

Supplementary Financial Information

For the Quarter Ended – January 31, 2016

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of BMO Financial Group (the bank). This information should be used in conjunction with the bank's Q1 2016 Report to Shareholders and the 2015 Annual Report.

Additional financial information is also available in the Q1 2016 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated N.A. were not available.
Items indicated n.a. were not applicable.

Accounting Framework

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

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

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

Adjusted Results

Adjusted results exclude the following items:

	Adjusting Items (After tax)										Fiscal 2015	Fiscal 2014
	2016	2015	2015	2015	2015	2014	2014	2014	2014	2014		
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2015		
(Canadian \$ in millions)												
Amortization of acquisition-related intangible assets	(33)	(33)	(32)	(31)	(31)	(32)	(29)	(21)	(22)		(127)	(104)
Acquisition integration costs	(15)	(17)	(6)	(10)	(10)	(9)	(7)	n.a.	n.a.		(43)	(16)
Cumulative accounting adjustment	(62)	-	-	-	-	-	-	-	-		-	-
Restructuring costs	-	-	-	(106)	n.a.	n.a.	n.a.	n.a.	n.a.		(106)	n.a.
(Increase) / decrease in collective allowance	-	-	-	-	-	-	-	-	-		-	-
Total	(110)	(50)	(38)	(147)	(41)	(41)	(36)	(21)	(22)		(276)	(120)

Taxable Equivalent Basis

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

Changes

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

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

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

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

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

FINANCIAL HIGHLIGHTS CONTINUED

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

Dividend Information

Dividends declared per share	1	\$0.84	\$0.82	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$0.76	\$0.76	\$0.84	\$0.80	\$3.24	\$3.08
Dividends paid per share	2	\$0.82	\$0.82	\$0.80	\$0.80	\$0.78	\$0.78	\$0.78	\$0.76	\$0.74	\$0.82	\$0.78	\$3.20	\$3.04
Common dividends	3	540	527	527	515	518	507	504	490	490	540	518	2,087	1,991
Preferred dividends	4	41	30	23	31	33	37	28	27	28	41	33	117	120
Dividend yield	5	4.47%	4.31%	4.49%	4.06%	4.39%	3.82%	3.84%	4.02%	4.47%	4.47%	4.39%	4.26%	3.77%
Dividend payout ratio (1)	6	52.8%	44.8%	45.3%	53.7%	54.4%	49.7%	46.4%	47.2%	48.1%	52.8%	54.4%	49.2%	47.8%
Adjusted dividend payout ratio (2)	7	47.7%	42.9%	44.1%	46.5%	52.3%	47.9%	45.1%	46.3%	46.9%	47.7%	52.3%	46.2%	46.5%

Share Information

Share price: high	8	\$80.05	\$78.50	\$79.43	\$80.76	\$84.39	\$85.71	\$82.79	\$76.68	\$74.69	\$80.05	\$84.39	\$84.39	\$85.71
low	9	\$69.39	\$64.01	\$71.27	\$73.12	\$72.87	\$76.41	\$74.28	\$67.04	\$68.01	\$69.39	\$72.87	\$64.01	\$67.04
close	10	\$75.22	\$76.04	\$72.98	\$78.82	\$72.93	\$81.73	\$81.27	\$75.55	\$68.06	\$75.22	\$72.93	\$76.04	\$81.73
Book value per share	11	\$59.61	\$56.31	\$55.36	\$51.65	\$52.98	\$48.18	\$46.69	\$45.94	\$45.60	\$59.61	\$52.98	\$56.31	\$48.18
Number of common shares outstanding: end of period	12	643.3	642.6	642.3	644.3	647.0	649.1	646.4	645.2	644.6	643.3	647.0	642.6	649.1
average basic	13	643.0	642.4	643.5	645.5	648.3	648.2	645.9	644.9	644.4	643.0	648.3	644.9	645.9
average diluted	14	644.9	644.2	645.6	647.9	651.0	651.1	648.6	647.2	646.7	644.9	651.0	647.2	648.5
Total market value of common shares	15	48,386	48,862	46,876	50,780	47,187	53,047	52,533	48,747	43,871	48,386	47,187	48,862	53,047
Market-to-book value ratio	16	1.26	1.35	1.32	1.53	1.38	1.70	1.74	1.64	1.49	1.26	1.38	1.35	1.70
Price-to-earnings multiple	17	11.2	11.6	11.6	12.8	11.6	12.8	12.6	11.7	10.9	11.2	11.6	11.6	12.8
Total shareholder return: twelve month	18	7.6 %	(3.0)%	(6.6)%	8.5 %	11.4 %	17.1 %	32.6 %	24.8 %	12.9 %	7.6 %	11.4 %	(3.0)%	17.1 %
three-year average	19	10.6 %	13.5 %	13.0 %	15.2 %	12.6 %	16.7 %	15.8 %	11.8 %	10.6 %	10.6 %	12.6 %	13.5 %	16.7 %

Additional Bank Information

Number of full-time equivalent employees: Canada	20	30,800	30,669	31,155	30,970	31,079	30,587	30,868	30,319	30,257	30,800	31,079	30,669	30,587
United States	21	14,580	14,316	14,720	14,730	14,716	14,845	14,778	14,671	14,701	14,580	14,716	14,316	14,845
Other	22	1,402	1,368	1,361	1,377	1,356	1,346	1,331	648	645	1,402	1,356	1,368	1,346
Total	23	46,782	46,353	47,236	47,077	47,151	46,778	46,977	45,638	45,603	46,782	47,151	46,353	46,778
Number of bank branches: Canada	24	940	939	938	937	937	934	937	938	933	940	937	939	934
United States	25	594	592	595	596	597	615	615	617	627	594	597	592	615
Other	26	4	4	4	4	4	4	4	4	4	4	4	4	4
Total	27	1,538	1,535	1,537	1,537	1,538	1,553	1,556	1,559	1,564	1,538	1,538	1,535	1,553
Number of automated banking machines: Canada	28	3,440	3,442	3,461	3,222	3,034	3,016	2,982	2,953	2,910	3,440	3,034	3,442	3,016
United States	29	1,323	1,319	1,314	1,308	1,307	1,322	1,323	1,322	1,328	1,323	1,307	1,319	1,322
Total	30	4,763	4,761	4,775	4,530	4,341	4,338	4,305	4,275	4,238	4,763	4,341	4,761	4,338
Credit rating: DBRS (3)	31	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch	32	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's (3)	33	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
Standard and Poor's	34	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

Other Statistical Information

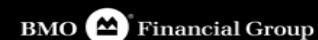
Prime rate: average Canadian	35	2.70 %	2.70 %	2.82 %	2.85 %	2.99 %	3.00 %	3.00 %	3.00 %	3.00 %	2.70 %	2.99 %	2.84 %	3.00 %
average U.S.	36	3.37 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.25 %	3.37 %	3.25 %	3.25 %	3.25 %
Exchange rate: as at Cdn/U.S. dollar	37	1.4006	1.3075	1.3080	1.2064	1.2711	1.1271	1.0904	1.0960	1.1138	1.4006	1.2711	1.3075	1.1271
average Cdn/U.S. dollar	38	1.3737	1.3191	1.2671	1.2412	1.1923	1.1114	1.0807	1.1029	1.0800	1.3737	1.1923	1.2550	1.0937

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

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

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

**TOTAL PERSONAL & COMMERCIAL BANKING
SUMMARY INCOME**



STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	2,131	1,989	1,937	1,849	1,867	1,830	1,802	1,737	1,769	2,131	1,867	7,642	7,138
Non-interest revenue	2	733	677	680	635	622	628	625	588	584	733	622	2,614	2,425
Total revenue (teb)	3	2,864	2,666	2,617	2,484	2,489	2,458	2,427	2,325	2,353	2,864	2,489	10,256	9,563
Provision for credit losses	4	205	154	128	161	172	176	186	183	160	205	172	615	705
Net interest and non-interest revenue (teb), net of PCL	5	2,659	2,512	2,489	2,323	2,317	2,282	2,241	2,142	2,193	2,659	2,317	9,641	8,858
Non-interest expense	6	1,602	1,491	1,451	1,391	1,396	1,349	1,318	1,281	1,314	1,602	1,396	5,729	5,262
Income before taxes	7	1,057	1,021	1,038	932	921	933	923	861	879	1,057	921	3,912	3,596
Provision for income taxes (teb)	8	277	252	260	240	226	238	237	224	226	277	226	978	925
Net income	9	780	769	778	692	695	695	686	637	653	780	695	2,934	2,671
Adjusted net income	10	794	784	792	706	709	709	700	651	667	794	709	2,991	2,727
Adjusted return on equity (1)	11	15.3 %	16.8 %	17.1 %	15.9 %	16.0 %	17.4 %	17.5 %	16.6 %	16.8 %	15.3 %	16.0 %	16.5 %	17.1 %
Return on equity (1)	12	15.1 %	16.4 %	16.7 %	15.6 %	15.7 %	17.1 %	17.2 %	16.2 %	16.5 %	15.1 %	15.7 %	16.1 %	16.7 %
Net interest margin on average earning assets (teb)	13	2.90 %	2.83 %	2.81 %	2.82 %	2.79 %	2.82 %	2.82 %	2.84 %	2.86 %	2.90 %	2.79 %	2.82 %	2.84 %
Revenue growth	14	15.1 %	8.4 %	7.9 %	6.8 %	5.8 %	7.6 %	6.0 %	5.8 %	4.6 %	15.1 %	5.8 %	7.3 %	6.0 %
Adjusted non-interest expense	15	1,583	1,471	1,434	1,373	1,378	1,330	1,300	1,263	1,294	1,583	1,378	5,656	5,187
Adjusted non-interest expense growth	16	14.9 %	10.6 %	10.2 %	8.8 %	6.5 %	6.8 %	4.5 %	5.0 %	6.6 %	14.9 %	6.5 %	9.0 %	5.7 %
Non-interest expense growth	17	14.8 %	10.5 %	10.1 %	8.6 %	6.2 %	6.5 %	4.2 %	4.7 %	6.3 %	14.8 %	6.2 %	8.9 %	5.5 %
Adjusted Efficiency ratio (teb)	18	55.3 %	55.2 %	54.7 %	55.3 %	55.4 %	54.1 %	53.6 %	54.3 %	55.0 %	55.3 %	55.4 %	55.2 %	54.2 %
Efficiency ratio (teb)	19	55.9 %	56.0 %	55.4 %	56.0 %	56.1 %	54.9 %	54.3 %	55.1 %	55.9 %	55.9 %	56.1 %	55.9 %	55.0 %
Adjusted operating leverage	20	0.2 %	(2.2)%	(2.3)%	(2.0)%	(0.7)%	0.8 %	1.5 %	0.8 %	(2.0)%	0.2 %	(0.7)%	(1.7)%	0.3 %
Operating leverage	21	0.3 %	(2.1)%	(2.2)%	(1.8)%	(0.4)%	1.1 %	1.8 %	1.1 %	(1.7)%	0.3 %	(0.4)%	(1.6)%	0.5 %
Adjusted net income growth	22	12.0 %	10.6 %	13.1 %	8.4 %	6.3 %	22.9 %	7.2 %	10.7 %	3.5 %	12.0 %	6.3 %	9.7 %	10.8 %
Net income growth	23	12.3 %	10.6 %	13.3 %	8.6 %	6.5 %	23.6 %	7.6 %	11.0 %	3.8 %	12.3 %	6.5 %	9.8 %	11.2 %
Average common equity (1)	24	20,147	18,212	18,110	17,830	17,238	15,622	15,340	15,506	15,173	20,147	17,238	17,848	15,410
Average assets	25	308,497	293,394	288,090	283,374	279,382	271,013	266,417	263,986	258,097	308,497	279,382	286,082	264,886
Average earning assets	26	291,923	278,379	273,060	268,950	265,408	257,587	253,369	250,881	245,007	291,923	265,408	271,470	251,718
Average net loans and acceptances	27	290,956	277,120	271,294	267,118	263,115	255,725	251,690	249,754	244,575	290,956	263,115	269,683	250,442
Average deposits	28	228,681	219,187	211,127	207,728	205,054	196,508	190,544	188,486	186,638	228,681	205,054	210,799	190,561
Number of full-time equivalent employees	29	23,699	23,303	23,540	23,624	23,735	23,630	23,864	23,687	23,821	23,699	23,735	23,303	23,630

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

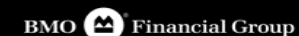
**CANADIAN P&C
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS**



	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net interest income (teb)	1	1,254	1,238	1,218	1,165	1,185	1,191	1,175	1,124	1,164	1,254	1,185	4,806	4,654
Non-interest revenue	2	471	472	479	440	443	461	463	413	415	471	443	1,834	1,752
Total revenue (teb)	3	1,725	1,710	1,697	1,605	1,628	1,652	1,638	1,537	1,579	1,725	1,628	6,640	6,406
Provision for credit losses	4	140	112	109	143	132	129	129	131	139	140	132	496	528
Net interest and non-interest revenue (teb), net of PCL	5	1,585	1,598	1,588	1,462	1,496	1,523	1,509	1,406	1,440	1,585	1,496	6,144	5,878
Non-interest expense	6	872	847	845	812	835	819	806	765	791	872	835	3,339	3,181
Income before taxes	7	713	751	743	650	661	704	703	641	649	713	661	2,805	2,697
Provision for income taxes (teb)	8	184	190	187	165	158	178	179	162	163	184	158	700	682
Net income	9	529	561	556	485	503	526	524	479	486	529	503	2,105	2,015
Adjusted net income	10	530	562	557	486	504	527	525	480	487	530	504	2,109	2,019
Net interest margin on average earning assets (teb)	11	2.55 %	2.55 %	2.54 %	2.54 %	2.51 %	2.54 %	2.52 %	2.53 %	2.56 %	2.55 %	2.51 %	2.54 %	2.54 %
Revenue growth	12	6.0 %	3.4 %	3.7 %	4.4 %	3.1 %	6.9 %	6.2 %	5.8 %	6.6 %	6.0 %	3.1 %	3.7 %	6.4 %
Adjusted non-interest expense	13	871	845	844	811	834	818	805	764	790	871	834	3,334	3,177
Non-interest expense growth	14	4.5 %	3.5 %	4.8 %	6.2 %	5.6 %	6.1 %	4.2 %	2.7 %	3.7 %	4.5 %	5.6 %	5.0 %	4.2 %
Adjusted Efficiency ratio (teb)	15	50.5 %	49.5 %	49.7 %	50.6 %	51.2 %	49.5 %	49.2 %	49.7 %	50.0 %	50.5 %	51.2 %	50.2 %	49.6 %
Adjusted operating leverage	16	1.5 %	0.1 %	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	3.2 %	2.9 %	1.5 %	(2.5)%	(1.2)%	2.2 %
Operating leverage	17	1.5 %	(0.1)%	(1.1)%	(1.8)%	(2.5)%	0.8 %	2.0 %	3.1 %	2.9 %	1.5 %	(2.5)%	(1.3)%	2.2 %
Adjusted net income growth	18	5.2 %	6.7 %	5.7 %	1.3 %	3.6 %	14.7 %	8.0 %	13.9 %	8.6 %	5.2 %	3.6 %	4.4 %	11.2 %
Net income growth	19	5.3 %	6.6 %	5.8 %	1.3 %	3.6 %	14.8 %	8.1 %	13.8 %	8.5 %	5.3 %	3.6 %	4.4 %	11.2 %
Average assets	20	203,855	200,266	198,343	195,486	194,687	193,156	191,862	189,378	187,682	203,855	194,687	197,209	190,529
Average earning assets	21	195,881	192,591	190,409	187,778	187,185	185,905	184,706	182,323	180,653	195,881	187,185	189,505	183,406
Average net loans and acceptances: Residential mortgages	22	93,289	92,174	90,266	89,097	89,194	88,301	86,725	85,351	85,256	93,289	89,194	90,192	86,417
Consumer instalment and other personal	23	43,936	43,653	43,415	43,292	43,595	43,966	44,231	44,314	44,259	43,936	43,595	43,491	44,191
Credit cards (1)	24	8,687	8,611	8,613	8,431	8,676	8,480	8,509	8,379	8,589	8,687	8,676	8,584	8,490
Businesses and governments	25	55,744	53,868	53,907	52,615	51,264	50,658	50,646	49,620	47,861	55,744	51,264	52,916	49,698
Total average net loans and acceptances	26	201,656	198,306	196,201	193,435	192,729	191,405	190,111	187,664	185,965	201,656	192,729	195,183	188,796
Average deposits: Individual	27	87,607	85,349	84,117	83,556	83,295	81,909	80,286	78,817	77,458	87,607	83,295	84,083	79,625
Businesses and governments	28	51,849	50,064	48,834	47,657	48,147	46,628	45,412	44,126	45,002	51,849	48,147	48,684	45,301
Total average deposits	29	139,456	135,413	132,951	131,213	131,442	128,537	125,698	122,943	122,460	139,456	131,442	132,767	124,926
Number of full-time equivalent employees	30	15,841	15,697	15,902	15,974	16,081	15,795	16,017	15,770	15,819	15,841	16,081	15,697	15,795

(1) Credit Cards include retail and commercial cards.

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



	LINE	2016	2015	2015	2015	2015	2014	2014	2014	2014	YTD	YTD	Fiscal	Fiscal
(\$ millions except as noted)	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015	2015	2014
Net interest income (teb)	1	877	751	719	684	682	639	627	613	605	877	682	2,836	2,484
Non-interest revenue	2	262	205	201	195	179	167	162	175	169	262	179	780	673
Total revenue (teb)	3	1,139	956	920	879	861	806	789	788	774	1,139	861	3,616	3,157
Provision for credit losses	4	65	42	19	18	40	47	57	52	21	65	40	119	177
Net interest and non-interest revenue (teb), net of PCL	5	1,074	914	901	861	821	759	732	736	753	1,074	821	3,497	2,980
Non-interest expense	6	730	644	606	579	561	530	512	516	523	730	561	2,390	2,081
Income before taxes	7	344	270	295	282	260	229	220	220	230	344	260	1,107	899
Provision for income taxes (teb)	8	93	62	73	75	68	60	58	62	63	93	68	278	243
Net income	9	251	208	222	207	192	169	162	158	167	251	192	829	656
Adjusted net income	10	264	222	235	220	205	182	175	171	180	264	205	882	708
Net interest margin on average earning assets (teb)	11	3.63 %	3.47 %	3.45 %	3.46 %	3.46 %	3.54 %	3.66 %	3.63 %	3.73 %	3.63 %	3.46 %	3.46 %	3.64 %
Adjusted Efficiency ratio (teb)	12	62.5 %	65.4 %	64.0 %	63.9 %	63.2 %	63.5 %	62.6 %	63.2 %	65.1 %	62.5 %	63.2 %	64.2 %	63.6 %
Efficiency ratio (teb)	13	64.1 %	67.3 %	65.8 %	65.9 %	65.2 %	65.8 %	64.8 %	65.5 %	67.6 %	64.1 %	65.2 %	66.1 %	65.9 %
Average assets	14	104,642	93,128	89,747	87,888	84,695	77,857	74,555	74,608	70,415	104,642	84,695	88,873	74,357
Average earning assets	15	96,042	85,788	82,651	81,172	78,223	71,682	68,663	68,558	64,354	96,042	78,223	81,965	68,312
Average net loans and acceptances (1)	16	89,300	78,814	75,093	73,683	70,386	64,320	61,579	62,090	58,610	89,300	70,386	74,500	61,646
Average deposits	17	89,225	83,774	78,176	76,515	73,612	67,971	64,846	65,543	64,178	89,225	73,612	78,032	65,635
Number of full-time equivalent employees	18	7,858	7,606	7,638	7,650	7,654	7,835	7,847	7,917	8,002	7,858	7,654	7,606	7,835

\$USD Equivalent

Net interest income (teb)	19	638	569	568	551	572	575	580	556	560	638	572	2,260	2,271
Non-interest revenue	20	190	155	159	157	150	150	150	159	156	190	150	621	615
Total revenue (teb)	21	828	724	727	708	722	725	730	715	716	828	722	2,881	2,886
Provision for credit losses	22	47	33	15	14	33	42	52	48	20	47	33	95	162
Net interest and non-interest revenue (teb), net of PCL	23	781	691	712	694	689	683	678	667	696	781	689	2,786	2,724
Non-interest expense	24	531	488	478	467	471	477	473	468	484	531	471	1,904	1,902
Income before taxes	25	250	203	234	227	218	206	205	199	212	250	218	882	822
Provision for income taxes (teb)	26	68	45	59	60	57	54	55	56	58	68	57	221	223
Net income	27	182	158	175	167	161	152	150	143	154	182	161	661	599
Adjusted net income	28	191	168	186	177	172	163	162	155	166	191	172	703	646
Revenue growth	29	14.7 %	(0.0)%	(0.5)%	(0.8)%	0.7 %	2.3 %	1.4 %	(2.4)%	(7.0)%	14.7 %	0.7 %	(0.2)%	(1.6)%
Adjusted non-interest expense	30	518	475	464	453	457	461	456	452	466	518	457	1,849	1,835
Adjusted non-interest expense growth	31	13.5 %	2.9 %	1.7 %	0.3 %	(2.1)%	1.3 %	1.1 %	0.4 %	2.7 %	13.5 %	(2.1)%	0.7 %	1.4 %
Adjusted net income growth	32	11.5 %	2.8 %	15.1 %	14.4 %	3.2 %	45.2 %	1.0 %	(5.2)%	(15.6)%	11.5 %	3.2 %	8.7 %	2.1 %
Net income growth	33	13.1 %	3.8 %	17.0 %	16.4 %	4.4 %	52.2 %	1.9 %	(4.6)%	(15.3)%	13.1 %	4.4 %	10.3 %	3.5 %
Adjusted operating leverage	34	1.2 %	(2.9)%	(2.2)%	(1.1)%	2.8 %	1.0 %	0.3 %	(2.8)%	(9.7)%	1.2 %	2.8 %	(0.9)%	(3.0)%
Average assets	35	76,097	70,605	70,826	70,813	71,035	70,049	68,990	67,649	65,183	76,097	71,035	70,820	67,970
Average earning assets	36	69,846	65,039	65,229	65,403	65,606	64,492	63,538	62,164	59,569	69,846	65,606	65,319	62,443
Average net loans and acceptances: Personal	37	22,337	23,266	23,719	24,026	24,441	24,854	25,353	25,354	25,566	22,337	24,441	23,861	25,281
Commercial	38	42,600	36,486	35,543	35,342	34,587	33,014	31,629	30,944	28,687	42,600	34,587	35,492	31,070
Total average net loans and acceptances (1)	39	64,937	59,752	59,262	59,368	59,028	57,868	56,982	56,298	54,253	64,937	59,028	59,353	56,351
Average deposits: Personal	40	38,950	37,482	37,361	37,467	37,147	37,444	37,653	37,710	37,911	38,950	37,147	37,364	37,679
Commercial	41	25,981	26,029	24,323	24,182	24,599	23,709	22,351	21,720	21,515	25,981	24,599	24,788	22,329
Total average deposits	42	64,931	63,511	61,684	61,649	61,746	61,153	60,004	59,430	59,426	64,931	61,746	62,152	60,008

(1) Excludes purchased credit impaired loans.

BMO CAPITAL MARKETS
SUMMARY INCOME
STATEMENT AND HIGHLIGHTS

(\$ millions except as noted)

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
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Net interest income (teb)	1	429	363	307	274	388	261	328	327	259	429	388	1,332	1,175
Non-interest revenue	2	591	573	693	737	532	548	656	623	712	591	532	2,535	2,539
Total revenue (teb)	3	1,020	936	1,000	1,011	920	809	984	950	971	1,020	920	3,867	3,714
Provision for credit losses	4	8	(2)	14	5	9	(7)	(6)	(4)	(1)	8	9	26	(18)
Net interest and non-interest revenue (teb), net of PCL	5	1,012	938	986	1,006	911	816	990	954	972	1,012	911	3,841	3,732
Non-interest expense	6	661	622	622	616	623	572	589	580	608	661	623	2,483	2,349
Income before taxes	7	351	316	364	390	288	244	401	374	364	351	288	1,358	1,383
Provision for income taxes (teb)	8	91	75	92	94	68	54	96	70	89	91	68	329	309
Net income	9	260	241	272	296	220	190	305	304	275	260	220	1,029	1,074
Adjusted net income	10	260	242	273	296	220	190	305	305	275	260	220	1,031	1,075
Return on equity (1)	11	13.2 %	12.5 %	15.6 %	17.9 %	13.6 %	14.3 %	22.4 %	20.6 %	18.7 %	13.2 %	13.6 %	14.8 %	19.1 %
Net interest margin on average earning assets (teb)	12	0.66 %	0.59 %	0.51 %	0.48 %	0.65 %	0.46 %	0.58 %	0.59 %	0.48 %	0.66 %	0.65 %	0.56 %	0.53 %
Revenue growth	13	10.9 %	15.8 %	1.7 %	6.3 %	(5.2)%	1.8 %	14.5 %	13.6 %	8.7 %	10.9 %	(5.2)%	4.1 %	9.8 %
Non-interest expense growth	14	6.2 %	8.6 %	5.8 %	6.1 %	2.5 %	8.8 %	12.5 %	13.4 %	16.0 %	6.2 %	2.5 %	5.7 %	12.7 %
Efficiency ratio (teb)	15	64.8 %	66.4 %	62.3 %	60.9 %	67.7 %	70.8 %	59.8 %	61.1 %	62.6 %	64.8 %	67.7 %	64.2 %	63.3 %
Operating leverage	16	4.7 %	7.2 %	(4.1)%	0.2 %	(7.7)%	(7.0)%	2.0 %	0.2 %	(7.3)%	4.7 %	(7.7)%	(1.6)%	(2.9)%
Adjusted net income growth	17	18.3 %	26.6 %	(10.6)%	(2.6)%	(20.1)%	(11.8)%	14.0 %	17.0 %	(7.0)%	18.3 %	(20.1)%	(4.2)%	3.4 %
Net income growth	18	18.4 %	26.4 %	(10.6)%	(2.6)%	(20.1)%	(11.7)%	14.2 %	17.2 %	(7.1)%	18.4 %	(20.1)%	(4.2)%	3.5 %
Average common equity (1)	19	7,294	7,144	6,562	6,463	5,980	5,052	5,228	5,818	5,604	7,294	5,980	6,538	5,422
Average assets	20	311,775	295,710	287,168	289,591	287,265	262,937	257,121	263,613	253,765	311,775	287,265	289,936	259,324
Average earning assets	21	257,905	244,528	238,671	235,156	237,186	225,414	222,549	226,120	215,919	257,905	237,186	238,916	222,471
Average net loans and acceptances	22	44,043	41,104	37,286	35,837	34,184	30,661	30,710	29,964	27,476	44,043	34,184	37,113	29,701
Average deposits	23	155,964	147,493	141,600	136,155	138,744	132,708	132,846	136,952	130,342	155,964	138,744	141,038	133,181
Number of full-time equivalent employees	24	2,192	2,184	2,276	2,228	2,255	2,267	2,257	2,201	2,173	2,192	2,255	2,184	2,267

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

Total revenue (teb)	25	371	360	335	370	314	281	294	317	369	371	314	1,379	1,261
Provision for credit losses	26	12	(3)	16	5	10	(5)	(4)	(3)	-	12	10	28	(12)
Net interest and non-interest revenue (teb), net of PCL	27	359	363	319	365	304	286	298	320	369	359	304	1,351	1,273
Non-interest expense	28	296	299	281	274	262	236	246	244	244	296	262	1,116	970
Income before taxes	29	63	64	38	91	42	50	52	76	125	63	42	235	303
Provision for income taxes (teb)	30	16	12	9	28	8	14	11	11	32	16	8	57	68
Net income	31	47	52	29	63	34	36	41	65	93	47	34	178	235

USD Equivalent

Net interest income (teb)	32	103	93	80	73	82	83	77	81	83	103	82	328	324
Non-interest revenue	33	167	179	185	224	183	170	195	206	259	167	183	771	830
Total revenue (teb)	34	270	272	265	297	265	253	272	287	342	270	265	1,099	1,154
Provision for credit losses	35	9	(2)	13	4	8	(5)	(3)	(3)	-	9	8	23	(11)
Net interest and non-interest revenue (teb), net of PCL	36	261	274	252	293	257	258	275	290	342	261	257	1,076	1,165
Non-interest expense	37	215	227	222	221	220	212	228	221	226	215	220	890	887
Income before taxes	38	46	47	30	72	37	46	47	69	116	46	37	186	278
Provision for income taxes (teb)	39	12	8	7	21	8	14	8	10	30	12	8	44	62
Net income	40	34	39	23	51	29	32	39	59	86	34	29	142	216
Revenue growth	41	2.2%	7.5%	(2.8)%	3.6%	(22.6)%	(6.4)%	17.4%	13.0%	20.5%	2.2 %	(22.6)%	(4.8)%	11.0 %
Non-interest expense growth	42	(2.2)%	6.7%	(2.4)%	(0.4)%	(2.4)%	2.3%	10.7%	8.6%	9.6%	(2.2)%	(2.4)%	0.3 %	7.8 %
Average assets	43	85,970	85,610	85,101	83,504	85,228	88,323	91,576	90,929	84,847	85,970	85,228	84,872	88,902
Average earning assets	44	78,730	78,253	77,802	74,226	76,161	80,529	83,201	81,511	74,641	78,730	76,161	76,630	79,958
Average net loans and acceptances	45	13,749	12,603	10,778	10,507	10,229	9,592	10,032	9,552	9,010	13,749	10,229	11,034	9,547
Average deposits	46	55,769	55,134	55,586	54,394	58,603	57,254	58,469	60,348	55,030	55,769	58,603	55,942	57,754

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

NON-INTEREST REVENUE AND TRADING REVENUE

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
(\$ millions except as noted)														
Non-Interest Revenue														
Securities commissions and fees	1	227	227	224	225	225	221	228	226	219	227	225	901	894
Deposit and payment service charges	2	280	280	276	262	259	262	260	239	241	280	259	1,077	1,002
Trading revenue	3	227	206	269	319	193	198	231	246	274	227	193	987	949
Lending fees	4	211	191	195	181	170	171	169	171	169	211	170	737	680
Card fees	5	108	126	114	114	106	118	116	116	112	108	106	460	462
Investment management and custodial fees	6	391	384	398	391	379	362	353	289	282	391	379	1,552	1,286
Mutual fund revenue	7	346	349	355	353	320	303	299	236	227	346	320	1,377	1,065
Underwriting and advisory fees	8	166	146	207	182	171	166	238	149	191	166	171	706	744
Securities gains, other than trading	9	36	12	50	70	39	41	12	47	62	36	39	171	162
Foreign exchange, other than trading	10	60	31	46	33	62	47	40	38	54	60	62	172	179
Insurance revenue	11	443	388	342	210	822	489	614	441	464	443	822	1,762	2,008
Investments in associates and joint ventures	12	59	56	45	52	54	42	45	38	44	59	54	207	169
Other	13	41	275	78	74	90	84	68	108	71	41	90	517	331
Total Non-Interest Revenue	14	2,595	2,671	2,599	2,466	2,890	2,504	2,673	2,344	2,410	2,595	2,890	10,626	9,931
Total Non-Interest Revenue, net of CCPB	15	2,229	2,406	2,381	2,442	2,143	2,204	2,153	2,016	2,053	2,229	2,143	9,372	8,426
Insurance revenue, net of CCPB	16	77	123	124	186	75	189	94	113	107	77	75	508	503
Non-interest revenue-to-total revenue, net of CCPB	17	47.3 %	51.0 %	51.7 %	54.2 %	49.7 %	50.8 %	51.1 %	49.9 %	49.8 %	47.3 %	49.7 %	51.7 %	50.4 %

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

Interest rates	18	132	111	126	116	69	21	90	75	139	132	69	422	325
Foreign exchange	19	103	99	72	110	83	84	91	102	79	103	83	364	356
Equities	20	169	115	151	172	200	139	177	196	114	169	200	638	626
Commodities	21	15	11	11	17	17	12	11	10	13	15	17	56	46
Other (2)	22	4	8	3	(13)	8	18	1	(5)	(1)	4	8	6	13
Total (teb)	23	423	344	363	402	377	274	370	378	344	423	377	1,486	1,366
Teb offset	24	142	106	99	85	177	88	143	128	74	142	177	467	433
Total trading revenue	25	281	238	264	317	200	186	227	250	270	281	200	1,019	933
Reported as:														
Net interest income	26	196	138	94	83	184	76	139	132	70	196	184	499	417
Non-interest revenue - trading revenue	27	227	206	269	319	193	198	231	246	274	227	193	987	949
Total (teb)	28	423	344	363	402	377	274	370	378	344	423	377	1,486	1,366
Teb offset	29	142	106	99	85	177	88	143	128	74	142	177	467	433
Reported total trading revenue	30	281	238	264	317	200	186	227	250	270	281	200	1,019	933
Adjusted non-interest revenue - trading revenue	31	227	206	269	319	193	198	231	246	274	227	193	987	949
Adjusted total trading revenue	32	281	238	264	317	200	186	227	250	270	281	200	1,019	933

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

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

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

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

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

Equities includes institutional equities and equity derivatives.

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

NON-INTEREST EXPENSE

(\$ millions except as noted)

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

Employee compensation														
Salaries	1	1,001	983	952	916	916	865	872	809	840	1,001	916	3,767	3,386
Performance based compensation	2	605	487	509	522	569	488	490	443	518	605	569	2,087	1,939
Employee benefits	3	289	244	260	267	297	214	232	239	223	289	297	1,068	908
Total employee compensation	4	1,895	1,714	1,721	1,705	1,782	1,567	1,594	1,491	1,581	1,895	1,782	6,922	6,233
Premises and equipment														
Rental of real estate	5	123	120	116	115	111	109	102	103	101	123	111	462	415
Premises, furniture and fixtures	6	64	102	60	65	60	58	43	64	96	64	60	287	261
Property taxes	7	11	8	11	10	10	9	10	10	10	11	10	39	39
Computer and equipment	8	352	351	330	343	318	356	314	275	248	352	318	1,342	1,193
Total premises and equipment	9	550	581	517	533	499	532	469	452	455	550	499	2,130	1,908
Amortization of intangible assets	10	68	67	65	60	56	56	65	62	59	68	56	248	242
Other expenses														
Communications	11	74	80	76	83	75	70	73	78	68	74	75	314	289
Business and capital taxes	12	14	13	10	10	12	11	8	10	10	14	12	45	39
Professional fees	13	132	149	140	149	150	186	153	140	135	132	150	588	614
Travel and business development	14	149	174	146	137	142	165	136	122	119	149	142	599	542
Other	15	322	254	247	235	237	247	210	211	226	322	237	973	894
Total other expenses	16	691	670	619	614	616	679	580	561	558	691	616	2,519	2,378
Total adjusted non-interest expense	17	3,204	3,032	2,922	2,912	2,953	2,834	2,708	2,566	2,653	3,204	2,953	11,819	10,761
Reported non-interest expense	18	3,270	3,093	2,971	3,112	3,006	2,887	2,756	2,594	2,684	3,270	3,006	12,182	10,921

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

BALANCE SHEET

(\$ millions)

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	INC/(DEC) VS LAST YEAR	
As At Balances												
Cash and Cash Equivalents	1	38,961	40,295	48,722	40,403	44,360	28,386	38,250	35,082	34,112	(5,399) (12.2)%	
Interest Bearing Deposits with Banks	2	7,433	7,382	8,022	7,256	6,399	6,110	5,800	7,069	6,586	1,034 16.2 %	
Securities	3	138,501	130,918	140,109	142,446	151,372	143,319	149,541	144,610	150,941	(12,871) (8.5)%	
Securities borrowed or purchased under resale agreements	4	83,603	68,066	74,684	64,576	66,086	53,555	49,452	51,981	53,579	17,517 26.5 %	
Loans												
Residential mortgages	5	107,026	105,918	104,547	101,839	102,073	101,013	99,484	97,632	97,321	4,953 4.9 %	
Non-residential mortgages	6	11,147	10,981	10,861	10,539	11,094	10,738	10,806	11,121	11,589	53 0.5 %	
Consumer instalment and other personal	7	65,886	65,598	65,702	64,273	65,301	64,143	64,286	64,571	64,610	585 0.9 %	
Credit cards	8	7,896	7,980	8,004	7,896	7,924	7,972	7,976	7,953	7,963	(28) (0.3)%	
Businesses and governments	9	154,994	134,095	131,080	121,614	122,099	110,028	105,006	105,371	100,807	32,895 26.9 %	
	10	346,949	324,572	320,194	306,161	308,491	293,894	287,558	286,648	282,290	38,458 12.5 %	
Allowance for credit losses	11	(1,951)	(1,855)	(1,811)	(1,758)	(1,847)	(1,734)	(1,768)	(1,850)	(1,747)	(104) (5.7)%	
Total net loans	12	344,998	322,717	318,383	304,403	306,644	292,160	285,790	284,798	280,543	38,354 12.5 %	
Other assets												
Derivative instruments	13	49,233	38,238	48,068	39,831	62,989	32,655	26,825	28,859	37,502	(13,756) (21.8)%	
Customers' liability under acceptances	14	11,345	11,307	10,796	11,453	10,986	10,878	9,651	9,906	9,207	359 3.3 %	
Premises and equipment	15	2,339	2,285	2,279	2,274	2,334	2,276	2,174	2,172	2,220	5 0.2 %	
Goodwill	16	6,787	6,069	6,111	5,646	5,900	5,353	5,253	3,994	4,052	887 15.0 %	
Intangible assets	17	2,306	2,208	2,227	2,136	2,214	2,052	2,020	1,554	1,558	92 4.2 %	
Other	18	13,787	12,396	13,041	12,851	13,126	11,915	12,076	12,020	12,362	661 5.0 %	
Total Assets	19	699,293	641,881	672,442	633,275	672,410	588,659	586,832	582,045	592,662	26,883 4.0 %	
Deposits												
Banks	20	32,369	27,135	30,216	28,864	24,310	18,243	22,865	22,607	26,930	8,059 33.2 %	
Businesses and governments	21	282,353	263,618	272,549	254,738	262,272	239,139	243,808	238,915	240,347	20,081 7.7 %	
Individuals	22	156,114	147,416	144,852	140,629	143,196	135,706	132,550	132,485	131,116	12,918 9.0 %	
Total deposits	23	470,836	438,169	447,617	424,231	429,778	393,088	399,223	394,007	398,393	41,058 9.6 %	
Other liabilities												
Derivative instruments	24	52,619	42,639	50,011	44,237	63,701	33,657	28,151	30,279	36,843	(11,082) (17.4)%	
Acceptances	25	11,345	11,307	10,796	11,453	10,986	10,878	9,651	9,906	9,207	359 3.3 %	
Securities sold but not yet purchased	26	24,208	21,226	27,813	25,908	30,013	27,348	28,366	24,350	26,646	(5,805) (19.3)%	
Securities lent or sold under repurchase agreements	27	49,670	39,891	47,644	42,039	49,551	39,695	40,606	46,125	44,789	119 0.2 %	
Other	28	43,741	44,320	45,444	44,569	45,702	43,676	42,587	40,088	40,086	(1,961) (4.3)%	
Subordinated debt	29	5,250	4,416	4,433	4,435	4,964	4,913	3,948	3,965	3,983	286 5.8 %	
Share capital												
Preferred shares	30	3,240	3,240	2,640	2,640	3,040	3,040	3,040	2,615	2,265	200 6.6 %	
Common shares	31	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,071	12,033	(21) (0.2)%	
Contributed surplus	32	298	299	302	303	303	304	310	313	316	(5) (1.5)%	
Retained earnings	33	19,409	18,930	18,281	17,765	17,489	17,237	16,724	16,155	15,617	1,920 11.0 %	
Accumulated other comprehensive income (loss)	34	6,286	4,640	4,681	2,878	4,027	1,375	991	1,100	1,425	2,259 56.1 %	
Total shareholders' equity	35	41,585	39,422	38,200	35,916	37,232	34,313	33,219	32,254	31,656	4,353 0.0 %	
Non-controlling interest in subsidiaries	36	39	491	484	487	483	1,091	1,081	1,071	1,059	(444) (91.9)%	
Total Liabilities and Equity	37	699,293	641,881	672,442	633,275	672,410	588,659	586,832	582,045	592,662	26,883 4.0 %	

BALANCE SHEET

(\$ millions)

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	INC/ (DEC)
Average Daily Balances													
Cash resources	1	53,655	60,000	51,808	48,934	48,632	47,359	40,903	40,099	41,420	53,655	48,632	10.3 %
Securities	2	137,079	135,049	143,020	149,042	153,238	149,178	150,598	150,324	142,592	137,079	153,238	(10.5)%
Securities borrowed or purchased under resale agreements	3	96,466	81,792	76,298	69,707	66,583	55,992	53,549	57,251	55,883	96,466	66,583	44.9 %
Loans													
Residential mortgages	4	106,692	105,376	103,043	101,705	101,499	99,993	98,251	97,095	96,876	106,692	101,499	5.1 %
Non-residential mortgages	5	11,083	10,841	10,713	10,780	10,846	10,772	10,814	11,314	11,647	11,083	10,846	2.2 %
Consumer instalment and other personal	6	66,106	65,731	65,144	64,650	64,659	64,090	64,300	64,533	64,110	66,106	64,659	2.2 %
Credit cards	7	8,147	8,052	8,018	7,837	8,111	8,036	7,950	7,861	8,080	8,147	8,111	0.4 %
Businesses and governments	8	148,343	133,082	125,233	121,619	116,021	106,734	104,468	103,042	95,939	148,343	116,021	27.9 %
Allowance for credit losses	9	340,371	323,082	312,151	306,591	301,136	289,625	285,783	283,845	276,652	340,371	301,136	13.0 %
	10	(1,958)	(1,855)	(1,884)	(1,880)	(1,847)	(1,843)	(1,863)	(1,777)	(1,702)	(1,958)	(1,847)	(6.0)%
Total net loans	11	338,413	321,227	310,267	304,711	299,289	287,782	283,920	282,068	274,950	338,413	299,289	13.1 %
Other assets													
Derivative instruments	12	49,314	46,553	43,157	49,245	45,034	31,911	29,257	32,834	33,600	49,314	45,034	9.5 %
Customers' liability under acceptances	13	11,434	11,040	11,768	11,201	10,687	10,781	10,423	9,560	8,891	11,434	10,687	7.0 %
Other	14	27,668	26,790	26,347	28,600	27,450	24,403	24,768	22,624	22,820	27,668	27,450	(3.3)%
Total Assets	15	714,029	682,451	662,665	661,440	650,913	607,406	593,418	594,760	580,156	714,029	650,913	9.7 %
Deposits													
Banks	16	32,116	30,736	27,490	26,657	24,138	22,438	23,225	27,337	24,949	32,116	24,138	33.0 %
Businesses and governments	17	289,497	279,150	267,088	259,281	260,270	251,274	244,164	241,384	237,018	289,497	260,270	11.2 %
Individuals	18	151,286	144,857	141,930	141,516	138,498	133,558	130,916	130,568	127,556	151,286	138,498	9.2 %
Total deposits	19	472,899	454,743	436,508	427,454	422,906	407,270	398,305	399,289	389,523	472,899	422,906	11.8 %
Other liabilities													
Derivative instruments	20	52,529	49,100	45,429	53,015	46,776	32,789	30,278	33,665	34,686	52,529	46,776	12.3 %
Acceptances	21	11,434	11,040	11,768	11,201	10,687	10,781	10,423	9,560	8,891	11,434	10,687	7.0 %
Securities sold but not yet purchased	22	24,632	25,629	28,396	27,951	32,584	29,952	29,269	28,180	25,751	24,632	32,584	(24.4)%
Securities lent or sold under repurchase agreements	23	62,818	53,151	54,600	54,206	53,191	44,696	46,810	48,105	44,750	62,818	53,191	18.1 %
Other	24	44,200	45,037	44,503	44,994	43,996	42,651	40,796	39,081	40,772	44,200	43,996	0.5 %
Subordinated debt	25	4,816	4,425	4,428	4,905	4,925	4,403	3,960	3,954	3,990	4,816	4,925	(2.2)%
Shareholders' equity	26	40,380	38,849	36,556	37,239	34,976	33,788	32,496	31,865	30,726	40,380	34,976	15.5 %
Non-controlling interest in subsidiaries	27	321	477	477	475	872	1,076	1,081	1,061	1,067	321	872	(63.2)%
Total Liabilities and Equity	28	714,029	682,451	662,665	661,440	650,913	607,406	593,418	594,760	580,156	714,029	650,913	9.7 %

STATEMENT OF COMPREHENSIVE INCOME

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Net income	1	1,068	1,214	1,192	999	1,000	1,070	1,126	1,076	1,061	1,068	1,000	4,405	4,333
Other Comprehensive Income (Loss), net of taxes														
Items that may be subsequently reclassified to net income														
Net change in unrealized gains (losses) on available-for-sale securities														
Unrealized gains (losses) on available-for-sale securities arising during the period	2	10	(164)	6	(6)	(2)	(37)	76	27	(38)	10	(2)	(166)	28
Reclassification to earnings of (gains) in the period	3	(33)	(2)	(27)	(22)	(14)	(22)	(17)	(16)	(22)	(33)	(14)	(65)	(77)
	4	(23)	(166)	(21)	(28)	(16)	(59)	59	11	(60)	(23)	(16)	(231)	(49)
Net change in unrealized gains (losses) on cash flow hedges														
Gains (losses) on cash flow hedges arising during the period	5	269	47	168	(282)	595	83	53	(31)	142	269	595	528	247
Reclassification to earnings of (gains) on cash flow hedges	6	(14)	(10)	(13)	(9)	(25)	(25)	(25)	(23)	(25)	(14)	(25)	(57)	(98)
	7	255	37	155	(291)	570	58	28	(54)	117	255	570	471	149
Net gain (loss) on translation of net foreign operations														
Unrealized gains (losses) on translation of net foreign operations	8	1,623	(35)	1,866	(1,128)	2,484	578	(98)	(278)	1,176	1,623	2,484	3,187	1,378
Unrealized gains (losses) on hedges of net foreign operations	9	(124)	(58)	(349)	103	(178)	(120)	-	(25)	(270)	(124)	(178)	(482)	(415)
	10	1,499	(93)	1,517	(1,025)	2,306	458	(98)	(303)	906	1,499	2,306	2,705	963
Items that will not be reclassified to net income														
Gains (losses) on remeasurement of pension and other employee future benefit plans	11	(169)	108	106	212	(226)	(73)	(98)	21	25	(169)	(226)	200	(125)
Gains (losses) on remeasurement of own credit risk on financial liabilities designated at fair value	12	84	73	46	(17)	18	-	-	-	-	84	18	120	-
	13	(85)	181	152	195	(208)	(73)	(98)	21	25	(85)	(208)	320	(125)
Other Comprehensive Income (Loss), net of taxes	14	1,646	(41)	1,803	(1,149)	2,652	384	(109)	(325)	988	1,646	2,652	3,265	938
Total Comprehensive Income (Loss)	15	2,714	1,173	2,995	(150)	3,652	1,454	1,017	751	2,049	2,714	3,652	7,670	5,271
Attributable to:														
Bank shareholders	16	2,706	1,165	2,988	(156)	3,638	1,441	1,001	737	2,036	2,706	3,638	7,635	5,215
Non-controlling interest in subsidiaries	17	8	8	7	6	14	13	16	14	13	8	14	35	56
Total Comprehensive Income (Loss)	18	2,714	1,173	2,995	(150)	3,652	1,454	1,017	751	2,049	2,714	3,652	7,670	5,271

STATEMENT OF CHANGES IN EQUITY

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Preferred Shares														
Balance at beginning of period	1	3,240	2,640	2,640	3,040	3,040	3,040	2,615	2,265	2,265	3,240	3,040	3,040	2,265
Issued during the period	2	-	600	350	-	-	-	700	500	-	-	-	950	1,200
Redeemed during the period	3	-	-	(350)	(400)	-	-	(275)	(150)	-	-	-	(750)	(425)
Balance at End of Period	4	3,240	3,240	2,640	2,640	3,040	3,040	3,040	2,615	2,265	3,240	3,040	3,240	3,040
Common Shares														
Balance at beginning of period	5	12,313	12,296	12,330	12,373	12,357	12,154	12,071	12,033	12,003	12,313	12,357	12,357	12,003
Issued under the Shareholder Dividend Reinvestment and Share Purchase Plan	6	-	1	-	-	57	176	47	-	-	-	57	58	223
Issued under the Stock Option plan	7	39	16	4	15	16	27	36	38	30	39	16	51	131
Repurchased for cancellation	8	-	-	(38)	(58)	(57)	-	-	-	-	-	(57)	(153)	-
Balance at End of Period	9	12,352	12,313	12,296	12,330	12,373	12,357	12,154	12,071	12,033	12,352	12,373	12,313	12,357
Contributed Surplus														
Balance at beginning of period	10	299	302	303	303	304	310	313	316	315	299	304	304	315
Stock option expense / exercised	11	(2)	(1)	-	(1)	2	(2)	(3)	(3)	1	(2)	2	-	(7)
Other	12	1	(2)	(1)	1	(3)	(4)	-	-	-	1	(3)	(5)	(4)
Balance at End of Period	13	298	299	302	303	303	304	310	313	316	298	303	299	304
Retained Earnings														
Balance at beginning of period	14	18,930	18,281	17,765	17,489	17,237	16,724	16,155	15,617	15,087	18,930	17,237	17,237	15,087
Net income attributable to bank shareholders	15	1,060	1,206	1,185	993	986	1,057	1,110	1,062	1,048	1,060	986	4,370	4,277
Dividends - Preferred shares	16	(41)	(30)	(23)	(31)	(33)	(37)	(28)	(27)	(28)	(41)	(33)	(117)	(120)
- Common shares	17	(540)	(527)	(527)	(515)	(518)	(507)	(504)	(490)	(490)	(540)	(518)	(2,087)	(1,991)
Common shares repurchased for cancellation	18	-	-	(111)	(171)	(183)	-	-	-	-	-	(183)	(465)	-
Preferred shares repurchased for cancellation	19	-	-	(3)	-	-	-	-	-	-	-	-	(3)	-
Share issue expense	20	-	-	(5)	-	-	-	(9)	(7)	-	-	-	(5)	(16)
Balance at End of Period	21	19,409	18,930	18,281	17,765	17,489	17,237	16,724	16,155	15,617	19,409	17,489	18,930	17,237
Accumulated Other Comprehensive Income (Loss) on Available-for-Sale Securities														
Balance at beginning of period	22	(75)	91	112	140	156	215	156	145	205	(75)	156	156	205
Unrealized gains (losses) on available-for-sale securities arising during the period	23	10	(164)	6	(6)	(2)	(37)	76	27	(38)	10	(2)	(166)	28
Reclassification to earnings of (gains) in the period	24	(33)	(2)	(27)	(22)	(14)	(22)	(17)	(16)	(22)	(33)	(14)	(65)	(77)
Balance at End of Period	25	(98)	(75)	91	112	140	156	215	156	145	(98)	140	(75)	156
Accumulated Other Comprehensive Income (Loss) on Cash Flow Hedges														
Balance at beginning of period	26	612	575	420	711	141	83	55	109	(8)	612	141	141	(8)
Gains (losses) on cash flow hedges arising during the period	27	269	47	168	(282)	595	83	53	(31)	142	269	595	528	247
Reclassification to earnings of (gains) in the period	28	(14)	(10)	(13)	(9)	(25)	(25)	(25)	(23)	(25)	(14)	(25)	(57)	(98)
Balance at End of Period	29	867	612	575	420	711	141	83	55	109	867	711	612	141
Accumulated Other Comprehensive Income on Translation of Net Foreign Operations														
Balance at beginning of period	30	4,073	4,166	2,649	3,674	1,368	910	1,008	1,311	405	4,073	1,368	1,368	405
Unrealized gains (losses) on translation of net foreign operations	31	1,623	(35)	1,866	(1,128)	2,484	578	(98)	(278)	1,176	1,623	2,484	3,187	1,378
Unrealized gains (losses) on hedges of net foreign operations	32	(124)	(58)	(349)	103	(178)	(120)	-	(25)	(270)	(124)	(178)	(482)	(415)
Balance at End of Period	33	5,572	4,073	4,166	2,649	3,674	1,368	910	1,008	1,311	5,572	3,674	4,073	1,368
Accumulated Other Comprehensive (Loss) on Pension and Other Employee Future Benefit Plans														
Balance at beginning of period	34	(90)	(198)	(304)	(516)	(290)	(217)	(119)	(140)	(165)	(90)	(290)	(290)	(165)
Gains (losses) on rereasurement of pension and other employee future benefit plans	35	(169)	108	106	212	(226)	(73)	(98)	21	25	(169)	(226)	200	(125)
Balance at End of Period	36	(259)	(90)	(198)	(304)	(516)	(290)	(217)	(119)	(140)	(259)	(516)	(90)	(290)
Accumulated Other Comprehensive Income on Own Credit Risk Financial Liabilities Designated at Fair Value														
Balance at beginning of period	37	120	47	1	18	-	-	-	-	-	120	-	-	-
Gains (losses) on rereasurement of own credit risk on financial liabilities designated at fair value	38	84	73	46	(17)	18	-	-	-	-	84	18	120	-
Balance at End of Period	39	204	120	47	1	18	-	-	-	-	204	18	120	-
Total Accumulated Other Comprehensive Income (Loss)	40	6,286	4,640	4,681	2,878	4,027	1,375	991	1,100	1,425	6,286	4,027	4,640	1,375
Total Shareholders' Equity	41	41,585	39,422	38,200	35,916	37,232	34,313	33,219	32,254	31,656	41,585	37,232	39,422	34,313
Non-controlling Interest in Subsidiaries														
Balance at beginning of period	42	491	484	487	483	1,091	1,081	1,071	1,059	1,072	491	1,091	1,091	1,072
Net income attributable to non-controlling interest	43	8	8	7	6	14	13	16	14	13	8	14	35	56
Dividends to non-controlling interest	44	(10)	-	(10)	-	(27)	-	(26)	-	(26)	(10)	(27)	(37)	(52)
Acquisition during the quarter	45	-	-	-	-	-	-	22	-	-	-	-	-	22
Redemption of capital trust securities	46	(450)	-	-	-	(600)	-	-	-	-	(450)	(600)	(600)	-
Other	47	-	(1)	-	(2)	5	(3)	(2)	(2)	-	-	5	2	(7)
Balance at End of Period	48	39	491	484	487	483	1,091	1,081	1,071	1,059	39	483	491	1,091
Total Equity	49	41,624	39,913	38,684	36,403	37,715	35,404	34,300	33,325	32,715	41,624	37,715	39,913	35,404

**GOODWILL AND
INTANGIBLE ASSETS**

(\$ millions)	LINE #	November 1 2015	Additions/Purchases (1)				Amortization				Other: Includes FX (2)				January 31 2016
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Intangible Assets															
Customer relationships	1	345	61	-	-	-	(22)	-	-	-	13	-	-	-	397
Core deposit intangibles	2	289	-	-	-	-	(16)	-	-	-	15	-	-	-	288
Branch distribution networks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased software	4	57	-	-	-	-	(5)	-	-	-	2	-	-	-	54
Developed software - amortized	5	780	(232)	-	-	-	(63)	-	-	-	308	-	-	-	793
Software under development	6	369	26	-	-	-	-	-	-	-	13	-	-	-	408
Other	7	368	3	-	-	-	(5)	-	-	-	-	-	-	-	366
Total Intangible Assets	8	2,208	(142)	-	-	-	(111)	-	-	-	351	-	-	-	2,306
Total Goodwill	9	6,069	409	-	-	-	-	-	-	-	309	-	-	-	6,787

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

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

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

(\$ millions)		Fair Value					Unrealized Gains (Losses)						
		2016		2015		2015	2015			2014			
		Q1	Q4	Q1	Q4		Q3	Q2	Q1	Q4	Q3	Q2	Q1
Available-For-Sale Securities													
Canadian governments	10	13,722	12,895	163	99	204	167	370	122	128	101	116	
U.S. governments	11	10,047	7,839	124	63	54	74	122	53	43	35	36	
Mortgage-backed securities - Canada (3)	12	3,066	3,004	26	10	48	42	60	23	27	11	11	
- U.S.	13	9,562	9,188	44	23	16	32	51	23	4	3	3	
Corporate debt	14	8,430	7,955	67	46	79	112	169	89	83	107	129	
Corporate equity	15	1,482	1,713	84	65	100	58	44	124	169	118	110	
Other governments	16	6,012	5,412	15	8	18	24	34	16	11	8	5	
Total	17	52,321	48,006	523	314	519	509	850	450	465	383	410	

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

**ASSETS UNDER ADMINISTRATION
AND MANAGEMENT**

(\$ millions)		2016		2015		2015		2014		2014	
		Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Assets Under Administration											
Institutional (4)	18	401,821	380,038	384,064	355,637	390,490	341,296	321,440	314,497	304,098	
Personal	19	200,959	202,705	206,174	201,478	203,806	190,433	189,149	188,295	184,879	
Mutual Funds	20	31,201	32,360	33,220	32,306	31,349	30,050	29,805	29,080	28,478	
Total	21	633,981	615,103	623,458	589,421	625,645	561,779	540,394	531,872	517,455	
Assets Under Management											
Institutional	22	159,034	163,508	166,845	161,275	175,831	176,703	180,114	50,335	50,991	
Personal	23	124,156	122,734	124,449	118,604	117,966	107,285	103,821	100,236	97,023	
Mutual Funds	24	110,975	111,726	113,620	107,795	106,114	95,625	90,457	62,699	59,311	
Total	25	394,165	397,968	404,914	387,674	399,911	379,613	374,392	213,270	207,325	

(4) Amounts include securitized residential mortgages, including replacement pools, and credit cards.

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS

LINE #	Q1 2016				Q4 2015				Q3 2015				Q2 2015			
	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total	Canadian Conduits (1)	US Conduit (2)	SIVs/Credit Protection Vehicles	Total
<i>(5 millions except as noted)</i>																
Auto loans/leases	2,010	1,824	-	3,834	1,630	1,651	-	3,281	1,822	1,539	-	3,361	1,496	875	-	2,371
Credit card receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	1,361	-	-	1,361	1,518	-	-	1,518	1,458	-	-	1,458	1,386	-	-	1,386
Residential mortgages (uninsured)	53	1	-	54	173	2	-	175	245	7	-	247	120	3	-	123
Commercial mortgages (uninsured)	-	66	-	66	-	69	-	69	-	78	-	78	-	97	-	97
Commercial mortgages (insured)	96	-	-	96	89	-	-	89	96	-	-	96	97	-	-	97
Equipment loans/leases	318	243	-	561	171	369	-	540	400	351	-	751	298	286	-	584
Trade receivables	-	275	-	275	-	272	-	272	-	298	-	298	-	272	-	272
Corporate loans	-	8	-	8	-	16	-	16	-	32	-	32	-	136	-	136
Daily auto rental	103	279	-	382	130	240	-	370	355	333	-	688	152	272	-	424
Floorplan finance receivables	279	636	-	915	285	558	-	843	321	531	-	852	304	307	-	611
Collateralized debt obligations	-	47	-	47	-	47	-	47	-	59	-	59	-	58	-	58
Other pool type (10)	250	-	-	250	250	549	-	799	250	542	-	792	250	450	-	700
Student loans	-	1,638	-	1,638	-	1,716	-	1,716	-	1,775	-	1,775	-	1,518	-	1,518
SIV assets (financial institutions debt and securitized assets)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle	-	-	396	396	-	-	396	396	-	-	396	396	-	-	396	396
Total	4,470	5,611	396	10,477	4,246	5,489	396	10,131	4,947	5,540	396	10,883	4,103	4,274	396	8,773

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$573.1 million as at Q1, 2016, \$573.2 million as at Q4, 2015, \$564.7 million as at Q3, 2015, and \$805.8 million as at Q2, 2015).

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$123.5 million as at Q1, 2016, \$125.9 million as at Q4, 2015, \$146.7 million as at Q3, 2015, \$166.7 million as at Q2, 2015).

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

LINE #	Q1 2016				Q4 2015				Q3 2015				Q2 2015			
	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total	Undrawn Committed Facilities and Notional Amounts (3)	Drawn Loan Facilities and Securities Held (4)	First Loss Positions (5)	Total
<i>(5 millions except as noted)</i>																
Bank Assets (6)																
Auto loans/leases	-	3,947	-	3,947	-	4,265	-	4,265	-	4,932	-	4,932	-	5,227	-	5,227
Credit card receivables (7)	-	2,047	-	2,047	-	1,955	-	1,955	-	1,480	-	1,480	-	1,692	-	1,692
Total Bank Assets	-	5,994	-	5,994	-	6,220	-	6,220	-	6,412	-	6,412	-	6,919	-	6,919
Third Party Assets (8)																
Auto loans/leases	3,499	2,910	-	6,409	3,118	2,148	-	5,266	2,698	2,014	-	4,712	2,096	1,587	-	3,683
Credit card receivables	224	386	-	610	310	263	-	573	248	325	-	573	200	257	-	457
Residential mortgages (insured)	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040	2,040	-	-	2,040
Residential mortgages (uninsured)	51	1	-	52	255	2	-	257	255	2	-	257	255	3	-	258
Commercial mortgages (uninsured)	76	47	-	123	69	47	-	116	59	58	-	117	51	58	-	109
Commercial mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	729	461	-	1,190	872	663	-	1,535	740	646	-	1,386	715	578	-	1,293
Trade receivables	259	491	-	750	203	498	-	701	175	396	-	571	163	363	-	526
Corporate loans	420	420	-	840	148	343	-	491	138	353	-	491	90	466	-	556
Daily auto rental	588	306	-	894	591	267	-	858	601	359	-	960	623	298	-	921
Floorplan finance receivables	736	746	-	1,482	747	668	-	1,415	780	636	-	1,416	763	502	-	1,265
Collateralized debt obligations	66	4	-	70	47	18	-	65	36	30	-	66	51	9	-	60
Other pool type (10)	445	537	-	982	473	464	-	937	456	388	-	844	394	246	-	640
Student loans	719	1,638	-	2,357	485	1,716	-	2,201	426	1,775	-	2,201	512	1,518	-	2,030
Credit protection vehicle (9)	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400	6,400	-	-	6,400
Trading securities reclassified to AFS	-	4	-	4	-	5	-	5	-	5	-	5	-	6	-	6
Total Third Party Assets	16,026	7,951	-	23,977	15,758	7,102	-	22,860	15,052	6,987	-	22,039	14,353	5,891	-	20,244
Total	16,026	13,945	-	29,971	15,758	13,322	-	29,080	15,052	13,399	-	28,451	14,353	12,810	-	27,163

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

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

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

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

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

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

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

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

AGGREGATE AMOUNT OF RESECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE (1)

LINE #	Q1 2016				Q4 2015				Q3 2015				Q2 2015			
	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts (2)	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total
(\$ millions except as noted)																
Bank Assets (5)																
Credit card receivables (6)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Bank Assets	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Third Party Assets (7)																
Auto loans/leases	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages	8	8	36	-	44	41	-	41	-	50	-	50	-	72	-	72
Personal line of credit	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	12	-	-	-	-	-	-	-	7	-	-	7	-	18	-	18
Daily auto rental	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floorplan finance receivables	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other pool type	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student loans	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle (8)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to AFS	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	57	-	-	57	57	-	57	57	57	-	57	57	-	-	57
Total Third Party Assets	22	65	36	-	101	57	41	-	98	57	57	-	114	57	90	-
Total	23	65	36	-	101	57	41	-	98	57	57	-	114	57	90	-

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

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

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

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

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

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

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

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

CREDIT RISK FINANCIAL MEASURES (1)

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

Gross Loans And Acceptances										
Consumer	1	50.5 %	53.4 %	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %	58.3 %
Businesses and governments	2	49.5 %	46.6 %	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %	41.7 %
Canada	3	63.7 %	66.6 %	66.6 %	68.3 %	67.1 %	70.0 %	71.0 %	70.6 %	70.5 %
United States	4	33.5 %	30.1 %	29.8 %	28.1 %	29.0 %	26.3 %	25.4 %	25.5 %	26.0 %
Other Countries	5	2.8 %	3.3 %	3.6 %	3.6 %	3.9 %	3.7 %	3.6 %	3.9 %	3.5 %
Net Loans And Acceptances (2)										
Consumer	6	50.5 %	53.5 %	53.9 %	54.8 %	54.9 %	56.8 %	57.8 %	57.4 %	58.3 %
Businesses and governments	7	49.5 %	46.5 %	46.1 %	45.2 %	45.1 %	43.2 %	42.2 %	42.6 %	41.7 %
Canada	8	63.8 %	66.7 %	66.7 %	68.4 %	67.3 %	70.1 %	71.0 %	70.7 %	70.6 %
United States	9	33.4 %	30.0 %	29.7 %	28.0 %	28.8 %	26.2 %	25.3 %	25.4 %	25.8 %
Other Countries	10	2.8 %	3.3 %	3.6 %	3.6 %	3.9 %	3.7 %	3.7 %	3.9 %	3.6 %

Coverage Ratios

Specific Allowance for Credit Losses (ACL)-to-Gross Impaired Loans and Acceptances (GIL)														
Total	11	18.3 %	18.2 %	15.6 %	17.0 %	18.6 %	18.3 %	22.6 %	22.9 %	19.0 %	18.3 %	18.6 %	18.2 %	18.3 %
Consumer	12	16.9 %	16.5 %	15.5 %	14.8 %	13.8 %	14.9 %	16.8 %	14.6 %	14.1 %	16.9 %	13.8 %	16.5 %	14.9 %
Businesses and governments	13	19.4 %	19.8 %	15.6 %	20.1 %	24.1 %	22.0 %	28.4 %	30.3 %	23.1 %	19.4 %	24.1 %	19.8 %	22.0 %
Net write-offs-to-average loans and acceptances (2)														
	14	0.04 %	0.04 %	0.05 %	0.06 %	0.05 %	0.07 %	0.05 %	0.03 %	0.02 %	0.04 %	0.05 %	0.19 %	0.18 %

Condition Ratios

GIL-to-Gross Loans and Acceptances	15	0.60 %	0.58 %	0.66 %	0.65 %	0.69 %	0.67 %	0.67 %	0.79 %	0.85 %
GIL-to-Equity and Allowance for Credit Losses	16	4.93 %	4.67 %	5.32 %	5.34 %	5.51 %	5.49 %	5.45 %	6.66 %	7.15 %
Net Impaired Loans and Acceptances (NIL)-to-Net Loans and Acceptances (2) (3) (5)										
	17	0.50 %	0.48 %	0.56 %	0.54 %	0.56 %	0.55 %	0.52 %	0.61 %	0.70 %
NIL-to-segmented Net Loans and Acceptances (2) (3) (5)										
Consumer	18	0.46 %	0.43 %	0.55 %	0.57 %	0.58 %	0.53 %	0.48 %	0.55 %	0.57 %
Businesses and governments	19	0.53 %	0.54 %	0.56 %	0.49 %	0.54 %	0.58 %	0.57 %	0.68 %	0.86 %
Canada	20	0.26 %	0.22 %	0.23 %	0.25 %	0.26 %	0.26 %	0.24 %	0.28 %	0.29 %
United States	21	0.99 %	1.10 %	1.36 %	1.31 %	1.36 %	1.43 %	1.37 %	1.64 %	1.91 %
Other Countries	22	0.03 %	0.04 %	0.03 %	0.01 %	0.02 %	0.04 %	0.03 %	0.04 %	0.03 %

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

Consumer instalment and other personal	23	0.36 %	0.34 %	0.34 %	0.38 %	0.39 %	0.39 %	0.35 %	0.36 %	0.36 %
Credit Cards (4)	24	1.10 %	0.97 %	0.87 %	1.01 %	1.04 %	1.14 %	1.04 %	1.08 %	1.08 %
Mortgages	25	0.28 %	0.26 %	0.26 %	0.27 %	0.29 %	0.27 %	0.27 %	0.29 %	0.33 %
Total Consumer	26	0.34 %	0.32 %	0.32 %	0.34 %	0.36 %	0.35 %	0.34 %	0.36 %	0.38 %

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

Consumer instalment and other personal	27	1.39 %	1.19 %	1.23 %	1.24 %	1.34 %	1.23 %	1.19 %	1.16 %	1.21 %
Credit Cards (4)	28	1.11 %	1.16 %	1.00 %	1.43 %	1.06 %	0.91 %	0.97 %	1.12 %	1.04 %
Mortgages	29	1.11 %	1.11 %	1.68 %	1.74 %	1.88 %	1.77 %	1.69 %	2.54 %	2.82 %
Total Consumer	30	1.29 %	1.16 %	1.38 %	1.41 %	1.52 %	1.40 %	1.35 %	1.62 %	1.74 %

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

Consumer instalment and other personal	31	0.62 %	0.55 %	0.57 %	0.59 %	0.63 %	0.59 %	0.55 %	0.54 %	0.56 %
Credit Cards (4)	32	1.10 %	0.99 %	0.88 %	1.04 %	1.04 %	1.12 %	1.04 %	1.09 %	1.07 %
Mortgages	33	0.35 %	0.33 %	0.39 %	0.39 %	0.43 %	0.39 %	0.38 %	0.47 %	0.54 %
Total Consumer	34	0.48 %	0.44 %	0.47 %	0.49 %	0.53 %	0.50 %	0.48 %	0.53 %	0.57 %

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

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

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

(4) Excludes small business and Corporate credit cards.

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

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

(\$ millions except as noted)

Performance Ratios (Annualized)

LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
PCL-to-average net loans and acceptances	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.21 %	0.21 %	0.19 %	0.19 %
PCL-to-segmented average net loans and acceptances													
Consumer	0.35 %	0.38 %	0.23 %	0.30 %	0.32 %	0.49 %	0.32 %	0.35 %	0.32 %	0.35 %	0.32 %	0.30 %	0.37 %
Businesses and governments	0.06 %	(0.11)%	0.17 %	0.09 %	0.08 %	(0.13)%	(0.03)%	0.05 %	(0.13)%	0.06 %	0.08 %	0.05 %	(0.06)%
Canada	0.35 %	0.29 %	0.21 %	0.34 %	0.21 %	0.30 %	0.22 %	0.28 %	0.26 %	0.35 %	0.21 %	0.26 %	0.26 %
United States	(0.05)%	(0.12)%	0.21 %	(0.08)%	0.25 %	0.08 %	0.10 %	0.12 %	(0.18)%	(0.05)%	0.25 %	0.06 %	0.04 %
Other Countries	0.00 %	0.00 %	(0.03)%	0.00 %	0.00 %	0.00 %	0.00 %	(0.04)%	(0.05)%	0.00 %	0.00 %	(0.01)%	(0.02)%
Specific PCL-to-average net loans and acceptances	0.21 %	0.15 %	0.20 %	0.20 %	0.21 %	0.23 %	0.18 %	0.22 %	0.14 %	0.21 %	0.21 %	0.19 %	0.19 %

Provision for Credit Losses by Country

Canada	198	159	112	180	110	154	110	138	131	198	110	561	533
United States	(15)	(31)	49	(19)	53	16	20	25	(31)	(15)	53	52	30
Other Countries	-	-	(1)	-	-	-	-	(1)	(1)	-	-	(1)	(2)
Total Provision For Credit Losses	183	128	160	161	163	170	130	162	99	183	163	612	561

Specific Provision for Credit Losses by Country

Canada	137	112	110	145	132	126	130	133	140	137	132	499	529
United States	46	16	51	16	31	44	-	30	(40)	46	31	114	34
Other Countries	-	-	(1)	-	-	-	-	(1)	(1)	-	-	(1)	(2)
Total Specific Provision for Credit Losses	183	128	160	161	163	170	130	162	99	183	163	612	561

Interest Income on Impaired Loans

Total	15	28	21	17	25	19	28	28	36	15	25	91	111
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**PROVISION FOR CREDIT LOSSES
SEGMENTED INFORMATION (2)**

(\$ millions)

Provision by Product and Industry

	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Consumer													
Residential mortgages	17	(29)	16	13	11	32	14	16	15	10	11	11	77
Credit cards	18	66	64	73	69	69	75	71	53	71	69	272	268
Consumer instalment and other personal	19	43	52	64	66	74	55	60	62	78	66	225	251
Total Consumer	20	159	80	132	150	175	144	147	130	159	146	508	596
Businesses and governments													
Commercial real estate	21	(7)	(4)	(3)	(8)	(22)	(11)	(34)	(51)	(7)	(22)	(37)	(141)
Construction (non-real estate)	22	6	1	(4)	2	(15)	10	10	2	6	2	-	7
Retail trade	23	8	6	3	2	(3)	1	(2)	3	8	(3)	8	1
Wholesale trade	24	(1)	5	8	5	1	5	9	(1)	(1)	1	19	29
Agriculture	25	15	(5)	3	2	3	-	3	-	15	3	3	15
Communications	26	-	4	8	1	-	-	-	-	-	-	13	-
Manufacturing	27	(4)	28	5	18	16	9	2	21	(4)	16	67	44
Mining	28	-	3	-	(1)	-	(1)	8	-	-	-	2	7
Oil and Gas	29	22	1	15	10	(1)	1	(1)	-	22	(1)	25	-
Transportation	30	3	3	(1)	(6)	-	-	1	7	3	-	(4)	10
Utilities	31	-	-	-	-	-	-	-	-	-	-	-	-
Forest Products	32	-	-	-	1	(1)	-	(1)	-	-	(1)	-	(1)
Service industries	33	(5)	-	(13)	(20)	4	15	30	25	(5)	4	(29)	80
Financial	34	(4)	3	4	(1)	2	(18)	(7)	(4)	(4)	2	8	(34)
Government	35	-	-	-	(2)	(2)	(1)	-	-	-	(2)	(2)	(3)
Other	36	(9)	3	(2)	12	18	11	(32)	(16)	(9)	18	31	(49)
Total Businesses and Government	37	24	48	28	11	(5)	(14)	15	(31)	24	17	104	(35)
Total specific provision for credit losses	38	183	128	160	161	170	130	162	99	183	163	612	561
Collective provision	39	-	-	-	-	-	-	-	-	-	-	-	-
Total Provision for Credit Losses	40	183	128	160	161	170	130	162	99	183	163	612	561

YTD 2016	Fiscal 2015	Fiscal 2014
5.5%	1.8%	13.7%
38.8%	44.4%	47.8%
42.6%	36.8%	44.7%
86.9%	83.0%	106.2%

(3.8)%	(6.0)%	(25.1)%
3.3%	0.0%	1.2%
4.4%	1.3%	0.2%
(0.5)%	3.1%	5.2%
8.2%	0.5%	2.7%
0.0%	2.1%	0.0%
(2.2)%	10.9%	7.8%
0.0%	0.3%	1.2%
12.0%	4.1%	0.0%
1.6%	(0.7)%	1.8%
0.0%	0.0%	0.0%
0.0%	0.0%	(0.2)%
(2.7)%	(4.7)%	14.3%
(2.2)%	1.3%	(6.1)%
0.0%	(0.3)%	(0.5)%
(4.9)%	5.1%	(8.7)%
13.1%	17.0%	(6.2)%
100.0%	100.0%	100.0%

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

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

WRITE OFFS BY INDUSTRY

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Consumer Write Offs	1	182	195	184	187	187	190	202	179	171	182	187	753	742
Businesses and governments														
Commercial real estate	2	2	2	8	9	5	7	5	7	17	2	5	24	36
Construction (non-real estate)	3	6	1	1	3	3	10	2	1	9	6	3	8	22
Retail trade	4	6	13	4	3	2	3	2	1	6	6	2	22	12
Wholesale trade	5	3	9	1	11	5	3	22	1	13	3	5	26	39
Agriculture	6	4	5	1	8	1	-	3	1	1	4	1	15	5
Communications	7	6	4	-	-	-	-	-	-	-	6	-	4	-
Manufacturing	8	8	4	13	21	31	20	8	1	8	8	31	69	37
Mining	9	-	3	2	5	-	-	-	-	-	-	-	10	-
Oil and Gas	10	-	1	25	-	-	-	-	1	-	-	-	26	1
Transportation	11	2	-	-	-	1	-	2	5	4	2	1	1	11
Utilities	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Forest Products	13	-	1	2	5	-	-	1	-	-	-	-	8	1
Service industries	14	5	11	17	8	9	52	60	20	28	5	9	45	160
Financial	15	-	-	-	1	3	-	-	-	1	-	3	4	1
Government	16	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	17	7	12	11	13	14	18	24	17	23	7	14	50	82
Total Businesses and governments	18	49	66	85	87	74	113	129	55	110	49	74	312	407
Total Write offs	19	231	261	269	274	261	303	331	234	281	231	261	1,065	1,149

WRITE OFFS BY GEOGRAPHIC REGION (1)

(\$ millions)		2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Canada	20	152	138	160	195	171	164	178	132	148	152	171	664	622
United States	21	79	123	109	79	89	139	153	102	133	79	89	400	527
Other Countries	22	-	-	-	-	1	-	-	-	-	-	1	1	-
Total	23	231	261	269	274	261	303	331	234	281	231	261	1,065	1,149

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

GROSS LOANS AND ACCEPTANCES
BY PRODUCT AND INDUSTRY

	LINE	2016	2015	2015	2015	2015	2014	2014	2014	2014	MIX
(\$ millions)	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q1
Consumer											
Residential mortgages	1	107,026	105,918	104,547	101,839	102,073	101,013	99,484	97,632	97,321	29.9 %
Credit cards	2	7,896	7,980	8,004	7,896	7,924	7,972	7,976	7,953	7,963	2.2 %
Consumer instalment and other personal	3	65,886	65,598	65,702	64,273	65,301	64,143	64,286	64,571	64,610	18.4 %
Total Consumer	4	180,808	179,496	178,253	174,008	175,298	173,128	171,746	170,156	169,894	50.5 %
Businesses and Government, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	22,098	20,614	19,725	18,105	18,259	17,649	17,038	17,400	16,774	6.2 %
Construction (non-real estate)	6	3,443	3,552	3,655	3,179	3,238	3,117	3,110	2,988	2,835	1.0 %
Retail trade	7	17,024	14,119	13,478	13,277	13,341	12,588	11,734	12,216	11,409	4.7 %
Automotive	8	11,602	9,029	8,773	8,627	8,543	7,651	7,514	7,775	7,254	3.2 %
Food and beverage	9	1,290	1,133	1,107	1,144	1,255	1,498	1,116	1,289	1,137	0.4 %
Other	10	4,132	3,957	3,598	3,506	3,543	3,439	3,104	3,152	3,018	1.1 %
Wholesale trade	11	11,196	10,262	10,377	9,711	9,124	8,291	8,110	7,739	7,315	3.1 %
Agriculture	12	696	763	604	534	546	542	330	486	393	0.2 %
Automotive	13	1,593	718	676	560	624	557	524	394	390	0.4 %
Food and beverage	14	2,349	2,192	1,939	1,907	1,987	1,748	1,583	1,763	1,620	0.7 %
Construction and industrial	15	2,669	2,796	3,302	3,121	2,562	2,344	2,403	2,253	2,162	0.7 %
Other	16	3,889	3,793	3,856	3,589	3,405	3,100	3,270	2,843	2,750	1.1 %
Agriculture	17	10,596	9,897	9,855	9,597	9,773	9,163	9,006	8,821	8,672	3.0 %
Communications	18	870	824	846	751	859	831	781	801	815	0.2 %
Other communications	19	373	384	412	403	473	470	466	478	465	0.1 %
Cable	20	287	264	236	162	161	162	200	212	222	0.1 %
Broadcasting	21	210	176	198	186	225	199	115	111	128	0.0 %
Manufacturing	22	17,913	16,225	16,262	15,543	15,494	13,645	13,014	12,785	12,345	5.0 %
Industrial products	23	6,463	6,290	6,847	6,316	6,391	5,496	5,329	5,343	5,131	1.8 %
Consumer products	24	6,414	6,020	5,764	5,745	5,461	4,774	4,346	4,100	3,994	1.8 %
Automotive	25	1,406	528	549	554	612	617	449	473	440	0.4 %
Other manufacturing	26	3,630	3,387	3,102	2,928	3,030	2,758	2,890	2,869	2,780	1.0 %
Mining	27	1,851	1,310	1,162	1,127	1,129	1,095	1,016	851	974	0.5 %
Oil and Gas	28	7,379	6,669	6,622	6,632	7,082	5,943	5,359	5,830	4,152	2.1 %
Transportation	29	10,680	3,740	3,876	3,389	3,532	2,534	2,505	2,460	2,377	3.0 %
Utilities	30	2,588	1,984	1,888	1,716	1,786	1,670	1,398	1,389	1,435	0.7 %
Electric power generation	31	1,827	1,452	1,492	1,338	1,459	1,324	1,042	1,042	1,013	0.5 %
Gas, water and other	32	761	532	396	378	327	346	356	347	422	0.2 %
Forest products	33	977	861	930	785	784	596	692	738	603	0.3 %
Service industries	34	31,709	28,417	26,443	24,507	24,653	22,214	21,097	19,837	19,146	8.8 %
Automotive lease and rental	35	3,181	2,194	2,403	2,104	1,923	1,676	1,843	1,415	1,559	0.9 %
Educational	36	2,201	2,077	2,524	2,335	2,532	1,909	1,892	1,834	1,848	0.6 %
Health care	37	7,283	6,312	6,133	5,474	5,691	5,262	4,804	4,938	4,632	2.0 %
Business and professional services	38	7,313	6,246	5,532	5,257	4,760	4,575	4,174	4,304	4,030	2.0 %
Hospitality and recreation	39	5,063	4,750	4,457	4,158	4,236	4,014	3,944	3,850	3,770	1.4 %
Other	40	6,668	6,838	5,394	5,179	5,511	4,778	4,440	3,496	3,307	1.9 %
Financial	41	32,846	31,223	30,821	28,349	28,051	24,098	22,920	23,254	22,474	9.2 %
Government	42	1,971	1,874	1,975	2,384	2,296	2,076	1,804	2,365	2,630	0.5 %
Other	43	4,345	4,812	4,822	4,554	4,778	6,134	5,879	6,924	7,647	1.2 %
Total Businesses and Government	44	177,486	156,383	152,737	143,606	144,179	131,644	125,463	126,398	121,603	49.5 %
Total Gross Loans and Acceptances	45	358,294	335,879	330,990	317,614	319,477	304,772	297,209	296,554	291,497	100.0 %

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

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	MIX Q1
Specific Allowances											
Consumer											
Residential mortgages	1	38	38	59	54	59	61	72	69	76	1.8 %
Credit cards	2	-	-	-	-	-	-	-	-	-	0.0 %
Consumer instalment and other personal	3	132	113	120	118	104	99	93	92	84	6.3 %
Total Consumer	4	170	151	179	172	163	160	165	161	160	8.1 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	16	17	17	21	19	13	22	48	38	0.8 %
Construction (non-real estate)	6	7	8	9	9	16	16	44	31	21	0.3 %
Retail trade	7	14	23	19	19	21	8	15	14	13	0.7 %
Wholesale trade	8	15	19	16	15	20	10	21	35	33	0.7 %
Agriculture	9	10	6	9	8	15	8	12	13	13	0.5 %
Communications	10	9	9	9	-	-	-	-	-	-	0.4 %
Manufacturing	11	38	38	27	27	27	33	50	73	44	1.8 %
Industrial products	12	8	6	8	3	8	5	33	36	26	0.4 %
Consumer products	13	9	14	14	16	16	15	10	11	11	0.4 %
Automotive	14	2	2	2	2	2	9	1	1	1	0.1 %
Other manufacturing	15	19	16	3	6	1	4	6	25	6	0.9 %
Mining	16	1	1	1	3	9	10	8	-	-	0.0 %
Oil and Gas	17	24	2	2	10	-	-	-	-	1	1.1 %
Transportation	18	7	5	2	2	2	2	1	2	3	0.3 %
Utilities	19	-	-	-	-	-	-	-	-	-	0.0 %
Forest products	20	2	2	2	4	8	9	7	9	9	0.1 %
Service industries	21	56	33	33	58	78	100	77	103	101	2.7 %
Automotive lease and rental	22	-	-	-	2	2	5	6	6	6	0.0 %
Educational	23	9	-	-	12	12	2	14	4	4	0.4 %
Health care	24	5	1	1	6	8	7	(3)	25	17	0.2 %
Business and professional services	25	3	2	3	4	2	1	26	31	23	0.1 %
Hospitality and recreation	26	2	2	2	2	4	2	2	2	2	0.1 %
Other	27	37	28	27	32	50	83	32	35	49	1.9 %
Financial	28	16	3	11	1	2	2	21	19	21	0.8 %
Government	29	-	-	-	-	-	-	1	1	1	0.0 %
Other	30	9	40	1	-	28	3	2	23	13	0.4 %
Total Businesses and Government	31	224	206	158	177	245	214	281	371	311	10.6 %
Total Specific Allowances	32	394	357	337	349	408	374	446	532	471	18.7 %
Collective allowance (2)	33	1,717	1,660	1,660	1,594	1,638	1,542	1,517	1,521	1,533	81.3 %
Total Allowance for Credit Losses (2)	34	2,111	2,017	1,997	1,943	2,046	1,916	1,963	2,053	2,004	100.0 %

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

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

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

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	MIX Q1
Consumer											
Residential mortgages	1	106,988	105,880	104,488	101,785	102,014	100,952	99,412	97,563	97,245	30.0 %
Credit cards	2	7,896	7,980	8,004	7,896	7,924	7,972	7,976	7,953	7,963	2.2 %
Consumer instalment and other personal	3	65,754	65,485	65,582	64,155	65,197	64,044	64,193	64,479	64,526	18.5 %
Total Consumer	4	180,638	179,345	178,074	173,836	175,135	172,968	171,581	169,995	169,734	50.7 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	5	22,082	20,597	19,708	18,084	18,240	17,636	17,016	17,352	16,736	6.2 %
Construction (non-real estate)	6	3,436	3,544	3,646	3,170	3,222	3,101	3,066	2,957	2,814	1.0 %
Retail trade	7	17,010	14,096	13,459	13,258	13,320	12,580	11,719	12,202	11,396	4.8 %
Wholesale trade	8	11,181	10,243	10,361	9,696	9,104	8,281	8,089	7,704	7,282	3.1 %
Agriculture	9	10,586	9,891	9,846	9,589	9,758	9,155	8,994	8,808	8,659	3.0 %
Communications	10	861	815	837	751	859	831	781	801	815	0.2 %
Manufacturing	11	17,875	16,187	16,235	15,516	15,467	13,612	12,964	12,712	12,301	5.0 %
Industrial products	12	6,455	6,284	6,839	6,313	6,383	5,491	5,296	5,307	5,105	1.8 %
Consumer products	13	6,405	6,006	5,750	5,729	5,445	4,759	4,336	4,089	3,983	1.8 %
Automotive	14	1,404	526	547	552	610	608	448	472	439	0.4 %
Other manufacturing	15	3,611	3,371	3,099	2,922	3,029	2,754	2,884	2,844	2,774	1.0 %
Mining	16	1,850	1,309	1,161	1,124	1,120	1,085	1,008	851	974	0.5 %
Oil and Gas	17	7,355	6,667	6,620	6,622	7,082	5,943	5,359	5,830	4,151	2.1 %
Transportation	18	10,673	3,735	3,874	3,387	3,530	2,532	2,504	2,458	2,374	3.0 %
Utilities	19	2,588	1,984	1,888	1,716	1,786	1,670	1,398	1,389	1,435	0.7 %
Forest products	20	975	859	928	781	776	587	685	729	594	0.3 %
Service industries	21	31,653	28,384	26,410	24,449	24,575	22,114	21,020	19,734	19,045	8.9 %
Automotive lease and rental	22	3,181	2,194	2,403	2,102	1,921	1,671	1,837	1,409	1,553	0.9 %
Educational	23	2,192	2,077	2,524	2,323	2,520	1,907	1,878	1,830	1,844	0.6 %
Health care	24	7,278	6,311	6,132	5,468	5,683	5,255	4,807	4,913	4,615	2.0 %
Business and professional services	25	7,310	6,244	5,529	5,253	4,758	4,574	4,148	4,273	4,007	2.1 %
Hospitality and recreation	26	5,061	4,748	4,455	4,156	4,232	4,012	3,942	3,848	3,768	1.4 %
Other	27	6,631	6,810	5,367	5,147	5,461	4,695	4,408	3,461	3,258	1.9 %
Financial	28	32,830	31,220	30,810	28,348	28,049	24,096	22,899	23,235	22,453	9.2 %
Government	29	1,971	1,874	1,975	2,384	2,296	2,076	1,803	2,364	2,629	0.6 %
Other	30	4,336	4,772	4,821	4,554	4,750	6,131	5,877	6,901	7,634	1.2 %
Total Businesses and Government	31	177,262	156,177	152,579	143,429	143,934	131,430	125,182	126,027	121,292	49.8 %
Loans and Acceptances, Net of Specific Allowances	32	357,900	335,522	330,653	317,265	319,069	304,398	296,763	296,022	291,026	100.5 %
Collective allowance (1)	33	(1,717)	(1,660)	(1,660)	(1,594)	(1,638)	(1,542)	(1,517)	(1,521)	(1,533)	(0.5)%
Total Net Loans and Acceptances	34	356,183	333,862	328,993	315,671	317,431	302,856	295,246	294,501	289,493	100.0 %

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

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

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	MIX Q1
Consumer											
Residential mortgages	1	396	370	552	563	567	532	507	589	611	0.4 %
Consumer instalment and other personal	2	608	546	600	603	611	544	478	511	522	0.8 %
Total Consumer	3	1,004	916	1,152	1,166	1,178	1,076	985	1,100	1,133	0.6 %
Businesses and Government, excluding Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	100	104	111	131	161	172	185	237	431	0.5 %
Construction (non-real estate)	5	99	91	95	92	111	100	109	100	72	2.9 %
Retail trade	6	55	78	54	47	48	46	46	92	108	0.3 %
Wholesale trade	7	47	66	61	50	49	45	49	85	95	0.4 %
Agriculture	8	182	135	135	126	143	111	118	107	118	1.7 %
Communications	9	22	22	22	-	55	59	-	-	-	2.5 %
Manufacturing	10	131	140	140	120	134	133	105	124	112	0.7 %
Industrial products	11	24	31	32	22	42	37	70	89	62	0.4 %
Consumer products	12	45	45	54	56	51	58	22	17	32	0.7 %
Automotive	13	7	6	9	14	33	29	2	2	3	0.5 %
Other manufacturing	14	55	58	45	28	8	9	11	16	15	1.5 %
Mining	15	44	4	4	7	12	12	12	7	10	2.4 %
Oil and Gas	16	162	102	106	26	-	1	1	1	2	2.2 %
Transportation	17	73	35	44	36	9	9	13	14	19	0.7 %
Utilities	18	11	14	13	-	-	-	-	-	-	0.4 %
Forest products	19	10	11	12	19	20	22	23	26	27	1.0 %
Service industries	20	153	140	132	185	227	245	258	359	268	0.5 %
Automotive lease and rental	21	1	1	1	3	2	6	6	6	6	0.0 %
Educational	22	32	26	7	27	28	26	40	45	37	1.5 %
Health care	23	23	17	12	34	59	49	58	65	60	0.3 %
Business and professional services	24	11	9	21	26	36	47	68	75	42	0.2 %
Hospitality and recreation	25	15	14	31	33	40	26	27	37	46	0.3 %
Other	26	71	73	60	62	62	91	59	131	77	1.1 %
Financial	27	51	51	49	7	8	11	31	42	67	0.2 %
Government	28	4	-	-	-	2	2	3	6	5	0.2 %
Other	29	10	50	35	35	38	4	37	25	15	0.2 %
Total Businesses and Government	30	1,154	1,043	1,013	881	1,017	972	990	1,225	1,349	0.7 %
Total Gross Impaired Loans and Acceptances	31	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,482	0.6 %

(1) GIL excludes Purchased Credit Impaired Loans.

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

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	MIX Q1
Consumer											
Residential mortgages	1	358	332	493	509	508	471	435	520	535	0.3 %
Consumer instalment and other personal	2	476	433	480	485	507	445	385	419	438	0.6 %
Total Consumer	3	834	765	973	994	1,015	916	820	939	973	0.5 %
Businesses and Government, excluding											
Securities Borrowed or Purchased under Resale Agreements											
Commercial real estate	4	84	87	94	110	142	159	163	189	393	0.4 %
Construction (non-real estate)	5	92	83	86	83	95	84	65	69	51	2.7 %
Retail trade	6	41	55	35	28	27	38	31	78	95	0.2 %
Wholesale trade	7	32	47	45	35	29	35	28	50	62	0.3 %
Agriculture	8	172	129	126	118	128	103	106	94	105	1.6 %
Communications	9	13	13	13	-	55	59	-	-	-	1.5 %
Manufacturing	10	93	102	113	93	107	100	55	51	68	0.5 %
Industrial products	11	16	25	24	19	34	32	37	53	36	0.2 %
Consumer products	12	36	31	40	40	35	43	12	6	21	0.6 %
Automotive	13	5	4	7	12	31	20	1	1	2	0.4 %
Other manufacturing	14	36	42	42	22	7	5	5	(9)	9	1.0 %
Mining	15	43	3	3	4	3	2	4	7	10	2.3 %
Oil and Gas	16	138	100	104	16	-	1	1	1	1	1.9 %
Transportation	17	66	30	42	34	7	7	12	12	16	0.6 %
Utilities	18	11	14	13	-	-	-	-	-	-	0.4 %
Forest products	19	8	9	10	15	12	13	16	17	18	0.8 %
Service industries	20	97	107	99	127	149	145	181	256	167	0.3 %
Automotive lease and rental	21	1	1	1	1	-	1	-	-	-	0.0 %
Educational	22	23	26	7	15	16	24	26	41	33	1.0 %
Health care	23	18	16	11	28	51	42	61	40	43	0.2 %
Business and professional services	24	8	7	18	22	34	46	42	44	19	0.1 %
Hospitality and recreation	25	13	12	29	31	36	24	25	35	44	0.3 %
Other	26	34	45	33	30	12	8	27	96	28	0.5 %
Financial	27	35	48	38	6	6	9	10	23	46	0.1 %
Government	28	4	-	-	-	2	2	2	5	4	0.2 %
Other	29	1	10	34	35	10	1	35	2	2	0.0 %
Total Businesses and Government	30	930	837	855	704	772	758	709	854	1,038	0.5 %
Total Net Impaired Loans and Acceptances (2)	31	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	2,011	0.5 %

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

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

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

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

Canada	1	228,373	223,500	220,530	216,796	214,457	213,490	210,730	209,174	205,491	63.7 %
United States	2	119,951	101,198	98,581	89,301	92,559	80,135	75,633	75,759	75,693	33.5 %
Other Countries	3	9,970	11,181	11,879	11,517	12,461	11,147	10,846	11,621	10,313	2.8 %
Total Gross Loans and Acceptances	4	358,294	335,879	330,990	317,614	319,477	304,772	297,209	296,554	291,497	100.0 %

Specific ACL (2)

Canada	5	(145)	(145)	(158)	(156)	(175)	(191)	(240)	(252)	(235)
United States	6	(249)	(212)	(179)	(192)	(232)	(182)	(204)	(278)	(233)
Other Countries	7	-	-	-	(1)	(1)	(1)	(2)	(2)	(3)

Net Loans and Acceptances

Canada	8	228,228	223,355	220,372	216,640	214,282	213,299	210,490	208,922	205,256	64.1 %
United States	9	119,702	100,986	98,402	89,109	92,327	79,953	75,429	75,481	75,460	33.6 %
Other Countries	10	9,970	11,181	11,879	11,516	12,460	11,146	10,844	11,619	10,310	2.8 %
Total Loans and Acceptances, net of specific ACL	11	357,900	335,522	330,653	317,265	319,069	304,398	296,763	296,022	291,026	100.5 %
Collective ACL (3)											
Canada	12	(918)	(857)	(810)	(808)	(773)	(795)	(767)	(787)	(782)	(0.3)%
United States	13	(799)	(803)	(850)	(786)	(865)	(747)	(750)	(734)	(751)	(0.2)%
Total Net Loans and Acceptances	14	356,183	333,862	328,993	315,671	317,431	302,856	295,246	294,501	289,493	100.0 %

Gross Impaired Loans and Acceptances (4)

Canada	15	729	641	664	705	722	742	750	830	830
United States	16	1,426	1,314	1,498	1,340	1,469	1,301	1,220	1,488	1,646
Other Countries	17	3	4	3	2	4	5	5	7	6
Total Gross Impaired Loans and Acceptances	18	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,482

Net Impaired Loans and Acceptances (4)

Canada	19	584	496	506	549	547	551	510	578	595
United States	20	1,177	1,102	1,319	1,148	1,237	1,119	1,016	1,210	1,413
Other Countries	21	3	4	3	1	3	4	3	5	3
Total Impaired Loans and Acceptances, net of specific ACL	22	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	2,011

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

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

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

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

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

(\$ millions)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Impairment Allowances (Total ACL), beginning of period	1	2,052	2,053	1,978	2,093	1,966	2,011	2,098	2,048	1,970	2,052	1,966	1,966	1,970
Amounts written off	2	(231)	(261)	(269)	(274)	(261)	(303)	(331)	(234)	(281)	(231)	(261)	(1,065)	(1,149)
Recoveries of amounts written off in previous periods	3	87	144	115	95	102	92	182	139	211	87	102	456	624
Charge to income statement (PCL)	4	183	128	160	161	163	170	130	162	99	183	163	612	561
Foreign exchange and other movements	5	55	(12)	69	(97)	123	(4)	(68)	(17)	49	55	123	83	(40)
Total ACL, at end of period	6	2,146	2,052	2,053	1,978	2,093	1,966	2,011	2,098	2,048	2,146	2,093	2,052	1,966
Total ACL comprised of : Loans	7	1,951	1,855	1,811	1,758	1,847	1,734	1,768	1,850	1,747	1,951	1,847	1,855	1,734
Specific ACL for other credit instruments	8	35	35	56	35	47	50	48	45	44	35	47	35	50
Collective ACL for other credit instruments and undrawn commitments	9	160	162	186	185	199	182	195	203	257	160	199	162	182

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

Consumer	10	43	99	73	48	42	25	75	46	55	43	42	262	201
Businesses and Governments	11	44	45	42	47	60	67	107	93	156	44	60	194	423

Allocation of Amounts Written Off by Market

Consumer	12	182	195	184	187	187	190	202	179	171	182	187	753	742
Businesses and Governments	13	49	66	85	87	74	113	129	55	110	49	74	312	407

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

(\$ millions)		2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2014 Q2	2014 Q1	YTD 2016	YTD 2015	Fiscal 2015	Fiscal 2014
Total Impaired Loans and Acceptances														
GIL, beginning of period	14	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,482	2,544	1,959	2,048	2,048	2,544
Retail formations (2)	15	318	285	244	298	316	303	292	253	324	318	316	1,143	1,172
Retail reductions (3)	16	(137)	(409)	(168)	(219)	(115)	(111)	(301)	(192)	(148)	(137)	(115)	(911)	(752)
Businesses and government formations	17	276	199	315	156	108	231	165	256	318	276	108	778	970
Businesses and government reductions (3)	18	(116)	(103)	(98)	(205)	11	(136)	(271)	(325)	(353)	(116)	11	(395)	(1,085)
Net new additions (reductions) (2)	19	341	(28)	293	30	320	287	(115)	(8)	141	341	320	615	305
Retail write-offs (2)	20	(93)	(112)	(90)	(91)	(99)	(101)	(106)	(94)	(93)	(93)	(99)	(392)	(394)
Business and government write-offs	21	(49)	(66)	(85)	(87)	(74)	(113)	(129)	(55)	(110)	(49)	(74)	(312)	(407)
Write-offs (2)	22	(142)	(178)	(175)	(178)	(173)	(214)	(235)	(149)	(203)	(142)	(173)	(704)	(801)
GIL, end of period	23	2,158	1,959	2,165	2,047	2,195	2,048	1,975	2,325	2,482	2,158	2,195	1,959	2,048
Specific ACL, beginning of period	24	357	337	349	408	374	446	532	471	444	357	374	374	444
Increase / (Decrease)	25	268	281	257	215	295	231	245	295	308	268	295	1,048	1,079
Amounts Written Off	26	(231)	(261)	(269)	(274)	(261)	(303)	(331)	(234)	(281)	(231)	(261)	(1,065)	(1,149)
Specific ACL, end of period (4)	27	394	357	337	349	408	374	446	532	471	394	408	357	374
NIL, beginning of period	28	1,602	1,828	1,698	1,787	1,674	1,529	1,793	2,011	2,100	1,602	1,674	1,674	2,100
Change in gross impaired loans	29	199	(206)	118	(148)	147	73	(350)	(157)	(62)	199	147	(89)	(496)
Change in specific ACL (4)	30	(37)	(20)	12	59	(34)	72	86	(61)	(27)	(37)	(34)	17	70
NIL, end of period	31	1,764	1,602	1,828	1,698	1,787	1,674	1,529	1,793	2,011	1,764	1,787	1,602	1,674

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

(2) Excludes certain loans that are written off directly and not classified as new formations (Q1'16 \$89 million, Q4'15 \$83 million, Q3'15 \$94 million, Q2'15 \$96 million, Q1'15 \$88 million, Q4'14 \$89 million, Q3'14 \$96 million, Q2'14 \$85 million, and Q1'14 \$78 million).

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

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

LOANS PAST DUE NOT IMPAIRED

(CDE\$ in millions, except as noted)

LINE #	1 to 29 days		30 to 89 days		90 days or more		Total	
	Jan 31, 2016	Oct 31, 2015	Jan 31, 2016	Oct 31, 2015	Jan 31, 2016	Oct 31, 2015	Jan 31, 2016	Oct 31, 2015
	Residential mortgages	627	641	543	459	32	33	1,202
Credit card, consumer loans	3,172	2,474	487	494	99	90	3,758	3,058
Businesses and governments loans	789	416	570	162	194	92	1,553	670
Customers' liability under acceptances	-	-	-	-	-	-	-	-
Total	4,588	3,531	1,600	1,115	325	215	6,513	4,861

RESIDENTIAL MORTGAGES (7)

(CDE \$ in millions, except as noted)

Region (1)	As at January 31, 2016					As at October 31, 2015					
	Outstandings				New originations during the quarter	Outstandings				New originations during the quarter	
	Insured (2)	Uninsured	Total	% of Total		Insured (2)	Uninsured	Total	% of Total		
Atlantic	6	3,675	1,665	5,340	5.0%	73%	3,630	1,719	5,349	5.1%	72%
Quebec	7	8,957	5,385	14,342	13.4%	71%	8,956	5,379	14,335	13.5%	71%
Ontario	8	23,844	16,568	40,412	37.8%	68%	23,041	17,025	40,066	37.9%	69%
Alberta	9	11,265	4,492	15,757	14.7%	72%	11,089	4,609	15,698	14.8%	71%
British Columbia	10	7,523	10,429	17,952	16.8%	64%	7,489	10,302	17,791	16.8%	63%
All Other Canada	11	2,439	1,314	3,753	3.5%	70%	2,374	1,379	3,753	3.5%	71%
Total Canada	12	57,703	39,853	97,556	91.2%	68%	56,579	40,413	96,992	91.6%	68%
U.S.	13	28	9,442	9,470	8.8%	70%	25	8,901	8,926	8.4%	71%
Total	14	57,731	49,295	107,026	100.0%	68%	56,604	49,314	105,918	100.0%	69%

HOME EQUITY LINES OF CREDIT (HELOC) (4)

(CDE \$ in millions, except as noted)

Region (1)	As at January 31, 2016						As at October 31, 2015				
	Portfolio					New originations during the quarter	Portfolio				New originations during the quarter
	Outstandings	Authorizations	% of Outstandings	% of Authorizations	Average LTV (3)		Outstandings	Authorizations	% of Outstandings	% of Authorizations	
Atlantic	15	930	1,493	2.7%	2.3%	64%	935	1,493	2.7%	2.4%	66%
Quebec	16	5,327	9,269	15.3%	14.4%	69%	5,281	9,112	15.3%	14.4%	69%
Ontario	17	12,078	22,959	34.6%	35.5%	61%	12,031	22,686	34.8%	35.8%	62%
Alberta	18	3,322	6,342	9.5%	9.8%	61%	3,332	6,310	9.7%	10.0%	63%
British Columbia	19	5,590	10,068	16.0%	15.6%	57%	5,559	9,927	16.1%	15.7%	57%
All Other Canada	20	823	1,396	2.4%	2.2%	64%	824	1,390	2.4%	2.2%	64%
Total Canada	21	28,070	51,516	80.5%	79.8%	61%	27,962	50,916	81.0%	80.5%	62%
U.S.	22	6,786	13,002	19.5%	20.2%	67%	6,544	12,308	19.0%	19.5%	66%
Total	23	34,856	64,520	100.0%	100.0%	63%	34,506	63,226	100.0%	100.0%	63%

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

(Based upon Outstandings CDE)

	As at January 31, 2016							As at October 31, 2015						
	Amortization period							Amortization period						
	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %	< 5 Years %	6-10 Years %	11-15 Years %	16-20 Years %	21-25 Years %	26-30 Years %	> 30 Years %
Canada	24	1.3%	4.9%	8.6%	15.5%	40.8%	27.5%	1.4%	4.9%	8.7%	15.4%	40.5%	27.2%	1.9%
U.S. (6)	25	1.5%	6.0%	7.6%	13.0%	24.3%	47.2%	0.4%	6.1%	12.4%	25.2%	46.8%	0.4%	
Total	26	1.4%	5.0%	8.6%	15.3%	39.3%	29.2%	1.3%	5.0%	8.6%	15.2%	39.3%	28.7%	1.8%

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

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

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

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

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

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

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at January 31, 2016				As at October 31, 2015				As at July 31, 2015				As at April 30, 2015			
		Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	Basel Risk-weighted Assets (1)
		Interest Rate Contracts															
Over-the-counter																	
Swaps	1	2,926,892	20,875	23,689		2,959,787	18,590	22,037		2,994,725	20,110	22,891		3,012,113	18,909	22,721	
Forward rate agreements	2	334,055	64	61		432,744	25	24		468,229	57	45		356,463	54	57	
Purchased options	3	19,722	734	771		21,344	633	651		18,730	725	733		19,891	775	799	
Written options	4	26,677	-	-		24,154	-	-		23,251	-	-		24,947	-	-	
	5	3,307,346	21,673	24,521	1,720	3,438,029	19,248	22,712	1,461	3,504,935	20,892	23,669	1,646	3,413,414	19,738	23,577	1,796
Exchange traded																	
Futures	6	129,308	-	-		137,583	-	-		145,840	-	-		125,775	-	-	
Purchased options	7	28,876	-	-		26,598	-	-		20,430	-	-		21,262	-	-	
Written options	8	32,764	-	-		25,038	-	-		14,502	-	-		18,346	-	-	
	9	190,948	-	-		189,219	-	-		180,772	-	-		165,383	-	-	
Total Interest Rate Contracts	10	3,498,294	21,673	24,521	1,720	3,627,248	19,248	22,712	1,461	3,685,707	20,892	23,669	1,646	3,578,797	19,738	23,577	1,796
Foreign Exchange Contracts																	
Over-the-counter																	
Cross-currency swaps	11	76,910	6,563	10,316		76,083	5,128	8,602		71,517	3,949	8,319		74,600	2,980	7,455	
Cross-currency interest rate swaps	12	376,932	11,100	19,159		339,467	6,847	13,696		332,553	11,510	18,317		309,387	7,823	13,989	
Forward foreign exchange contracts	13	436,842	6,525	10,399		393,098	4,191	7,838		403,838	8,943	11,335		386,985	6,882	9,300	
Purchased options	14	33,472	245	1,080		28,297	115	768		30,812	342	1,043		32,660	183	898	
Written options	15	37,020	-	-		28,960	-	-		31,248	-	-		33,152	-	-	
	16	961,176	24,433	40,954	2,576	865,905	16,281	30,904	2,034	869,968	24,744	39,014	2,904	836,784	17,868	31,642	2,268
Exchange traded																	
Futures	17	790	-	-		677	-	-		316	-	-		167	-	-	
Purchased options	18	5,000	-	-		2,562	-	-		1,658	-	-		3,268	-	-	
Written options	19	2,085	-	-		2,012	-	-		1,964	-	-		2,846	-	-	
	20	7,875	-	-		5,251	-	-		3,938	-	-		6,281	-	-	
Total Foreign Exchange Contracts	21	969,051	24,433	40,954	2,576	871,156	16,281	30,904	2,034	873,906	24,744	39,014	2,904	843,065	17,868	31,642	2,268
Commodity Contracts																	
Over-the-counter																	
Swaps	22	12,271	1,038	2,471		11,929	993	2,472		12,322	761	2,225		12,631	778	2,231	
Purchased options	23	5,737	76	1,055		6,172	69	1,043		6,359	58	1,028		7,424	53	1,015	
Written options	24	3,869	-	-		4,103	-	-		4,186	-	-		3,410	-	-	
	25	21,877	1,114	3,526	497	22,204	1,062	3,515	496	22,867	819	3,253	413	23,465	831	3,246	398
Exchange traded																	
Futures	26	17,097	-	-		16,803	-	-		17,100	-	-		21,529	-	-	
Purchased options	27	7,614	-	-		7,614	-	-		7,512	-	-		6,788	-	-	
Written options	28	9,522	-	-		9,720	-	-		9,481	-	-		8,258	-	-	
	29	34,233	-	-		34,137	-	-		34,093	-	-		36,575	-	-	
Total Commodity Contracts	30	56,110	1,114	3,526	497	56,341	1,062	3,515	496	56,960	819	3,253	413	60,040	831	3,246	398
Equity Contracts																	
Over-the-counter																	
Swaps	31	45,596	929	3,302		47,114	892	3,366		53,679	888	3,769		55,674	757	3,777	
Exchange traded	32	5,041	-	-		4,371	-	-		4,183	-	-		4,315	-	-	
Total Equity Contracts	33	50,637	929	3,302	213	51,485	892	3,366	214	57,862	888	3,769	326	59,989	757	3,777	269
Credit Default Swaps																	
Over-the-counter																	
Purchased	34	6,598	87	214		6,665	36	245		6,365	29	224		10,428	76	239	
Written	35	9,695	-	-		9,385	-	-		9,708	-	-		12,924	-	-	
Total Credit Default Swaps	36	16,293	87	214	21	16,050	36	245	34	16,073	29	224	30	23,352	76	239	36
Sub-total	37	4,590,385	48,236	72,517	5,027	4,622,280	37,519	60,742	4,239	4,690,508	47,372	69,929	5,319	4,565,243	39,270	62,481	4,767
Impact of master netting agreements	38	n.a.	(34,455)	(47,729)		n.a.	(27,415)	(40,140)		n.a.	(40,338)	(46,780)		n.a.	(35,250)	(43,365)	
Total	39	4,590,385	13,781	24,788	5,027	4,622,280	10,104	20,602	4,239	4,690,508	7,034	23,149	5,319	4,565,243	4,020	19,116	4,767

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

DERIVATIVE INSTRUMENTS

Fair Value

(\$ millions)

LINE #	As at January 31, 2016			As at October 31, 2015			As at July 31, 2015			As at April 30, 2015			As at January 31, 2015			
	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	Gross Assets	Gross Liabilities	Net	
TRADING																
Interest Rate Contracts																
Swaps	1	19,317	(18,181)	1,136	17,382	(16,449)	933	18,852	(17,769)	1,083	17,772	(16,761)	1,011	23,985	(22,719)	1,266
Forward rate agreements	2	64	(7)	57	25	(6)	19	57	(31)	26	54	(17)	37	150	(25)	125
Futures	3	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-
Purchased options	4	739	-	739	637	-	637	729	-	729	784	-	784	1,017	-	1,017
Written options	5	-	(660)	(660)	-	(581)	(581)	-	(614)	(614)	-	(743)	(743)	-	(955)	(955)
	6	20,120	(18,848)	1,272	18,045	(17,036)	1,009	19,638	(18,414)	1,224	18,610	(17,521)	1,089	25,152	(23,699)	1,453
Foreign Exchange Contracts																
Cross-currency swaps	7	6,563	(5,396)	1,167	5,128	(4,239)	889	3,949	(2,287)	1,662	2,980	(1,803)	1,177	3,752	(2,545)	1,207
Cross-currency interest rate swaps	8	11,100	(17,066)	(5,966)	6,847	(12,128)	(5,281)	11,510	(15,490)	(3,980)	7,823	(11,436)	(3,613)	15,260	(18,324)	(3,064)
Forward foreign exchange contracts	9	5,042	(2,469)	2,573	3,099	(1,306)	1,793	7,664	(5,575)	2,089	5,681	(5,607)	74	11,627	(8,549)	3,078
Purchased options	10	279	-	279	133	-	133	357	-	357	222	-	222	1,021	-	1,021
Written options	11	-	(301)	(301)	-	(178)	(178)	-	(401)	(401)	-	(238)	(238)	-	(1,000)	(1,000)
	12	22,984	(25,232)	(2,248)	15,207	(17,851)	(2,644)	23,480	(23,753)	(273)	16,706	(19,084)	(2,378)	31,660	(30,418)	1,242
Commodity Contracts																
Swaps	13	1,038	(1,935)	(897)	993	(1,818)	(825)	761	(1,917)	(1,156)	778	(1,676)	(898)	911	(2,671)	(1,760)
Purchased options	14	786	-	786	674	-	674	673	-	673	523	-	523	747	-	747
Written options	15	-	(1,074)	(1,074)	-	(953)	(953)	-	(916)	(916)	-	(709)	(709)	-	(1,054)	(1,054)
	16	1,824	(3,009)	(1,185)	1,667	(2,771)	(1,104)	1,434	(2,833)	(1,399)	1,301	(2,385)	(1,084)	1,658	(3,725)	(2,067)
Equity Contracts																
	17	1,177	(2,197)	(1,020)	969	(2,201)	(1,232)	950	(2,328)	(1,378)	800	(2,695)	(1,895)	1,021	(2,855)	(1,834)
Credit Default Swaps																
Purchased	18	87	-	87	36	-	36	29	-	29	76	-	76	71	-	71
Written	19	-	(37)	(37)	-	(48)	(48)	-	(56)	(56)	-	(125)	(125)	-	(113)	(113)
	20	87	(37)	50	36	(48)	(12)	29	(56)	(27)	76	(125)	(49)	71	(113)	(42)
Total fair value - trading derivatives	21	46,192	(49,323)	(3,131)	35,924	(39,907)	(3,983)	45,531	(47,384)	(1,853)	37,493	(41,810)	(4,317)	59,562	(60,810)	(1,248)
HEDGING																
Interest Rate Contracts																
Cash flow hedges - swaps	22	880	(71)	809	664	(90)	574	671	(139)	532	594	(163)	431	886	(94)	792
Fair value hedges - swaps	23	678	(582)	96	544	(387)	157	587	(362)	225	543	(370)	173	949	(599)	350
Total swaps	24	1,558	(653)	905	1,208	(477)	731	1,258	(501)	757	1,137	(533)	604	1,835	(693)	1,142
Foreign Exchange Contracts																
Cash flow hedges - Forward foreign exchange contracts	25	1,483	(2,643)	(1,160)	1,092	(2,255)	(1,163)	1,279	(2,126)	(847)	1,201	(1,894)	(693)	1,592	(2,198)	(606)
Total foreign exchange contracts	26	1,483	(2,643)	(1,160)	1,092	(2,255)	(1,163)	1,279	(2,126)	(847)	1,201	(1,894)	(693)	1,592	(2,198)	(606)
Equity Contracts																
Cash flow hedges - Equity contracts	27	-	-	-	14	-	14	-	-	-	-	-	-	-	-	-
Total equity contracts	28	-	-	-	14	-	14	-	-	-	-	-	-	-	-	-
Total fair value - hedging derivatives	29	3,041	(3,296)	(255)	2,314	(2,732)	(418)	2,537	(2,627)	(90)	2,338	(2,427)	(89)	3,427	(2,891)	536
Total fair value	30	49,233	(52,619)	(3,386)	38,238	(42,639)	(4,401)	48,068	(50,011)	(1,943)	39,831	(44,237)	(4,406)	62,989	(63,701)	(712)
Less: Net impact of master netting agreements	31	(34,455)	34,455	-	(27,415)	27,415	-	(40,338)	40,338	-	(35,250)	35,250	-	(54,650)	54,650	-
Total	32	14,778	(18,164)	(3,386)	10,823	(15,224)	(4,401)	7,730	(9,673)	(1,943)	4,581	(8,987)	(4,406)	8,339	(9,051)	(712)

OVER-THE-COUNTER DERIVATIVES (NOTIONAL AMOUNTS)

LINE #	As at January 31, 2016			As at October 31, 2015			As at July 31, 2015			As at April 30, 2015			
	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	Non-centrally cleared	Centrally cleared	Total	
Interest Rate Contracts													
Swaps	1	660,361	2,266,531	2,926,892	690,375	2,269,412	2,959,787	739,255	2,255,470	2,994,725	766,114	2,245,999	3,012,113
Forward rate agreements	2	4,649	329,406	334,055	2,563	430,181	432,744	12,609	455,620	468,229	20,330	336,133	356,463
Purchased options	3	19,722	-	19,722	21,344	-	21,344	18,730	-	18,730	19,891	-	19,891
Written options	4	26,677	-	26,677	24,154	-	24,154	23,251	-	23,251	24,947	-	24,947
Total interest rate contracts	5	711,409	2,595,937	3,307,346	738,436	2,699,593	3,438,029	793,845	2,711,090	3,504,935	831,282	2,582,132	3,413,414
Foreign Exchange Contracts													
Cross-currency swaps	6	76,910	-	76,910	76,083	-	76,083	71,517	-	71,517	74,600	-	74,600
Cross-currency interest rate swaps	7	376,932	-	376,932	339,467	-	339,467	332,553	-	332,553	309,387	-	309,387
Forward foreign exchange contracts	8	436,842	-	436,842	393,098	-	393,098	403,838	-	403,838	386,985	-	386,985
Purchased options	9	33,472	-	33,472	28,297	-	28,297	30,812	-	30,812	32,660	-	32,660
Written options	10	37,020	-	37,020	28,960	-	28,960	31,248	-	31,248	33,152	-	33,152
Total foreign exchange contracts	11	961,176	-	961,176	865,905	-	865,905	869,968	-	869,968	836,784	-	836,784
Commodity Contracts													
Swaps	12	12,271	-	12,271	11,929	-	11,929	12,322	-	12,322	12,631	-	12,631
Purchased options	13	5,737	-	5,737	6,172	-	6,172	6,359	-	6,359	7,424	-	7,424
Written options	14	3,869	-	3,869	4,103	-	4,103	4,186	-	4,186	3,410	-	3,410
Total commodity contracts	15	21,877	-	21,877	22,204	-	22,204	22,867	-	22,867	23,465	-	23,465
Equity Contracts	16	45,596	-	45,596	47,114	-	47,114	53,679	-	53,679	55,674	-	55,674
Credit Default Swaps													
Purchased	17	5,196	1,402	6,598	5,611	1,054	6,665	5,383	982	6,365	6,283	4,145	10,428
Written	18	9,583	112	9,695	9,385	-	9,385	9,708	-	9,708	9,685	3,239	12,924
Total credit default swaps	19	14,779	1,514	16,293	14,996	1,054	16,050	15,091	982	16,073	15,968	7,384	23,352
Total	20	1,754,837	2,597,451	4,352,288	1,688,655	2,700,647	4,389,302	1,755,450	2,712,072	4,467,522	1,763,173	2,589,516	4,352,689

ASSET ENCUMBRANCE

LINE #	Q1 2016						Q4 2015						
	On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		On-Balance Sheet Assets	Other Cash & Securities Received	Encumbered (2)		Net Unencumbered		
			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)			Pledged as Collateral	Other Encumbered	Other Unencumbered (4)	Available as collateral (5)	
(\$ millions except as noted)													
Asset Liquidity													
Canadian Dollar Cash and Securities													
Cash and cash equivalents	1	3,772	-	-	-	393	3,379	5,586	-	-	-	389	5,197
Interest bearing deposits with banks	2	1,801	-	-	-	-	1,801	1,167	-	-	-	-	1,167
Securities and securities borrowed or purchased under resale agreement (1)													
Government debt	3	73,190	14,201	33,557	12,374	1,365	40,095	63,362	13,044	28,244	12,021	1,440	34,701
Mortgage-backed securities and collateralized mortgage obligations	4	4,596	547	760	-	135	4,248	4,817	754	1,060	-	139	4,372
Corporate debt	5	11,501	3,948	417	893	5,170	8,969	10,943	4,193	552	836	5,054	8,694
Corporate equity	6	33,146	4,448	18,823	2,207	985	15,579	34,107	4,807	20,316	2,947	992	14,659
Total securities and securities borrowed or purchased under resale agreement	7	122,433	23,144	53,557	15,474	7,655	68,891	113,229	22,798	50,172	15,804	7,625	62,426
Total Canadian dollar	8	128,006	23,144	53,557	15,474	8,048	74,071	119,982	22,798	50,172	15,804	8,014	68,790
U.S. Dollar and Other Currency Cash and Securities													
Cash and cash equivalents	9	35,189	-	-	2,034	9	33,146	34,709	-	-	2,232	8	32,469
Interest bearing deposits with banks	10	5,632	-	-	-	-	5,632	6,215	-	-	-	-	6,215
Securities and securities borrowed or purchased under resale agreement (1)													
Government debt	11	51,200	4,216	35,200	4,524	-	15,692	40,431	2,698	28,424	2,273	-	12,432
Mortgage-backed securities and collateralized mortgage obligations	12	15,264	516	2,903	-	-	12,877	14,554	425	1,134	-	-	13,845
Corporate debt	13	8,297	2,599	148	16	84	10,648	6,641	2,139	73	11	77	8,619
Corporate equity	14	24,910	15,145	14,010	4,177	625	21,243	24,129	13,090	14,564	2,906	600	19,149
Total securities and securities borrowed or purchased under resale agreement	15	99,671	22,476	52,261	8,717	709	60,460	85,755	18,352	44,195	5,190	677	54,045
Total U.S. dollar and other currency	16	140,492	22,476	52,261	10,751	718	99,238	126,679	18,352	44,195	7,422	685	92,729
NHA mortgage-backed securities (reported as loans at amortized cost) (3)	17	22,859	-	-	2,946	-	19,913	21,834	-	-	3,589	-	18,245
Total Liquid Assets	18	291,357	45,620	105,818	29,171	8,766	193,222	268,495	41,150	94,367	26,815	8,699	179,764
Loans (6)	19	322,139	-	44,083	738	166,603	110,715	300,883	-	43,928	1,594	145,422	109,939
Other assets (6)	20	85,797	-	-	-	85,797	-	72,503	-	-	-	72,503	-
Total Loans and Other Assets	21	407,936	-	44,083	738	252,400	110,715	373,386	-	43,928	1,594	217,925	109,939
Total	22	699,293	45,620	149,901	29,909	261,166	303,937	641,881	41,150	138,295	28,409	226,624	289,703

NET UNENCUMBERED LIQUID ASSETS BY LEGAL ENTITY

(\$ millions except as noted)		2016	2015	2015
		Q1	Q4	Q3
BMO	23	143,111	130,498	138,960
BMO Harris Bank	24	39,523	37,605	40,391
Broker Dealers	25	19,354	20,360	20,062
Total Net Unencumbered Liquid Assets by Legal Entity	26	201,988	188,463	199,413

- (1) Average securities balances are shown on page 14.
- (2) Pledged as collateral refers to the portion of on-balance sheet assets and other cash & securities received that is pledged or encumbered through repurchase agreements, securities lent, derivative contracts, minimum required deposits at central banks, and requirements associated with participation in clearing houses and payment systems. Other encumbered includes assets which are restricted from use for legal or other reasons such as restricted cash and short sales.
- (3) Under IFRS, NHA MBS that include BMO originated mortgages as the underlying collateral are classified as loans. Unencumbered NHA MBS securities have liquidity value and are included as liquid assets under the Bank's liquidity and funding management framework. This amount is shown as a separate line item called NHA mortgage-backed securities.
- (4) Other Unencumbered assets include select holdings management believes are not readily available to support the liquidity requirements of the Bank. These include cash and securities of \$8.8 billion as at January 31, 2016 which include securities held in BMO's insurance subsidiary, credit protection vehicle, significant equity investments, and certain investments held in our merchant banking business. Other Unencumbered assets also include mortgages and loans that may be securitized to access secured funding.
- (5) Loans included as available as collateral represent loans currently lodged at central banks that could potentially be used to access central bank funding. Loans available for collateral do not include other sources of additional liquidity that may be realized from the loan portfolio, including incremental securitization, covered bond issuances and FHLB advances.
- (6) Prior period numbers have been restated to conform with the current period's presentation.

DEPOSITS

(\$ millions except as noted)		2016	2015	2015	2015	2015	2014	2014	2014	2014	MIX Q1	INC/(DEC) VS LAST YEAR	
		Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Canadian Dollar Deposits													
Banks	27	8,014	8,315	11,449	7,170	7,093	4,867	4,558	5,065	6,631	1.7 %	921	13.0 %
Businesses and governments	28	95,270	91,611	94,702	91,480	94,197	96,378	95,920	93,879	95,212	20.2 %	1,073	1.1 %
Individuals	29	100,719	97,077	95,501	94,718	94,722	92,485	90,999	89,963	88,410	21.4 %	5,997	6.3 %
Total	30	204,003	197,003	201,652	193,368	196,012	193,730	191,477	188,907	190,253	43.3 %	7,991	4.1 %
U.S. Dollar and Other Currency Deposits													
Banks	31	24,355	18,820	20,127	21,694	17,217	13,376	18,307	17,542	20,299	5.2 %	7,138	41.5 %
Businesses and governments	32	187,083	172,007	176,487	163,258	168,075	142,761	147,888	145,036	145,135	39.7 %	19,008	11.3 %
Individuals	33	55,395	50,339	49,351	45,911	48,474	43,221	41,551	42,522	42,706	11.8 %	6,921	14.3 %
Total	34	266,833	241,166	245,965	230,863	233,766	199,358	207,746	205,100	208,140	56.7 %	33,067	14.1 %
Total Deposits	35	470,836	438,169	447,617	424,231	429,778	393,088	399,223	394,007	398,393	100.0 %	41,058	9.6 %
Customer Deposits (7)	36	282,713	261,935	262,725	250,666	254,202	238,703	230,619	230,407	227,937			

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

		LINE	Cross reference (3)	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3
(\$ millions except as noted)										
Common Equity Tier 1 Capital: instruments and reserves										
1	Directly issued qualifying common share capital plus related stock surplus	1	a+b	12,650	12,612	12,598	12,633	12,676	12,661	12,464
2	Retained earnings	2	c	19,409	18,930	18,281	17,765	17,489	17,237	16,724
3	Accumulated other comprehensive income (and other reserves)	3	d	6,286	4,640	4,681	2,878	4,112	1,375	991
6	Common Equity Tier 1 Capital before regulatory adjustments	4		38,345	36,182	35,560	33,276	34,277	31,273	30,179
Common Equity Tier 1 Capital: regulatory adjustments										
7	Prudential valuation adjustments	5		85	85	53	65	65	58	49
8	Goodwill (net of related tax liability)	6	e+p1-f	6,660	5,960	6,005	5,558	5,808	5,284	5,192
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	7	g-h	1,874	1,792	1,757	1,702	1,773	1,591	1,561
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	8	i-j	1,539	1,506	1,668	1,579	1,757	1,528	1,514
11	Cash flow hedge reserve	9	k	867	612	575	421	711	141	82
12	Shortfall of provisions to expected losses	10	k1	-	-	-	-	22	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities (4)	11		342	216	133	64	84	2	(12)
15	Defined benefit pension fund net assets (net of related tax liability) (5)	12	l-m	212	359	367	247	115	202	162
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	13	n-o	-	24	-	-	-	23	35
22	Amount exceeding the 15% threshold			-	-	-	-	-	-	-
23	of which: significant investments in the common stock financials	14	h1	-	-	-	-	-	10	-
24	of which: mortgage servicing rights	15	j1	-	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	16	il	-	-	-	-	-	13	-
26	Total regulatory adjustments to Common Equity Tier 1 Capital	17		11,579	10,554	10,558	9,636	10,335	8,852	8,583
29	Common Equity Tier 1 Capital (CET1)	18		26,766	25,628	25,002	23,640	23,942	22,421	21,596
Additional Tier 1 Capital: instruments										
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	19	o1	2,150	2,150	1,550	1,200	1,200	1,200	1,200
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (6)	20	p	1,540	1,987	1,987	1,987	2,337	3,332	3,332
34	Additional Tier 1 instruments (and CET1 instruments not otherwise included) issued by subsidiaries and held by third parties (amount allowed in group AT1)	21	s	10	9	9	10	9	7	10
35	of which: instruments issued by subsidiaries subject to phase out	22		10	9	9	10	9	7	10
36	Additional Tier 1 Capital before regulatory adjustments	23		3,700	4,146	3,546	3,197	3,546	4,539	4,542
Additional Tier 1 Capital: regulatory adjustments										
37	Investments in own Additional Tier 1 instruments	24	n1-o1	1	-	-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	25	t	213	358	358	358	358	358	358
41	Other deductions from Tier 1 Capital as determined by OSFI	26		-	-	-	-	-	-	-
41b	of which: Valuation adjustment for less liquid positions	27		-	-	-	-	-	-	-
43	Total regulatory adjustments applied to Additional Tier 1 Capital	28		214	358	358	358	358	358	358
44	Additional Tier 1 Capital (AT1)	29		3,486	3,788	3,188	2,839	3,188	4,181	4,184
45	Tier 1 Capital (T1 = CET1 + AT1)	30		30,252	29,416	28,190	26,479	27,130	26,602	25,780
Tier 2 Capital: instruments and provisions										
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	31	m1	2,050	1,034	1,034	1,026	1,033	1,002	-
47	Directly issued capital instruments subject to phase out from Tier 2 Capital (7)	32	u	3,080	3,548	3,548	3,551	3,554	4,027	4,030
48	Tier 2 Capital instruments (and CET1 and AT1 instruments not included) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	33	v	-	46	46	43	40	80	77
49	of which: instruments issued by subsidiaries subject to phase out	34		-	46	46	43	40	80	77
50	Collective allowances	35	w	559	590	300	272	215	266	212
51	Tier 2 Capital before regulatory adjustments	36		5,889	5,218	4,928	4,892	4,842	5,375	4,319
Tier 2 Capital: regulatory adjustments										
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	37	x	50	50	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital	38		50	50	50	50	50	50	50
58	Tier 2 Capital (T2)	39		5,639	5,168	4,878	4,842	4,792	5,325	4,269
59	Total Capital (TC = T1 + T2)	40		35,891	34,584	33,068	31,321	31,922	31,927	30,049
Total Risk-Weighted Assets										
60a	Common Equity Tier 1 (CET1) Capital RWA	41		265,043	239,185	239,934	231,243	237,529	222,092	225,961
60b	Tier 1 Capital RWA	42		265,381	239,471	240,265	231,584	237,940	222,428	226,289
60c	Total Capital RWA	43		265,671	239,716	240,549	231,876	238,292	222,931	226,782
Capital Ratios										
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets)	44		10.1%	10.7%	10.4%	10.2%	10.1%	10.1%	9.6%
62	Tier 1 ratio (as percentage of risk-weighted assets)	45		11.4%	12.3%	11.7%	11.4%	11.4%	12.0%	11.4%
63	Total Capital ratio (as percentage of risk-weighted assets)	46		13.5%	14.4%	13.7%	13.5%	13.4%	14.3%	13.3%
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)	47		8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement	48		3.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)	49		10.1%	10.7%	10.4%	10.2%	10.1%	10.1%	9.6%
69	OSFI all-in target	50		8.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
Amounts below the thresholds for deduction										
72	Non-significant investments in the capital of other financials	51	y-z	293	443	385	221	230	339	379
73	Significant investments in the common stock of financials	52	a1	1,595	1,492	1,477	1,410	1,354	1,356	1,265
74	Mortgage servicing rights (net of related tax liability)	53	b1	50	48	49	43	42	41	39
75	Deferred tax assets arising from temporary differences (net of related tax liability)	54	c1-d1	2,286	2,114	2,188	2,091	2,114	1,989	1,922
Applicable caps on the inclusion of provisions in Tier 2										
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	55		291	217	214	203	215	197	188
77	Cap on inclusion of provisions in Tier 2 under standardised approach	56		291	217	214	203	215	197	188
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)	57		1,500	1,518	1,509	1,454	1,460	1,382	1,386
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	58		268	374	86	69	-	69	25
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)										
82	Current cap on AT1 instruments subject to phase out arrangements	59		2,593	3,025	3,025	3,025	3,025	3,457	3,457
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	60	e1+f1	-	-	-	-	-	-	-
84	Current cap on T2 instruments subject to phase out arrangements	61		3,080	3,594	3,594	3,594	3,594	4,107	4,107
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	62		840	561	579	584	1,119	636	671

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

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

(3) Cross reference to Consolidated Balance Sheet under regulatory scope (page 36).

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

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

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

(7) \$629MM (after phase-out) Trust Subordinated note that is deconsolidated under IFRS 10 but still qualifies as Tier 2 Capital is included in line 47.

CONSOLIDATED BALANCE SHEET

Balance sheet as in Report to Shareholders				Under regulatory scope of consolidation (1)	Cross Reference (2)	Balance sheet as in Report to Shareholders				Under regulatory scope of consolidation (1)	Cross Reference (2)
LINE	#	Q1 2016	Q1 2016			LINE	#	Q1 2016	Q1 2016		
(\$ millions except as noted)						(\$ millions except as noted)					
Assets						Liabilities and Equity					
Cash and Cash Equivalents						Deposits					
1		38,961	38,840			40		32,369	32,369		
Interest Bearing Deposits with Banks						Banks					
2		7,433	7,380			41		282,353	282,353		
Securities						Business and governments					
3		138,501	132,057			42		156,114	156,114		
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)						Individuals					
4			2,534		n	43		470,836	470,836		
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes						Total deposits					
5			11		n1	43					
Investments in own Tier 2 instruments not derecognized for accounting purposes						Other Liabilities					
6			277			44		52,619	52,264		
Non-significant investments in the capital of other financials below threshold (3)						Derivative instruments					
7			15,381		y	45		11,345	11,345		
Significant investments in deconsolidated subsidiaries and other financial institutions (4)						Acceptances					
8			1,858		t+x+a1	46		24,208	24,208		
Significant investments in capital of other financial institutions reflected in regulatory capital						Securities sold but not yet purchased					
9			-		h1	47			2,534		o
Amount exceeding the 15% threshold						Investments in own shares not derecognized for accounting purposes					
10			734			48			10		o1
Significant investment in common stock of financials below threshold						Investments in own Additional Tier 1 instruments not derecognized for accounting purposes					
11			89		p1	49			277		
Goodwill embedded in significant investments						Investments in own Tier 2 instruments not derecognized for accounting purposes					
Securities Borrowed or Purchased Under Resale Agreements						Non-significant investments in the capital of other financials					
12		83,603	83,603			50			15,088		z
Loans						Securities lent or sold under repurchase agreement					
Residential mortgages						Current tax liabilities					
13		107,026	107,026			52		128	128		
Consumer installment and other personal						Deferred tax liabilities (5)					
14		65,886	65,886			53		248	248		
Credit cards						related to goodwill					
15		7,896	7,896			54			216		f
Business and governments						related to intangibles					
16		166,141	165,966			55			432		h
Allowance for credit losses						related to deferred tax assets excluding those arising from temporary differences					
17		(1,951)	(1,951)			56			240		j
Allowance reflected in Tier 2 regulatory capital						related to defined-benefit pension fund net assets					
18		559	-		w	57			64		
Shortfall of provisions to expected loss						of which deducted from regulatory capital					
19			-		k1	58			64		m
Total net loans and acceptances						of which not deducted from regulatory capital					
20		344,998	344,823			59			-		
Other Assets						related to deferred tax assets arising from temporary differences, excluding those realizable through net operating loss carryback					
Derivative instruments						Other					
21		49,233	49,233			60			356		d1
Customers' liability under acceptances						of which: liabilities of subsidiaries, other than deposits					
22		11,345	11,345			61		43,365	36,201		
Premises and equipment						Less: amount (of liabilities of subsidiaries) phased out					
23		2,339	2,164			62			-		
Goodwill						Liabilities of subsidiaries after phase out					
24		6,787	6,787		e	63			-		
Intangible assets						Total other liabilities					
25		2,306	2,306		g	65		181,583	174,064		
Current tax assets						Subordinated Debt					
26		735	735			Subordinated debt					
Deferred tax assets (5)						Qualifying subordinated debt					
27		3,360	3,357			66		5,250	5,250		
Deferred tax assets excluding those arising from temporary differences						Non qualifying subordinated debt					
28			1,779		i	67			2,050		m1
Deferred tax assets arising from temporary differences						of which redemption has been announced (in the last month of the quarter)					
29			2,642		c1	68			3,200		
of which Deferred tax assets arising from temporary differences below the threshold						Less: regulatory amortization					
30			2,642			70			(80)		
of which amount exceeding 15% threshold						Non qualifying subordinated debt subject to phase out					
31			-		it	71			3,120		
Other						Less: amount phased out					
32		9,692	9,144			72			(669)		
Defined-benefit pension fund net assets						Non qualifying subordinated debt after phase out					
33			122			73			2,451		u
of which Defined-benefit pension fund net assets as per regulatory capital (6)						Equity					
34			276		l	Share capital					
of which the bank has unrestricted and unfettered access						Preferred shares					
35			155			74		15,592	15,592		
Mortgage servicing rights						Directly issued qualifying Additional Tier 1 instruments					
36			50			75			2,150		o1
of which Mortgage servicing rights under the threshold						Non-qualifying preferred shares for accounting purposes					
37			50		b1	76			-		
of which amount exceeding the 15% threshold						Non-qualifying preferred shares subject to phase out					
38			-		j1	77			1,090		
Total Assets						Less amount (of preferred shares) phased out					
39		699,293	691,774			78			-		e1
						Non qualifying preferred shares after phase out					
						Common shares					
						Directly issued qualifying CET1					
						Contributed surplus					
						Retained earnings					
						Accumulated other comprehensive income					
						of which: Cash flow hedges					
						Other AOCI					
						Total shareholders' equity					
						Non-controlling interests in subsidiaries					
						of which portion allowed for inclusion into Tier 1 capital					
						less amount phased out					
						Other additional Tier 1 issued by subs after phase out					
						Total equity					
						Total Liabilities and Equity					
						91					
						92					

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$7,296 million assets and nominal equity) covers the development and marketing of individual and group life, accident and health insurance and annuity products in Canada. BMO Reinsurance Limited (\$223 million assets and nominal equity) covers the reinsurance of life, health and disability insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

(2) Cross Reference to Basel III Regulatory Capital (All-in basis) (page 35).

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

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

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

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

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions except as noted)

Item	LINE #	Q1 2016	Q4 2015	Q3 2015	Q2 2015
1 Total consolidated assets as per published financial statements	1	699,293	641,881	672,442	633,275
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	2	(7,377)	(7,297)	(7,805)	(7,964)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	3	-	-	-	-
4 Adjustments for derivative financial instruments	4	(20,295)	(12,892)	(18,727)	(12,122)
5 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	5	6,140	5,411	3,940	5,662
6 Adjustment for off balance-sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	6	95,741	89,161	86,475	80,472
7 Other adjustments	7	(7,324)	(5,297)	(5,081)	(4,440)
8 Leverage Ratio Exposure (transitional basis)	8	766,178	710,967	731,244	694,883

LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

Leverage ratio framework

Item		Q1 2016	Q4 2015	Q3 2015	Q2 2015
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	9	560,869	530,677	544,557	523,668
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)	10	(9,114)	(7,694)	(7,751)	(7,203)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	11	551,755	522,983	536,806	516,465
Derivative exposures					
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	12	10,111	7,515	10,546	9,510
5 Add-on amounts for PFE associated with all derivative transactions	13	20,303	19,466	19,761	19,740
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	14	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	15	(1,243)	(990)	(669)	(1,246)
8 (Exempted CCP-leg of client cleared trade exposures)	16	(232)	(646)	(298)	(296)
9 Adjusted effective notional amount of written credit derivatives	17	1,362	2,255	1,343	4,612
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	18	(1,362)	(2,255)	(1,343)	(4,612)
11 Total derivative exposures (sum of lines 4 to 10)	19	28,939	25,345	29,340	27,708
Securities financing transaction exposures					
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	20	87,212	71,604	77,693	70,066
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	21	(3,580)	(3,292)	(2,941)	(3,808)
14 Counterparty credit risk (CCR) exposure for SFT assets	22	6,111	5,166	3,871	3,980
15 Agent transaction exposures	23	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	24	89,743	73,478	78,623	70,238
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	25	284,982	268,646	261,672	246,649
18 (Adjustments for conversion to credit equivalent amounts)	26	(189,241)	(179,485)	(175,197)	(166,177)
19 Off-balance sheet items (sum of lines 17 and 18)	27	95,741	89,161	86,475	80,472
Capital and Total Exposures - Transitional Basis					
20 Tier 1 capital	28	31,988	32,006	30,847	29,031
21 Total Exposures (sum of lines 3, 11, 16 and 19)	29	766,178	710,967	731,244	694,883
Leverage Ratios - Transitional Basis					
22 Basel III leverage ratio	30	4.2%	4.5%	4.2%	4.2%
All-in basis (Required by OSFI)					
23 Tier 1 capital – All-in basis	31	30,252	29,416	28,190	26,479
24 (Regulatory adjustments)	32	(11,452)	(10,696)	(10,783)	(9,930)
25 Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) – All-in basis	33	763,840	707,965	728,212	692,156
26 Leverage ratio – All-in basis	34	4.0%	4.2%	3.9%	3.8%

RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)

Description	LINE #	Q1 2016						
		AIRB Credit Risk			Standardized Credit Risk	Total Credit Risk	Trading Book and other (1)	Balance Sheet
		Retail (2)	Wholesale (2)	Repo				
Cash and due from Banks	1	-	43,325	-	57	43,382	3,012	46,394
Securities	2	-	60,109	-	59	60,168	78,333	138,501
Assets Purchased under REPO	3	-	-	47,010	-	47,010	36,593	83,603
Loans	4	107,658	186,980	-	34,659	329,297	15,701	344,998
Customer Liability Under Acceptance	5	-	11,332	-	13	11,345	-	11,345
Derivatives	6	-	-	-	-	-	49,233	49,233
Other	7	-	6,326	-	1,108	7,434	17,785	25,219
	8	107,658	308,072	47,010	35,896	498,636	200,657	699,293

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

		Q1 2016		
		Total Credit Risk (2)	Trading Book and other	Balance Sheet
Cash and due from Banks	9	43,382	3,012	46,394
Securities	10	60,168	78,333	138,501
Assets Purchased under REPO	11	47,010	36,593	83,603
Loans	12	329,297	15,701	344,998
Customer Liability Under Acceptance	13	11,345	-	11,345
Derivatives	14	-	49,233	49,233
Other	15	7,434	17,785	25,219
Total on balance sheet	16	498,636	200,657	699,293
Undrawn Commitments	17	132,989		
Other Off Balance Sheet	18	17,632		
Off Balance Sheet Derivatives	19	34		
Off Balance Sheet Repo	20	38,913		
Total Off Balance Sheet	21	189,568		
Total Credit Risk	22	688,204		

(1) Includes trading book assets, securitized assets and other assets such as non significant investments, goodwill, deferred tax assets and intangibles.

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

RISK-WEIGHTED ASSETS (RWA)

LINE #	Basel III Q1 2016						Basel III								
	Exposure at Default (EAD)			RWA			Q4 2015	Q3 2015	Q2 2015	Q1 2015	Q4 2014	Q3 2014	Q2 2014	Q1 2014	
	Standardized approach	Advanced approach	Total	Standardized approach	Advanced approach	Total	RWA	RWA	RWA	RWA	RWA	RWA	RWA	RWA	
(\$ millions except as noted)															
Credit Risk															
Wholesale															
Corporate including specialized lending	1	25,534	257,736	283,270	25,164	81,235	106,399	91,489	91,458	85,757	88,895	81,340	80,777	81,037	85,270
Corporate small and medium enterprises (SMEs)	2	-	66,829	66,829	-	33,834	33,834	31,954	30,743	30,921	32,794	33,644	35,730	37,427	29,557
Sovereign	3	146	79,597	79,743	80	1,742	1,822	1,765	1,866	1,749	1,818	1,612	1,270	1,510	1,251
Bank	4	410	38,779	39,189	406	3,534	3,940	3,902	4,407	4,352	4,442	4,186	4,285	4,798	5,249
Retail															
Residential mortgages excluding home equity line of credits (HELOCs)	5	3,499	105,157	108,656	1,655	7,051	8,706	8,427	8,275	8,193	8,240	7,618	8,127	8,607	8,756
HELOCs	6	571	43,676	44,247	405	7,969	8,374	7,889	7,017	7,119	6,946	6,541	6,603	6,841	6,828
Qualifying revolving retail (QRR)	7	-	32,356	32,356	-	4,660	4,660	4,569	4,232	4,233	3,977	4,000	3,925	4,033	4,384
Other retail (excl. SMEs)	8	2,554	21,174	23,728	1,570	9,651	11,221	11,053	11,090	10,693	10,390	9,826	11,778	12,759	12,764
Retail SMEs	9	7,462	2,724	10,186	5,656	1,539	7,195	1,968	1,927	1,895	1,676	1,604	1,606	1,628	1,595
Equity	10	-	1,970	1,970	-	1,331	1,331	1,369	1,332	1,440	1,362	1,305	1,456	1,485	-
Trading book	11	238	164,782	165,020	238	9,198	9,436	8,415	9,763	9,198	10,556	7,359	6,877	8,477	11,075
Securitization	12	-	30,072	30,072	-	2,549	2,549	2,456	2,463	2,526	3,087	3,098	2,247	3,155	4,395
Other credit risk assets - non-counterparty managed assets	13	-	22,003	22,003	-	16,902	16,902	16,255	16,870	16,183	15,532	14,946	15,190	16,046	17,616
Scaling factor for credit risk assets under AIRB (2)	14	-	-	-	-	9,628	9,628	8,874	8,830	8,530	8,774	8,251	8,437	8,738	8,578
Total Credit Risk	15	40,414	866,855	907,269	35,174	190,823	225,997	200,385	200,273	192,789	198,617	185,387	188,157	196,512	198,803
Market Risk (3)	16	-	-	-	1,410	8,109	9,519	10,262	11,414	10,435	11,030	9,002	10,372	11,431	14,494
Operational Risk (4)	17	-	-	-	4,788	24,739	29,527	28,538	28,247	28,019	27,882	27,703	27,432	26,831	26,779
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5) (6)	18	40,414	866,855	907,269	41,372	223,671	265,043	239,185	239,934	231,243	237,529	222,092	225,961	234,774	240,076
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (7)	19	-	-	-	-	338	338	286	331	341	411	336	328	-	-
Tier 1 Capital Risk-Weighted Assets	20	-	-	-	41,372	224,009	265,381	239,471	240,265	231,584	237,940	222,428	226,289	234,774	240,076
Additional CVA adjustment, prescribed by OSFI, for Total Capital (7)	21	-	-	-	-	290	290	245	284	292	352	503	493	-	-
Total Capital Risk Weighted Assets (RWA)	22	-	-	-	41,372	224,299	265,671	239,716	240,549	231,876	238,292	222,931	226,782	234,774	240,076

RWA CVA PHASE-IN CALCULATION (7)	Q1 2016					
	CVA (A)	OSFI Scalars (B)	Total RWA Before CVA phase-in (C)	CVA phase-in Adjustments (D)=A*(100%-B)	RWA Net CVA phase-in (E)=C-D	
Common Equity Tier 1 (CET 1) Capital RWA	23	4,831	64%	266,782	1,739	265,043
Tier 1 Capital RWA	24	4,831	71%	266,782	1,401	265,381
Total Capital RWA	25	4,831	77%	266,782	1,111	265,671

TRANSITIONAL CAPITAL DISCLOSURE	2016	2015	2015	2015	
	Q1	Q4	Q3	Q2	
Transitional Basis - Basel III (8)					
Common Equity Tier 1 capital (CET1)	26	31,115	31,629	30,847	29,031
Tier 1 capital (T1 = CET1 + AT1)	27	31,988	32,005	30,847	29,031
Total capital (TC = T1 + T2)	28	37,648	37,204	35,755	33,904
Total risk-weighted assets (5)	29	272,758	258,800	251,120	235,571
Common Equity Tier 1 ratio (as percentage of risk weighted assets)	30	11.4%	12.2%	12.3%	12.3%
Tier 1 ratio (as percentage of risk weighted assets)	31	11.7%	12.4%	12.3%	12.3%
Total capital ratio (as percentage of risk weighted assets)	32	13.8%	14.4%	14.2%	14.4%

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	LINE #	2016	2015	2015	2015
		Q1	Q4	Q3	Q2
Bank of Montreal Mortgage Corporation - Basel III					
Transitional Basis - Basel III (8)					
Common Equity Tier 1 ratio	33	17.9%	16.9%	20.9%	21.9%
Tier 1 ratio	34	17.9%	16.9%	20.9%	21.9%
Total capital ratio	35	18.4%	17.4%	21.5%	22.5%
All-in Basis - Basel III (1)					
Common Equity Tier 1 ratio	36	17.8%	16.8%	20.8%	21.8%
Tier 1 ratio	37	17.8%	16.8%	20.8%	21.8%
Total capital ratio	38	18.4%	17.4%	21.5%	22.5%
BMO Harris Bank N.A. - Basel I (9)					
Tier 1 ratio	39	13.8%	15.7%	15.8%	15.8%
Total capital ratio	40	14.8%	16.8%	17.0%	17.1%

(1) "All-in" capital ratios assume that all Basel III regulatory adjustments are applied effective January 1, 2013 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013, continuing to January 1, 2022. OSFI required all institutions to have attained an "all-in" target Common Equity Tier 1 ratio of 7% by the first quarter of 2013, and "all-in" target Tier 1 and Total Capital ratios of 8.5% and 10.5%, respectively, by Q1/14.

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

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

(4) BMO uses the Advanced Measurement Approach (AMA), a risk sensitive model, along with the Standardized Approach under OSFI rules, to determine capital requirements for operational risk.

(5) Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a transitional Capital Floor based on Basel I and may be required to increase its risk weighted assets if the Capital Floor or any other minimum Basel III transitional requirements apply. The Capital Floor did not apply in any quarter shown above on an "all-in" basis but did apply to transitional RWA in certain prior quarters.

(6) In calculating the AIRB credit risk RWA for certain portfolios in BMO Financial Corp, a transitional floor based on the Standardized approach was applied until Q3 2015.

(7) Commencing Q1/14, a new CVA regulatory capital charge has been applied to derivatives. For Q3/14, OSFI introduced a new three tier capital approach with different scalars for each tier. See above for calculation and scalars percentages. CET1 CVA phase-in factors are 57% in 2014, 64% in 2015 and 64% in 2016.

(8) Transitional capital ratios assume that all Basel III regulatory capital adjustments are phased in from January 1, 2014 to January 1, 2018 and that the capital value of instruments which no longer qualify as regulatory capital under Basel III rules will be phased out at a rate of 10% per year from January 1, 2013 and continuing to January 1, 2022.

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

COMMON EQUITY TIER 1 (CET 1) CAPITAL RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions except as noted)	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
Personal and Commercial Banking	1	170,113	148,942	146,636	141,320	144,278	135,927
Wealth Management	2	16,115	15,620	15,081	14,510	14,230	13,943
BMO Capital Markets	3	68,733	65,311	68,420	61,504	63,135	55,432
Corporate Services, including Technology and Operations	4	10,082	9,312	9,797	13,909	15,886	16,790
Total Common Equity Tier 1 Capital Risk-Weighted Assets	5	265,043	239,185	239,934	231,243	237,529	222,092

FLOW STATEMENT OF REGULATORY CAPITAL

(\$ millions except as noted)		2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
Common Equity Tier 1 Capital							
Opening Balance	6	25,628	25,002	23,640	23,942	22,421	21,596
New capital issues	7	39	17	4	15	73	203
Redeemed capital	8	-	-	(149)	(229)	(240)	-
Gross dividends (deduction)	9	(581)	(557)	(550)	(546)	(551)	(544)
Profit for the quarter (attributable to shareholders of the parent company)	10	1,060	1,206	1,185	993	986	1,057
Removal of own credit spread (net of tax)	11	(126)	(83)	(69)	20	(83)	(13)
Movements in other comprehensive income							
– Currency Translation Differences	12	1,499	(93)	1,517	(1,025)	2,306	458
– Available-for-sale securities	13	(23)	(166)	(21)	(28)	(16)	(59)
– Other (1)	14	(85)	181	152	110	(123)	(73)
Goodwill and other intangible assets (deduction, net of related tax liability)	15	(782)	10	(502)	320	(706)	(121)
Other, including regulatory adjustments and transitional arrangements							
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	16	(32)	161	(89)	179	(229)	(15)
– Prudential Valuation Adjustments (2)	17	-	(32)	12	-	(7)	(9)
– Other (3)	18	169	(18)	(128)	(111)	111	(59)
Closing Balance	19	26,766	25,628	25,002	23,640	23,942	22,421
Other non-core Tier 1 (Additional Tier 1) Capital							
Opening Balance	20	3,788	3,188	2,839	3,188	4,181	4,184
New 'non-core' tier 1 (Additional Tier 1) eligible capital issues	21	-	600	350	-	-	-
Redeemed capital	22	(450)	-	-	(350)	(995)	-
Other, including regulatory adjustments and transitional arrangements (4)	23	148	-	(1)	1	2	(3)
Closing Balance	24	3,486	3,788	3,188	2,839	3,188	4,181
Total Tier 1 Capital	25	30,252	29,416	28,190	26,479	27,130	26,602
Tier 2 Capital							
Opening Balance	26	5,168	4,878	4,842	4,792	5,325	4,269
New Tier 2 eligible capital issues	27	1,000	-	-	-	-	1,002
Redeemed capital	28	-	-	-	(500)	-	-
Amortization adjustments	29	-	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (5)	30	(529)	290	36	550	(533)	54
Closing Balance	31	5,639	5,168	4,878	4,842	4,792	5,325
Total Regulatory Capital	32	35,891	34,584	33,068	31,321	31,922	31,927

(1) Includes: AOCI on pension and other post-employment benefits and on own credit risk financial liabilities designated at fair value.

(2) Valuation adjustment for illiquid positions is now deducted from CET1 capital and was previously deducted from Tier 1 capital.

(3) Includes: Expected Loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability) deductions, changes in contributed surplus and threshold deductions.

(4) Includes: Corresponding deductions from Additional Tier 1 Capital and transitional arrangements (phased-out amount).

(5) Includes: Eligible allowances, transitional arrangements (phased-out amount) and corresponding deductions from Tier 2 Capital.

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

LINE #	2016 Q1		2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
	Credit Risk	Of which counterparty credit risk (5)	Credit Risk	Credit Risk	Credit Risk	Credit Risk	Credit Risk
(\$ millions except as noted)							
Opening Credit RWA, beginning of quarter	1	200,385	9,677	200,273	192,789	198,617	185,387
Book size (1)	2	5,753	797	1,493	4,596	2,626	4,826
Book quality (2)	3	803	(82)	(5,470)	(1,191)	149	(758)
Model Updates (3)	4	168	-	611	-	-	(242)
Methodology and Policy (4)	5	(303)	-	3,521	(4,977)	(2,668)	(4,163)
Acquisitions and disposals	6	10,605	-	-	-	-	-
Foreign exchange movements	7	8,586	863	(43)	9,056	(5,935)	13,567
Other	8	-	-	-	-	-	-
Closing Credit RWA, end of quarter	9	225,997	11,255	200,385	200,273	192,789	185,387

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

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

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

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

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

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

LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
	(\$ millions except as noted)					
Market Risk RWA, beginning of quarter	10	10,262	11,414	10,435	11,030	9,002
Movement in risk levels (1)	11	(570)	697	1,163	453	898
Model updates (2)	12	-	-	(184)	(1,048)	1,130
Methodology and policy (3)	13	(173)	(1,849)	-	-	-
Acquisition and disposals	14	-	-	-	-	-
Foreign exchange movement and others	15	-	-	-	-	-
Market Risk RWA, end of quarter	16	9,519	10,262	11,414	10,435	11,030

(1) Movement in risks levels includes changes in risk due to reduced exposures and market movements.

(2) Model updates includes updates to the model to reflect recent experience, change in model scope.

(3) Methodology changes to the calculations driven by regulatory policy changes.

EQUITY SECURITIES EXPOSURE AMOUNT

(\$ millions except as noted)

	LINE #	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4
Equity investments used for capital gains (Merchant Banking)	1	440	436	430	567	559	523
Equity investments used for mutual fund seed capital	2	21	34	27	26	22	20
Equity used for other (including strategic investments)	3	1,509	1,495	1,471	1,447	1,543	1,381
Total Equity Exposure	4	1,970	1,965	1,928	2,040	2,124	1,924

EQUITY INVESTMENT SECURITIES (1)

(\$ millions except as noted)

	LINE #	Q1 2016			Q4 2015			Q3 2015			Q2 2015		
		Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)	Book Value	Market Value	Unrealized Gain (Loss)
Grandfathered													
Public	5	4	4	-	12	12	-	27	27	-	27	27	-
Private													
Direct funds	6	108	108	-	110	110	-	132	132	-	141	141	-
Indirect funds	7	53	53	-	54	54	-	58	58	-	57	57	-
Total Grandfathered	8	165	165	-	176	176	-	217	217	-	225	225	-
Non-grandfathered													
Public	9	52	52	-	57	57	-	46	46	-	44	44	-
Private													
Direct funds	10	222	222	-	221	221	-	205	205	-	300	300	-
Indirect funds	11	345	345	-	339	339	-	339	339	-	417	417	-
Other	12	1,186	967	(219)	1,172	981	(191)	1,121	942	(179)	1,054	869	(185)
Total Non-grandfathered	13	1,805	1,586	(219)	1,789	1,598	(191)	1,711	1,532	(179)	1,815	1,630	(185)
Total Equities	14	1,970	1,751	(219)	1,965	1,774	(191)	1,928	1,749	(179)	2,040	1,855	(185)

Total realized gains or losses arising from sales or liquidations in the reporting period	15			37			(2)			3			-
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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 (voluntarily in the case of merchant banking specialized financing entity investments) from capital for regulatory capital calculation purposes.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions except as noted)

LINE #	Q1 2016				Q4 2015				Q3 2015				
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB		
	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	Gross Exposure (2)	Exposure Amount Covered By Guarantees Or Credit Derivatives	Adjusted EAD	Exposure Amount Covered By Guarantees Or Credit Derivatives	
Corporate (incl specialized lending and SMEs treated as corporate)	1	25,534	-	325,744	28,370	19,583	-	283,376	25,814	18,466	-	282,981	25,994
Sovereign	2	146	-	135,238	55,901	172	-	130,407	55,358	160	-	135,256	48,725
Bank	3	410	-	39,356	1,837	344	-	35,588	1,948	344	-	42,057	1,866
Total Corporate, Sovereign and Bank	4	26,090	-	500,338	86,108	20,099	-	449,371	83,120	18,970	-	460,294	76,585
Residential mortgages excluding home equity line of credits (HELOCs)	5	3,499	51	47,760	-	3,425	48	47,882	-	3,616	49	45,967	-
HELOCs	6	571	-	43,676	-	592	-	42,665	-	788	-	43,318	-
Other retail excl. SMEs and QRR	7	2,554	498	21,174	-	2,557	467	20,638	-	2,926	476	20,595	-
Qualifying revolving retail	8	-	-	32,356	-	-	-	32,109	-	-	-	31,946	-
Retail SMEs	9	7,462	-	2,724	-	277	-	2,890	-	294	-	2,942	-
Total Retail	10	14,086	549	147,690	-	6,851	515	146,184	-	7,624	525	144,768	-
Total Bank Banking Book Portfolios	11	40,176	549	648,028	86,108	26,950	515	595,555	83,120	26,594	525	605,062	76,585

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$57.4 billion NHA or other mortgage insurance guarantees.

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

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (3)

(\$ millions except as noted)

	LINE #	Q1 2016				Q4 2015				Q3 2015			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	12	165,139	173,723	11,237	350,099	145,152	148,043	9,322	302,517	145,382	145,409	9,874	300,665
Sovereign	13	25,364	50,503	3,876	79,743	22,057	49,547	3,892	75,496	22,800	59,656	4,494	86,950
Bank	14	9,339	14,205	15,645	39,189	8,422	11,164	15,722	35,308	8,076	15,129	18,558	41,763
Total Corporate, Sovereign and Bank	15	199,842	238,431	30,758	469,031	175,631	208,754	28,936	413,321	176,258	220,194	32,926	429,378
Residential mortgages excluding home equity line of credits (HELOCs)	16	97,153	11,503	-	108,656	96,586	10,870	-	107,456	88,355	11,114	-	99,469
HELOCs	17	34,790	9,457	-	44,247	34,476	8,781	-	43,257	34,908	9,198	-	44,106
Other retail excl. SMEs and QRR	18	16,277	7,239	212	23,728	16,398	6,590	207	23,195	17,080	6,441	-	23,521
Qualifying revolving retail	19	32,283	73	-	32,356	32,041	68	-	32,109	31,882	64	-	31,946
Retail SMEs	20	2,766	7,420	-	10,186	2,412	755	-	3,167	2,441	795	-	3,236
Total Retail	21	183,269	35,692	212	219,173	181,913	27,064	207	209,184	174,666	27,612	-	202,278
Total Bank	22	383,111	274,123	30,970	688,204	357,544	235,818	29,143	622,505	350,924	247,806	32,926	631,656

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

	LINE #	Q1 2016					Q4 2015					Q3 2015 Total	Q2 2015 Total		
		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
Agriculture	23	10,446	1,955	-	22	-	12,423	9,860	1,860	-	27	-	11,747	11,699	11,435
Communications	24	889	1,131	-	274	-	2,294	874	973	-	279	-	2,126	2,154	2,031
Construction	25	3,589	3,618	-	1,096	-	8,303	3,814	3,047	-	1,003	-	7,864	7,862	7,884
Financial (4)	26	87,665	21,509	8	3,271	81,141	193,594	85,854	19,268	7	3,321	50,393	158,843	179,159	158,997
Government	27	45,639	2,147	-	891	4,782	53,459	42,709	2,069	-	794	6,478	52,050	54,682	51,374
Manufacturing	28	17,263	15,569	23	1,304	-	34,159	16,133	13,039	21	1,311	-	30,504	29,705	27,244
Mining	29	1,858	2,980	-	866	-	5,704	1,312	3,117	-	476	-	4,905	4,649	3,756
Other (5)	30	7,873	116	-	1,165	-	9,154	7,904	107	-	794	-	8,805	7,914	6,903
Real estate	31	22,345	6,745	-	823	-	29,913	21,100	5,871	-	809	-	27,780	27,057	25,220
Retail trade	32	17,053	5,094	-	524	-	22,671	14,352	4,614	-	539	-	19,505	18,424	17,862
Service industries	33	31,652	11,443	2	2,937	-	46,034	28,311	11,881	2	2,936	-	43,130	39,559	36,213
Transportation	34	5,947	1,861	1	897	-	8,706	3,769	1,880	1	757	-	6,407	6,605	6,018
Utilities	35	3,059	4,533	-	2,045	-	9,637	2,480	4,450	-	1,941	-	8,871	8,244	7,642
Wholesale trade	36	9,546	5,540	-	376	-	15,462	8,453	5,288	-	372	-	14,113	14,803	14,354
Individual (5)	37	178,861	40,017	-	153	219,031	170,323	38,674	-	-	149	-	209,146	202,210	195,737
Oil and Gas	38	7,184	8,238	-	906	-	16,328	6,575	7,847	-	818	-	15,240	15,382	14,843
Forest products	39	757	493	-	82	-	1,332	746	644	-	79	-	1,469	1,548	1,383
Total	40	451,626	132,989	34	17,632	85,923	688,204	424,569	124,629	31	16,405	56,871	622,505	631,656	588,896

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

(4) Includes \$43.6 billion of deposits with Financial Institutions as at January 31, 2016, \$43.6 billion as at October 31, 2015, \$53.0 billion as at July 31, 2015, and \$44.7 billion as at April 30, 2015.

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

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

(\$ millions except as noted)

LINE #	Q1 2016						Q4 2015						Q3 2015	Q2 2015
	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Basel III Asset Classes														
Corporate (incl specialized lending and SMEs treated as corporate)	1	182,675	85,528	34	14,722	67,140	350,099	164,807	79,594	31	13,559	44,526	302,517	280,196
Sovereign	2	65,882	2,732	-	1,674	9,455	79,743	64,945	2,510	-	1,595	6,446	75,496	73,201
Bank	3	24,064	4,714	-	1,083	9,328	39,189	24,453	3,854	-	1,102	5,899	35,308	39,381
Total Corporate, Sovereign and Bank Exposure	4	272,621	92,974	34	17,479	85,923	469,031	254,205	85,958	31	16,256	56,871	413,321	392,778
Residential mortgages excluding home equity line of credits (HELOCs)	5	108,405	115	-	136	-	108,656	107,219	105	-	132	-	107,456	99,469
HELOCs	6	33,027	11,219	-	1	-	44,247	32,725	10,532	-	-	-	43,257	44,106
Other retail excl. SMEs and QRR	7	21,978	1,750	-	-	-	23,728	21,579	1,616	-	-	-	23,195	22,055
Qualifying revolving retail	8	6,922	25,434	-	-	-	32,356	7,209	24,900	-	-	-	32,109	31,678
Retail SMEs	9	8,673	1,497	-	16	-	10,186	1,632	1,518	-	17	-	3,167	3,175
Total Retail Exposures	10	179,005	40,015	-	153	-	219,173	170,364	38,671	-	149	-	209,184	196,118
Total Gross Credit Exposures	11	451,626	132,989	34	17,632	85,923	688,204	424,569	124,629	31	16,405	56,871	622,505	588,896

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

(\$ millions except as noted)

	LINE #	Q1 2016						Q4 2015						Q3 2015	Q2 2015
		Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Total	Total
Up to 1 year	12	175,035	74,875	25	10,407	85,923	346,265	165,157	71,031	22	9,609	56,831	302,650	331,523	
1 to 5 years	13	224,427	53,360	8	7,055	-	284,850	209,674	49,042	9	6,754	40	265,519	246,752	
Greater than 5 years	14	52,164	4,754	1	170	-	57,089	49,738	4,556	-	42	-	54,336	53,381	
Total	15	451,626	132,989	34	17,632	85,923	688,204	424,569	124,629	31	16,405	56,871	622,505	631,656	

PORTFOLIO BREAKDOWN BY BASEL APPROACHES

(\$ millions except as noted)

	LINE #	Q1 2016				Q4 2015				Q3 2015			
		Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
		Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn	Drawn	Credit Equivalent Amount on Undrawn
Corporate (incl specialized lending and SMEs treated as corporate)	16	21,510	3,278	161,165	82,250	15,834	2,915	148,973	76,679	14,966	2,955	147,103	73,860
Sovereign	17	83	61	65,799	2,671	70	101	64,875	2,409	51	107	72,460	2,313
Bank	18	353	38	23,711	4,676	291	34	24,162	3,820	276	49	24,694	3,695
Total Corporate, Sovereign & Bank	19	21,946	3,377	250,675	89,597	16,195	3,050	238,010	82,908	15,293	3,111	244,257	79,868
Residential mortgages excluding home equity line of credits (HELOCs)	20	3,362	-	105,043	115	3,293	-	103,926	105	-	-	95,754	99
HELOCs	21	571	-	32,456	11,219	592	-	32,133	10,532	788	-	31,539	11,779
Other retail excl. SMEs and QRR	22	2,554	-	19,424	1,750	2,557	-	19,022	1,616	2,926	-	18,868	1,727
Qualifying revolving retail	23	-	-	6,922	25,434	-	-	7,209	24,900	-	-	6,607	25,339
Retail SMEs	24	7,463	-	1,210	1,497	278	-	1,356	1,518	294	-	1,401	1,524
Total Retail	25	13,950	-	165,055	40,015	6,718	-	163,646	38,671	7,485	-	154,169	40,468
Total Bank	26	35,896	3,377	415,730	129,612	22,913	3,050	401,656	121,579	22,778	3,111	398,426	120,336

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

CREDIT EXPOSURE OF PORTFOLIOS UNDER STANDARDIZED APPROACH BY RISK WEIGHT (1) (2)

(\$ millions)

Risk Weights	LINE #	Q1 2016								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	1	-	103	-	52	-	24,390	485	25,030	
Sovereign	2	-	-	-	136	-	4	5	145	
Bank	3	-	-	-	7	-	401	1	409	
Total Wholesale portfolios	4	-	103	-	195	-	24,795	491	25,584	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	5	-	51	1,851	-	1,713	117	-	3,732	
Other retail	6	394	104	-	-	1,755	-	155	2,408	
SME treated as retail	7	-	-	-	-	7,365	28	70	7,463	
Total Retail portfolios	8	394	155	1,851	-	10,833	145	225	13,603	
Total	9	394	258	1,851	195	10,833	24,940	716	39,187	

Risk Weights	LINE #	Q4 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	10	-	113	-	73	-	18,505	464	19,155	
Sovereign	11	-	-	-	162	-	4	6	172	
Bank	12	-	-	-	7	-	336	1	344	
Total Wholesale portfolios	13	-	113	-	242	-	18,845	471	19,671	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	14	-	48	1,972	-	1,616	244	-	3,880	
Other retail	15	364	103	-	-	1,841	-	148	2,456	
SME treated as retail	16	-	-	-	-	273	-	4	277	
Total Retail portfolios	17	364	151	1,972	-	3,730	244	152	6,613	
Total	18	364	264	1,972	242	3,730	19,089	623	26,284	

Risk Weights	LINE #	Q3 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	19	-	189	-	68	-	17,769	433	18,459	
Sovereign	20	-	18	-	140	-	2	-	160	
Bank	21	-	-	-	8	-	332	5	345	
Total Wholesale portfolios	22	-	207	-	216	-	18,103	438	18,964	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	23	-	49	2,127	-	1,739	472	-	4,387	
Other retail	24	373	102	-	-	1,851	226	382	2,934	
SME treated as retail	25	-	-	-	-	280	-	11	291	
Total Retail portfolios	26	373	151	2,127	-	3,870	698	393	7,612	
Total	27	373	358	2,127	216	3,870	18,801	831	26,576	

Risk Weights	LINE #	Q2 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	28	-	182	-	64	-	16,714	458	17,418	
Sovereign	29	-	-	-	129	-	26	-	155	
Bank	30	-	-	-	8	-	360	1	369	
Total Wholesale portfolios	31	-	182	-	201	-	17,100	459	17,942	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	32	-	49	2,013	-	1,534	467	-	4,063	
Other retail	33	387	108	-	-	1,749	227	367	2,838	
SME treated as retail	34	-	-	-	-	275	-	13	288	
Total Retail portfolios	35	387	157	2,013	-	3,558	694	380	7,189	
Total	36	387	339	2,013	201	3,558	17,794	839	25,131	

Risk Weights	LINE #	Q1 2015								Total
		0%	20%	35%	50%	75%	100%	150%		
Total Wholesale portfolios										
Corporate (incl SMEs treated as Corporate)	37	-	227	-	101	-	17,584	507	18,419	
Sovereign	38	-	-	-	143	-	1	-	144	
Bank	39	-	56	-	9	-	313	5	383	
Total Wholesale portfolios	40	-	283	-	253	-	17,898	512	18,946	
Total Retail portfolios										
Retail residential mortgages (including HELOCs)	41	-	55	2,276	-	1,777	352	-	4,460	
Other retail	42	373	113	-	-	1,604	216	387	2,693	
SME treated as retail	43	-	-	-	-	306	-	14	320	
Total Retail portfolios	44	373	168	2,276	-	3,687	568	401	7,473	
Total	45	373	451	2,276	253	3,687	18,466	913	26,419	

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

(2) Credit assessments by external credit rating agencies, including S&P and Moody's, are used to determine standardized risk weights based on guidelines issued by OSFI.

CORPORATE, SOVEREIGN AND BANK CREDIT EXPOSURE BY RISK CATEGORY UNDER AIRB APPROACH (1)

Corporate Sovereign Bank Exposures

Risk Profile	LINE #	Q1 2016					Q4 2015					Q3 2015					Q2 2015				
		Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
		Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn			
Total investment grade	1	241,773	64,136	305,909	20.75%	15.27%	232,919	59,875	292,794	20.11%	14.81%	234,910	58,823	293,733	19.78%	15.31%	225,091	53,917	279,008	19.71%	15.62%
Non-investment grade	2	62,308	24,683	86,991	35.04%	69.00%	57,525	22,310	79,835	34.43%	67.01%	55,373	20,183	75,556	34.41%	69.37%	51,370	18,534	69,904	34.17%	71.81%
Watchlist	3	3,020	673	3,693	31.79%	128.26%	2,745	581	3,326	33.04%	134.44%	2,892	697	3,589	33.88%	141.68%	2,349	473	2,822	35.86%	148.54%
Default	4	971	105	1,076	41.78%	280.70%	970	142	1,112	43.97%	287.45%	968	165	1,133	40.24%	167.47%	846	86	932	46.95%	182.16%
	5	308,072	89,597	397,669			294,159	82,908	377,067			294,143	79,868	374,011			279,656	73,010	352,666		

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

Risk Profile	LINE #	Q1 2016					Q4 2015					Q3 2015					Q2 2015				
		Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight	Total		Total Exposure	Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight
		Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn				Drawn	Undrawn			
Residential Mortgages and HELOCs																					
Exceptionally low	6	15,573	10,163	25,736	26.17%	3.32%	15,261	9,524	24,785	25.31%	3.21%	1,397	5,143	6,540	59.40%	5.67%	1,276	4,904	6,180	60.33%	5.76%
Very low	7	37,534	466	38,000	14.77%	4.31%	38,264	477	38,741	14.58%	4.22%	50,141	6,025	56,166	14.78%	3.35%	46,472	5,839	52,311	14.64%	3.47%
Low	8	9,970	504	10,474	23.27%	16.97%	9,711	452	10,163	22.65%	16.63%	10,737	520	11,257	27.01%	18.39%	10,062	462	10,524	27.70%	18.88%
Medium	9	15,638	179	15,817	22.45%	42.76%	15,391	170	15,561	22.14%	41.85%	10,548	177	10,725	26.41%	44.23%	11,712	399	12,111	26.68%	43.31%
High	10	685	21	706	39.73%	182.13%	658	13	671	39.67%	182.22%	3,645	10	3,655	15.75%	65.90%	3,524	16	3,540	16.13%	67.69%
Default	11	702	1	703	47.52%	384.65%	625	1	626	48.23%	368.25%	939	3	942	52.49%	131.62%	894	2	896	50.97%	113.49%
	12	80,102	11,334	91,436			79,910	10,637	90,547			77,407	11,878	89,285			73,940	11,622	85,562		
Qualifying Revolving Retail																					
Exceptionally low	13	167	14,464	14,631	86.04%	2.15%	236	14,111	14,347	86.01%	2.15%	123	12,864	12,987	85.32%	1.94%	90	12,794	12,884	85.37%	1.93%
Very low	14	813	4,872	5,685	77.44%	4.82%	659	4,739	5,398	77.14%	4.81%	575	5,772	6,347	78.90%	4.41%	552	5,467	6,019	78.28%	4.38%
Low	15	2,984	4,525	7,509	75.71%	10.89%	3,263	4,518	7,781	76.14%	10.89%	3,128	4,882	8,010	78.11%	10.30%	3,018	5,230	8,248	78.86%	10.46%
Medium	16	2,789	1,416	4,205	88.41%	53.17%	2,676	1,380	4,056	88.52%	52.97%	2,469	1,631	4,100	89.41%	48.42%	2,427	1,578	4,005	88.87%	48.07%
High	17	319	149	468	79.59%	174.94%	330	145	475	79.26%	174.36%	267	183	450	81.00%	173.44%	271	197	468	81.00%	175.30%
Default	18	50	8	58	62.31%	362.63%	45	7	52	62.57%	341.77%	45	7	52	64.83%	211.45%	47	7	54	63.93%	209.26%
	19	6,922	25,434	32,356			7,209	24,900	32,109			6,607	25,339	31,946			6,405	25,273	31,678		
Other Retail and Retail SME																					
Exceptionally low	20	77	524	601	89.94%	10.10%	83	502	585	89.90%	10.05%	83	442	525	89.56%	9.17%	80	438	518	89.96%	9.19%
Very low	21	4,868	1,143	6,011	55.11%	16.00%	4,722	1,018	5,740	55.56%	16.25%	6,096	1,629	7,725	69.21%	21.68%	5,399	1,507	6,906	71.58%	22.65%
Low	22	8,488	1,243	9,731	71.63%	41.19%	8,471	1,277	9,748	71.65%	41.18%	7,299	889	8,188	66.52%	40.67%	7,116	853	7,969	66.95%	40.91%
Medium	23	6,791	262	7,053	64.03%	74.58%	6,686	261	6,947	64.88%	75.67%	6,374	233	6,607	65.76%	76.25%	6,110	219	6,329	66.95%	77.60%
High	24	316	53	369	69.09%	135.65%	319	55	374	69.77%	136.13%	310	56	366	71.18%	136.43%	304	58	362	70.92%	135.86%
Default	25	104	2	106	59.28%	357.74%	97	1	98	61.08%	397.22%	107	2	109	62.27%	135.69%	112	1	113	62.18%	114.54%
	26	20,634	3,247	23,881			20,378	3,134	23,512			20,269	3,251	23,520			19,121	3,076	22,197		
Recap of AIRB and Standardized Portfolios																					
Total AIRB wholesale credit exposure by risk ratings	27	308,072	89,597				294,159	82,908			294,143	79,868					279,656	73,010			
Retail AIRB credit exposure by portfolio and risk ratings																					
Residential mortgages	28	80,102	11,334				79,910	10,637			77,407	11,878					73,940	11,622			
Qualifying revolving retail	29	6,922	25,434				7,209	24,900			6,607	25,339					6,405	25,273			
Other retail and Retail SME	30	20,634	3,247				20,378	3,134			20,269	3,251					19,121	3,076			
Total Standardized portfolio	31	35,896	3,777				35,913	3,050			35,111	3,111					35,111	2,700			
Total Portfolio	32	451,626	132,989				424,569	124,629			421,204	123,447					400,835	115,681			

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

WHOLESALE CREDIT EXPOSURE BY RISK RATING (1)

(Canadian \$ in millions)

LINE #	Q1 2016							Q4 2015							
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures	
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		
Total investment grade	1	21,178	99,416	121,179	4,567	56,877	2,692	305,909	20,710	92,815	119,395	3,802	53,425	2,647	292,794
Non-investment grade	2	2,773	59,323	212	377	24,290	16	86,991	3,717	53,543	264	327	21,932	52	79,835
Watchlist	3	14	3,000	6	4	669	-	3,693	3	2,736	6	1	580	-	3,326
Default	4	2	965	4	-	104	1	1,076	2	968	-	-	139	3	1,112
	5	23,967	162,704	121,401	4,948	81,940	2,709	397,669	24,432	150,062	119,665	4,130	76,076	2,702	377,067

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

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING (2)

(Canadian \$ in millions)

	LINE #	Q1 2016			Q4 2015		
		Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises	Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and retail small and medium-sized enterprises
Risk profile (probability of default):							
Exceptionally Low ($\leq 0.05\%$)	6	25,736	14,631	601	24,785	14,347	585
Very low (> 0.05% to 0.20%)	7	38,000	5,485	6,001	38,741	5,398	5,740
Low (> 0.20% to 0.75%)	8	10,474	7,509	9,731	10,163	7,781	9,748
Medium (> 0.75% to 7.00%)	9	15,817	4,205	7,073	15,561	4,056	6,967
High (> 7.00% to 99.99%)	10	706	468	369	671	475	374
Default (100%)	11	703	58	106	626	52	98
	12	91,436	32,356	23,881	90,547	32,109	23,512

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

Basel III Asset Classes	LINE #	Q1 2016		Q4 2015		Q3 2015		Q2 2015	
		Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)	Actual loss rate (1) (2)	Expected loss rate (1) (2)
Non-retail									
Total Corporate (incl specialized lending and corporate SMEs)	1	0.08%	0.62%	0.08%	0.62%	0.10%	0.65%	0.10%	0.68%
Sovereign	2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bank	3	0.00%	0.10%	0.00%	0.04%	0.00%	0.07%	0.00%	0.06%
Retail									
Residential retail incl. HELOCs	4	0.06%	0.53%	0.07%	0.47%	0.05%	0.47%	0.06%	0.53%
Other retail incl. SBE	5	0.49%	1.30%	0.50%	1.30%	0.48%	1.14%	0.42%	1.12%
Qualifying revolving retail	6	2.43%	3.50%	2.43%	3.29%	2.42%	3.30%	2.47%	3.24%

General

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

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

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

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

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

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

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

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

Commentary**Non-Retail**

Corporate Portfolios – Actual Losses for Q1 2016 continued to be low. EL remained stable reflecting overall benign environment.

Bank and Sovereign – Actual Losses continued to be \$nil. EL remained stable.

Retail

Overall, the Actual Loss rates for all retail asset classes are well below Expected Loss rates. Expected loss (EL) and actual loss rates remain relatively stable for all asset classes. Variation in Qualifying Revolving Retail EL quarter over quarter is mainly due to 1) credit card PD and EAD parameter update that was implemented during Q1 2015 and 2) volume change.

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

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile (\$ millions except as noted)	LINE #	Q1 2016						Q4 2015					
		PD (1) (2)		LGD (3) (4)		EAD (5) (6)		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
		Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$	Average estimated %	Actual %	Average estimated %	Actual %	Estimated \$	Actual \$
Wholesale													
Corporate including specialized lending	1	1.00%	0.59%	34.18%	1.79%	299	231	0.99%	0.65%	34.28%	1.79%	223	194
Corporate small and medium enterprises (SMEs)	2	1.53%	0.78%	35.90%	35.88%	111	60	1.47%	0.61%	35.80%	35.25%	110	78
Sovereign	3	0.14%	0.00%	14.18%	0.00%	-	-	0.14%	0.00%	13.89%	0.00%	-	-
Bank	4	0.38%	0.00%	16.58%	0.00%	-	-	0.43%	0.00%	16.49%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7)	5	1.01%	0.84%	30.65%	20.23%	299	299	1.03%	0.92%	31.66%	22.98%	293	293
HELOCs	6	0.56%	0.63%	54.77%	31.16%	243	247	0.56%	0.60%	56.20%	34.76%	236	231
Qualifying revolving retail (QRR)	7	1.32%	1.23%	97.38%	79.99%	431	414	1.34%	1.28%	97.39%	80.20%	432	412
Other retail (excl. SMEs)	8	4.71%	4.81%	90.82%	85.08%	208	215	4.43%	4.51%	90.60%	84.38%	211	217
Retail SMEs	9	1.14%	0.91%	97.39%	80.19%	18	17	1.05%	0.81%	97.44%	82.77%	18	17

(1) Wholesale PDs are based on a borrower weighted average. There have been no Bank or Sovereign defaults in the past 12 months.

(2) Retail PD is based on account weighted average.

(3) Wholesale LGDs are expressed as an exposure weighted average.

(4) Retail LGD is based on weighted average of LGD eligible accounts.

(5) Wholesale EAD represented predicted vs. realized comparison for defaults in the previous 12 months. Term products are not included. No defaults in the Bank and Sovereign asset classes within the past 12 months.

(6) Retail EAD represents predicted vs. realized comparison for defaults in the previous 12 months.

(7) Mortgages insured by Canada Mortgage And Housing Corporation and private mortgage insurers are primarily included in Sovereign.

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

(\$ millions)		Q1 2016		Q4 2015		Q3 2015		Q2 2015		Q1 2015	
Traditional Securitizations Risk Weights	LINE #	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Bank Assets											
7%	1	5,905	33	6,124	34	1,460	8	1,673	9	1,925	11
7.01% - 25%	2	-	-	-	-	4,841	28	5,129	31	6,160	55
25.01% - 50%	3	71	2	76	2	89	3	95	3	115	4
Greater than 50%	4	18	18	20	20	22	22	22	22	26	26
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	5,994	53	6,220	56	6,412	61	6,919	65	8,226	96
Exposures Deducted:											
From Tier 1 Capital:											
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-	-	-
From Total Capital:											
Residential Mortgages	9	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	10	-	-	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	11	5,994	53	6,220	56	6,412	61	6,919	65	8,226	96
Third Party Assets											
7%	12	18,125	101	16,859	94	16,421	92	16,164	91	18,539	104
7.01% - 25%	13	5,716	46	5,873	47	5,456	44	3,924	33	3,540	30
25.01% - 50%	14	2	-	2	-	35	1	36	1	40	1
50.01% - 100%	15	134	10	126	10	127	10	120	9	128	10
Greater than 100%	16	-	-	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	23,977	157	22,860	151	22,039	147	20,244	134	22,247	145
Exposures Deducted:											
From Total Capital:											
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	19	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	20	-	-	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	21	-	-	-	-	-	-	-	-	-	-
Other Pool Type	22	-	-	-	-	-	-	-	-	-	-
Trading Securities Reclassified to AFS	23	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	24	-	-	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	25	23,977	157	22,860	151	22,039	147	20,244	134	22,247	145
Total Exposures	26	29,971	210	29,080	207	28,451	208	27,163	199	30,473	241

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

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

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

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

(\$ millions)		Q1 2016		Q4 2015		Q3 2015		Q2 2015	
Traditional Securitizations	LINE #	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Bank Assets									
7%	1	-	-	-	-	-	-	-	-
7.01% - 25%	2	-	-	-	-	-	-	-	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
Greater than 50%	4	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	-	-	-	-	-	-	-	-
Exposures Deducted:									
From Tier 1 Capital:									
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-
From Total Capital:									
Residential Mortgages	9	-	-	-	-	-	-	-	-
Total Exposures Deducted	10	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	11	-	-	-	-	-	-	-	-
Third Party Assets									
7%	12	-	-	-	-	-	-	-	-
7.01% - 25%	13	57	1	57	1	64	1	76	1
25.01% - 50%	14	-	-	-	-	-	-	-	-
50.01% - 100%	15	-	-	-	-	-	-	-	-
Greater than 100%	16	44	14	41	13	50	16	71	28
Default	17	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	101	15	98	14	114	17	147	29
Exposures Deducted:									
From Total Capital:									
Collateralized Debt Obligations (AAA/R-1 (High) Securities)	19	-	-	-	-	-	-	-	-
Commercial Mortgages	20	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	-	-	-	-	-	-	-	-
Residential Mortgages (Uninsured)	22	-	-	-	-	-	-	-	-
Other Pool Type	23	-	-	-	-	-	-	-	-
Equipment Loans/Leases	24	-	-	-	-	-	-	-	-
Total Exposures Deducted	25	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	26	101	15	98	14	114	17	147	29
Total Exposures	27	101	15	98	14	114	17	147	29

(1) Exposure amounts are on balance sheet values and the credit equivalent amount for off-balance sheet exposures. Unrated positions and positions with ratings below investment-grade are deducted from capital.

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

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

**REGULATORY CAPITAL CHARGES FOR TRADING SECURITIZATION EXCLUDING RESECURITIZATION EXPOSURES
RETAINED OR PURCHASED BY RISK WEIGHTS**

(\$ millions)	LINE #	Q1 2016		Q4 2015		Q3 2015		Q2 2015	
		RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Exposure Amount	Capital Required
Trading Securitizations Excluding Resecuritization Exposures									
Risk Weights (#1669)									
Exposures Included In Risk-Weighted Assets									
7%	1	236	1	128	1	99	1	76	1
7.01% - 25%	2	44	1	16	-	47	-	17	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
50.01% - 100%	4	1	-	-	-	1	-	1	-
Greater than 100%	5	-	-	-	-	-	1	-	-
Default	6	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	7	-	-	-	-	-	-	-	-
Total Exposures excluding Resecuritization, net of deductions (1)	8	281	2	144	1	147	2	94	1
Exposures Deducted From Tier 1 Capital:									
Auto loans/leases	9	-	-	-	-	-	-	-	-
Credit card receivables	10	-	-	-	-	-	-	-	-
Residential mortgages (insured)	11	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	12	-	-	-	-	-	-	-	-
Commercial mortgages	13	-	-	-	-	-	-	-	-
Personal line of credit	14	-	-	-	-	-	-	-	-
Equipment loans/leases	15	-	-	-	-	-	-	-	-
Trade receivables	16	-	-	-	-	-	-	-	-
Corporate loans	17	-	-	-	-	-	-	-	-
Daily auto rental	18	-	-	-	-	-	-	-	-
Floorplan finance receivables	19	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	20	-	-	-	-	-	-	-	-
Other pool type	21	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Tier 1 Capital	22	-	-	-	-	-	-	-	-
Exposures Deducted from Total Capital:									
Auto loans/leases	23	-	-	-	-	-	-	-	-
Credit card receivables	24	-	-	-	-	-	-	-	-
Residential mortgages (insured)	25	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	26	-	-	-	-	-	-	-	-
Commercial mortgages	27	-	-	-	-	-	-	-	-
Personal line of credit	28	-	-	-	-	-	-	-	-
Equipment loans/leases	29	-	-	-	-	-	-	-	-
Trade receivables	30	-	-	-	-	-	-	-	-
Corporate loans	31	-	-	-	-	-	-	-	-
Daily auto rental	32	-	-	-	-	-	-	-	-
Floorplan finance receivables	33	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	34	-	-	-	-	-	-	-	-
Other pool type	35	-	-	-	-	-	-	-	-
Total Trading Exposures excluding Resecuritization Deducted from Total Capital	36	-	-	-	-	-	-	-	-
Total Trading Exposures Excluding Resecuritization	37	281	2	144	1	147	2	94	1

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

(\$ millions except as noted)	Q1 2016 Exposure	Q4 2015 Exposure	Q3 2015 Exposure	Q2 2015 Exposure
Asset Classes				
Auto loans/leases	38	56	-	-
Credit card receivables	39	91	77	58
Residential mortgages (insured)	40	-	-	-
Residential mortgages (uninsured)	41	-	-	-
Commercial mortgages	42	-	-	-
Personal line of credit	43	43	13	5
Equipment loans/leases	44	-	1	-
Trade receivables	45	-	-	-
Corporate loans	46	-	-	-
Daily auto rental	47	68	13	14
Floorplan finance receivables	48	8	4	10
Collateralized debt obligations (AAA/R-1 (high) securities)	49	-	-	-
Other pool type	50	15	36	7
Total Trading Securitization Excluding Resecuritization (1)	51	281	144	94

(1) Excluding Resecuritization Exposures of \$170 million in Q1 2016 (\$166 million in Q4 2015, \$193 million in Q3 2015, and \$230 million in Q2 2015).

BASEL GLOSSARY

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

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

Capital Adequacy Requirements (CAR): OSFI's Capital Adequacy Requirements guideline dated December 2014.

Capital Floor: A capital floor based on Basel I is calculated by banks which use the AIRB approach to credit risk, as required by our regulator.

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

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

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

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

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

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

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

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

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

OSFI: Office of the Superintendent of Financial Institutions.

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

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

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

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

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