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

CREDIT EXPOSURE OF PORTFOLIOS UNDER STANDARDIZED APPROACH BY RISK WEIGHT (1)

(\$ millions)

	Q3 2010							Total
Risk Weights	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	5,201	-	703	-	9,410	3,994	19,308
Sovereign	11,063	491	-	-	-	-	-	11,554
Bank	-	1,399	-	-	-	-	-	1,399
Total Wholesale portfolios	11,063	7,091	-	703	-	9,410	3,994	32,261
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	277	4,931	-	5,466	-	-	10,674
Other retail	292	281	-	-	5,543	-	-	6,116
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	292	558	4,931	-	11,009	-	-	16,790
Total	11,355	7,649	4,931	703	11,009	9,410	3,994	49,051

	Q2 2010							Total
Risk Weights	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	5,603	-	527	-	9,516	4,441	20,087
Sovereign	10,780	-	-	-	-	-	-	10,780
Bank	-	1,056	-	-	-	-	-	1,056
Total Wholesale portfolios	10,780	6,659	-	527	-	9,516	4,441	31,923
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	4,956	-	5,465	-	-	10,421
Other retail	301	-	-	-	5,940	-	-	6,241
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	301	-	4,956	-	11,405	-	-	16,662
Total	11,081	6,659	4,956	527	11,405	9,516	4,441	48,585

	Q1 2010							Total
Risk Weights	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	5,264	-	596	-	11,045	4,491	21,396
Sovereign	9,535	-	-	-	-	-	-	9,535
Bank	-	1,714	-	-	-	-	-	1,714
Total Wholesale portfolios	9,535	6,978	-	596	-	11,045	4,491	32,645
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	5,440	-	5,851	-	-	11,291
Other retail	292	-	-	-	6,122	-	-	6,414
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	292	-	5,440	-	11,973	-	-	17,705
Total	9,827	6,978	5,440	596	11,973	11,045	4,491	50,350

	Q4 2009							Total
Risk Weights	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	6,304	-	582	-	10,959	4,306	22,151
Sovereign	5,566	-	-	-	-	-	-	5,566
Bank	-	1,413	-	-	-	-	-	1,413
Total Wholesale portfolios	5,566	7,717	-	582	-	10,959	4,306	29,130
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	5,796	-	5,970	-	-	11,766
Other retail	274	-	-	-	5,643	-	-	5,917
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	274	-	5,796	-	11,613	-	-	17,683
Total	5,840	7,717	5,796	582	11,613	10,959	4,306	46,813

	Q3 2009							Total
Risk Weights	0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios								
Corporate (incl SMEs treated as Corporate)	-	6,463	-	768	-	12,195	4,162	23,588
Sovereign	5,216	-	-	-	-	-	-	5,216
Bank	-	2,525	-	-	-	-	-	2,525
Total Wholesale portfolios	5,216	8,988	-	768	-	12,195	4,162	31,329
Total Retail portfolios								
Retail residential mortgages (including HELOCs)	-	-	6,136	-	5,996	-	-	12,132
Other retail	282	-	-	-	5,522	-	-	5,804
SME treated as retail	-	-	-	-	-	-	-	-
Total Retail portfolios	282	-	6,136	-	11,518	-	-	17,936
Total	5,498	8,988	6,136	768	11,518	12,195	4,162	49,265

(1) Exposure amounts are net of all allowances for credit losses. Exposures reflect the risk weights of the guarantors, where applicable.

CORPORATE, SOVEREIGN AND BANK CREDIT EXPOSURE BY RISK CATEGORY UNDER AIRB APPROACH

Corporate Sovereign Bank Exposures (\$ millions)	Q3 2010					Q2 2010					Q1 2010					Q4 2009				
	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
	Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn			
Total investment grade	107,233	28,074	135,307	26.20%	16.45%	102,034	27,473	129,507	26.36%	16.33%	95,123	27,138	122,261	25.35%	15.67%	91,955	27,245	119,200	21.93%	15.73%
Non-investment grade	21,185	7,288	28,473	38.03%	68.99%	22,902	7,393	30,295	38.32%	69.48%	29,580	8,733	38,313	38.43%	69.81%	31,274	9,200	40,474	38.80%	72.23%
Watchlist	2,556	588	3,144	37.98%	166.62%	2,639	678	3,317	37.25%	160.51%	3,162	819	3,981	38.91%	173.70%	3,412	792	4,204	41.22%	182.51%
Default	1,533	137	1,670	56.67%	84.33%	1,682	128	1,810	56.70%	79.55%	2,095	145	2,240	67.33%	81.03%	2,376	165	2,541	65.55%	115.15%
	132,507	36,087	168,594			129,257	35,672	164,929			129,960	36,835	166,795			129,017	37,402	166,419		

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH

Retail Credit Exposures (\$ millions)	Q3 2010					Q2 2010					Q1 2010					Q4 2009				
	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure (f)	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
	Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn			
Residential Mortgages and HELOCs																				
Exceptionally low	15,782	6,297	22,079	19.69%	2.07%	14,740	5,963	20,703	22.27%	2.30%	13,406	5,741	19,147	22.27%	2.30%	12,867	5,626	18,493	20.08%	1.95%
Very low	7,571	-	7,571	10.66%	1.78%	7,888	-	7,888	14.11%	2.31%	6,986	-	6,986	14.09%	2.31%	6,203	-	6,203	10.86%	1.93%
Low	9,982	401	10,383	15.45%	9.19%	9,950	384	10,334	17.34%	10.78%	9,126	377	9,503	17.44%	10.76%	8,860	379	9,239	14.98%	8.87%
Medium	4,617	85	4,702	15.79%	28.03%	4,252	76	4,328	15.50%	28.39%	4,419	72	4,491	16.02%	27.65%	4,177	80	4,257	12.74%	20.91%
High	255	8	263	15.12%	72.98%	245	7	252	16.15%	88.19%	262	7	269	16.19%	88.24%	300	8	308	12.24%	66.10%
Default	140	1	141	19.35%	19.87%	144	1	145	15.87%	13.10%	149	1	150	15.74%	12.18%	150	2	152	12.35%	8.98%
	38,347	6,792	45,139			37,219	6,431	43,650			34,348	6,198	40,546			32,557	6,095	38,652		
Qualifying Revolving Retail																				
Exceptionally low	632	7,176	7,808	95.55%	2.25%	617	7,095	7,712	95.55%	2.25%	594	6,876	7,470	95.57%	2.25%	2,082	9,853	11,935	76.19%	1.90%
Very low	1,694	6,444	8,138	68.62%	4.09%	1,681	6,574	8,255	69.24%	4.13%	1,638	6,584	8,222	69.84%	4.17%	1,618	4,516	6,134	76.64%	4.58%
Low	2,733	2,542	5,275	81.17%	15.07%	2,723	2,554	5,277	80.95%	15.08%	2,723	2,551	5,274	81.14%	15.15%	1,592	2,348	3,940	80.53%	14.59%
Medium	2,341	1,187	3,528	84.71%	56.91%	2,339	1,173	3,512	84.64%	56.89%	2,346	1,175	3,521	84.53%	56.61%	1,729	976	2,705	82.39%	50.07%
High	391	54	445	82.54%	177.66%	391	54	445	83.47%	178.42%	412	57	469	82.74%	177.43%	303	111	414	82.71%	165.21%
Default	29	2	31	57.51%	131.22%	30	2	32	57.70%	125.81%	32	2	34	59.88%	116.14%	35	3	38	58.81%	229.50%
	7,820	17,405	25,225			7,781	17,452	25,233			7,745	17,245	24,990			7,359	17,807	25,166		
Other Retail and Retail SME																				
Exceptionally low	91	178	269	90.50%	10.12%	64	177	241	93.22%	10.19%	59	175	234	93.14%	10.20%	396	427	823	69.61%	8.66%
Very low	1,997	604	2,601	88.52%	23.04%	2,038	620	2,658	88.26%	22.88%	1,970	610	2,580	88.51%	22.95%	1,966	279	2,245	76.52%	17.10%
Low	5,675	217	5,892	60.67%	35.71%	5,440	205	5,645	60.67%	35.80%	5,248	212	5,460	60.45%	35.65%	5,460	192	5,652	58.33%	35.96%
Medium	5,491	503	5,994	60.87%	66.45%	5,263	497	5,760	60.93%	66.17%	5,210	486	5,696	60.88%	67.49%	4,514	977	5,491	58.57%	61.70%
High	226	8	234	64.96%	131.62%	307	8	315	63.55%	121.12%	262	9	271	64.83%	129.77%	186	11	197	64.05%	131.50%
Default	51	-	51	63.63%	4.44%	56	-	56	63.31%	5.24%	70	-	70	62.09%	15.24%	69	2	71	58.73%	27.25%
	13,531	1,510	15,041			13,168	1,507	14,675			12,819	1,492	14,311			12,591	1,888	14,479		

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

Recap of AIRB and Standardized Portfolios

(\$ millions)																				
Total AIRB wholesale credit exposure by risk ratings	132,507	36,087				129,257	35,672				129,960	36,835				129,017	37,402			
Retail AIRB credit exposure by portfolio and risk ratings																				
Residential mortgages	38,347	6,792				37,219	6,431				34,348	6,198				32,557	6,095			
Qualifying revolving retail	7,820	17,405				7,781	17,452				7,745	17,245				7,359	17,807			
Other retail and Retail SME	13,531	1,510				13,168	1,507				12,819	1,492				12,591	1,888			
Total Standardized portfolio	44,594	1,724				43,619	1,823				44,602	2,284				40,882	2,474			
Total Portfolio	236,798	63,518				231,044	62,885				228,474	64,054				222,406	65,666			

Basel II Asset Classes	Q3 2010		Q2 2010		Q1 2010		Q4 2009	
	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
Non-retail								
Total Corporate (incl specialized lending and corporate SMEs)	0.20%	1.33%	0.27%	1.24%	0.48%	1.01%	0.54%	1.06%
Sovereign	-	0.06%	-	0.06%	-	0.04%	-	0.01%
Bank	-	0.67%	-	0.50%	0.16%	0.37%	-	0.26%
Retail								
Residential retail incl. HELOCs	0.04%	0.08%	0.06%	0.08%	0.06%	0.07%	0.05%	0.05%
Other retail incl. SBE	0.68%	1.02%	0.66%	1.02%	0.60%	1.01%	0.51%	0.72%
Qualifying revolving retail	2.71%	2.12%	2.94%	2.10%	2.94%	2.01%	2.66%	1.57%

General

Expected Loss rates which represents the loss rate predicted at the beginning of the most recent four quarter period are calculated using "through the cycle" risk parameters while actual loss rates are determined at a "point in time" and reflect more current economic conditions. "Through the cycle" parameters are conservatively estimated to include a long time horizon and as a result, actual losses may exceed expected losses during an economic downturn and may fall below expected losses during times of economic growth.

1. Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the 'point in time' credit losses (change in specific allowance plus write-offs) less recoveries for the current and last three quarters divided by the quarterly average of outstandings for the same period beginning 15 months ago.

Expected loss rate is calculated using Basel II 'through the business cycle' parameters (PDxLGDxEAD) plus Best Estimate of Expected Loss for defaulted assets (BEEL), divided by outstanding balances at the beginning of the applicable four-quarter period.

2. Retail actual and expected loss rates are measured as follows:

Actual loss rate represents write-offs net of recoveries for the current and prior three quarters divided by the quarterly average of outstanding balances for the same period beginning 15 months ago.

Expected loss rate is calculated using Basel II 'through the business cycle' parameters (PDxLGDxEAD) plus Best Estimate of Expected Losses for defaulted assets (BEEL) divided by outstanding balances at the beginning of the applicable four-quarter period.

- For residential mortgages, actual loss rate also includes changes in specific allowances for the applicable four-quarter period.

Commentary

Non Retail

Corporate Portfolios – Actual losses were lower than expected losses throughout the year. This is due to the use of downturn parameters during a time when actual losses were lower than those experienced in previous downturns.

Bank and Sovereign – Actual loss rates continued to be minimal.

Retail

Actual losses for qualifying revolving retail exposures during the last four quarters are higher than expected losses due to the impact of the recession and the fact that the expected loss rates reported in this schedule were established during a time period when economic conditions were more favourable. The expected loss rates in use for F2010 have been adjusted upwards to reflect the realities of the current retail credit environment.

CREDIT RISK FINANCIAL MEASURES ⁽¹⁾

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008

Diversification Ratios

Gross Loans And Acceptances										
Consumer	55.8 %	55.6 %	54.9 %	53.9 %	53.1 %	50.6 %	48.9 %	49.0 %	52.3 %	
Commercial and Corporate	44.2 %	44.4 %	45.1 %	46.1 %	46.9 %	49.4 %	51.1 %	51.0 %	47.7 %	
Canada	74.6 %	74.3 %	72.1 %	71.3 %	70.7 %	67.6 %	66.7 %	66.0 %	69.8 %	
United States	20.2 %	20.5 %	22.0 %	22.7 %	23.2 %	26.0 %	27.0 %	27.7 %	24.4 %	
Other Countries	5.2 %	5.2 %	5.9 %	6.0 %	6.1 %	6.4 %	6.3 %	6.3 %	5.8 %	
Net Loans And Acceptances ⁽²⁾										
Consumer	55.9 %	55.7 %	55.1 %	54.1 %	53.2 %	50.8 %	49.0 %	49.1 %	52.4 %	
Commercial and Corporate	44.1 %	44.3 %	44.9 %	45.9 %	46.8 %	49.2 %	51.0 %	50.9 %	47.6 %	
Canada	75.0 %	74.5 %	72.4 %	71.7 %	70.9 %	67.9 %	67.0 %	66.2 %	70.0 %	
United States	19.8 %	20.2 %	21.7 %	22.3 %	22.9 %	25.7 %	26.7 %	27.4 %	24.1 %	
Other Countries	5.2 %	5.3 %	5.9 %	6.0 %	6.2 %	6.4 %	6.3 %	6.4 %	5.9 %	

Coverage Ratios ⁽³⁾

Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)										
Total ⁽⁴⁾	60.1 %	55.4 %	62.0 %	57.7 %	61.9 %	61.4 %	65.3 %	73.2 %	83.1 %	
Consumer	12.1 %	13.8 %	13.9 %	13.7 %	12.9 %	11.4 %	3.5 %	3.7 %	4.9 %	
Commercial and Corporate	20.3 %	18.3 %	21.1 %	19.1 %	18.2 %	18.6 %	17.9 %	20.7 %	27.9 %	
Net write-offs-to-average loans and acceptances	0.14 %	0.15 %	0.18 %	0.17 %	0.19 %	0.14 %	0.24 %	0.20 %	0.19 %	

60.1 %	61.9 %	57.7 %	73.2 %
12.1 %	12.9 %	13.7 %	3.7 %
20.3 %	18.2 %	19.1 %	20.7 %
0.47 %	0.57 %	0.7 %	0.5 %

Condition Ratios ⁽³⁾

GIL-to-Gross Loans and Acceptances	1.78 %	1.98 %	1.83 %	1.94 %	1.66 %	1.64 %	1.39 %	1.26 %	1.01 %
GIL-to-Equity and Allowance for Credit Losses	12.81 %	14.34 %	13.11 %	14.06 %	12.74 %	12.95 %	11.91 %	11.34 %	9.09 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances ⁽²⁾	0.72 %	0.90 %	0.70 %	0.83 %	0.64 %	0.64 %	0.49 %	0.34 %	0.17 %
NIL-to-segmented Net Loans and Acceptances ⁽²⁾									
Consumer	0.63 %	0.61 %	0.61 %	0.58 %	0.54 %	0.54 %	0.50 %	0.42 %	0.33 %
Commercial and Corporate	2.51 %	2.95 %	2.53 %	2.80 %	2.34 %	2.20 %	1.83 %	1.64 %	1.26 %
Canada	0.01 %	0.04 %	0.07 %	0.10 %	0.10 %	0.14 %	0.13 %	0.08 %	0.00 %
United States	3.47 %	4.13 %	2.73 %	3.07 %	2.18 %	2.02 %	1.40 %	0.97 %	0.70 %
Other Countries	0.54 %	0.62 %	1.07 %	1.24 %	1.09 %	0.41 %	0.41 %	0.41 %	0.04 %

Consumer Loans (Canada)

90 Days & Over Delinquency Ratios										
Personal Loans	0.27 %	0.30 %	0.35 %	0.37 %	0.33 %	0.33 %	0.30 %	0.26 %	0.22 %	
Credit Card	1.06 %	1.11 %	1.18 %	1.18 %	1.14 %	1.12 %	0.93 %	0.76 %	0.68 %	
Mortgages	0.55 %	0.60 %	0.64 %	0.66 %	0.67 %	0.68 %	0.60 %	0.46 %	0.39 %	
Total Consumer (excluding Government Guaranteed Student Loans)	0.50 %	0.54 %	0.59 %	0.61 %	0.60 %	0.60 %	0.53 %	0.42 %	0.36 %	
Total Consumer	0.51 %	0.55 %	0.60 %	0.62 %	0.62 %	0.62 %	0.55 %	0.44 %	0.38 %	

Consumer Loans (U.S.)

90 Days & Over Delinquency Ratios										
Personal Loans	0.72 %	0.72 %	0.84 %	0.69 %	0.64 %	0.60 %	0.50 %	0.36 %	0.42 %	
Credit Card	1.59 %	1.72 %	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
Mortgages	4.28 %	3.83 %	3.44 %	2.77 %	2.23 %	1.81 %	1.31 %	0.94 %	0.59 %	
Total Consumer	1.96 %	1.83 %	1.79 %	1.47 %	1.27 %	1.08 %	0.82 %	0.59 %	0.49 %	

Consumer Loans (Consolidated)

90 Days & Over Delinquency Ratios										
Personal Loans	0.37 %	0.39 %	0.47 %	0.45 %	0.41 %	0.41 %	0.36 %	0.31 %	0.28 %	
Credit Card	1.11 %	1.16 %	1.18 %	1.18 %	1.14 %	1.12 %	0.93 %	0.76 %	0.68 %	
Mortgages	0.83 %	0.84 %	0.87 %	0.85 %	0.81 %	0.79 %	0.67 %	0.51 %	0.41 %	
Total Consumer (excluding Government Guaranteed Student Loans)	0.68 %	0.70 %	0.74 %	0.72 %	0.69 %	0.68 %	0.58 %	0.46 %	0.38 %	
Total Consumer	0.69 %	0.71 %	0.75 %	0.73 %	0.71 %	0.69 %	0.59 %	0.47 %	0.40 %	

(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) Q3, 2010 GIL includes \$327 million, (Q2, 2010 \$437 million) relating to the US portfolio acquired in Q2, 2010. These assets were recorded at market value and therefore have no allowance. All loans in this portfolio are covered by a loss share agreement with the FDIC absorbing 80% of loan losses.

(4) Excluding the US portfolio acquired in Q2, the Q3 ratio would be 67% (Q2: 64%).

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

	2010	2010	2010	2009	2009	2009	2009	2008	2008	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008

Performance Ratios (Annualized)

PCL-to-average net loans and acceptances	0.50 %	0.59 %	0.79 %	0.89 %	0.94 %	0.79 %	0.90 %	1.01 %	1.10 %	0.62 %	0.88 %	0.88 %	0.76 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.60 %	0.72 %	0.73 %	0.74 %	0.74 %	0.75 %	0.57 %	0.49 %	0.37 %	0.69 %	0.69 %	0.70 %	0.37 %
Commercial and Corporate	0.36 %	0.42 %	0.86 %	1.06 %	0.88 %	0.84 %	1.22 %	0.88 %	1.68 %	0.55 %	0.99 %	1.00 %	0.88 %
Canada	0.34 %	0.45 %	0.45 %	0.40 %	0.50 %	0.40 %	0.35 %	0.48 %	0.10 %	0.41 %	0.42 %	0.41 %	0.27 %
United States	1.20 %	1.37 %	2.09 %	2.69 %	2.27 %	1.98 %	2.45 %	2.36 %	4.30 %	1.56 %	2.24 %	2.33 %	2.25 %
Other Countries	0.00 %	(0.55)%	0.20 %	0.04 %	0.72 %	0.00 %	0.00 %	1.48 %	0.00 %	(0.11)%	0.23 %	0.19 %	0.61 %

Provision for Credit Losses by Country

Canada	110	139	138	125	154	127	111	155	32	387	392	517	340
United States	104	123	190	260	243	245	317	269	452	417	805	1,065	942
Other Countries	-	(13)	5	1	20	-	-	41	-	(8)	20	21	48
Total Provision For Credit Losses	214	249	333	386	417	372	428	465	484	796	1,217	1,603	1,330

Specific Provision for Credit Losses by Country

Canada	110	139	138	125	144	127	111	97	87	387	382	507	348
United States	104	123	190	260	193	245	317	177	347	417	755	1,015	674
Other Countries	0	(13)	5	1	20	-	-	41	-	(8)	20	21	48
Total Specific Provision for Credit Losses	214	249	333	386	357	372	428	315	434	796	1,157	1,543	1,070

Interest Income on Impaired Loans

Total	(2)	-	(4)	(1)	2	(5)	(2)	(2)	-	(6)	(5)	(6)	(7)
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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)	Q3	YTD	Fiscal	Fiscal
	2010	2010	2009	2008

Provision by Product and Industry

Consumer				
Residential mortgages	2	12	26	5
Cards	50	152	174	154
Personal Loans	94	321	450	178
Total Loans to Consumers	146	485	650	337
Commercial and Corporate				
Commercial mortgages	18	54	114	1
Commercial real estate	24	65	277	254
Construction (non-real estate)	5	23	31	2
Retail trade	6	19	7	10
Wholesale trade	-	12	44	3
Agriculture	-	3	10	2
Communications	1	1	3	-
Manufacturing	-	7	237	132
Mining	-	10	-	-
Oil and Gas	5	(4)	7	27
Transportation	2	15	32	12
Utilities	-	-	-	-
Forest Products	(6)	(3)	17	5
Service industries	8	47	50	33
Financial - excluding securities borrowed or purchased under resale agreements	3	63	62	251
Government	-	-	1	2
Other	2	(1)	1	(1)
Total Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements	68	311	893	733
Total Commercial and Corporate	68	311	893	733
Total specific provision for credit losses	214	796	1,543	1,070
General provision	-	-	60	260
Total Provision for Credit Losses	214	796	1,603	1,330

YTD	Fiscal	Fiscal
2010	2009	2008

1.5%	1.7%	0.5%
19.1%	11.3%	14.4%
40.3%	29.1%	16.6%
60.9%	42.1%	31.5%
6.8%	7.4%	0.1%
8.2%	18.0%	23.7%
2.9%	2.0%	0.2%
2.4%	0.5%	0.9%
1.5%	2.9%	0.3%
0.4%	0.6%	0.2%
0.1%	0.2%	0.0%
0.9%	15.4%	12.3%
1.3%	0.0%	0.0%
(0.5)%	0.5%	2.5%
1.9%	2.1%	1.1%
0.0%	0.0%	0.0%
(0.4)%	1.1%	0.5%
5.9%	3.2%	3.1%
0.0%	0.0%	0.0%
7.9%	4.0%	23.7%
0.0%	0.1%	0.2%
(0.1)%	0.1%	(0.1)%
39.1%	57.9%	68.5%
39.1%	57.9%	68.5%
100.0%	100.0%	100.0%

**WRITE OFFS
BY INDUSTRY**

(\$ millions)

	Q3	YTD
	2010	2010
Consumer Write Offs	187	580
Commercial and Corporate		
Commercial mortgages	21	63
Commercial real estate	24	76
Construction (non-real estate)	9	14
Retail trade	4	7
Wholesale trade	1	10
Agriculture	-	4
Communications	-	7
Manufacturing	10	47
Mining	-	-
Oil and Gas	-	-
Transportation	14	29
Utilities	-	-
Forest Products	-	2
Service industries	5	25
Financial	-	41
Government	-	-
Other	5	19
Total Commercial and Corporate	93	344
Total Write offs	280	924

**WRITE OFFS BY
GEOGRAPHIC REGION**

	Q3	YTD
	2010	2010
Canada	129	393
United States	151	531
Other Countries	-	-
Total	280	924

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

(\$ millions)	2010 Q3	2010 Q2	2010 Q1 (1)	2009 Q4 (1)	2009 Q3 (1)	2009 Q2 (1)	2009 Q1 (1)	2008 Q4	2008 Q3	MIX Q3	INC/(DEC) VS LAST YEAR	
Consumer												
Residential mortgages (2)	44,778	44,271	44,106	43,109	46,255	45,489	47,420	46,589	48,924	25.5 %	(1,477)	(3.2)%
Cards	3,304	3,318	3,324	2,574	2,383	2,100	2,105	2,120	3,532	1.9 %	921	38.6 %
Personal loans	49,741	47,774	46,813	45,824	44,466	44,316	44,355	43,737	40,292	28.4 %	5,275	11.9 %
Total Consumer	97,823	95,363	94,243	91,507	93,104	91,905	93,880	92,446	92,748	55.8 %	4,719	5.1 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	10,523	9,508	9,591	9,313	9,767	9,919	10,143	10,121	10,039	6.0 %	756	7.7 %
Commercial real estate	6,936	6,754	6,881	6,724	6,936	7,539	8,037	8,408	7,409	4.0 %	-	0.0 %
Construction (non-real estate)	1,753	1,697	1,655	1,802	1,828	1,910	1,802	1,861	1,731	1.0 %	(75)	(4.1)%
Retail trade	5,630	5,677	5,079	4,872	4,792	5,084	5,206	5,275	4,995	3.2 %	838	17.5 %
Wholesale trade	2,901	2,822	2,759	2,882	3,218	3,606	3,633	3,863	3,542	1.7 %	(317)	(9.9)%
Agriculture	3,692	3,672	3,659	3,524	3,569	3,690	3,742	3,778	3,603	2.1 %	123	3.4 %
Communications	829	819	931	1,041	1,128	1,484	1,495	1,404	1,120	0.5 %	(299)	(26.5)%
Manufacturing	6,679	6,338	6,466	7,135	7,590	9,011	9,509	9,398	8,191	3.8 %	(911)	(12.0)%
Industrial products	2,006	2,055	2,094	2,276	2,481	2,861	3,009	3,210	3,011	1.1 %	(475)	(19.1)%
Consumer products	2,760	2,307	2,279	2,591	2,708	3,204	3,541	3,216	2,608	1.6 %	52	1.9 %
Automotive	405	390	368	419	431	509	547	498	461	0.2 %	(26)	(6.0)%
Other manufacturing	1,508	1,586	1,725	1,849	1,970	2,437	2,412	2,474	2,111	0.9 %	(462)	(23.5)%
Mining	373	549	936	1,049	1,267	2,308	3,238	3,256	1,668	0.2 %	(894)	(70.6)%
Oil and Gas	3,277	3,290	3,760	4,286	4,744	5,515	6,222	6,224	4,822	1.9 %	(1,467)	(30.9)%
Transportation	1,744	1,380	1,418	1,407	1,828	1,565	1,669	1,796	1,595	1.0 %	(84)	(4.6)%
Utilities	1,045	917	985	1,197	1,037	1,280	1,516	1,591	1,235	0.6 %	8	0.8 %
Forest products	488	547	626	718	787	819	914	881	844	0.3 %	(299)	(38.0)%
Service industries	8,524	8,431	8,843	8,922	8,945	9,240	9,723	9,636	8,675	4.9 %	(421)	(4.7)%
Automotive lease and rental	704	668	602	628	613	574	627	633	663	0.4 %	91	14.8 %
Educational	1,153	1,151	1,239	1,183	1,220	1,156	1,201	1,178	1,154	0.7 %	(67)	(5.5)%
Health care	1,522	1,514	1,589	1,543	1,586	1,612	1,755	1,657	1,324	0.9 %	(64)	(4.0)%
Business and professional services	1,728	1,618	1,758	1,839	1,871	1,957	2,058	2,146	2,246	1.0 %	(143)	(7.6)%
Hospitality and recreation	1,642	1,741	1,763	1,716	1,772	1,849	1,880	1,870	1,581	0.9 %	(130)	(7.3)%
Other	1,775	1,739	1,892	2,013	1,883	2,092	2,202	2,152	1,707	1.0 %	(108)	(5.7)%
Financial	17,642	16,576	17,930	17,980	19,701	21,171	24,719	23,780	19,484	10.1 %	(2,059)	(10.5)%
Government	576	536	599	603	636	789	804	867	966	0.3 %	(60)	(9.4)%
Other (3)	4,999	6,762	5,170	4,769	4,479	4,640	5,588	4,124	4,709	2.6 %	520	11.6 %
Total Commercial and Corporate	77,611	76,275	77,288	78,224	82,252	89,570	97,960	96,263	84,628	44.2 %	(4,641)	(5.6)%
Total Gross Loans and Acceptances	175,434	171,638	171,531	169,731	175,356	181,475	191,840	188,709	177,376	100.0 %	78	0.0 %

(1) In Q4, 2009, the industry allocation of impaired loans for US operations was revised to reclassify impairment on commercial mortgages from applicable industry categories to commercial mortgages. In Q2, 2010, some commercial real estate and mortgage balances were reclassified to the Other industry category. All quarters from Q1, 2009 have been restated to reflect these changes; periods prior to Fiscal 2009 have not been restated.

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

(3) Q2, 2010 includes \$1.5 billion related to acquired US portfolio, these assets have been largely distributed to the appropriate Product and Industry in Q3.

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

(\$ millions)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3 (1)	2009 Q2 (1)	2009 Q1 (1)	2008 Q4	2008 Q3	MIX Q3	INC/(DEC) VS LAST YEAR	
Specific Allowances												
Consumer												
Residential mortgages	38	39	37	33	29	21	16	13	15	2.0 %	9	31.0 %
Cards	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Consumer instalments & other personal loans (2)	47	54	56	51	45	43	1	2	1	2.5 %	2	4.4 %
Total Consumer	85	93	93	84	74	64	17	15	16	4.5 %	11	14.9 %
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements												
Commercial mortgages	33	31	22	29	23	23	5	-	-	1.8 %	10	43.5 %
Commercial real estate	65	60	67	76	79	76	78	108	84	3.5 %	(14)	(17.7)%
Construction (non-real estate)	16	20	8	7	5	8	4	4	5	0.9 %	11	+100.0%
Retail trade	19	16	15	8	9	6	6	6	10	1.0 %	10	+100.0%
Wholesale trade	29	30	28	28	21	27	18	14	25	1.5 %	8	38.1 %
Agriculture	17	18	21	19	11	9	9	9	12	0.9 %	6	54.5 %
Communications	-	-	4	-	-	-	2	-	-	0.0 %	-	0.0 %
Manufacturing	84	91	121	129	120	143	117	108	92	4.5 %	(36)	(30.0)%
Industrial products	29	25	24	28	27	35	28	16	24	1.5 %	2	7.4 %
Consumer products	30	29	29	28	16	41	4	8	18	1.6 %	14	87.5 %
Automotive	7	8	15	17	25	17	10	9	1	0.4 %	(18)	(72.0)%
Other manufacturing	18	29	53	56	52	50	75	75	49	1.0 %	(34)	(65.4)%
Mining	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Oil and Gas	7	2	7	6	4	29	26	25	27	0.4 %	3	75.0 %
Transportation	8	19	20	21	4	10	8	8	10	0.4 %	4	100.0 %
Utilities	-	-	-	-	-	-	-	-	-	0.0 %	-	0.0 %
Forest products	17	23	22	22	23	7	6	6	6	0.9 %	(6)	(26.1)%
Service industries	65	63	52	43	30	28	24	23	24	3.5 %	35	+100.0%
Automotive lease and rental	2	1	1	1	1	1	1	1	3	0.1 %	1	100.0 %
Educational	-	-	-	-	-	-	-	-	3	0.0 %	-	0.0 %
Health care	4	5	6	6	5	6	6	5	3	0.2 %	(1)	(20.0)%
Business and professional services	14	13	9	9	13	12	12	10	9	0.7 %	1	7.7 %
Hospitality and recreation	9	10	8	6	3	4	3	3	2	0.5 %	6	+100.0%
Other	36	34	28	21	8	5	2	4	4	2.0 %	28	+100.0%
Financial	127	123	121	113	86	71	71	70	89	6.8 %	41	47.7 %
Government	2	2	2	2	3	2	2	2	2	0.1 %	(1)	(33.3)%
Other	3	3	10	9	8	8	14	28	25	0.1 %	(5)	(62.5)%
Total Commercial and Corporate	492	501	520	512	426	447	390	411	411	26.2 %	66	15.5 %
Total Specific Allowances	577	594	613	596	500	511	407	426	427	30.7 %	77	15.4 %
General allowance	1,302	1,291	1,330	1,306	1,303	1,314	1,334	1,321	1,067	69.3 %	(1)	(0.1)%
Total Allowance for Credit Losses	1,879	1,885	1,943	1,902	1,803	1,825	1,741	1,747	1,494	100.0 %	76	4.2 %

(1) In Q4, 2009, the industry allocation of impaired loans for US operations was revised to reclassify impairment on commercial mortgages to the commercial mortgages category. Previously commercial mortgages for US operations were classified in applicable industry categories. All quarters in Fiscal 2009 have been restated to reflect this reclassification; periods prior to Fiscal 2009 have not been restated.

(2) The specific allowance in Q2, 2009 includes a one time charge to PCL to apply a specific allowance to consumer loans for which facility-specific provisions are not taken. This specific allowance represents a methodology refinement and not new losses.

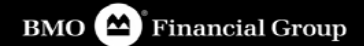
**NET LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY**

(\$ millions)	2010 Q3	2010 Q2	2010 Q1 (1)	2009 Q4 (1)	2009 Q3 (1)	2009 Q2 (1)	2009 Q1 (1)	2008 Q4	2008 Q3	MIX Q3	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	44,740	44,232	44,069	43,076	46,226	45,468	47,404	46,576	48,909	25.8 %	(1,486)
Cards	3,304	3,318	3,324	2,574	2,383	2,100	2,105	2,120	3,532	1.9 %	921
Consumer instalments & other personal loans	49,694	47,720	46,757	45,773	44,421	44,273	44,354	43,735	40,291	28.6 %	5,273
Total Consumer	97,738	95,270	94,150	91,423	93,030	91,841	93,863	92,431	92,732	56.3 %	4,708
Commercial and Corporate, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	10,490	9,477	9,569	9,284	9,744	9,896	10,138	10,121	10,039	6.0 %	746
Commercial real estate	6,871	6,694	6,814	6,648	6,857	7,463	7,959	8,300	7,325	4.0 %	14
Construction (non-real estate)	1,737	1,677	1,647	1,795	1,823	1,902	1,798	1,857	1,726	1.0 %	(86)
Retail trade	5,611	5,661	5,064	4,864	4,783	5,078	5,200	5,269	4,985	3.2 %	828
Wholesale trade	2,872	2,792	2,731	2,854	3,197	3,579	3,615	3,849	3,517	1.7 %	(325)
Agriculture	3,675	3,654	3,638	3,505	3,558	3,681	3,733	3,769	3,591	2.1 %	117
Communications	829	819	927	1,041	1,128	1,484	1,493	1,404	1,120	0.5 %	(299)
Manufacturing	6,595	6,247	6,345	7,006	7,470	8,868	9,392	9,290	8,099	3.8 %	(875)
Industrial products	1,977	2,030	2,070	2,248	2,454	2,826	2,981	3,194	2,987	1.1 %	(477)
Consumer products	2,730	2,278	2,250	2,563	2,692	3,163	3,537	3,208	2,590	1.6 %	38
Automotive	398	382	353	402	406	492	537	489	460	0.2 %	(8)
Other manufacturing	1,490	1,557	1,672	1,793	1,918	2,387	2,337	2,399	2,062	0.9 %	(428)
Mining	373	549	936	1,049	1,267	2,308	3,238	3,256	1,668	0.2 %	(894)
Oil and Gas	3,270	3,288	3,753	4,280	4,740	5,486	6,196	6,199	4,795	1.9 %	(1,470)
Transportation	1,736	1,361	1,398	1,386	1,824	1,555	1,661	1,788	1,585	1.0 %	(88)
Utilities	1,045	917	985	1,197	1,037	1,280	1,516	1,591	1,235	0.6 %	8
Forest products	471	524	604	696	764	812	908	875	838	0.3 %	(293)
Service industries	8,459	8,368	8,791	8,879	8,915	9,212	9,699	9,613	8,651	4.9 %	(456)
Automotive lease and rental	702	667	601	627	612	573	626	632	660	0.4 %	90
Educational	1,153	1,151	1,239	1,183	1,220	1,156	1,201	1,178	1,151	0.7 %	(67)
Health care	1,518	1,509	1,583	1,537	1,581	1,606	1,749	1,652	1,321	0.9 %	(63)
Business and professional services	1,714	1,605	1,749	1,830	1,858	1,945	2,046	2,136	2,237	1.0 %	(144)
Hospitality and recreation	1,633	1,731	1,755	1,710	1,769	1,845	1,877	1,867	1,579	0.9 %	(136)
Other	1,739	1,705	1,864	1,992	1,875	2,087	2,200	2,148	1,703	1.0 %	(136)
Financial	17,515	16,453	17,809	17,867	19,615	21,100	24,648	23,710	19,395	10.1 %	(2,100)
Government	574	534	597	601	633	787	802	865	964	0.3 %	(59)
Other (2)	4,996	6,759	5,160	4,760	4,471	4,632	5,574	4,096	4,684	2.8 %	525
Total Commercial and Corporate	77,119	75,774	76,768	77,712	81,826	89,123	97,570	95,852	84,217	44.4 %	(4,707)
Loans and Acceptances, Net of Specific Allowances	174,857	171,044	170,918	169,135	174,856	180,964	191,433	188,283	176,949	100.8 %	1
General allowance	(1,302)	(1,291)	(1,330)	(1,306)	(1,303)	(1,314)	(1,334)	(1,321)	(1,067)	(0.8)%	(1)
Total Net Loans and Acceptances	173,555	169,753	169,588	167,829	173,553	179,650	190,099	186,962	175,882	100.0 %	2

(1) In Q4, 2009, the industry allocation of impaired loans for US operations was revised to reclassify impairment on commercial mortgages from applicable industry categories to commercial mortgages. In Q2, 2010, some commercial real estate and mortgage balances were reclassified to the Other industry category. All quarters from Q1, 2009 have been restated to reflect these changes; periods prior to Fiscal 2009 have not been restated.

(2) Q2, 2010 includes \$1.5 billion related to acquired US portfolio, these assets have been largely distributed to the appropriate Product and Industry in Q3.

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



(\$ millions)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3 (2)	2009 Q2 (2)	2009 Q1 (2)	2008 Q4	2008 Q3	% ⁽¹⁾ Q3	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	263	250	260	269	278	287	279	224	189	0.6 %	(15) (5.4)%
Consumer instalments & other personal loans	440	422	408	342	295	276	211	182	137	0.8 %	145 49.2 %
Total Consumer	703	672	668	611	573	563	490	406	326	0.7 %	130 22.7 %
Commercial and Corporate, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	630	427	419	539	469	414	304	38	33	6.0 %	161 34.3 %
Commercial real estate	764	651	652	618	607	706	589	568	345	11.0 %	157 25.9 %
Construction (non-real estate)	58	54	26	16	14	17	19	19	17	3.3 %	44 +100.0%
Retail trade	49	72	77	48	33	44	43	47	23	0.9 %	16 48.5 %
Wholesale trade	57	62	71	76	69	82	73	65	47	2.0 %	(12) (17.4)%
Agriculture	61	75	94	119	113	100	98	82	49	1.7 %	(52) (46.0)%
Communications	2	10	17	-	-	-	4	-	1	0.2 %	2 0.0 %
Manufacturing	191	252	308	381	369	477	451	383	290	2.9 %	(178) (48.2)%
Industrial products	72	81	82	118	79	114	109	91	108	3.6 %	(7) (8.9)%
Consumer products	52	54	60	72	99	151	169	72	45	1.9 %	(47) (47.5)%
Automotive	20	18	26	32	36	42	42	40	30	4.9 %	(16) (44.4)%
Other manufacturing	47	99	140	159	155	170	131	180	107	3.1 %	(108) (69.7)%
Mining	-	-	-	-	-	-	-	-	-	0.0 %	- 0.0 %
Oil and Gas	18	4	9	50	48	77	74	72	62	0.5 %	(30) (62.5)%
Transportation	37	55	62	63	14	24	24	35	39	2.1 %	23 +100.0%
Utilities	-	-	-	-	-	-	-	1	1	0.0 %	- 0.0 %
Forest products	35	72	87	85	81	29	30	22	13	7.2 %	(46) (56.8)%
Service industries	136	174	184	185	133	123	112	116	98	1.6 %	3 2.3 %
Automotive lease and rental	6	10	1	1	1	1	1	1	2	0.9 %	5 +100.0%
Educational	2	2	2	2	2	5	6	7	14	0.2 %	- 0.0 %
Health care	14	17	18	17	20	21	23	21	14	0.9 %	(6) (30.0)%
Business and professional services	27	36	48	28	29	41	31	26	22	1.6 %	(2) (6.9)%
Hospitality and recreation	28	30	36	35	18	20	18	16	11	1.7 %	10 55.6 %
Other	59	79	79	102	63	35	33	45	35	3.3 %	(4) (6.3)%
Financial	382	376	447	476	360	299	323	314	309	2.2 %	22 6.1 %
Government	2	2	2	2	3	3	5	5	5	0.3 %	(1) (33.3)%
Other ⁽³⁾	3	447	11	28	27	14	27	214	140	0.1 %	(24) (88.9)%
Total Commercial and Corporate	2,425	2,733	2,466	2,686	2,340	2,409	2,176	1,981	1,472	3.1 %	85 3.6 %
Total Gross Impaired Loans and Acceptances ⁽³⁾	3,128	3,405	3,134	3,297	2,913	2,972	2,666	2,387	1,798	1.8 %	215 7.4 %

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

(2) In Q4, 2009, the industry allocation of impaired loans for US operations was revised to reclassify impairment on commercial mortgages to the commercial mortgages category. Previously commercial mortgages for US operations were classified in applicable industry categories. All quarters in Fiscal 2009 have been restated to reflect this reclassification; periods prior to Fiscal 2009 have not been restated.

(3) Q3, 2010 GIL includes \$327 million, (Q2, 2010 \$437 million) relating to the US portfolio acquired in Q2, 2010. These assets were recorded at market value and therefore have no allowance. All loans in this portfolio are covered by a loss share agreement with the FDIC absorbing 80% of loan losses. In Q3 the acquired US portfolio has been largely distributed to the appropriate Product and Industry.

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



(\$ millions)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3 (2)	2009 Q2 (2)	2009 Q1 (2)	2008 Q4	2008 Q3	% (1) Q3	INC/(DEC) VS LAST YEAR
Consumer											
Residential mortgages	225	211	223	236	249	266	263	211	174	0.5 %	(24) (9.6)%
Consumer instalments & other personal loans	393	368	352	291	250	233	210	180	136	0.7 %	143 57.2 %
Total Consumer	618	579	575	527	499	499	473	391	310	0.6 %	119 23.8 %
Commercial and Corporate, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial mortgages	597	396	397	510	446	391	299	38	33	5.7 %	151 33.9 %
Commercial real estate	699	591	585	542	528	630	511	460	261	10.2 %	171 32.4 %
Construction (non-real estate)	42	34	18	9	9	9	15	15	12	2.4 %	33 +100.0%
Retail trade	30	56	62	40	24	38	37	41	13	0.5 %	6 25.0 %
Wholesale trade	28	32	43	48	48	55	55	51	22	1.0 %	(20) (41.7)%
Agriculture	44	57	73	100	102	91	89	73	37	1.2 %	(58) (56.9)%
Communications	2	10	13	-	-	-	2	-	1	0.2 %	2 0.0 %
Manufacturing	107	161	187	252	249	334	334	275	198	1.6 %	(142) (57.0)%
Industrial products	43	56	58	90	52	79	81	75	84	2.2 %	(9) (17.3)%
Consumer products	22	25	31	44	83	110	165	64	27	0.8 %	(61) (73.5)%
Automotive	13	10	11	15	11	25	32	31	29	3.3 %	2 18.2 %
Other manufacturing	29	70	87	103	103	120	56	105	58	1.9 %	(74) (71.8)%
Mining	-	-	-	-	-	-	-	-	-	0.0 %	- +100.0%
Oil and Gas	11	2	2	44	44	48	48	47	35	0.3 %	(33) (75.0)%
Transportation	29	36	42	42	10	14	16	27	29	1.7 %	19 +100.0%
Utilities	-	-	-	-	-	-	-	1	1	0.0 %	- 0.0 %
Forest products	18	49	65	63	58	22	24	16	7	3.8 %	(40) (69.0)%
Service industries	71	111	132	142	103	95	88	93	74	0.8 %	(32) (31.1)%
Automotive lease and rental	4	9	-	-	-	-	-	-	(1)	0.6 %	4 0.0 %
Educational	2	2	2	2	2	5	6	7	11	0.2 %	- 0.0 %
Health care	10	12	12	11	15	15	17	16	11	0.7 %	(5) (33.3)%
Business and professional services	13	23	39	19	16	29	19	16	13	0.8 %	(3) (18.8)%
Hospitality and recreation	19	20	28	29	15	16	15	13	9	1.2 %	4 26.7 %
Other	23	45	51	81	55	30	31	41	31	1.3 %	(32) (58.2)%
Financial	255	253	326	363	274	228	252	244	220	1.5 %	(19) (6.9)%
Government	-	-	-	-	-	1	3	3	3	0.0 %	- 0.0 %
Other (3)	-	444	1	19	19	6	13	186	115	0.0 %	(19) (100.0)%
Total Commercial and Corporate	1,933	2,232	1,946	2,174	1,914	1,962	1,786	1,570	1,061	2.5 %	19 1.0 %
Total Impaired Loans and Acceptances, Net of Specific Allowances	2,551	2,811	2,521	2,701	2,413	2,461	2,259	1,961	1,371	1.5 %	138 5.7 %
General allowance	(1,302)	(1,291)	(1,330)	(1,306)	(1,303)	(1,314)	(1,334)	(1,321)	(1,067)	100.0 %	(1) (0.1)%
Total Net Impaired Loans and Acceptances (3)	1,249	1,520	1,191	1,395	1,110	1,147	925	640	304	0.7 %	139 12.5 %

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

(2) In Q4, 2009, the industry allocation of impaired loans for US operations was revised to reclassify impairment on commercial mortgages to the commercial mortgages category. Previously commercial mortgages for US operations were classified in applicable industry categories. All quarters in Fiscal 2009 have been restated to reflect this reclassification; periods prior to Fiscal 2009 have not been restated.

(3) Q3, 2010 GIL includes \$327 million, (Q2, 2010 \$437 million) relating to the US portfolio acquired in Q2, 2010. These assets were recorded at market value and therefore have no allowance. All loans in this portfolio are covered by a loss share agreement with the FDIC absorbing 80% of loan losses. In Q3 the acquired US portfolio has been largely distributed to the appropriate Product and Industry.

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

(\$ millions) 2010 2010 2010 2009 2009 2009 2009 2008 2008
Q3 Q2 Q1 Q4 Q3 Q2 Q1 Q4 Q3 MIX INC/(DEC)
Q3 VS LAST YEAR

Gross Loans and Acceptances

Canada	130,987	127,450	123,674	121,089	123,965	122,644	128,112	124,517	123,779	74.7 %	7,022	5.7 %
United States	35,354	35,214	37,737	38,491	40,646	47,261	51,701	52,274	43,225	20.2 %	(5,292)	(13.0)%
Other Countries	9,093	8,974	10,120	10,151	10,745	11,570	12,027	11,918	10,372	5.1 %	(1,652)	(15.4)%
Africa & Middle East	353	390	469	456	470	591	594	634	702	0.2 %	(117)	(24.9)%
Asia	1,614	1,093	930	347	276	371	486	1,142	1,397	0.9 %	1,338	+100.0%
Europe	559	577	898	1,092	1,313	2,109	2,483	3,042	2,891	0.3 %	(754)	(57.4)%
Latin America & Caribbean	6,567	6,914	7,823	8,256	8,686	8,499	8,464	7,100	5,382	3.7 %	(2,119)	(24.4)%
Total Gross Loans and Acceptances	175,434	171,638	171,531	169,731	175,356	181,475	191,840	188,709	177,376	100.0 %	78	0.0 %

Specific Allowance

Canada	(284)	(286)	(267)	(241)	(224)	(189)	(146)	(129)	(167)
United States	(249)	(264)	(284)	(294)	(218)	(281)	(219)	(256)	(260)
Other Countries	(44)	(44)	(62)	(61)	(58)	(41)	(42)	(41)	-

Net Loans and Acceptances

Canada	130,703	127,164	123,407	120,848	123,741	122,455	127,966	124,388	123,612	75.3 %	6,962	5.6 %
United States	35,105	34,950	37,453	38,197	40,428	46,980	51,482	52,018	42,965	20.2 %	(5,323)	(13.2)%
Other Countries	9,049	8,930	10,058	10,090	10,687	11,529	11,985	11,877	10,372	5.3 %	(1,638)	(15.3)%
Africa & Middle East	343	380	458	451	465	591	594	634	702	0.2 %	(122)	(26.2)%
Asia	1,614	1,093	930	347	276	371	486	1,142	1,397	0.9 %	1,338	+100.0%
Europe	525	543	847	1,036	1,260	2,068	2,441	3,001	2,891	0.3 %	(735)	(58.3)%
Latin America & Caribbean	6,567	6,914	7,823	8,256	8,686	8,499	8,464	7,100	5,382	3.9 %	(2,119)	(24.4)%
Total Loans and Acceptances, net of specific allowances	174,857	171,044	170,918	169,135	174,856	180,964	191,433	188,283	176,949	100.8 %	1	0.0 %
General Allowance												
Canada	(594)	(594)	(594)	(589)	(589)	(579)	(579)	(579)	(521)	(0.3)%	5	0.8 %
United States	(708)	(697)	(736)	(717)	(714)	(735)	(755)	(742)	(546)	(0.5)%	(6)	(0.8)%
Total Net Loans and Acceptances	173,555	169,753	169,588	167,829	173,553	179,650	190,099	186,962	175,882	100.0 %	2	0.0 %

Gross Impaired Loans and Acceptances

Canada	886	931	941	950	941	935	889	803	691
United States	2,149	2,375	2,023	2,161	1,798	1,949	1,686	1,494	1,103
Other Countries	93	99	170	186	174	88	91	90	4
Africa & Middle East	46	50	53	54	32	-	-	-	-
Asia	3	4	4	4	4	4	5	5	4
Europe	44	45	113	128	138	84	86	85	-
Latin America & Caribbean	-	-	-	-	-	-	-	-	-
Total Gross Impaired Loans and Acceptances	3,128	3,405	3,134	3,297	2,913	2,972	2,666	2,387	1,798

Net Impaired Loans and Acceptances

Canada	602	645	674	709	717	746	743	674	524
United States	1,900	2,111	1,739	1,867	1,580	1,668	1,467	1,238	843
Other Countries	49	55	108	125	116	47	49	49	4
Africa & Middle East	36	40	42	49	27	-	-	-	-
Asia	3	4	4	4	4	4	5	5	4
Europe	10	11	62	72	85	43	44	44	-
Latin America & Caribbean	-	-	-	-	-	-	-	-	-
Total Impaired Loans and Acceptances, net of specific allowances	2,551	2,811	2,521	2,701	2,413	2,461	2,259	1,961	1,371
General Allowance									
Canada	(594)	(594)	(594)	(589)	(589)	(579)	(579)	(579)	(521)
United States	(708)	(697)	(736)	(717)	(714)	(735)	(755)	(742)	(546)
Total Net Impaired Loans and Acceptances	1,249	1,520	1,191	1,395	1,110	1,147	925	640	304

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

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

(\$ millions)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	YTD 2010	YTD 2009	Fiscal 2009	Fiscal 2008
Balance at beginning of period	1,885	1,943	1,902	1,803	1,825	1,741	1,747	1,494	1,336	1,902	1,747	1,747	1,055
Provision for credit losses	214	249	333	386	417	372	428	465	484	796	1,217	1,603	1,330
Recoveries	45	41	45	42	35	32	36	23	34	131	103	145	114
Write-offs	(280)	(290)	(354)	(335)	(375)	(291)	(491)	(387)	(369)	(924)	(1,157)	(1,492)	(970)
Other, including foreign exchange rate changes	15	(58)	17	6	(99)	(29)	21	152	9	(26)	(107)	(101)	218
Allowances at end of period	1,879	1,885	1,943	1,902	1,803	1,825	1,741	1,747	1,494	1,879	1,803	1,902	1,747

Allocation of Recoveries by Market

Consumer	33	31	32	27	27	22	28	21	24	96	77	104	91
Commercial and Corporate	12	10	13	15	8	10	8	2	10	35	26	41	23

Allocation of Write-offs by Market

Consumer	187	200	193	189	188	150	158	137	106	580	496	685	428
Commercial and Corporate	93	90	161	146	187	141	333	250	263	344	661	807	542

**CHANGES IN IMPAIRED LOANS
AND ACCEPTANCES**

(\$ millions)	2010 Q3	2010 Q2	2010 Q1	2009 Q4	2009 Q3	2009 Q2	2009 Q1	2008 Q4	2008 Q3	YTD 2010	YTD 2009	Fiscal 2009	Fiscal 2008
Total Impaired Loans and Acceptances													
GIL, Beginning of Period	3,405	3,134	3,297	2,913	2,972	2,666	2,387	1,798	1,820	3,297	2,387	2,387	720
Additions to impaired loans & acceptances (formations)	242	366	456	735	549	694	712	806	438	1,064	1,955	2,690	2,506
Additions/(Reductions) to impaired loans due to acquisitions ⁽¹⁾	(110)	437	-	-	-	-	-	-	-	327	-	-	-
Reductions in impaired loans & acceptances ⁽²⁾	(129)	(242)	(265)	(16)	(233)	(97)	58	170	(91)	(636)	(272)	(288)	131
Net new additions (reductions)	3	561	191	719	316	597	770	976	347	755	1,683	2,402	2,637
Write-offs	(280)	(290)	(354)	(335)	(375)	(291)	(491)	(387)	(369)	(924)	(1,157)	(1,492)	(970)
GIL, End of Period	3,128	3,405	3,134	3,297	2,913	2,972	2,666	2,387	1,798	3,128	2,913	3,297	2,387
ACL, Beginning of Period	1,885	1,943	1,902	1,803	1,825	1,741	1,747	1,494	1,336	1,902	1,747	1,747	1,055
Increase / (Decrease) - specific allowance	263	271	371	431	364	395	472	386	471	905	1,231	1,662	1,239
Increase / (Decrease) - general allowance	11	(39)	24	3	(11)	(20)	13	254	56	(4)	(18)	(15)	423
Write - offs	(280)	(290)	(354)	(335)	(375)	(291)	(491)	(387)	(369)	(924)	(1,157)	(1,492)	(970)
ACL, End of Period	1,879	1,885	1,943	1,902	1,803	1,825	1,741	1,747	1,494	1,879	1,803	1,902	1,747
NIL, Beginning of Period	1,520	1,191	1,395	1,110	1,147	925	640	304	484	1,395	640	640	(335)
Change in gross impaired loans	(277)	271	(163)	384	(59)	306	279	589	(22)	(169)	526	910	1,667
Change in allowance for credit losses	6	58	(41)	(99)	22	(84)	6	(253)	(158)	23	(56)	(155)	(692)
NIL, End of Period ⁽³⁾	1,249	1,520	1,191	1,395	1,110	1,147	925	640	304	1,249	1,110	1,395	640

(1) Periods prior to Q2, 2010 have not been adjusted for acquisitions. Reductions represent a refinement of the assessment of impaired loans in the acquired portfolio.

(2) 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).

(3) Q3, 2010 GIL includes \$327 million, (Q2, 2010 \$437 million) relating to the US portfolio acquired in Q2. Assets were recorded at market value and therefore have no reserve. All loans are covered by a loss share agreement with the FDIC covering 80% of loan losses.

	As at July 31, 2010				As at April 30, 2010				As at January 31, 2010				As at October 31, 2009			
DERIVATIVE INSTRUMENTS	Notional	Replacement	Credit risk	BASEL II	Notional	Replacement	Credit risk	BASEL II	Notional	Replacement	Credit risk	BASEL II	Notional	Replacement	Credit risk	BASEL II
(\$ millions)	Amount	Cost	Equivalent	Risk-weighted Assets (1)	Amount	Cost	Equivalent	Risk-weighted Assets (1)	Amount	Cost	Equivalent	Risk-weighted Assets (1)	Amount	Cost	Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts																
Over-the-counter																
Swaps	1,555,095	29,549	35,284		1,646,642	22,824	28,772		1,457,702	27,090	32,584		1,368,827	28,122	33,730	
Forward rate agreements	374,902	99	111		321,220	51	65		277,701	111	127		385,463	231	239	
Purchased options	43,707	1,453	1,651		43,709	1,325	1,527		47,561	1,505	1,720		54,407	1,710	1,945	
Written options	56,949	-	-		55,186	-	-		62,150	-	-		74,923	-	-	
	2,030,653	31,101	37,046	3,171	2,066,757	24,200	30,364	2,963	1,845,114	28,706	34,431	3,516	1,883,620	30,063	35,914	3,631
Exchange traded																
Futures	53,974	-	-		71,192	-	-		69,498	-	-		75,761	-	-	
Purchased options	37,379	-	-		52,009	-	-		66,052	-	-		47,580	-	-	
Written options	22,827	-	-		39,874	-	-		58,041	-	-		38,887	-	-	
	114,180	-	-		163,075	-	-		193,591	-	-		162,228	-	-	
Total Interest Rate Contracts	2,144,833	31,101	37,046	3,171	2,229,832	24,200	30,364	2,963	2,038,705	28,706	34,431	3,516	2,045,848	30,063	35,914	3,631
Foreign Exchange Contracts																
Over-the-counter																
Cross-currency swaps	27,477	1,276	2,604		28,541	1,361	2,811		29,777	1,365	2,892		29,988	1,542	2,994	
Cross-currency interest rate swaps	172,989	4,991	13,082		169,223	5,212	13,488		161,448	4,091	12,076		155,297	3,662	11,441	
Forward foreign exchange contracts	232,170	4,139	7,123		232,900	4,409	7,365		211,213	4,749	7,297		229,829	3,948	6,695	
Purchased options	7,118	154	225		6,674	131	251		7,456	157	281		6,459	171	284	
Written options	11,945	-	-		12,446	-	-		11,568	-	-		10,840	-	-	
	451,699	10,560	23,034	2,539	449,784	11,113	23,915	2,772	421,462	10,362	22,546	2,508	432,413	9,323	21,414	2,340
Exchange traded																
Futures	436	-	-		473	-	-		548	-	-		377	-	-	
Purchased options	13,049	-	-		13,310	-	-		9,727	-	-		8,185	-	-	
Written options	4,576	-	-		2,718	-	-		2,505	-	-		794	-	-	
	18,061	-	-		16,501	-	-		12,780	-	-		9,356	-	-	
Total Foreign Exchange Contracts	469,760	10,560	23,034	2,539	466,285	11,113	23,915	2,772	434,242	10,362	22,546	2,508	441,769	9,323	21,414	2,340
Commodity Contracts																
Over-the-counter																
Swaps	16,439	1,214	3,350		17,884	1,590	4,158		20,981	1,338	4,151		23,019	1,500	4,915	
Purchased options	9,857	369	1,810		11,161	694	2,316		12,313	499	2,256		13,749	829	2,855	
Written options	7,561	-	-		8,803	-	-		9,767	-	-		11,486	-	-	
	33,857	1,583	5,160	807	37,848	2,284	6,474	940	43,061	1,837	6,407	881	48,254	2,329	7,770	1,232
Exchange traded																
Futures	20,746	-	-		21,685	-	-		23,535	-	-		24,078	-	-	
Purchased options	33,297	-	-		39,379	-	-		48,130	-	-		55,716	-	-	
Written options	35,752	-	-		41,931	-	-		50,949	-	-		58,686	-	-	
	89,795	-	-		102,995	-	-		122,614	-	-		138,480	-	-	
Total Commodity Contracts	123,652	1,583	5,160	807	140,843	2,284	6,474	940	165,675	1,837	6,407	881	186,734	2,329	7,770	1,232
Equity Contracts																
Over-the-counter																
Exchange traded	21,335	724	1,978		20,932	768	1,985		19,189	1,163	2,198		18,359	1,365	1,945	
	14,786	-	-		11,655	-	-		10,650	-	-		10,511	-	-	
Total Equity Contracts (2)	36,121	724	1,978	242	32,587	768	1,985	97	29,839	1,163	2,198	358	28,870	1,365	1,945	235
Credit Default Swaps																
Over-the-counter (2)																
Purchased	46,025	1,631	1,878		49,664	1,456	2,130		53,025	2,160	2,641		56,237	2,937	3,188	
Written	41,927	-	-		45,057	-	-		48,022	-	-		51,072	-	-	
Total Credit Default Swaps	87,952	1,631	1,878	3,458	94,721	1,456	2,130	3,372	101,047	2,160	2,641	2,838	107,309	2,937	3,188	3,401
Sub-total	2,862,318	45,599	69,096	10,217	2,964,268	39,821	64,868	10,144	2,769,508	44,228	68,223	10,101	2,810,530	46,017	70,231	10,839
Impact of master netting agreements	n.a.	(30,024)	(44,112)		n.a.	(25,709)	(40,406)		n.a.	(28,853)	(42,633)		n.a.	(29,423)	(42,581)	
Total	2,862,318	15,575	24,984	10,217	2,964,268	14,112	24,462	10,144	2,769,508	15,375	25,590	10,101	2,810,530	16,594	27,650	10,839

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

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

DERIVATIVE INSTRUMENTS

Fair Value (\$ millions)	As at July 31, 2010			As at April 30, 2010			As at January 31, 2010			As at October 31, 2009			As at July 31, 2009		
	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net
TRADING															
Interest Rate Contracts															
Swaps	28,480	(27,906)	574	22,128	(21,048)	1,080	26,225	(25,374)	851	27,233	(26,195)	1,038	34,429	(33,230)	1,199
Forward rate agreements	99	(84)	15	51	(54)	(3)	111	(126)	(15)	231	(241)	(10)	307	(309)	(2)
Futures	3	(19)	(16)	3	(7)	(4)	4	(7)	(3)	3	(22)	(19)	9	(12)	(3)
Purchased options	1,474	-	1,474	1,351	(3)	1,348	1,532	(1)	1,531	1,749	(3)	1,746	1,786	(2)	1,784
Written options	-	(1,734)	(1,734)	-	(1,410)	(1,410)	-	(1,645)	(1,645)	-	(1,828)	(1,828)	-	(1,836)	(1,836)
	30,056	(29,743)	313	23,533	(22,522)	1,011	27,872	(27,153)	719	29,216	(28,289)	927	36,531	(35,389)	1,142
Foreign Exchange Contracts															
Cross-currency swaps	1,276	(2,295)	(1,019)	1,361	(2,542)	(1,181)	1,365	(2,004)	(639)	1,542	(2,158)	(616)	1,374	(2,257)	(883)
Cross-currency interest rate swaps	4,991	(4,058)	933	5,212	(4,450)	762	4,091	(4,024)	67	3,662	(3,658)	4	5,748	(5,073)	675
Forward foreign exchange contracts	2,700	(3,158)	(458)	2,696	(2,947)	(251)	3,481	(3,505)	(24)	2,713	(3,168)	(455)	3,328	(5,110)	(1,782)
Purchased options	216	-	216	207	-	207	233	-	233	232	-	232	227	-	227
Written options	-	(198)	(198)	-	(83)	(83)	-	(309)	(309)	-	(185)	(185)	-	(210)	(210)
	9,183	(9,709)	(526)	9,476	(10,022)	(546)	9,170	(9,842)	(672)	8,149	(9,169)	(1,020)	10,677	(12,650)	(1,973)
Commodity Contracts															
Swaps	1,214	(1,368)	(154)	1,590	(1,744)	(154)	1,338	(1,356)	(18)	1,500	(1,332)	168	1,849	(1,937)	(88)
Purchased options	1,159	-	1,159	1,675	-	1,675	1,477	-	1,477	1,990	-	1,990	2,823	-	2,823
Written options	-	(1,063)	(1,063)	-	(1,531)	(1,531)	-	(1,298)	(1,298)	-	(1,835)	(1,835)	-	(2,719)	(2,719)
	2,373	(2,431)	(58)	3,265	(3,275)	(10)	2,815	(2,654)	161	3,490	(3,167)	323	4,672	(4,656)	16
Equity Contracts															
	2,197	(1,379)	818	1,330	(1,941)	(611)	1,553	(1,024)	529	1,982	(1,355)	627	1,934	(2,336)	(402)
Credit Default Swaps															
Purchased	1,631	-	1,631	1,456	-	1,456	2,160	-	2,160	2,937	-	2,937	3,424	-	3,424
Written	-	(1,216)	(1,216)	-	(1,107)	(1,107)	-	(1,635)	(1,635)	-	(2,159)	(2,159)	-	(2,838)	(2,838)
	1,631	(1,216)	415	1,456	(1,107)	349	2,160	(1,635)	525	2,937	(2,159)	778	3,424	(2,838)	586
Total fair value - trading derivatives	45,440	(44,478)	962	39,060	(38,867)	193	43,570	(42,308)	1,262	45,774	(44,139)	1,635	57,238	(57,869)	(631)
HEDGING															
Interest Rate Contracts															
Cash flow hedges - swaps	279	(266)	13	85	(478)	(393)	193	(302)	(109)	182	(440)	(258)	209	(552)	(343)
Fair value hedges - swaps	790	(366)	424	611	(178)	433	671	(220)	451	707	(186)	521	743	(149)	594
Total swaps	1,069	(632)	437	696	(656)	40	864	(522)	342	889	(626)	263	952	(701)	251
Foreign Exchange Contracts															
Cash flow hedges - Forward foreign exchange contracts	1,438	-	1,438	1,713	-	1,713	1,268	(37)	1,231	1,235	-	1,235	1,390	-	1,390
Total foreign exchange contracts	1,438	-	1,438	1,713	-	1,713	1,268	(37)	1,231	1,235	-	1,235	1,390	-	1,390
Total fair value - hedging derivatives	2,507	(632)	1,875	2,409	(656)	1,753	2,132	(559)	1,573	2,124	(626)	1,498	2,342	(701)	1,641
Total fair value	47,947	(45,110)	2,837	41,469	(39,523)	1,946	45,702	(42,867)	2,835	47,898	(44,765)	3,133	59,580	(58,570)	1,010
Less: Net impact of master netting agreements	(30,024)	30,024	-	(25,709)	25,709	-	(28,853)	28,853	-	(29,423)	29,423	-	(39,148)	39,148	-
Total	17,923	(15,086)	2,837	15,760	(13,814)	1,946	16,849	(14,014)	2,835	18,475	(15,342)	3,133	20,432	(19,422)	1,010

INTEREST RATE GAP POSITION

As at July 31, 2010

		0 to 3	4 to 6	7 to 12	Total	1 to 5	Over	Non-	Total
		months	months	months	within	years	5 years	interest	
(\$ millions)									
Canadian Dollars									
	Assets	201,565	5,441	10,812	217,818	60,112	7,129	10,218	295,277
	Liabilities and Capital	178,676	9,771	10,418	198,865	60,641	8,757	27,014	295,277
	Off-Balance Sheet	(20,901)	3,619	1,355	(15,927)	13,050	2,877	-	-
Gap - July 31, 2010		1,988	(711)	1,749	3,026	12,521	1,249	(16,796)	-
Gap - April 30, 2010		4,269	(2,318)	(156)	1,795	11,191	3,072	(16,058)	-
Gap - January 31, 2010		2,401	(1,685)	(417)	299	14,429	1,513	(16,241)	-
Gap - October 31, 2009		(1,681)	967	3,968	3,254	11,510	1,067	(15,831)	-
Gap - July 31, 2009		3,123	(651)	2,040	4,512	8,972	1,870	(15,354)	-
U.S. Dollar and Other Currencies									
	Assets	80,228	6,390	3,152	89,770	4,324	5,585	2,430	102,109
	Liabilities and Capital	76,844	1,694	3,019	81,557	17,920	2,161	471	102,109
	Off-Balance Sheet	(3,403)	(1,340)	25	(4,718)	7,436	(2,718)	-	-
Gap - July 31, 2010		(19)	3,356	158	3,495	(6,160)	706	1,959	-
Gap - April 30, 2010		(257)	1,867	1,558	3,168	(4,840)	(407)	2,079	-
Gap - January 31, 2010		3,040	3,514	683	7,237	(7,840)	(1,260)	1,863	-
Gap - October 31, 2009		5,184	(1,374)	(128)	3,682	(4,638)	(1,162)	2,118	-
Gap - July 31, 2009		(1,959)	1,255	1,123	419	(1,883)	(658)	2,122	-

Certain comparative figures have been reclassified to conform with the current period's presentation.

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 assumed maturity profile that considers historical and forecasted trends in balances.

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.
- Goodwill, intangible and fixed assets are reported as non-interest sensitive.
- Other fixed rate and non-interest bearing assets with no defined maturity are reported based upon an assumed maturity profile that considers historical and forecasted trends in balances.

INTEREST RATE RISK SENSITIVITY (\$ millions)	100 Basis Point Increase						100 Basis Point Decrease					
	Earnings Sensitivity			Economic Value Sensitivity			Earnings Sensitivity			Economic Value Sensitivity		
	Money Market /			Money Market /			Money Market /			Money Market /		
	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total
July 31, 2010	14.3	7.3	21.6	(415.7)	8.0	(407.7)	(25.8)	(7.7)	(33.5)	311.8	(9.5)	302.3
April 30, 2010	32.9	13.1	46.0	(381.6)	-	(381.6)	3.1	(11.4)	(8.3)	309.0	2.5	311.5
January 31, 2010	13.5	12.9	26.4	(372.2)	(6.4)	(378.6)	11.9	(5.3)	6.6	250.2	18.1	268.3
October 31, 2009	11.0	(9.5)	1.5	(353.2)	(60.8)	(414.0)	(75.6)	0.9	(74.7)	254.2	47.6	301.8
July 31, 2009	15.3	(42.3)	(27.0)	(356.6)	(155.5)	(512.1)	(71.8)	20.7	(51.1)	313.8	122.8	436.6

INTEREST RATE RISK SENSITIVITY (\$ millions)	200 Basis Point Increase						200 Basis Point Decrease					
	Earnings Sensitivity			Economic Value Sensitivity			Earnings Sensitivity			Economic Value Sensitivity		
	Money Market /			Money Market /			Money Market /			Money Market /		
	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total	Structural	Accrual	Total
July 31, 2010	8.3	14.6	22.9	(876.2)	16.0	(860.2)	(17.2)	(7.7)	(24.9)	710.2	(16.9)	693.3
April 30, 2010	29.6	26.1	55.7	(816.1)	0.1	(816.0)	(6.5)	(10.5)	(17.0)	550.7	14.3	565.0
January 31, 2010	(3.5)	25.9	22.4	(814.1)	(12.8)	(826.9)	15.4	(5.0)	10.4	437.0	31.6	468.6
October 31, 2009	(10.6)	(19.0)	(29.6)	(779.2)	(121.5)	(900.7)	(62.9)	1.3	(61.6)	392.8	89.5	482.3
July 31, 2009	6.3	(84.6)	(78.3)	(774.3)	(311.1)	(1,085.4)	(72.2)	20.7	(51.5)	632.7	193.4	826.1

Earnings Sensitivity/Economic Value Sensitivity - Interest Rate Risk

"Earnings Sensitivity" is the impact of change in interest rates on after tax twelve month net income, while, "Economic Value Sensitivity" is the impact of a change in interest rates on the before tax 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 Rate scenarios 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 Balance Sheet is primarily CAD/U.S. consumer, commercial and corporate loans and deposits, related wholesale funding structures and regulatory capital instruments. 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 loans and deposits.

Money market/accrual exposures are bank placements and acceptances, repos and reverse repos, international loans and certain available-for-sale securities for major currencies. While categorized as trading and underwriting, these portfolios are accounted for using accrual accounting or are marked to market through Other Comprehensive Income, as appropriate, under GAAP.

For the Bank's Insurance businesses, a 100 basis point increase in interest rates results in an increase in earnings after tax of \$75 million and an increase in before tax economic value of \$254 million (\$82 million and \$240 million respectively, at April 30, 2010, and \$80 million and \$239 million respectively, at January 31, 2010). A 100 basis point decrease in interest rates results in a decrease in earnings after tax of \$68 million and a decrease in before tax economic value of \$260 million (\$68 million and \$237 million at April 30, 2010, \$66 million and \$245 million at January 31, 2010). These impacts are not reflected in the table above.

LIQUID ASSETS AND DEPOSITS

(\$ millions except as noted)

	2010	2010	2010	2009	2009	2009	2009	2008	2008	MIX	INC/(DEC)
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q3	VS LAST YEAR

Liquid Assets

Canadian Dollar Liquid Assets											
Deposits with other banks	410	254	565	787	520	682	353	1,842	1,656	0.3 %	(110) (21.2)%
Other cash resources	1,249	1,246	1,264	2,411	1,214	35	1,581	89	2,841	0.7 %	35 2.9 %
Securities	72,830	77,953	77,589	74,249	67,636	63,475	56,204	58,639	54,833	54.2 %	5,194 7.7 %
Total	74,489	79,453	79,418	77,447	69,370	64,192	58,138	60,570	59,330	55.2 %	5,119 7.4 %
U.S. Dollar and Other Currency Liquid Assets											
Deposits with other banks	16,227	14,145	13,472	9,305	12,059	11,676	24,054	16,477	18,306	12.1 %	4,168 34.6 %
Other cash resources	318	719	603	792	774	1,839	402	2,697	(749)	(1.8)%	(456) (58.9)%
Securities	46,520	45,445	41,481	36,564	42,511	44,025	42,254	41,499	34,042	34.5 %	4,009 9.4 %
Total	63,065	60,309	55,556	46,661	55,344	57,540	66,710	60,673	51,599	44.8 %	7,721 14.0 %
Total Liquid Assets (1)	137,554	139,762	134,974	124,108	124,714	121,732	124,848	121,243	110,929	100.0 %	12,840 10.3 %
Cash and Securities-to-Total Assets Ratio	34.6 %	35.8 %	33.9 %	31.9 %	30.0 %	28.2 %	28.2 %	29.1 %	29.6 %		4.6 %
Pledged liquid assets (2)	44,068	51,067	46,205	39,638	38,295	44,250	41,446	38,142	37,577	66.6 %	5,773 15.1 %
Pledged other assets	22,064	20,989	28,681	31,525	38,077	40,633	33,583	33,053	28,949	33.4 %	(16,013) (42.1)%
Total Pledged Assets	66,132	72,056	74,886	71,163	76,372	84,883	75,029	71,195	66,526	100.0 %	(10,240) (13.4)%

(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	2,644	2,416	3,011	2,828	3,155	3,788	3,875	3,174	1,680	1.1 %	(511) (16.2)%
Businesses and governments	66,488	63,939	60,611	56,759	55,275	57,834	62,090	63,959	63,443	27.4 %	11,213 20.3 %
Individuals	79,192	78,229	78,541	79,521	79,456	78,648	76,936	70,160	68,118	32.6 %	(264) (0.3)%
Total	148,324	144,584	142,163	139,108	137,886	140,270	142,901	137,293	133,241	61.1 %	10,438 7.6 %
U.S. Dollar and Other Currency Deposits											
Banks	16,618	21,983	19,307	20,145	20,056	24,086	27,547	27,172	28,308	6.8 %	(3,438) (17.1)%
Businesses and governments	57,394	51,312	58,957	56,979	66,994	60,371	71,298	72,152	68,305	23.6 %	(9,600) (14.3)%
Individuals	20,455	21,381	19,872	19,924	20,017	22,442	22,834	21,053	18,803	8.5 %	438 2.2 %
Total	94,467	94,676	98,136	97,048	107,067	106,899	121,679	120,377	115,416	38.9 %	(12,600) (11.8)%
Total Deposits	242,791	239,260	240,299	236,156	244,953	247,169	264,580	257,670	248,657	100.0 %	(2,162) (0.9)%
Core deposits (3)	131,597	132,693	129,727	125,324	124,444	124,735	135,311	125,374	110,862		7,153 5.7 %
Customer Deposits (4)	152,983	151,775	150,707	147,864	147,667	149,148	159,754	145,254	130,910		
Customer Deposits and Capital-to-Total Loans Ratio (5)	105.7%	107.3%	106.6%	106.6%	103.6%	101.1%	101.9%	94.0%	91.5%		

(3) Core deposits are comprised of customer operating and saving deposits and smaller fixed-date deposits (less than or equal to \$100,000).

(4) Customer Deposits are core deposits plus larger fixed-date deposits excluding wholesale customer deposits.

(5) Total loans exclude securities borrowed or purchased under resale agreements.

BASEL II APPENDIX

AIRB (Advanced Internal Ratings Based approach): The AIRB approach is the most advanced of the range of options for determining the capital requirements for credit risk. This option allows banks to use their own internal model to measure credit risk capital requirements, subject to regulatory approval. OSFI has indicated that it expects the Big Five Canadian Banks to adopt the AIRB approach.

Capital Floor: A capital floor is applied to institutions using the AIRB approach to credit risk during a transition period prescribed by our regulator, the Office of the Superintendent of Financial Institutions (OSFI).

To calculate the capital floor, the Bank's Basel I Capital Requirement (as defined below) is multiplied by an adjustment factor and compared to the Bank's Basel II Capital Requirement (as defined below). The differential, if positive, is multiplied by 12.5 and added to the Bank's Basel II RWA.

Basel I Capital Requirement equals:

- (1) 8% of Basel I RWA as calculated, plus
- (2) all capital deductions under Basel I, less
- (3) the amount of any general allowances under Basel I eligible for inclusion in Tier 2

Basel II Capital Requirement equals:

- (1) 8% of Basel II RWA as calculated, plus
- (2) all capital deductions under Basel II, less
- (3) the amount of any general allowances under Basel II eligible for inclusion in Tier 2

Commitments (Undrawn): The EAD on the difference between the authorized and drawn amounts (e.g., the unused portion of a line of credit) before adjustments for credit risk mitigation.

Credit Equivalent Amount (CEA) on Undrawn: An estimate of the amount of credit risk exposure on off-balance items under the Standardized Approach for credit risk.

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstandings, grossed up by specific provisions and write-offs. EAD for Off balance sheet and Undrawn are estimates.

Exposure at Default OTC Derivatives: Represent the net gross positive replacement costs plus the potential credit exposure amount.

HELOCs: Home Equity Lines of Credit comprise lines of credit secured by equity in a residential property.

Drawn: The amount of funds invested or advanced to a customer. Does not include adjustments for credit risk mitigation.

Other Off Balance Sheet Items: All off-balance sheet arrangements other than derivatives and undrawn commitments such as Standby Letters of Credit and Documentary Credits.

QRR (Qualifying Revolving Retail): Includes exposures that are revolving, unsecured and uncommitted to individuals up to a maximum amount of \$125,000 to a single individual.

Repo Style Transactions: Includes repurchase and reverse repurchase agreements and securities lending and borrowing.

Scaling Factor: The scaling factor is applied to the risk weighted assets amount for credit risk assessed under the AIRB approach. The objective of the scaling factor is to broadly maintain the aggregate level of minimum capital requirements, while also providing incentives to adopt the more advanced risk-sensitive approaches of the Framework.

Standardized Approach: This approach is the least complicated of the range of options available to banks to measure credit risk capital requirements. This option allows banks to measure credit risk capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).

Grandfathered Equity Securities in the Banking Book: Under Basel II OSFI exempts equity investments held as of October 31, 2007 from the AIRB approach for a period of 10 years starting November 1, 2007 to October 31, 2017. During that time, these "grandfathered" holdings will be risk weighted at 100%.

Adjusted EAD: Represents EAD that has been redistributed to a more favourable PD band or a different Basel Asset Class as a result of collateral (Credit Risk Mitigation or CRM). All Basel II disclosures aggregated into PD bands use Adjusted EAD values.

Exposure Weighted Average LGD represents the $(\sum (\text{Adjusted EAD of each exposure} \times \text{its LGD}))$ divided by the total Adjusted EAD.

Exposure Weighted Average Risk Weight is the $(\sum \text{pre-scaled RWA for each exposure} / \text{Total Adjusted EAD})$.