

Supplementary Regulatory Capital Information

For the Quarter Ended – January 31, 2018

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

BASEL III REGULATORY CAPITAL (All-in basis) (1) (2)

	Cross reference (3)	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3
Common Equity Tier 1 Capital: instruments and reserves								
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,326	13,339	13,349	13,379	13,094	12,757
2	Retained earnings	c	23,902	23,709	23,183	22,703	22,077	21,205
3	Accumulated other comprehensive income (and other reserves)	d	1,360	3,066	2,162	4,491	3,446	4,224
6	Common Equity Tier 1 Capital before regulatory adjustments		38,588	40,114	38,694	40,573	38,617	37,437
Common Equity Tier 1 Capital: regulatory adjustments								
7	Prudent valuation adjustments		112	107	103	99	109	118
8	Goodwill (net of related tax liability)	e+p1-f	5,981	6,085	5,896	6,397	6,094	6,240
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	1,826	1,800	1,777	1,844	1,778	1,801
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	i-j	1,011	1,405	1,313	1,456	1,372	1,443
11	Cash flow hedge reserve	k	(746)	(182)	(191)	174	205	596
12	Shortfall of provisions to expected losses	k1	-	-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities (4)		(217)	(136)	(94)	(147)	(26)	52
15	Defined benefit pension fund net assets (net of related tax liability)	l-m	456	402	286	195	253	98
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n	-	-	-	-	-	13
22	Amount exceeding the 15% threshold		-	-	-	-	-	-
23	of which: significant investments in the common stock financials	h1	-	-	-	-	-	-
24	of which: mortgage servicing rights	j1	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	it	-	-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		8,423	9,481	9,090	10,018	9,785	10,269
29	Common Equity Tier 1 Capital (CET1)		30,165	30,633	29,604	30,555	28,832	27,168
Additional Tier 1 Capital: instruments								
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	o1	3,650	3,650	3,650	3,250	2,750	2,150
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (5)	p	1,040	1,040	1,040	1,040	1,540	1,540
34	Additional Tier 1 instruments (and CET1 instruments not otherwise included) issued by subsidiaries and held by third parties (amount allowed in group AT1)	s	-	-	-	-	-	2
35	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-	2
36	Additional Tier 1 Capital before regulatory adjustments		4,690	4,690	4,690	4,290	4,290	3,692
Additional Tier 1 Capital: regulatory adjustments								
37	Investments in own Additional Tier 1 instruments	n1	39	2	-	4	2	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	t	213	213	213	213	213	213
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-	-
41b	of which: Valuation adjustment for less liquid positions		-	-	-	-	-	-
43	Total regulatory adjustments applied to Additional Tier 1 Capital		252	215	213	217	215	213
44	Additional Tier 1 Capital (AT1)		4,438	4,475	4,477	4,073	4,075	3,479
45	Tier 1 Capital (T1 = CET1 + AT1)		34,603	35,108	34,081	34,628	32,907	30,647
Tier 2 Capital: instruments and provisions								
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	5,442	3,976	4,011	3,258	3,207	3,282
47	Directly issued capital instruments subject to phase out from Tier 2 Capital	u	1,021	1,053	1,852	1,860	1,863	1,879
48	Tier 2 Capital instruments (and CET1 and AT1 instruments not included) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	v	-	-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-	-
50	General allowances (8)	w	273	509	476	603	443	538
51	Tier 2 Capital before regulatory adjustments		6,736	5,538	6,339	5,721	5,513	5,610
Tier 2 Capital: regulatory adjustments								
52	Investments in own Tier 2 instruments	q1	79	-	6	-	2	1
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	x	50	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital		129	50	56	50	52	50
58	Tier 2 Capital (T2)		6,607	5,488	6,283	5,671	5,461	5,560
59	Total Capital (TC = T1 + T2)		41,210	40,596	40,364	40,299	38,368	36,207
Total Risk-Weighted Assets								
60a	Common Equity Tier 1 (CET 1) Capital RWA (6) (7)		270,577	269,466	264,819	270,791	260,795	272,882
60b	Tier 1 Capital RWA (6) (7)		270,577	269,466	264,819	270,791	261,075	272,882
60c	Total Capital RWA (6) (7)		270,577	269,466	264,819	270,791	261,299	272,882
Capital Ratios								
61	Common Equity Tier 1 ratio (as percentage of risk-weighted assets) (7)		11.1%	11.4%	11.2%	11.3%	11.1%	10.0%
62	Tier 1 ratio (as percentage of risk-weighted assets) (7)		12.6%	13.0%	12.9%	12.8%	12.6%	11.2%
63	Total Capital ratio (as percentage of risk-weighted assets) (7)		15.2%	15.1%	15.2%	14.9%	14.7%	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)		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer requirement		3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
66	of which: bank specific countercyclical buffer requirement		0.0%	0.0%	0.0%	0.0%	0.0%	n.a.
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets)		11.1%	11.4%	11.2%	11.3%	11.1%	10.0%
OSFI all-in target								
69	Common Equity Tier 1 all-in target ratio		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
Amounts below the thresholds for deduction								
72	Non-significant investments in the capital of other financials	y - z	411	359	325	274	259	233
73	Significant investments in the common stock of financials	a1	1,568	1,481	1,461	1,422	1,337	1,529
74	Mortgage servicing rights (net of related tax liability)	b1	47	48	46	49	47	43
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1 - d1	1,579	1,952	1,913	2,122	1,985	2,043
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)		204	221	216	245	247	258
77	Cap on inclusion of provisions in Tier 2 under standardised approach		204	221	216	245	247	258
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,237	1,516	1,483	1,605	1,495	1,480
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		69	287	260	357	196	191
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		1,729	2,161	2,161	2,161	2,161	2,593
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	e1 + f1	-	-	-	-	-	-
84	Current cap on T2 instruments subject to phase out arrangements		2,054	2,567	2,567	2,567	2,567	3,080
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-	-

- (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 2).
- (4) For regulatory capital purposes only. Not included in consolidated balance sheet.
- (5) \$450MM capital trust securities that are deconsolidated under IFRS but still qualify as Additional Tier 1 Capital are included in line 33.
- (6) Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a Basel I Capital Floor and increases its risk-weighted assets to the extent such floor applies.
- (7) During the fourth quarter of 2016, ratios and RWA were amended for Q3 2016.
- (8) Prior to Q1 2018, this was Collective allowances. OSFI uses the term General allowances in its guidance dealing with IFRS 9.

CONSOLIDATED BALANCE SHEET

LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)
	#	Q1 2018	Q1 2018			#	Q1 2018	Q1 2018	
(\$ millions except as noted)					(\$ millions except as noted)				
Assets					Liabilities and Equity				
Cash and Cash Equivalents	1	41,159	40,852		Total Deposits	38	475,565	475,564	
Interest Bearing Deposits with Banks	2	6,740	6,740		Other Liabilities				
Securities	3	163,551	155,744		Derivative instruments	39	31,079	30,923	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4		-	n	Acceptances	40	16,705	16,705	
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5		39	n1	Securities sold but not yet purchased	41	26,367	26,367	
Investments in own Tier 2 instruments not derecognized for accounting purposes	6		79	q1	Non-significant investments in the capital of other financials	42		23,169	z
Non-significant investments in the capital of other financials below threshold (3)	7		23,580	y	Securities lent or sold under repurchase agreement	43	72,260	72,260	
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	8		1,831	t+x+a1	Securitization and structured entities' liabilities	44	23,503	23,503	
Significant investments in capital of other financial institutions reflected in regulatory capital					Current tax liabilities	45	52	52	
Amount exceeding the 15% threshold	9		-	h1	Deferred tax liabilities (5)	46	207	207	
Significant investment in common stock of financials below threshold	10		462		related to goodwill	47		164	f
Goodwill embedded in significant investments	11		89	p1	related to intangibles	48		318	h
Securities Borrowed or Purchased Under Resale Agreements	12	83,194	83,194		related to deferred tax assets excluding those arising from temporary differences	49		197	j
Loans					related to defined-benefit pension fund net assets	50		129	m
Residential mortgages	13	117,186	117,186		related to deferred tax assets arising from temporary differences, excluding those realizable through net operating loss carryback	51		307	d1
Consumer installment and other personal	14	61,118	61,118		Other	52	32,880	23,670	
Credit cards	15	7,994	7,994		of which: liabilities of subsidiaries, other than deposits	53		-	
Business and governments	16	171,988	171,814		Less: amount (of liabilities of subsidiaries) phased out	54		-	
Allowance for credit losses	17	(1,624)	(1,624)		Liabilities of subsidiaries after phase out	55		-	v
Allowance reflected in Tier 2 regulatory capital	18		273	w	Total other liabilities	56	203,053	193,687	
Shortfall of provisions to expected loss	19		-	kt	Subordinated Debt				
Total net loans and acceptances	20	356,662	356,488		Subordinated debt	57	6,463	6,463	
Other Assets					Qualifying subordinated debt	58		5,442	m1
Derivative instruments	21	31,756	31,749		Non qualifying subordinated debt	59		1,021	
Customers' liability under acceptances	22	16,705	16,705		of which redemption has been announced (in the last month of the quarter)	60		-	
Premises and equipment	23	1,965	1,813		Less: regulatory amortization	61		-	
Goodwill	24	6,056	6,056	e	Non qualifying subordinated debt subject to phase out	62		1,021	
Intangible assets	25	2,144	2,144	g	Less: amount phased out	63		-	
Current tax assets	26	2,071	2,071		Non qualifying subordinated debt after phase out	64		1,021	u
Deferred tax assets (5)	27	2,187	2,191		Equity				
Deferred tax assets excluding those arising from temporary differences	28		1,208	i	Share capital	65	17,260	17,260	
Deferred tax assets arising from temporary differences	29		1,886	c1	Preferred shares				
of which Deferred tax assets arising from temporary differences below the threshold	30		1,886		Directly issued qualifying Additional Tier 1 instruments	66		3,650	o1
of which amount exceeding 15% threshold	31		-	it	Non-qualifying preferred shares for accounting purposes	67		-	
Other	32	13,719	12,795		Non-qualifying preferred shares subject to phase out	68		590	
Defined-benefit pension fund net assets	33		585	l	Less amount (of preferred shares) phased out	69		-	e1
Mortgage servicing rights	34		47		Non qualifying preferred shares after phase out	70		590	p
of which Mortgage servicing rights under the threshold	35		47	b1	Common shares				
of which amount exceeding the 15% threshold	36		-	j1	Directly issued qualifying CET1	71		13,020	a
Total Assets	37	727,909	718,542		Contributed surplus	72	306	306	b
					Retained earnings	73	23,902	23,902	c
					Accumulated other comprehensive income	74	1,360	1,360	d
					of which: Cash flow hedges	75		(746)	k
					Other AOCI	76		2,106	
					Total shareholders' equity	77	42,828	42,828	
					Non-controlling interests in subsidiaries	78		-	
					of which portion allowed for inclusion into Tier 1 capital	79		-	
					less amount phased out	80		-	f1
					Other additional Tier 1 issued by subs after phase out	81		-	s
					Total equity	82	42,828	42,828	
					Total Liabilities and Equity	83	727,909	718,542	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$8,981 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 (\$386 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 1).

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

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

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

SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE (1) (2)

(\$ millions except as noted)

Item	Q1 2018	Q4 2017	Q3 2017	Q2 2017
1 Total consolidated assets as per published financial statements	727,909	709,580	708,617	718,943
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(9,094)	(8,882)	(8,583)	(8,582)
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
4 Adjustments for derivative financial instruments	(5,606)	(1,923)	(9,873)	(6,003)
5 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	6,694	6,715	6,184	6,111
6 Adjustment for off balance-sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	97,832	99,327	94,194	98,283
7 Other adjustments	(8,892)	(9,832)	(9,398)	(7,166)
8 Leverage Ratio Exposure	808,843	794,985	781,141	801,586

LEVERAGE RATIO COMMON DISCLOSURE (1) (2)

(\$ millions except as noted)

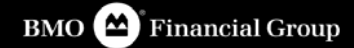
Item	Leverage ratio framework			
	Q1 2018	Q4 2017	Q3 2017	Q2 2017
On-balance sheet exposures				
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	603,873	596,701	591,108	600,684
2 (Asset amounts deducted in determining Basel III Tier 1 capital)	(8,892)	(9,832)	(9,398)	(10,382)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	594,981	586,869	581,710	590,302
Derivative exposures				
4 Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	6,067	7,084	7,212	7,316
5 Add-on amounts for PFE associated with all derivative transactions	23,736	23,937	22,135	22,131
6 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(3,217)	(2,700)	(3,998)	(3,271)
8 (Exempted CCP-leg of client cleared trade exposures)	(444)	(1,294)	(224)	(236)
9 Adjusted effective notional amount of written credit derivatives	116	1,638	846	998
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(116)	(1,638)	(846)	(998)
11 Total derivative exposures (sum of lines 4 to 10)	26,142	27,027	25,125	25,940
Securities financing transaction exposures				
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	88,298	86,037	81,498	87,120
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,455)	(9,192)	(7,037)	(6,104)
14 Counterparty credit risk (CCR) exposure for SFTs	6,045	4,917	5,651	6,045
15 Agent transaction exposures	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	89,888	81,762	80,112	87,061
Other off-balance sheet exposures				
17 Off-balance sheet exposure at gross notional amount	312,044	314,442	299,248	306,415
18 (Adjustments for conversion to credit equivalent amounts)	(214,212)	(215,115)	(205,054)	(208,132)
19 Off-balance sheet items (sum of lines 17 and 18)	97,832	99,327	94,194	98,283
Capital and Total Exposures				
20 Tier 1 capital	34,603	35,108	34,081	34,628
21 Total Exposures (sum of lines 3, 11, 16 and 19)	808,843	794,985	781,141	801,586
Leverage Ratios				
22 Basel III leverage ratio	4.3%	4.4%	4.4%	4.3%

(1) Pursuant to revision by OSFI to the "Public Disclosure Requirements related to Basel III Leverage Ratio" published in December 2017, the Q1 2018 information is on all-in basis only.

(2) Prior periods have been reclassified to conform with the current period's presentation.

RECONCILIATION OF RETAIL AND WHOLESALE DRAWN BALANCES TO BALANCE SHEET

(\$ millions except as noted)



Description	LINE #	Q1 2018						
		AIRB Credit Risk			Standardized Credit Risk	Total Credit Risk	Trading Book and other (1)	Balance Sheet
		Retail	Wholesale	Repo				
Cash, Cash Equivalents and Interest Bearing Deposits with Banks	1	-	45,287	-	124	45,411	2,488	47,899
Securities	2	-	56,408	-	57	56,465	107,086	163,551
Securities Borrowed or Purchased under Resale Agreements	3	-	-	69,264	-	69,264	13,930	83,194
Net Loans	4	115,604	195,475	-	27,925	339,004	17,658	356,662
Customers' Liability Under Acceptances	5	-	16,705	-	-	16,705	-	16,705
Derivative Instruments	6	-	-	-	-	-	31,756	31,756
Other	7	-	9,099	2	779	9,880	18,262	28,142
	8	115,604	322,974	69,266	28,885	536,729	191,180	727,909

RECONCILIATION OF TOTAL CREDIT RISK TO BALANCE SHEET

(\$ millions except as noted)

		Q1 2018		
		Total Credit Risk	Trading Book and other	Balance Sheet
Cash, Cash Equivalents and Interest Bearing Deposits with Banks	9	45,411	2,488	47,899
Securities	10	56,465	107,086	163,551
Securities Borrowed or Purchased under Resale Agreements	11	69,264	13,930	83,194
Net Loans	12	339,004	17,658	356,662
Customers' Liability Under Acceptances	13	16,705	-	16,705
Derivative Instruments	14	-	31,756	31,756
Other	15	9,880	18,262	28,142
Total on balance sheet	16	536,729	191,180	727,909
Undrawn Commitments	17	127,871		
Other Off Balance Sheet	18	18,602		
Off Balance Sheet Derivatives	19	1,906		
Off Balance Sheet Repo	20	101,543		
Total Off Balance Sheet	21	249,922		
Total Credit Risk	22	786,651		

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

RISK-WEIGHTED ASSETS (RWA)

LINE #	Basel III Q1 2018						Basel III								
	Exposure at Default (EAD)			RWA			Q4 2017	Q3 2017	Q2 2017	Q1 2017	Q4 2016	Q3 2016	Q2 2016	Q1 2016	
	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	18,649	275,174	293,823	18,669	79,444	98,113	100,421	96,905	106,087	101,494	104,488	101,300	98,764	106,399
Corporate small and medium enterprises (SMEs)	2	-	67,858	67,858	-	35,019	35,019	35,246	34,882	35,953	35,155	33,755	33,878	33,731	33,834
Sovereign	3	161	110,141	110,302	82	1,639	1,721	1,627	1,771	1,909	2,234	1,976	1,959	1,788	1,822
Bank	4	367	86,219	86,586	367	5,108	5,475	5,892	6,266	5,318	4,877	4,486	4,312	4,455	3,940
Retail															
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,195	100,511	104,706	1,748	7,408	9,156	7,984	7,816	8,302	7,874	8,115	8,360	8,177	8,706
HELOCs	6	271	43,127	43,398	192	5,178	5,370	5,426	5,565	5,940	5,830	6,135	7,641	7,648	8,374
Qualifying revolving retail (QRR)	7	-	34,465	34,465	-	4,757	4,757	5,465	5,805	5,406	5,080	5,110	4,604	4,571	4,660
Other retail (excl. SMEs)	8	2,661	31,643	34,304	1,749	9,252	11,001	11,258	10,904	11,601	11,070	11,934	10,997	10,879	11,221
Retail SMEs	9	6,013	5,196	11,209	4,586	2,080	6,666	7,582	7,551	7,864	7,547	7,696	7,574	7,436	7,195
Equity	10	-	2,036	2,036	-	1,478	1,478	1,626	1,472	1,580	1,460	1,403	1,363	1,325	1,331
Trading book	11	169	88,868	89,037	169	9,863	10,032	9,542	9,605	10,970	10,267	9,675	9,758	9,754	9,436
Securitization	12	-	28,428	28,428	-	2,417	2,417	2,476	2,273	2,169	1,911	1,878	2,277	2,362	2,549
Other credit risk assets - non-counterparty managed assets	13	-	20,469	20,469	-	16,040	16,040	15,631	16,560	15,735	15,558	16,197	16,478	16,291	16,902
Scaling factor for credit risk assets under AIRB (1)	14	-	-	-	-	9,447	9,447	9,648	9,466	10,049	9,588	9,651	9,508	9,319	9,628
Total Credit Risk	15	32,486	894,135	926,621	27,562	189,130	216,692	219,824	216,641	228,883	219,945	222,499	220,009	216,500	225,997
Market Risk (2)	16	-	-	-	2,142	7,674	9,816	8,448	8,314	7,957	9,529	8,962	9,438	10,165	9,519
Operational Risk (3)	17	-	-	-	1,926	31,416	33,342	32,773	32,470	31,860	31,321	30,502	29,787	29,519	29,527
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets before Capital floor (4)	18	32,486	894,135	926,621	31,630	228,220	259,850	261,045	257,425	268,700	260,795	261,963	259,234	256,184	265,043
Basel I Capital Floor (4)	19	-	-	-	-	10,727	10,727	8,421	7,394	2,091	-	15,599	13,648	9,346	3,028
Common Equity Tier 1 (CET 1) Capital Risk-Weighted Assets (5)	20	-	-	-	31,630	238,947	270,577	269,466	264,819	270,791	260,795	277,562	272,882	265,530	268,071
Tier 1 Capital Risk-Weighted Assets before CVA and Capital floor	21	-	-	-	-	228,220	259,850	261,045	257,425	268,700	260,795	261,963	259,234	256,184	265,043
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital (6)	22	-	-	-	-	166	166	290	293	296	280	380	380	369	338
Basel I Capital Floor (4)	23	-	-	-	-	10,561	10,561	8,131	7,101	1,795	-	15,219	13,268	8,977	2,690
Tier 1 Capital Risk-Weighted Assets (5)	24	-	-	-	31,630	238,947	270,577	269,466	264,819	270,791	261,075	277,562	272,882	265,530	268,071
Total Capital Risk-Weighted Assets before CVA and Capital floor	25	-	-	-	-	228,220	259,850	261,045	257,425	268,700	260,795	261,963	259,234	256,184	265,043
Additional CVA adjustment, prescribed by OSFI, for Total Capital (6)	26	-	-	-	-	333	333	522	528	532	504	705	706	685	628
Basel I Capital Floor (4)	27	-	-	-	-	10,394	10,394	7,899	6,866	1,559	-	14,894	12,942	8,661	2,400
Total Capital Risk Weighted Assets (RWA) (5)	28	-	-	-	31,630	238,947	270,577	269,466	264,819	270,791	261,299	277,562	272,882	265,530	268,071

RWA CVA PHASE-IN CALCULATION (6)		Q1 2018					
		CVA (A)	OSFI Scalars (B)	Total RWA Before CVA phase-in (C)	CVA phase-in Adjustments (D)=A*(100%-B)	Adjustment for Capital Floor (E)	RWA Net CVA phase-in (F)=C-D+E
Common Equity Tier 1 (CET 1) Capital RWA	29	5,543	80%	260,958	1,108	10,727	270,577
Tier 1 Capital RWA	30	5,543	83%	260,958	942	10,561	270,577
Total Capital RWA	31	5,543	86%	260,958	775	10,394	270,577

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES		2018	2017	2017	2017
		Q1	Q4	Q3	Q2
Bank of Montreal Mortgage Corporation - Basel III					
All-in Basis - Basel III (7)					
Common Equity Tier 1 ratio (5)	32	20.3%	20.8%	21.7%	21.5%
Tier 1 ratio (5)	33	20.3%	20.8%	21.7%	21.5%
Total capital ratio (5)	34	20.7%	21.3%	22.2%	22.0%
BMO Harris Bank N.A. - Basel I (8)					
Tier 1 ratio	35	12.8%	13.0%	13.3%	13.2%
Total capital ratio	36	14.0%	14.2%	14.6%	14.6%

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

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

(3) 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.

(4) Under OSFI's Capital Adequacy Requirements (CAR) Guideline, which governs advanced approaches, the bank calculates a Capital Floor based on Basel I and may be required to increase its risk-weighted assets if the Capital Floor applies.

The Basel I Capital Floor did apply in Q1 2018, Q4 2017, Q3 2017, Q2 2017, Q4 2016, Q3 2016, Q2 2016 and Q1 2016.

(5) During the fourth quarter of 2016, ratios and RWA were amended for Q3 2016, Q2 2016, and Q1 2016.

(6) Commencing Q1 2014, a new CVA regulatory capital charge has been applied to derivatives. For Q3 2014, 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 64% in 2016, 72% in 2017 and 80% in 2018.

(7) "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 2014.

(8) 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 #	2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
Personal and Commercial Banking	1	163,039	165,005	160,839	168,788	163,604	166,274
Wealth Management	2	16,778	16,276	16,170	16,275	15,917	15,735
BMO Capital Markets	3	69,296	68,131	68,023	72,168	70,457	68,785
Corporate Services, including Technology and Operations, plus excess of Basel I Capital Floor RWA over Basel III RWA	4	21,464	20,054	19,787	13,560	10,817	26,768
Total Common Equity Tier 1 Capital Risk-Weighted Assets	5	270,577	269,466	264,819	270,791	260,795	277,562

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions except as noted)		2018 Q1	2017 Q4	2017 Q3	2017 Q2	2017 Q1	2016 Q4
Common Equity Tier 1 Capital							
Opening Balance	6	30,633	29,604	30,555	28,832	28,159	27,168
New capital issues	7	48	9	52	281	252	76
Redeemed capital	8	(294)	(91)	(349)	-	-	-
Gross dividends (deduction)	9	(645)	(631)	(633)	(617)	(615)	(589)
Profit for the quarter (attributable to shareholders of the parent company)	10	973	1,227	1,387	1,247	1,487	1,344
Removal of own credit spread (net of tax)	11	80	42	(53)	121	31	47
Movements in other comprehensive income							
– Currency Translation Differences	12	(959)	814	(2,158)	1,168	(686)	489
– Fair value through other comprehensive income securities (5)	13	(126)	10	(19)	118	(101)	(37)
– Other (1)	14	(2)	71	214	(211)	198	(13)
Goodwill and other intangible assets (deduction, net of related tax liability)	15	78	(212)	567	(368)	168	(120)
Other, including regulatory adjustments and transitional arrangements							
– Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	16	394	(92)	143	(83)	71	(170)
– Prudential Valuation Adjustments	17	(5)	(4)	(5)	10	-	8
– Other (2)	18	(10)	(114)	(97)	57	(132)	(44)
Closing Balance	19	30,165	30,633	29,604	30,555	28,832	28,159
Other non-core Tier 1 (Additional Tier 1) Capital							
Opening Balance	20	4,475	4,477	4,073	4,075	4,077	3,479
New non-core tier 1 (Additional Tier 1) eligible capital issues	21	-	-	400	500	-	600
Redeemed capital	22	-	-	-	(500)	-	-
Other, including regulatory adjustments and transitional arrangements (3)	23	(37)	(2)	4	(2)	(2)	(2)
Closing Balance	24	4,438	4,475	4,477	4,073	4,075	4,077
Total Tier 1 Capital	25	34,603	35,108	34,081	34,628	32,907	32,236
Tier 2 Capital							
Opening Balance	26	5,488	6,283	5,671	5,461	5,626	5,560
New Tier 2 eligible capital issues	27	1,538	-	850	-	-	-
Redeemed capital	28	-	(800)	-	-	-	-
Amortization adjustments	29	-	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	30	(419)	5	(238)	210	(165)	66
Closing Balance	31	6,607	5,488	6,283	5,671	5,461	5,626
Total Regulatory Capital	32	41,210	40,596	40,364	40,299	38,368	37,862

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

(2) Includes: Capital deductions for expected loss in excess of allowances, defined benefit pension assets (net of related deferred tax liability) and investment in own shares, changes in contributed surplus and threshold deductions.

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

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

(5) Q4 2017 and prior periods represent available-for-sale securities.

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

LINE #	2018		2017	2017	2017	2017	2016	
	Q1	Of which counterparty credit risk (5)	Q4	Q3	Q2	Q1	Q4	
(\$ millions except as noted)								
Opening Credit RWA, beginning of quarter	1	219,824	12,877	216,641	228,883	219,945	222,499	220,009
Book size (1)	2	3,105	227	735	1,816	2,902	314	2,590
Book quality (2)	3	(647)	(323)	(1,483)	(2,765)	(740)	780	(2,025)
Model updates (3)	4	(527)	-	(110)	(1,005)	(838)	-	(1,052)
Methodology and policy (4)	5	(127)	464	-	256	934	147	(469)
Acquisitions and disposals	6	-	-	-	-	-	-	-
Foreign exchange movements	7	(4,936)	228	4,041	(10,544)	6,680	(3,795)	3,446
Other	8	-	-	-	-	-	-	-
Closing Credit RWA, end of quarter	9	216,692	13,473	219,824	216,641	228,883	219,945	222,499

(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 #	2018	2017	2017	2017	2017	2016	
	Q1	Q4	Q3	Q2	Q1	Q4	
(\$ millions except as noted)							
Market Risk RWA, beginning of quarter	10	8,448	8,314	7,957	9,529	8,962	9,438
Movement in risk levels (1)	11	1,208	152	350	(1,572)	1,096	447
Model updates (2)	12	-	-	-	-	-	-
Methodology and policy (3)	13	160	(18)	7	-	(529)	(923)
Acquisition and disposals	14	-	-	-	-	-	-
Foreign exchange movement and others	15	-	-	-	-	-	-
Market Risk RWA, end of quarter	16	9,816	8,448	8,314	7,957	9,529	8,962

(1) Movement in risk levels includes changes in exposures and market movements.

(2) Model updates includes updates to risk models to reflect recent experience and changes in model scope.

(3) Methodology and policy includes changes to the calculations driven by regulatory guidance and/or policy changes.

EQUITY SECURITIES EXPOSURE AMOUNT (1)

(\$ millions except as noted)

LINE #	2018		2017		2017		2017		2016
	Q1	Q4	Q3	Q2	Q1	Q4			
Equity investments used for capital gains (Merchant Banking)	1	542	529	503	525	497			464
Equity investments used for mutual fund seed capital	2	44	13	10	34	23			22
Equity used for other (including strategic investments)	3	1,450	1,663	1,527	1,650	1,583			1,636
Total Equity Exposure	4	2,036	2,205	2,040	2,209	2,103			2,122

(1) BMO's non-trading equity exposures are at a level that represents less than the 10% of the Bank's materiality threshold of the Bank's combined Tier 1 and Tier 2 Capital. As a result, the Bank uses OSFI-prescribed risk weights to calculate RWA on non-trading equity exposures.

EQUITY INVESTMENT SECURITIES (2)

(\$ millions except as noted)

	LINE #	Q1 2018			Q4 2017			Q3 2017			Q2 2017		
		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	-	-	-	6	6	-	6	6	-	6	6	-
Private													
Direct funds	6	-	-	-	124	124	-	119	119	-	117	117	-
Indirect funds	7	-	-	-	29	29	-	30	30	-	33	33	-
Total Grandfathered	8	-	-	-	159	159	-	155	155	-	156	156	-
Non-grandfathered													
Public	9	15	15	-	10	10	-	10	10	-	50	50	-
Private													
Direct funds	10	248	248	-	249	249	-	245	245	-	277	277	-
Indirect funds	11	471	471	-	436	436	-	419	419	-	422	422	-
Other	12	1,302	986	(316)	1,351	1,040	(311)	1,211	910	(301)	1,304	995	(309)
Total Non-grandfathered	13	2,036	1,720	(316)	2,046	1,735	(311)	1,885	1,584	(301)	2,053	1,744	(309)
Total Equities	14	2,036	1,720	(316)	2,205	1,894	(311)	2,040	1,739	(301)	2,209	1,900	(309)

Total realized gains or losses arising from sales or liquidations in the reporting period	15			35			1			2			1
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(2) 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 2018				Q4 2017				Q3 2017				
	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	18,649	-	344,721	24,948	19,422	-	337,182	26,006	19,618	-	337,130	25,797
Sovereign	2	161	-	161,355	51,659	148	-	153,164	52,899	118	-	146,424	53,214
Bank	3	367	-	86,781	2,662	314	-	79,129	3,260	308	-	90,800	3,626
Total Corporate, Sovereign and Bank	4	19,177	-	592,857	79,269	19,884	-	569,475	82,165	20,044	-	574,354	82,637
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,195	29	49,268	-	1,865	33	48,575	-	1,975	34	47,185	-
HELOCs	6	271	-	43,127	-	306	-	40,895	-	323	-	40,237	-
Other retail excl. SMEs and QRR	7	2,661	425	29,421	-	2,292	401	29,624	-	2,205	443	28,644	-
Qualifying revolving retail	8	-	-	34,465	-	-	-	34,826	-	-	-	34,640	-
Retail SMEs	9	6,013	-	5,196	-	6,854	-	4,112	-	6,876	-	4,074	-
Total Retail	10	13,140	454	161,477	-	11,317	434	158,032	-	11,379	477	154,780	-
Total Bank Banking Book Portfolios	11	32,317	454	754,334	79,269	31,201	434	727,507	82,165	31,423	477	729,134	82,637

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Includes \$53.5 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 2018				Q4 2017				Q3 2017			
		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	158,651	189,749	13,281	361,681	162,961	178,342	13,607	354,910	156,456	187,192	11,502	355,150
Sovereign	13	35,564	61,141	13,597	110,302	39,691	51,675	9,582	100,948	33,439	50,647	9,804	93,890
Bank	14	20,577	37,147	28,862	86,586	15,193	33,415	30,279	78,887	16,765	45,661	28,003	90,429
Total Corporate, Sovereign and Bank	15	214,792	288,037	55,740	558,569	217,845	263,432	53,468	534,745	206,660	283,500	49,309	539,469
Residential mortgages excluding home equity line of credits (HELOCs)	16	94,302	10,404	-	104,706	94,498	8,307	-	102,805	93,691	8,093	-	101,784
HELOCs	17	36,567	6,831	-	43,398	33,913	7,288	-	41,201	33,410	7,150	-	40,560
Other retail excl. SMEs and QRR	18	28,483	5,380	441	34,304	28,540	5,251	374	34,165	28,428	4,450	276	33,154
Qualifying revolving retail	19	34,409	56	-	34,465	34,770	56	-	34,826	34,586	54	-	34,640
Retail SMEs	20	5,213	5,996	-	11,209	4,194	6,772	-	10,966	4,498	6,452	-	10,950
Total Retail	21	198,974	28,667	441	228,082	195,915	27,674	374	223,963	194,613	26,199	276	221,088
Total Bank	22	413,766	316,704	56,181	786,651	413,760	291,106	53,842	758,708	401,273	309,699	49,585	760,557

CREDIT RISK EXPOSURE BY INDUSTRY (3)

(\$ millions except as noted)

	LINE #	Q1 2018					Q4 2017					Q3 2017 Total	Q2 2017 Total		
		Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items	Repo Style Transactions	Total	Drawn	Commitments (Undrawn) (4)	OTCs	Other Off Balance Sheet Items			Repo Style Transactions	Total
Agriculture	23	10,552	1,709	-	13	-	12,274	10,709	1,842	-	17	-	12,568	12,493	12,392
Communications	24	555	1,002	-	288	-	1,845	612	964	-	295	-	1,871	1,810	2,025
Construction	25	3,344	2,682	-	1,131	-	7,157	3,870	2,622	-	1,127	-	7,619	7,567	7,869
Financial (5)	26	97,489	20,248	2,092	4,671	165,718	290,218	89,681	19,457	1,474	4,137	139,188	253,937	276,839	236,042
Government	27	35,495	2,123	-	683	5,091	43,392	36,829	2,243	-	682	10,626	50,380	46,108	44,337
Manufacturing	28	19,478	11,819	9	1,320	-	32,626	19,737	12,258	9	1,360	-	33,364	30,772	33,233
Mining	29	1,239	3,143	-	1,022	-	5,404	1,354	3,295	-	917	-	5,566	5,425	5,741
Other	30	7,732	61	(197)	452	-	8,048	8,917	298	3	1,052	-	10,270	7,259	6,280
Real estate	31	27,327	6,401	-	789	-	34,517	26,991	6,472	-	829	-	34,292	32,499	32,628
Retail trade	32	17,854	3,272	-	532	-	21,658	18,242	3,410	-	523	-	22,175	21,219	23,272
Service industries	33	35,121	11,093	1	2,402	-	48,617	34,723	11,207	1	2,831	-	48,762	46,579	50,790
Transportation	34	6,148	1,934	-	849	-	8,931	1,907	5,981	-	935	-	8,823	8,469	8,552
Utilities	35	3,081	4,474	-	2,110	-	9,665	3,338	4,344	-	2,213	-	9,895	9,479	9,922
Wholesale trade	36	11,609	4,381	1	485	-	16,476	11,440	4,675	1	481	-	16,597	15,345	16,573
Individual	37	182,127	45,830	-	126	-	228,083	180,612	43,223	-	127	-	223,962	221,088	221,765
Oil and Gas	38	7,562	7,351	-	1,665	-	16,578	8,185	7,706	-	1,496	-	17,387	16,498	16,404
Forest products	39	750	348	-	64	-	1,162	742	437	-	61	-	1,240	1,108	1,171
Total	40	467,463	127,871	1,906	18,602	170,809	786,651	461,963	126,360	1,488	19,083	149,814	758,708	760,557	728,996

(3) Credit exposure excluding Equity, Securitization, Trading Book and other assets such as non-significant investments, goodwill, deferred tax assets and intangibles.

(4) This includes credit exposures on committed undrawn amounts of loans, derived as estimated drawdown under the Advanced Internal Rating Based approach or by application of Credit Conversion Factors under the Standardized approach.

(5) Includes \$45.4 billion of deposits with Financial Institutions as at January 31, 2018 (\$34.9 billion as at October 31, 2017, \$35.0 billion as at July 31, 2017, and \$39.0 billion as at April 30, 2017).

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

(\$ millions except as noted)

LINE #	Q1 2018						Q4 2017						Q3 2017	Q2 2017	
	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	176,843	74,608	49	14,958	95,223	361,681	179,064	75,520	41	15,955	84,330	354,910	355,150	353,180
Sovereign	2	84,532	3,416	-	1,754	20,600	110,302	75,374	3,111	-	1,631	20,832	100,948	93,890	98,067
Bank	3	23,963	4,016	1,857	1,764	54,986	86,586	26,912	4,506	1,447	1,370	44,652	78,887	90,429	56,043
Total Corporate, Sovereign and Bank Exposure	4	285,338	82,040	1,906	18,476	170,809	558,569	281,350	83,137	1,488	18,956	149,814	534,745	539,469	507,290
Residential mortgages excluding home equity line of credits (HELOCs)	5	104,551	76	-	79	-	104,706	102,633	86	-	86	-	102,805	101,784	100,879
HELOCs	6	30,065	13,333	-	-	-	43,398	29,980	11,221	-	-	-	41,201	40,560	40,078
Other retail excl. SMEs and QRR	7	31,770	2,529	-	5	-	34,304	31,697	2,463	-	5	-	34,165	33,154	35,135
Qualifying revolving retail	8	6,803	27,662	-	-	-	34,465	7,271	27,555	-	-	-	34,826	34,640	34,284
Retail SMEs	9	8,936	2,231	-	42	-	11,209	9,032	1,898	-	36	-	10,966	10,950	11,330
Total Retail Exposures	10	182,125	45,831	-	126	-	228,082	180,613	43,223	-	127	-	223,963	221,088	221,706
Total Gross Credit Exposures	11	467,463	127,871	1,906	18,602	170,809	786,651	461,963	126,360	1,488	19,083	149,814	758,708	760,557	728,996

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

(\$ millions except as noted)

	LINE #	Q1 2018						Q4 2017						Q3 2017	Q2 2017
		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	162,541	75,925	232	12,786	170,809	422,293	150,094	74,373	20	12,840	149,765	387,092	395,852	351,885
1 to 5 years	13	246,173	47,685	1,084	5,675	-	300,617	250,030	47,368	1,016	6,097	49	304,560	301,651	311,737
Greater than 5 years	14	58,749	4,261	590	141	-	63,741	61,839	4,619	452	146	-	67,056	63,054	65,374
Total	15	467,463	127,871	1,906	18,602	170,809	786,651	461,963	126,360	1,488	19,083	149,814	758,708	760,557	728,996

PORTFOLIO BREAKDOWN BY BASEL APPROACHES

(\$ millions except as noted)

	LINE #	Q1 2018				Q4 2017				Q3 2017			
		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	15,478	2,750	161,365	71,858	15,876	2,943	163,188	72,577	16,160	2,856	160,376	68,988
Sovereign	17	148	12	84,384	3,404	122	25	75,252	3,086	86	31	76,751	3,043
Bank	18	203	115	23,760	3,901	145	119	26,767	4,387	162	116	25,556	4,075
Total Corporate, Sovereign & Bank	19	15,829	2,877	269,509	79,163	16,143	3,087	265,207	80,050	16,408	3,003	262,683	76,106
Residential mortgages excluding home equity line of credits (HELOCs)	20	4,116	-	100,435	76	1,778	-	100,855	86	1,888	-	99,718	91
HELOCs	21	271	-	29,794	13,333	306	-	29,674	11,221	323	-	29,381	10,856
Other retail excl. SMEs and QRR	22	2,656	-	29,114	2,529	2,287	-	29,410	2,463	2,199	-	28,626	2,324
Qualifying revolving retail	23	-	-	6,803	27,662	-	-	7,271	27,555	-	-	7,397	27,243
Retail SMEs	24	6,013	-	2,923	2,231	6,854	-	2,178	1,898	6,876	-	2,181	1,858
Total Retail	25	13,056	-	169,069	45,831	11,225	-	169,388	43,223	11,286	-	167,303	42,372
Total Bank	26	28,885	2,877	438,578	124,994	27,368	3,087	434,595	123,273	27,694	3,003	429,986	118,478

(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 2018							Total
		0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	1	-	76	-	16	-	18,270	250	18,612
Sovereign	2	-	-	-	156	-	4	-	160
Bank	3	-	-	-	-	-	367	-	367
Total Wholesale portfolios	4	-	76	-	172	-	18,641	250	19,139
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	5	-	29	3,534	-	816	86	-	4,465
Other retail	6	424	1	-	-	2,115	1	108	2,649
SME treated as retail	7	-	-	-	-	5,894	-	111	6,005
Total Retail portfolios	8	424	30	3,534	-	8,825	87	219	13,119
Total	9	424	106	3,534	172	8,825	18,728	469	32,258

Risk Weights	LINE #	Q4 2017							Total
		0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	10	-	71	-	18	-	19,010	310	19,409
Sovereign	11	-	-	-	143	-	5	-	148
Bank	12	-	-	-	-	-	314	-	314
Total Wholesale portfolios	13	-	71	-	161	-	19,329	310	19,871
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	14	-	33	1,117	-	927	94	-	2,171
Other retail	15	392	8	-	-	1,765	10	117	2,292
SME treated as retail	16	-	-	-	-	6,718	-	128	6,846
Total Retail portfolios	17	392	41	1,117	-	9,410	104	245	11,309
Total	18	392	112	1,117	161	9,410	19,433	555	31,180

Risk Weights	LINE #	Q3 2017							Total
		0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	19	-	1,125	-	18	-	18,163	291	19,597
Sovereign	20	-	-	-	113	-	5	-	118
Bank	21	-	-	-	-	-	308	-	308
Total Wholesale portfolios	22	-	1,125	-	131	-	18,476	291	20,023
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	23	-	34	1,167	-	995	102	-	2,298
Other retail	24	403	40	-	-	1,635	-	126	2,204
SME treated as retail	25	-	-	-	-	6,746	-	121	6,867
Total Retail portfolios	26	403	74	1,167	-	9,376	102	247	11,369
Total	27	403	1,199	1,167	131	9,376	18,578	538	31,392

Risk Weights	LINE #	Q2 2017							Total
		0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	28	-	55	-	20	-	20,535	367	20,977
Sovereign	29	-	-	-	103	-	6	-	109
Bank	30	-	-	-	-	-	339	-	339
Total Wholesale portfolios	31	-	55	-	123	-	20,880	367	21,425
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	32	-	40	1,366	-	1,190	118	-	2,714
Other retail	33	420	76	-	-	1,732	10	143	2,381
SME treated as retail	34	-	-	-	-	7,092	-	123	7,215
Total Retail portfolios	35	420	116	1,366	-	10,014	128	266	12,310
Total	36	420	171	1,366	123	10,014	21,008	633	33,735

Risk Weights	LINE #	Q1 2017							Total
		0%	20%	35%	50%	75%	100%	150%	
Total Wholesale portfolios									
Corporate (incl SMEs treated as Corporate)	37	-	54	-	20	-	20,629	313	21,016
Sovereign	38	-	-	-	111	-	5	-	116
Bank	39	-	-	-	-	-	270	-	270
Total Wholesale portfolios	40	-	54	-	131	-	20,904	313	21,402
Total Retail portfolios									
Retail residential mortgages (including HELOCs)	41	-	41	1,385	-	1,208	108	-	2,742
Other retail	42	405	86	-	-	1,730	11	140	2,372
SME treated as retail	43	-	-	-	-	6,784	-	109	6,893
Total Retail portfolios	44	405	127	1,385	-	9,722	119	249	12,007
Total	45	405	181	1,385	131	9,722	21,023	562	33,409

(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 2018						Q4 2017					Q3 2017					Q2 2017				
		Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		
		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight		Drawn	Undrawn	Exposure Weighted Average LGD%
Total investment grade	1	243,007	58,051	301,058	22.66%	15.07%	240,776	58,776	299,554	22.82%	15.54%	242,510	55,768	298,278	23.12%	15.40%	250,087	58,519	308,606	23.03%	15.46%	
Non-investment grade	2	75,941	20,444	96,385	33.98%	63.25%	74,745	20,586	95,331	34.60%	64.41%	70,841	19,603	90,444	34.35%	65.47%	76,231	20,660	96,891	34.58%	65.55%	
Watchlist	3	2,925	429	3,354	31.90%	120.16%	3,204	525	3,729	31.77%	119.13%	3,171	542	3,713	31.01%	118.83%	3,289	670	3,959	31.77%	122.93%	
Default	4	1,101	239	1,340	39.18%	272.60%	1,096	161	1,257	40.95%	283.76%	1,091	193	1,284	40.24%	279.47%	1,251	226	1,477	39.22%	293.08%	
	5	322,974	79,163	402,137			319,821	80,050	399,871			317,613	76,106	393,719			330,858	80,075	410,933			

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

Risk Profile	LINE #	Q1 2018						Q4 2017					Q3 2017					Q2 2017				
		Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		Total Exposure	Total		
		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight		Drawn	Undrawn		Exposure Weighted Average LGD%	Exposure Weighted Average Risk weight		Drawn	Undrawn	Exposure Weighted Average LGD%
Residential Mortgages and HELOCs																						
Exceptionally low	6	17,125	12,312	29,437	24.88%	2.74%	16,628	10,357	26,985	23.88%	2.72%	14,825	9,986	24,811	24.37%	2.76%	14,618	10,112	24,730	25.15%	2.83%	
Very low	7	37,604	641	38,245	17.51%	4.98%	37,261	533	37,794	16.93%	4.88%	36,557	558	37,115	16.65%	4.86%	29,922	469	30,391	14.28%	3.93%	
Low	8	10,805	141	10,946	22.10%	17.78%	10,734	147	10,881	19.93%	15.81%	11,212	150	11,362	19.05%	14.99%	13,623	195	13,818	22.15%	14.71%	
Medium	9	12,019	143	12,162	19.62%	39.46%	12,073	115	12,188	18.96%	37.89%	12,423	127	12,550	19.03%	37.55%	12,885	171	13,056	20.06%	40.70%	
High	10	859	170	1,029	30.61%	163.44%	879	154	1,033	30.72%	164.00%	864	125	989	29.75%	157.45%	830	130	960	30.44%	162.59%	
Default	11	575	2	577	38.15%	251.05%	588	1	589	35.70%	274.01%	594	1	595	36.42%	277.85%	662	1	663	37.63%	292.69%	
	12	78,987	13,409	92,396			78,163	11,307	89,470			76,475	10,947	87,422			72,540	11,078	83,618			
Qualifying Revolving Retail																						
Exceptionally low	13	117	16,003	16,120	73.38%	1.67%	267	15,811	16,078	74.31%	1.69%	296	15,212	15,508	74.34%	1.69%	194	15,152	15,346	74.32%	1.69%	
Very low	14	482	5,700	6,182	69.53%	4.61%	568	5,735	6,303	69.03%	4.57%	605	5,821	6,426	69.91%	4.72%	577	5,824	6,401	69.78%	4.73%	
Low	15	3,190	4,159	7,349	59.95%	10.56%	3,296	4,174	7,470	69.36%	11.28%	3,063	4,356	7,419	70.94%	11.72%	2,964	4,401	7,365	70.80%	11.71%	
Medium	16	2,332	1,602	3,934	74.28%	51.25%	2,456	1,646	4,102	81.13%	53.98%	2,772	1,670	4,442	82.03%	53.54%	2,863	1,682	4,545	81.88%	53.48%	
High	17	600	187	787	67.98%	145.17%	617	180	797	77.11%	157.85%	596	175	771	76.46%	158.27%	574	168	742	76.42%	155.28%	
Default	18	72	11	83	50.68%	320.89%	67	9	76	61.72%	271.54%	65	9	74	61.55%	269.44%	56	9	65	60.57%	257.08%	
	19	6,803	27,662	34,465			7,271	27,555	34,826			7,397	27,243	34,640			7,048	27,236	34,284			
Other Retail and Retail SME																						
Exceptionally low	20	1,461	1,497	2,958	42.33%	4.75%	1,440	1,359	2,799	41.63%	4.77%	1,260	1,291	2,551	42.72%	4.88%	1,246	1,290	2,536	43.27%	4.93%	
Very low	21	10,010	1,713	11,723	31.41%	8.89%	9,608	1,403	11,011	31.41%	8.96%	9,257	1,372	10,629	31.58%	9.04%	9,095	1,386	10,481	33.49%	9.25%	
Low	22	9,003	1,166	10,169	62.44%	34.27%	9,825	1,219	11,044	64.19%	36.10%	9,661	1,146	10,807	63.86%	36.26%	10,863	1,132	11,995	60.99%	34.87%	
Medium	23	8,296	270	8,566	45.20%	54.31%	7,485	270	7,755	48.74%	56.52%	7,386	273	7,659	49.13%	59.16%	8,169	286	8,455	48.50%	58.55%	
High	24	836	113	949	68.40%	135.37%	795	109	904	78.00%	154.42%	772	99	871	78.07%	154.81%	691	89	780	82.94%	165.44%	
Default	25	208	1	209	48.00%	341.81%	187	1	188	49.07%	555.19%	165	1	166	48.35%	538.10%	166	1	167	48.36%	532.92%	
	26	29,814	4,760	34,574			29,340	4,361	33,701			28,501	4,182	32,683			30,230	4,184	34,414			

Recap of AIRB and Standardized Portfolios

Total AIRB wholesale credit exposure by risk ratings	27	322,974	79,163			319,821	80,050				317,613	76,106				330,858	80,075			
Retail AIRB credit exposure by portfolio and risk ratings																				
Residential mortgages	28	78,987	13,409			78,163	11,307				76,475	10,947				72,540	11,078			
Qualifying revolving retail	29	6,803	27,662			7,271	27,555				7,397	27,243				7,048	27,236			
Other retail and Retail SME	30	29,814	4,760			29,340	4,361				28,501	4,182				30,230	4,184			
Total Standardized portfolio	31	28,885				27,368	3,087				27,694	3,003				29,644	3,324			
Total Portfolio	32	467,463	127,871			461,963	126,360				457,680	121,481				470,320	125,897			

(1) Figures are adjusted exposure at default amounts (Post Credit Risk Mitigation) and Risk Weights are prior to the application of the Basel I Capital Floor.

WHOLESALE CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY UNDER AIRB APPROACH (1) (2)

Risk Profile (\$ millions except as noted)	LINE #	BMO Rating	PD Range	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	Q1 2018					Q4 2017				
						Exposure at Default	Average PD (%)	Exposure Weighted Average LGD%	RWA (\$)	Exposure Weighted Average Risk	Exposure at Default	Average PD (%)	Exposure Weighted Average LGD%	RWA (\$)	Exposure Weighted Average Risk
Investment Grade	1	I-1	≤0.02%	Aaa	AAA	65,253	0.01%	0.26%	32	0.05%	57,973	0.01%	0.32%	37	0.06%
	2	I-2	>0.02% to ≤0.03%	Aaa/ Aa1	AAA/AA+	14,085	0.03%	19.12%	1,040	7.38%	12,815	0.03%	19.09%	954	7.44%
	3	I-3	>0.03% to ≤0.07%	Aa2/Aa3	AA/AA-	29,436	0.05%	21.03%	3,518	11.95%	31,447	0.05%	21.18%	3,667	11.66%
	4	I-4	>0.07% to ≤0.11%	A1/A2/A3	A+/A-/A-	29,558	0.07%	29.72%	4,324	14.63%	29,686	0.08%	27.72%	4,137	13.94%
	5	I-5	>0.11% to ≤0.19%	Baa1	BBB+	28,431	0.12%	32.24%	6,190	21.77%	26,218	0.11%	33.67%	6,107	23.29%
	6	I-6	>0.19% to ≤0.32%	Baa2	BBB	38,111	0.20%	35.49%	12,872	33.78%	41,326	0.20%	34.91%	13,425	32.49%
	7	I-7	>0.32% to ≤0.54%	Baa3	BBB-	42,718	0.32%	34.57%	17,022	39.85%	45,475	0.33%	33.74%	17,743	39.02%
	8					247,592			44,998		244,940			46,070	
Non-investment grade	9	S-1	>0.54% to ≤0.91%	Ba1	BB+	46,857	0.65%	32.62%	24,579	52.46%	45,050	0.65%	33.50%	24,362	54.08%
	10	S-2	>0.91% to ≤1.54%	Ba2	BB	29,890	1.02%	35.45%	20,613	68.96%	29,934	1.02%	36.44%	21,054	70.33%
	11	S-3	>1.54% to ≤2.74%	Ba3	BB-	13,479	1.83%	35.75%	10,710	79.46%	13,995	1.83%	35.07%	10,852	77.54%
	12	S-4	>2.74% to ≤5.16%	B1	B+	6,159	2.74%	33.27%	5,058	82.12%	6,352	2.75%	32.63%	5,138	80.88%
	13					96,385			60,960		95,331			61,406	
Watchlist	14	P-1	>5.16% to ≤9.70%	B2	B	1,715	6.18%	31.27%	1,712	99.90%	1,972	6.04%	30.84%	1,955	99.21%
	15	P-2	>9.70% to ≤18.23%	B3	B-	1,328	13.93%	33.00%	1,844	139.03%	1,609	13.78%	32.22%	2,213	137.55%
	16	P-3	>18.23% to <100%	Caa1/Caa2/Caa3	CCC/CC	313	20.05%	30.68%	473	151.09%	148	20.19%	39.18%	274	183.92%
	17					3,354			4,029		3,729			4,442	
Default	18	T-1, D-1 to D-2	100%			1,340	100.00%	39.18%	3,653	272.60%	1,257	100.00%	40.95%	3,571	283.76%
	19					1,340			3,653		1,257			3,571	
Total	20					348,671			113,640		345,257			115,489	

(1) Figures are adjusted exposure at default amounts.
 (2) External rating groups reflect the most predominant alignment of groups to PD Band.
 (3) Prior to the application of the Basel I Capital Floor.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS (1)

Risk Profile (\$ millions except as noted)	PD Range	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Q1 2018					RWA (7)	Expected Losses (EL)	EL adjusted Average Risk weight % (2)	Q4 2017							
					Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments				Exposure weighted-average EAD %	Exposure weighted-average PD (%)	Exposure weighted-average LGD%	Exposure weighted-average risk weight %	RWA (7)	Expected Losses (EL)	EL adjusted Average Risk weight % (2)	
Canadian Residential Mortgages and HELOCs																				
Insured Drawn and Undrawn (3)																				
Exceptionally low	21	≤0.05%	48,009	-	100.00%	0.00%	26.25%	0.00%	-	-	0.00%	49,104	-	100.00%	0.00%	22.55%	0.00%	-	-	0.00%
Very low (8)	22	>0.05% to ≤0.20%	2,563	-	100.00%	0.08%	38.12%	14.29%	367	-	14.30%	2,591	-	100.00%	0.08%	30.90%	18.40%	478	1	18.70%
Low (8)	23	>0.20% to ≤0.75%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Medium	24	>0.75% to ≤7.0%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
High	25	>7.0% to ≤99.9%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%	-	-	0.00%	0.00%	0.00%	0.00%	-	-	0.00%
Default	26	100%	3	-	100.00%	100.00%	29.64%	370.52%	12	-	370.52%	3	-	100.00%	100.00%	25.26%	315.75%	10	-	315.75%
	27		50,575	-	100.00%	0.01%	24.75%	0.75%	379	-	0.75%	51,698	-	100.00%	0.01%	22.97%	0.94%	488	1	0.96%
Uninsured Undrawn (4)																				
Exceptionally low	28	≤0.05%	9,259	23,723	39.03%	0.04%	16.32%	1.92%	178	1	2.00%	7,162	23,156	30.93%	0.04%	16.33%	1.93%	139	1	2.02%
Very low	29	>0.05% to ≤0.20%	1,693	586	34.61%	0.15%	18.90%	5.88%	34	-	6.22%	474	1,713	27.86%	0.15%	17.80%	5.49%	26	-	5.81%
Low	30	>0.20% to ≤0.75%	18	25	72.76%	0.61%	21.56%	19.38%	4	-	21.03%	21	28	73.92%	0.61%	18.16%	16.32%	3	-	17.71%
Medium	31	>0.75% to ≤7.0%	121	594	20.45%	1.27%	16.47%	23.05%	28	-	25.66%	85	547	15.55%	1.28%	16.40%	22.79%	19	-	25.38%
High	32	>7.0% to ≤99.9%	8	40	21.26%	21.23%	16.21%	81.66%	7	-	124.44%	6	38	15.57%	18.62%	15.90%	76.55%	5	-	113.84%
Default	33	100%	2	13	15.71%	100.00%	18.91%	195.52%	4	-	195.52%	1	13	10.33%	100.00%	20.21%	226.51%	3	-	226.51%
	34		9,994	26,088	38.31%	0.10%	16.48%	2.65%	255	1	2.72%	7,749	25,495	30.39%	0.09%	16.42%	2.61%	195	1	2.67%
Uninsured Drawn (5)																				
Exceptionally low	35	≤0.05%	16,325	-	0.04%	16.52%	2.09%	341	1	2.18%	15,710	-	0.04%	16.33%	2.06%	324	1	2.16%	-	-
Very low	36	>0.05% to ≤0.20%	33,592	-	0.11%	15.95%	4.21%	1,413	6	4.44%	33,142	-	0.11%	15.26%	4.06%	1,347	6	4.29%	-	-
Low	37	>0.20% to ≤0.75%	9,635	-	0.60%	15.85%	14.01%	1,349	9	15.19%	9,496	-	0.60%	15.09%	13.32%	1,265	8	14.45%	-	-
Medium	38	>0.75% to ≤7.0%	10,199	-	3.44%	15.03%	34.02%	3,470	49	39.99%	10,125	-	3.44%	14.61%	33.02%	3,343	47	38.81%	-	-
High	39	>7.0% to ≤99.9%	357	-	37.45%	14.37%	73.47%	262	18	136.62%	310	-	36.95%	14.84%	75.63%	234	16	140.40%	-	-
Default	40	100%	163	-	100.00%	14.94%	146.68%	240	12	240.81%	152	-	100.00%	14.52%	157.07%	238	11	246.48%	-	-
	41		70,271	-	1.07%	15.93%	10.07%	7,075	95	11.77%	68,935	-	1.04%	15.38%	9.79%	6,751	89	11.42%	-	-
Qualifying Revolving Credit																				
Exceptionally low	42	≤0.05%	16,120	30,080	53.38%	0.03%	73.38%	1.67%	269	4	1.96%	16,077	29,662	53.72%	0.03%	74.31%	1.69%	271	4	1.98%
Very low	43	>0.05% to ≤0.20%	6,191	8,362	69.93%	0.11%	69.53%	4.61%	286	5	5.60%	6,303	8,452	69.88%	0.11%	69.03%	4.57%	288	5	5.54%
Low	44	>0.20% to ≤0.75%	7,349	10,376	54.18%	0.36%	50.56%	10.56%	776	16	13.36%	7,470	10,342	54.41%	0.33%	69.36%	11.28%	842	17	14.21%
Medium	45	>0.75% to ≤7.0%	3,934	2,172	87.34%	2.31%	74.28%	51.25%	2,016	68	72.94%	4,102	2,224	87.65%	2.18%	81.13%	53.96%	2,214	74	76.47%
High	46	>7.0% to ≤99.9%	787	279	89.63%	19.60%	67.98%	145.17%	1,143	98	300.13%	798	273	89.55%	17.09%	77.11%	157.85%	1,259	101	315.76%
Default	47	100%	84	27	83.93%	100.00%	50.68%	320.89%	266	30	774.03%	76	23	84.28%	100.00%	61.72%	771.54%	591	-	771.54%
	48		34,465	51,296	59.32%	1.07%	69.75%	13.80%	4,756	221	21.82%	34,826	51,066	59.70%	0.97%	73.13%	15.69%	5,465	201	22.90%
Other Retail (6)																				
Exceptionally low	49	≤0.05%	9,687	8,351	71.82%	0.03%	49.07%	4.44%	430	1	4.61%	9,816	8,509	71.27%	0.03%	43.21%	4.13%	406	1	4.30%
Very low	50	>0.05% to ≤0.20%	15,805	2,411	96.10%	0.13%	31.10%	9.50%	1,501	7	10.03%	15,197	2,174	95.52%	0.14%	31.04%	9.59%	1,458	7	10.13%
Low	51	>0.20% to ≤0.75%	11,468	2,499	90.45%	0.41%	63.11%	35.55%	4,077	25	38.29%	12,415	2,546	91.18%	0.41%	62.99%	35.76%	4,439	28	38.54%
Medium	52	>0.75% to ≤7.0%	10,406	512	97.92%	1.96%	45.20%	57.21%	5,954	92	68.30%	9,733	535	97.64%	1.91%	47.24%	59.52%	5,793	87	70.74%
High	53	>7.0% to ≤99.9%	1,612	504	87.55%	21.90%	56.53%	167.27%	2,696	193	316.83%	1,621	481	87.85%	21.32%	60.18%	175.88%	2,852	200	330.05%
Default	54	100%	618	3	99.75%	100.00%	47.73%	308.91%	1,908	222	757.41%	621	3	99.66%	100.00%	45.01%	387.64%	2,407	150	689.49%
	55		49,596	14,280	89.04%	2.51%	46.00%	33.40%	16,566	540	47.01%	49,403	14,248	88.64%	2.49%	45.81%	35.13%	17,355	473	47.09%
Total	56		214,901	91,664	82.31%	1.11%	34.20%	13.71%	29,031	857	18.74%	212,611	90,809	81.71%	1.08%	33.80%	14.23%	30,254	765	18.73%

(1) Represents retail exposures under the AIRB approach. Amounts are before allowance for credit losses.
 (2) EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.
 (3) Includes insured drawn and undrawn Canadian residential mortgages and home equity lines of credit (e.g. CMHC insured mortgages).
 (4) Includes only uninsured undrawn Canadian residential mortgages and home equity lines of credit.
 (5) Includes only uninsured drawn Canadian residential mortgages and home equity lines of credit.
 (6) Includes all other retail exposures, such as drawn and undrawn retail exposures.
 (7) Prior to the application of the Basel I Capital Floor.
 (8) Prior periods have been reclassified to conform with the current period's presentation.

WHOLESALE CREDIT EXPOSURE BY RISK RATING UNDER AIRB APPROACH (1)

(Canadian \$ in millions)

LINE #	Q1 2018							Q4 2017							
	Drawn			Undrawn			Total Exposures	Drawn			Undrawn			Total Exposures	
	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		Bank	Corporate	Sovereign	Bank	Corporate	Sovereign		
Total investment grade	1	19,183	90,648	133,176	3,614	51,055	3,382	301,058	22,630	91,108	127,037	4,191	51,456	3,132	299,554
Non-investment grade	2	4,981	68,571	2,389	391	20,008	45	96,385	4,398	69,863	483	381	20,172	34	95,331
Watchlist	3	11	2,910	4	5	423	1	3,354	11	3,188	5	4	520	1	3,729
Default	4	-	1,097	4	-	239	-	1,340	25	1,065	8	3	156	-	1,257
	5	24,175	163,226	135,573	4,010	71,725	3,428	402,137	27,064	165,224	127,533	4,579	72,304	3,167	399,871

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

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING UNDER AIRB APPROACH (2)

(Canadian \$ in millions)

	LINE #	Q1 2018				Q4 2017			
		Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and small and medium-sized enterprises	Total exposures	Residential mortgages and home equity lines of credit	Qualifying revolving retail	Other retail and small and medium-sized enterprises	Total exposures
Risk profile (probability of default):									
Exceptionally Low ($\leq 0.05\%$)	6	29,437	16,120	2,958	48,515	26,985	16,078	2,799	45,862
Very low (> 0.05% to 0.20%)	7	38,245	6,192	11,723	56,160	37,794	6,303	11,011	55,108
Low (> 0.20% to 0.75%)	8	10,946	7,349	10,169	28,464	10,881	7,470	11,044	29,395
Medium (> 0.75% to 7.00%)	9	12,162	3,934	8,566	24,662	12,188	4,102	7,755	24,045
High (> 7.00% to 99.99%)	10	1,029	787	949	2,765	1,033	797	904	2,734
Default (100%)	11	577	83	209	869	589	76	188	853
	12	92,396	34,465	34,574	161,435	89,470	34,826	33,701	157,997

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

Basel III Asset Classes	LINE #	Q1 2018		Q4 2017		Q3 2017		Q2 2017	
		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	0.12%	0.58%	0.12%	0.60%	0.11%	0.62%	0.14%	0.58%
Sovereign	2	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%
Bank	3	0.00%	0.07%	0.00%	0.07%	0.00%	0.06%	0.00%	0.05%
Retail									
Residential retail incl. HELOCs	4	0.04%	0.26%	0.05%	0.26%	0.03%	0.24%	0.03%	0.24%
Other retail incl. SBE	5	0.33%	0.94%	0.34%	0.87%	0.36%	1.22%	0.39%	1.26%
Qualifying revolving retail	6	2.31%	2.95%	2.27%	3.09%	2.28%	3.04%	2.30%	3.10%

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 allowance for credit losses on impaired loans 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 allowance for credit losses on impaired loans for the applicable four-quarter period.

Commentary**Non-Retail**

Corporate Portfolios – Overall EL rates are stable, reflective of a relatively benign economic environment.

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

Retail

Overall, the Expected rates are well above actual Loss Rates for all retail asset classes.

Expected loss rate (EL) for Residential Mortgage and Other asset classes remain stable. Quarter over quarter variation in EL in QRRE asset classes EL is mainly due to the migration.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile (\$ millions except as noted)	LINE #	Q1 2018						Q4 2017					
		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	0.93%	0.54%	34.72%	20.61%	352	261	0.91%	0.40%	35.08%	17.18%	352	261
Corporate small and medium enterprises (SMEs)	2	1.28%	0.57%	38.79%	29.49%	64	62	1.26%	0.58%	38.29%	31.48%	71	66
Sovereign	3	0.11%	0.00%	12.60%	0.00%	-	-	0.12%	0.00%	12.89%	0.00%	-	-
Bank	4	0.34%	0.00%	16.89%	0.00%	-	-	0.33%	0.00%	14.88%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	1.05%	0.71%	27.68%	15.76%	235	235	0.99%	0.67%	23.44%	14.55%	243	243
HELOCs (8)	6	0.58%	0.55%	36.38%	20.81%	215	209	0.59%	0.56%	35.81%	20.22%	221	216
Qualifying revolving retail (QRR)	7	1.25%	1.22%	84.45%	77.81%	492	477	1.28%	1.21%	83.74%	77.40%	480	467
Other retail (excl. SMEs)	8	5.37%	4.94%	85.14%	80.22%	290	290	4.90%	4.35%	89.29%	80.25%	287	287
Retail SMEs	9	1.27%	0.91%	95.65%	78.93%	33	30	1.26%	0.96%	95.31%	78.44%	30	27

(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. The LGD figures include back-dated resolved facilities.

(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.

(8) Investor-owned mortgages are included in the Other Retail asset class.

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

(\$ millions)		Q1 2018		Q4 2017		Q3 2017		Q2 2017		Q1 2017	
Traditional Securitizations	LINE	Exposure	Capital	Exposure	Capital	Exposure	Capital	Exposure	Capital	Exposure	Capital
Risk Weights	#	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required	Amount (1)	Required
Bank Assets											
7%	1	11,242	62	12,332	68	11,594	65	6,438	36	4,708	26
7.01% - 25%	2	208	3	216	3	143	2	2,007	14	2,194	16
25.01% - 50%	3	97	3	102	3	65	1	26	1	31	1
Greater than 50%	4	331	28	349	31	292	23	41	7	32	3
Less amount excluded from capital requirements for exceeding maximum KIRB capital (2)	5	-	1	-	1	-	-	-	-	-	-
Total Exposures, net of deductions	6	11,878	95	12,999	104	12,094	91	8,512	58	6,965	46
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	11,878	95	12,999	104	12,094	91	8,512	58	6,965	46
Third Party Assets											
7%	12	11,535	52	10,571	47	10,646	50	11,598	59	11,535	58
7.01% - 25%	13	5,009	41	5,631	45	5,031	41	5,819	48	4,823	40
25.01% - 50%	14	-	-	-	-	-	-	-	-	-	-
50.01% - 100%	15	-	-	-	-	-	-	114	9	110	9
Greater than 100%	16	1	-	-	-	-	-	-	-	-	-
Default	17	5	5	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	16,550	98	16,202	92	15,677	91	17,531	116	16,468	107
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 Fair Value through OCI Securities (4)	23	-	-	-	-	-	-	-	-	-	-
Total Exposures Deducted	24	-	-	-	-	-	-	-	-	-	-
Third Party Assets Total Exposures	25	16,550	98	16,202	92	15,677	91	17,531	116	16,468	107
Total Exposures	26	28,428	193	29,201	196	27,771	182	26,043	174	23,433	153

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

(2) KIRB - IRB capital, inclusive of EL, 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.

(4) Q4 2017 and prior periods represent available-for-sale securities.

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

(\$ millions)		Q1 2018		Q4 2017		Q3 2017		Q2 2017	
Traditional Securitizations	LINE #	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required	Exposure Amount (1)	Capital Required
Risk Weights									
Bank Assets									
7%	1	-	-	-	-	-	-	-	-
7.01% - 25%	2	-	-	-	-	-	-	-	-
25.01% - 50%	3	-	-	-	-	-	-	-	-
Greater than 50%	4	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum									
KIRB capital (2)	5	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	6	-	-	-	-	-	-	-	-
Exposures Deducted:									
From Tier 1 Capital:									
Credit Card Receivables (3)	7	-	-	-	-	-	-	-	-
Residential Mortgages	8	-	-	-	-	-	-	-	-
From Total Capital:									
Residential Mortgages	9	-	-	-	-	-	-	-	-
Total Exposures Deducted	10	-	-	-	-	-	-	-	-
Bank Assets Total Exposures	11	-	-	-	-	-	-	-	-
Third Party Assets									
7%	12	-	-	-	-	-	-	-	-
7.01% - 25%	13	-	-	-	-	-	-	-	-
25.01% - 50%	14	-	-	-	-	-	-	-	-
50.01% - 100%	15	-	-	-	-	-	-	-	-
Greater than 100%	16	-	-	-	-	-	-	-	-
Default	17	-	-	-	-	-	-	-	-
Total Exposures, net of deductions	18	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
Total Exposures	27	-	-	-	-	-	-	-	-

(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, inclusive of EL, 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.

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

(\$ millions)	LINE #	Q1 2018		Q4 2017		Q3 2017		Q2 2017	
		RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required	RBA/Inferred Rating/IAA Exposure Amount	Capital Required
Trading Securitizations Excluding Resecuritization Exposures									
Exposures Included In Risk-Weighted Assets									
7%	1	312	2	307	2	258	1	143	1
7.01% - 25%	2	93	1	37	-	73	1	104	1
25.01% - 50%	3	-	-	-	-	-	-	-	-
50.01% - 100%	4	9	-	6	-	-	-	-	-
Greater than 100%	5	-	-	8	2	8	2	9	2
Default	6	-	-	-	-	-	-	-	-
Less amount excluded from capital requirements for exceeding maximum KIRB capital	7	-	-	-	-	-	-	-	-
Total Exposures excluding Resecuritization, net of deductions (1)	8	414	3	358	4	339	4	256	4
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	414	3	358	4	339	4	256	4

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

(\$ millions except as noted)		Q1 2018 Exposure	Q4 2017 Exposure	Q3 2017 Exposure	Q2 2017 Exposure
Asset Classes					
Auto loans/leases	38	121	71	107	116
Credit card receivables	39	166	194	147	80
Residential mortgages (insured)	40	30	15	5	10
Residential mortgages (uninsured)	41	-	-	-	-
Commercial mortgages	42	2	-	-	-
Personal line of credit	43	5	49	65	7
Equipment loans/leases	44	9	6	12	21
Trade receivables	45	-	-	-	-
Corporate loans	46	-	-	-	-
Daily auto rental	47	-	-	3	1
Floorplan finance receivables	48	28	-	-	5
Collateralized debt obligations (AAA/R-1 (high) securities)	49	-	-	-	-
Other pool type	50	53	23	-	16
Total Trading Securitization Excluding Resecuritization (1)	51	414	358	339	256

(1) The Resecuritization exposures are nil for all the periods.

DEBT ISSUED BY BANK SPONSORED VEHICLES FOR THIRD PARTY ASSETS



LINE #	Q1 2018			Q4 2017			Q3 2017			Q2 2017		
	Canadian Conduits (1)	US Conduit (2)	Total	Canadian Conduits (1)	US Conduit (2)	Total	Canadian Conduits (1)	US Conduit (2)	Total	Canadian Conduits (1)	US Conduit (2)	Total
Auto loans/leases	2,016	1,640	3,656	2,149	1,882	4,031	2,407	2,178	4,585	1,971	2,303	4,274
Credit card receivables	150	-	150	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	926	-	926	1,024	-	1,024	1,219	-	1,219	1,390	-	1,390
Residential mortgages (uninsured)	920	-	920	430	-	430	383	-	383	207	-	207
Commercial mortgages (uninsured)	-	15	15	-	16	16	-	15	15	-	24	24
Commercial mortgages (insured)	54	-	54	54	-	54	63	-	63	65	-	65
Equipment loans/leases	262	532	794	97	441	538	320	368	688	194	385	579
Trade receivables	-	237	237	-	234	234	-	257	257	-	288	288
Corporate loans	-	-	-	-	158	158	-	290	290	-	362	362
Daily auto rental	10	76	196	192	215	407	350	381	731	175	365	540
Floorplan finance receivables	11	294	614	294	316	610	289	284	573	178	314	492
Collateralized debt obligations	12	-	-	-	-	-	-	-	-	-	7	7
Other pool type	13	250	347	250	36	286	250	137	387	250	130	380
Student loans	14	-	398	-	683	683	-	370	370	-	539	539
Total	4,992	3,315	8,307	4,490	3,981	8,471	5,281	4,280	9,561	4,430	4,717	9,147

(1) Canadian Conduit totals include amounts pertaining to a conduit that has been directly funded by the Bank (\$801.5 million as at Q1, 2018, \$725.6 million as at Q4, 2017, \$749.5 million as at Q3, 2017, and \$652.7 million as at Q2, 2017). External Credit Assessment Institutions used to rate the Asset Backed Commercial Paper of the market funded conduits in Canada are DBRS and Moody's.

(2) US Conduit totals include amounts that have been directly funded by the Bank (\$23.0 million as at Q1, 2018, \$24.3 million as at Q4, 2017, \$24.1 million as at Q3, 2017, and \$41.3 million as at Q2, 2017). External Credit Assessment Institutions used to rate the Asset Backed Commercial Paper of the market funded conduit in the US are S&P and Moody's.

AGGREGATE AMOUNT OF SECURITIZATION EXPOSURES RETAINED OR PURCHASED BY EXPOSURE TYPE

LINE #	Q1 2018				Q4 2017				Q3 2017				Q2 2017			
	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total	Undrawn Committed Facilities and Notional Amounts	Drawn Loan Facilities and Securities Held (3)	First Loss Positions (4)	Total
Bank Assets	-	2,152	-	2,152	-	2,657	-	2,657	-	3,009	-	3,009	-	1,533	-	1,533
Auto loans/leases	-	2,152	-	2,152	-	2,657	-	2,657	-	3,009	-	3,009	-	1,533	-	1,533
Corporate loans	1,689	2,069	-	3,758	1,690	3,908	-	3,908	1,132	1,440	-	2,572	267	139	-	406
Credit card receivables (5)	-	1,873	-	1,873	-	2,255	-	2,255	-	2,255	-	2,255	-	2,182	-	2,182
Residential mortgages (uninsured) (6)	-	1,565	-	1,565	-	1,649	-	1,649	-	1,738	-	1,738	-	1,871	-	1,871
Home equity lines of credit (7)	-	2,530	-	2,530	-	2,530	-	2,530	-	2,520	-	2,520	-	2,520	-	2,520
Total Bank Assets	1,689	10,189	-	11,878	1,690	11,309	-	12,999	1,132	10,962	-	12,094	267	8,245	-	8,512
Third Party Assets (8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Auto loans/leases	4,047	2,392	-	6,439	3,988	2,624	-	6,612	3,101	3,033	-	6,134	3,475	3,378	-	6,853
Credit card receivables	430	217	-	647	318	198	-	516	291	207	-	498	262	284	-	546
Residential mortgages (insured)	1,275	-	-	1,275	1,303	-	-	1,303	1,390	-	-	1,390	2,040	-	-	2,040
Residential mortgages (uninsured)	1,608	-	-	1,608	843	-	-	843	843	-	-	843	510	-	-	510
Commercial mortgages (uninsured)	-	-	-	-	-	-	-	-	-	-	-	-	107	7	-	114
Commercial mortgages (insured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	667	614	-	1,281	762	557	-	1,319	789	497	-	1,286	803	557	-	1,360
Trade receivables	49	340	-	389	48	327	-	375	43	376	-	419	47	412	-	459
Corporate loans	161	238	-	399	149	222	-	371	117	133	-	250	159	127	-	286
Daily auto rental	726	76	-	802	635	230	-	865	453	395	-	848	489	380	-	869
Floorplan finance receivables	1,428	727	-	2,155	755	721	-	1,476	828	662	-	1,490	887	701	-	1,588
Collateralized debt obligations	62	-	-	62	64	-	-	64	-	-	-	-	-	-	-	-
Other pool type	497	98	-	595	710	239	-	949	358	712	-	1,070	384	918	-	1,302
Student loans	1,227	398	-	1,625	824	683	-	1,507	1,076	370	-	1,446	1,062	539	-	1,601
Credit protection vehicle	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to fair value through OCI securities (9)	37	-	-	37	2	-	-	2	-	3	-	3	-	-	-	3
Total Third Party Assets	11,450	5,100	-	16,550	10,399	5,803	-	16,202	9,289	6,388	-	15,677	10,225	7,306	-	17,531
Total	13,139	15,289	-	28,428	12,089	17,112	-	29,201	10,421	17,350	-	27,771	10,492	15,551	-	26,043

(3) External Credit Assessment Institutions (ECAIs) used for securitization notes are Fitch, S&P, Moody's and DBRS.

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

(6) The residential mortgage backed securities held from Bank asset securitizations represent the Bank's interest in investment grade notes issued by Bicentennial Trust. The Securitization Capital Framework is applied.

(7) The HELOC securities held from Bank asset securitizations represent the Bank's interest in investment grade notes issued by Fortified Trust. The Securitization Capital 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) Q4 2017 and prior periods represent available-for-sale securities.

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

LINE #	Q1 2018				Q4 2017				Q3 2017				Q2 2017			
	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																
Credit card receivables (5)	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Bank Assets	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Third Party Assets (6)																
Auto loans/leases	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit card receivables	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (insured)	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential mortgages (uninsured)	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal line of credit	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment loans/leases	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade receivables	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate loans	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daily auto rental	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Floorplan finance receivables	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized debt obligations (AAA/R-1 (high) securities)	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other pool type	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Student loans	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIV assets (financial institutions debt and securitized assets)	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit protection vehicle (7)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trading securities reclassified to fair value through OCI securities (8)	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Montreal Accord Assets	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Third Party Assets	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) ECAs used for securitizations liquidity facility ratings are S&P, Moody's and Fitch.

(3) ECAs used for securitization notes are S&P and 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 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.

(6) 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.

(7) 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.

(8) Q4 2017 and prior periods represent available-for-sale securities.

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	As at January 31, 2018				As at October 31, 2017				As at July 31, 2017				As at April 30, 2017			
		Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit risk Equivalent	AIRB Risk-weighted Assets (1)
		Interest Rate Contracts															
Over-the-counter Swaps	1	3,211,962	8,155	11,037		3,202,365	8,742	11,603		2,967,882	10,002	12,619		2,904,911	12,340	15,199	
Forward rate agreements	2	341,662	22	21		195,142	41	42		232,574	18	19		300,138	47	46	
Purchased options	3	26,573	432	326		29,107	440	381		29,079	417	408		31,646	457	425	
Written options	4	37,225	-	-		37,247	-	-		39,448	-	-		42,278	-	-	
	5	3,617,422	8,609	11,384	334	3,463,861	9,223	12,026	1,537	3,268,983	10,437	13,046	1,793	3,278,973	12,844	15,670	1,647
Exchange traded Futures	6	106,387	-	-		89,053	-	-		105,423	-	-		118,898	-	-	
Purchased options	7	16,641	-	-		10,407	-	-		5,493	-	-		16,304	-	-	
Written options	8	12,145	-	-		9,284	-	-		5,627	-	-		15,684	-	-	
	9	135,173	-	-		108,744	-	-		116,543	-	-		150,886	-	-	
Total Interest Rate Contracts	10	3,752,595	8,609	11,384	334	3,572,605	9,223	12,026	1,537	3,385,526	10,437	13,046	1,793	3,429,859	12,844	15,670	1,647
Foreign Exchange Contracts																	
Over-the-counter Cross-currency swaps	11	84,535	4,652	9,022		85,586	3,727	8,345		82,155	3,683	8,053		88,494	4,217	8,833	
Cross-currency interest rate swaps	12	423,868	9,512	18,531		434,210	8,157	17,210		425,271	12,487	21,297		402,812	7,528	16,285	
Forward foreign exchange contracts	13	430,289	5,148	8,233		402,708	5,062	8,389		445,021	6,119	9,637		425,958	4,802	8,312	
Purchased options	14	29,822	305	525		23,812	250	420		21,376	370	527		24,461	260	414	
Written options	15	35,928	-	-		29,101	-	-		23,152	-	-		29,150	-	-	
	16	1,004,442	19,617	36,311	2,780	975,417	17,196	34,364	2,701	996,975	22,659	39,514	2,605	970,875	16,807	33,844	2,452
Exchange traded Futures	17	3,190	-	-		794	-	-		1,919	-	-		451	-	-	
Purchased options	18	5,777	-	-		6,001	-	-		2,284	-	-		5,987	-	-	
Written options	19	1,472	-	-		1,249	-	-		920	-	-		1,641	-	-	
	20	10,439	-	-		8,044	-	-		5,123	-	-		8,079	-	-	
Total Foreign Exchange Contracts	21	1,014,881	19,617	36,311	2,780	983,461	17,196	34,364	2,701	1,002,098	22,659	39,514	2,605	978,954	16,807	33,844	2,452
Commodity Contracts																	
Over-the-counter Swaps	22	20,341	1,459	3,847		18,713	726	2,971		15,781	594	2,456		15,285	684	2,458	
Purchased options	23	6,508	374	1,113		7,080	120	1,034		6,902	55	951		7,234	80	1,031	
Written options	24	4,647	-	-		4,905	-	-		4,756	-	-		5,220	-	-	
	25	31,496	1,833	4,960	1,139	30,698	846	4,005	971	27,439	649	3,407	668	27,739	764	3,489	714
Exchange traded Futures	26	28,518	-	-		28,139	-	-		24,369	-	-		25,597	-	-	
Purchased options	27	4,471	-	-		5,031	-	-		5,195	-	-		5,814	-	-	
Written options	28	6,149	-	-		6,896	-	-		6,936	-	-		7,823	-	-	
	29	39,138	-	-		40,066	-	-		36,500	-	-		39,234	-	-	
Total Commodity Contracts	30	70,634	1,833	4,960	1,139	70,764	846	4,005	971	63,939	649	3,407	668	66,973	764	3,489	714
Equity Contracts																	
Over-the-counter	31	64,245	1,339	4,954		63,528	1,322	4,750		60,575	817	3,979		68,341	967	5,234	
Exchange traded	32	20,525	-	-		14,253	-	-		9,017	-	-		8,883	-	-	
Total Equity Contracts	33	84,770	1,339	4,954	525	77,781	1,322	4,750	461	69,592	817	3,979	388	77,224	967	5,234	454
Credit Default Swaps																	
Over-the-counter Purchased	34	2,426	-	52		2,658	-	46		4,206	1	187		2,735	-	82	
Written	35	116	2	-		448	7	-		684	5	-		838	7	-	
Total Credit Default Swaps	36	2,542	2	52	35	3,106	7	46	27	4,890	6	187	177	3,573	7	82	34
Sub-total	37	4,925,422	31,400	57,661	4,813	4,707,717	28,594	55,191	5,697	4,526,045	34,568	60,133	5,631	4,556,583	31,389	58,319	5,301
Impact of master netting agreements (2)	38	n.a.	(21,066)	(34,786)		n.a.	(19,909)	(33,025)		n.a.	(25,590)	(38,562)		n.a.	(21,246)	(35,622)	
Total	39	4,925,422	10,334	22,875	4,813	4,707,717	8,685	22,166	5,697	4,526,045	8,978	21,571	5,631	4,556,583	10,143	22,697	5,301

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

(2) Q1'18 Credit Risk Equivalent updated March 12th, 2018, reflecting the same change in our Supplementary Financial Information package.

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.

Basel I Capital Floor: A capital floor based on the Basel I standardized approach is calculated by banks using advanced approaches for credit risk or operational risk, as prescribed by OSFI in CAR.

Capital Adequacy Requirements (CAR): OSFI's Capital Adequacy Requirements guideline dated December 2016.

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 provisions for credit losses on impaired loans 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).