# Supplementary Regulatory Capital Information

For the Quarter Ended – April 30, 2019

For further information, contact:

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

BMO 🔷 Financial Group



### Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's Second Quarter 2019 Report to Shareholders and the 2018 Annual Report.

Additional financial information is also available in the Q2 2019 Supplementary Financial Information, Q2 2019 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

# Changes

For institutions using advanced approaches for credit risk or operational risk, there is a Capital Floor as prescribed in OSFI's CAR Guideline. OSFI revised its approach for calculating the Capital Floor effective Q2 2018. Changes include a shift to the Basel II standardized approach, as well as a reduction of the floor factor to 70% in Q2 2018, 72.5% in Q3 2018 and 75% in Q4 2018 and onward.

In May 2018, OSFI released the Total Loss Absorbing Capacity (TLAC) Disclosure Requirements for Canadian D-SIBs which have been adopted prospectively effective January 31, 2019.

On November 20, 2018, OSFI released the revised Leverage Ratio Disclosure Requirements Guideline. The revisions, which reflect the recent changes to the Leverage Requirements Guideline and OSFI's CAR Guideline, incorporate a new line to capture the treatment of securitized assets that meet the operational requirements for recognition of significant risk transfer. The new guideline has been adopted prospectively effective January 31, 2019.

On April 20, 2017, OSFI released the final version of the Pillar 3 Disclosure Requirements, setting OSFI's expectations for Domestic Systemically Important Banks (D-SIBs) for the Revised Pillar 3 Disclosure Requirements issued by the Basel Committee on Banking Supervision in January 2015. We have adopted this guidance prospectively effective October 31, 2018. For information prior to Q4 2018, please refer to Q3 2018 and prior Supplementary Financial Information Packages.

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

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Cross         2010 <t< th=""><th>CC<sup>,</sup></th><th>1 - COMPOSITION OF REGULATORY CAPITAL (1) (2)</th><th></th><th></th><th></th><th></th><th>BMO 😂 Fin</th><th>ancial Group</th></t<>	CC <sup>,</sup>	1 - COMPOSITION OF REGULATORY CAPITAL (1) (2)					BMO 😂 Fin	ancial Group
Control         Control <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>2018 Q2</th></t<>								2018 Q2
I         Decky based qualifying common that exails play related block supplus         n=b         13.244         13.222         11.229 <th1.229< th="">         11.229         <th1.22< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th1.22<></th1.229<>								
1         A. Schmulated offer complementation from (CF)         4         4.964         3.188         Z.338         Z.381         Z.           2         Decompose flucture for properties of the standing and st	1		a+b					13,230
J         Decky space organization control space out from CP11         n.a.         n.a. <t< td=""><td>2</td><td></td><td></td><td></td><td></td><td></td><td></td><td>24,119</td></t<>	2							24,119
cl         Common share cable assist by subsidiance and here by thing parts amount allowed in group CE11)         i	3		d					2,157 n.a.
Common Equity Ther 1 Capital before regulatory adjustments         44.705         45.000         41.307         40.187         40.	4			11.a. -	11.d. -		11.d. -	11.a. -
IP         Production of valuation adjustments         Info         153         153         156         2.03         1449           Goodwill of related ta situation         0 <td></td> <td>Common Equity Tier 1 Capital before regulatory adjustments</td> <td></td> <td>44,705</td> <td>43,009</td> <td>41,387</td> <td>40,516</td> <td>39,506</td>		Common Equity Tier 1 Capital before regulatory adjustments		44,705	43,009	41,387	40,516	39,506
B         Cooker         Control (red related tax lability)         P=1         C.8.244         C.8.250         C.8.250 <thc.8.250< th=""> <thc.8.250< th=""> <thc.8.250< t<="" td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thc.8.250<></thc.8.250<></thc.8.250<>								
B         Other intragebase other intrages existing room provide received task lability)         pin         2.044         1.985         1.973         1.920         1.77           10         Deferred task esting from formory differences (net of related tas lability)         k         200         (1.074)         (0.855)         (1.074)         (0.855)           11         Class for intrases due to branges in on cala         k         200         (1.074)         (0.855)           12         Securitation freque relation tasks of the freque relation task of the related task lability)         m         8.0         (1.652)         (7.11)         (1.633)         (1.40)         (1.633)           13         Defined down in point on cala         (1.643)         (1.643)         (1.643)         (1.643)           14         Defined down in respired balance sheet)         m         8.0         (1.643)         (1.643)         (1.643)           15         Defined down in other adjust of the related task lability)         m         8.0         (1.643)         (1.643)         (1.643)           14         Defined task adjust of the related task lability         (1.643)         (1.643)         (1.643)         (1.643)           15         Defined task adjust of the related task lability         (1.644)         (1.643)         (1.643) <td>7</td> <td></td> <td>ound f</td> <td></td> <td></td> <td></td> <td></td> <td>146 6,175</td>	7		ound f					146 6,175
10Defined tax sastel actualing those arising from temporary differences (net of related tax liability)iii $k$ 202(20)(0.74)(0.85)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.73)(1.40)(1.71)(1.72)(1.71)(1.72)(1.72)(1.71)(1.72) </td <td>o Q</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1,893</td>	o Q							1,893
11       Clash flow hedge reserve       k       202       (10.74)       (865)       (10.74)         13       Schull of provisions to equide losses       k1       267       (10.75)       (1	10							976
13         Securitation gain on setuing         -        -        -         -<	11			202	(280)	(1,074)	(885)	(768)
14         Cases of bases of banges in own credit risk on flar valued labilities (4)         (162)         (171)         (153)         (144)         (171)           15         Defined beam bases (bit of related in xubbility)         in         6         -			k1	267	-	-	-	-
15         Defined benefit pensor hund real assets (red of related tax itability)         Imm         430         424         522         638           17         Reciprocal cross holdings in common equity         n         0         -				-	-	-	-	-
16       n       0       -       -       -         17       Reciprocal cores holdings in cores holding in cornon equity       n       0       -       -       -         18       Non-significant investments in the capital of banking, francial and insurance entities, net of eligible short positions (cornors above 10% threadon)       -       -       -       -       -       -         19       Significant investments in the control of banking, francial and insurance entities, net of eligible short positions (cornors above 10% threadon)       -			l m					(168) 459
17       Reciprocal cross holdings in common equity       -       -       -         17       Reciprocal mestimets in the capital of banking, financial and insurance entities, not of lighter short positions (amount above 10% threshold).       -       -       -         17       Reciprocal mestimets in the common stock of banking, financial and insurance entities that are outside the scope of threshold).       -       -       -         17       Mod types exercising tiptis (amount above 10% threshold).       -       -       -       -         17       Defined tassets anising forms took of banking. financial and insurance entities that are outside the scope of threshold.       -				430	424	522	- 020	409
Import above 10% threshed)         - </td <td></td> <td>······································</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		······································		-	-	-	-	-
19         Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, ret of eligible shot positions (anound above 10% threshold)         -								
Implicit of eligible short positions (amount above 10% threshold)         -<				-	-	-	-	-
20         Morigage servicing rights (amount above 10% threshold, net of related tax liability)         -         -         -           22         Amount exceeding the 15% threshold         -         -         -         -           23         of which: morigage servicing rights         -         -         -         -         -           24         of which: morigage servicing rights         -         -         -         -         -         -           25         of which: morigage servicing rights         -	19							
1         Defined tax assess anising from temporary differences (amount above 10% threshold, net of related tax lability)         -         -         -         -           2         Anount exceeding the 15% threshold         h1         -         -         -           23         of which: significant investments in the common stock financials         j1         -         -         -           25         of which: deferred tax assets arising from temporary differences         11         -         -         -           26         of which: deferred tax assets arising from temporary differences         11         -         -         -           27         Regulatory adjustments applied to Common Equity Tier 1 Capital         9.929         9.283         8.666         8.828         8           28         Total singuity mode applicable accounting standards         -         <	20			-	-	-	-	-
22       Anount exceeding the 15% threshold       -       -         3       of which: mortgage servicing rights       j1       -       -         24       of which: mortgage servicing rights       j1       -       -         26       of which: mortgage servicing rights       j1       -       -         26       Other deductions       11       -       -       -         27       Regulatory adjustments to CET1 as determined by OSFI       11       -       -       -         27       Regulatory adjustments appleto to Common Equity Tier 1 Capital       9.929       9.283       8.666       8.829       6.         28       Common Equity Tier 1 Capital (EET1)       -				-	-	-	-	-
23       of which: significant investments in the common stock financials       h1       -       -         24       of which: defered tax assets arising from temporary differences       i1       -       -         25       of which: defered tax assets arising from temporary differences       i1       -       -         26       Other deductions or regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       -       -       -         28       Total regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       6.929       9.283       8.666       8.623       8.         28       Total regulatory adjustments to Common Equity Tier 1 Capital       0.9292       9.283       8.666       8.623       8.         20       Directly issued qualifying Additional Tier 1 instruments by setaled stock surplus       01       4.400       4.050       4.050       3.666       3.650       3.         31       of which: classified a singular instruments and biodition and tref (b)       p       200       7.40       1.       1.       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -<	22							
25         of which: defined tax assets arising from temporary differences         11         -         -         -           27         Regulatory adjustments to Common Equity Ter 1 due to insufficient Additional Ter 1 and Tier 2 to cover deductions         9,928         9,828         8,666         8,628         8,           28         Total regulatory adjustments to Common Equity Ter 1 Capital deductions         34,776         33,726         32,721         316,888         30,           24         Total regulatory adjustments to Common Equity Ter 1 Capital deductions         -		of which: significant investments in the common stock financials		-	-	-	-	-
26       Other deductions or regulatory adjustments to CET1 is a determined by OSF1       - </td <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>				-	-	-	-	-
27         Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions         9.928         9.283         8.666         8.828         8.           28         Total regulatory adjustments to Common Equity Tier 1 Capital (EET1)         34.776         33.726         32.721         31.688         30.           Additional Tier 1 Capital instruments         01         4.400         4.050         4.050         3.650         3.           01         Ortecity issued quality Additional Tier 1 instruments subject to phase out from Additional Tier 1 (5)         9         200         740         1,           33         Direcity issued capital instruments subject to phase out from Additional Tier 1 (5)         p         200         740         1,           34         Additional Tier 1 Capital issued by subsidiaries and held by third         p         200         740         1,           35         Additional Tier 1 Capital issued by subsidiaries and held by third         p         200         740         1,           36         Additional Tier 1 Capital issued by subsidiaries and held by third         p         200         740         1,           36         Additional Tier 1 Capital issued by subsidiaries and held by third         p         200         740         1,           37			i1	-	-	-	-	-
eductions         -				-	-	-	-	-
129         Common Equity Tier 1 Capital (CET1)         34,776         33,726         32,721         31,688         30,           30         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus         o1         4,400         4,050         4,050         3,650         3,31           31         of which: classified as labilities under applicable accounting standards         0         4,400         4,050         4,050         3,650         3,33           32         Directly issued capital instruments (and CET1 instruments of the rot of Sisued by subsidiaries and held by third parties (amount allowed in group AT1)         p         290         290         740         740         1,           34         Additional Tier 1 instruments (and CET1 instruments in cluded in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)         - <td< td=""><td>21</td><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></td<>	21			-	-	-	-	-
Additional Tier 1 Capital: instruments         o1         4.400         4.050         4.050         3.650         3.           30         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus         o1         4.400         4.050         4.050         3.650         3.           31         of which: classified as liabilities under applicable accounting standards         -								8,713
30         Directly issued qualifying Additional Tier 1 instruments plus related stock surplus         o1         4.400         4.050         4.050         3.650         3.           31         of which: classified as liabilities under applicable accounting standards         -	29			34,776	33,726	32,721	31,688	30,793
131       of which: classified as equity under applicable accounting standards       4,400       4,050       3,650       3,         22       of which: classified as liabilities under applicable accounting standards       p       290       290       740       740       1,         34       Additional Tier 1 Instruments subject to phase out from Additional Tier 1 (5)       p       290       290       740       740       1,         34       Additional Tier 1 Instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)       -<	30		01	4 400	4 050	4 050	3 650	3.650
32       of which: classified as liabilities under applicable accounting standards       p       - <td></td> <td></td> <td>01</td> <td></td> <td></td> <td></td> <td></td> <td>3,650</td>			01					3,650
33       Directly issued capital instruments subject to phase out from Additional Tier 1 (5)       p       290       290       740       1,         34       Additional Tier 1 instruments (and CET 1 instruments of included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)       -<					-	-	-	-
parties (amount allowed in group AT1)       -	33	Directly issued capital instruments subject to phase out from Additional Tier 1 (5)	р	290	290	740	740	1,040
35       of which: instruments issued by subsidiaries subject to phase out       -       -       -       -       -         36       Additional Tier 1 Capital before regulatory adjustments       4,690       4,400       4,4700       4,900       4,300       4,900       4,300       4,900       4,300       4,900       4,300       4,900       4,300       4,900	34							
36       Additional Tier 1 Capital before regulatory adjustments       4.690       4.340       4.790       4.390       4.         Additional Tier 1 Capital regulatory adjustments       n1       6       6       78       140         37       Investments in own Additional Tier 1 instruments       n1       6       6       78       140         38       Reciprocal cross holdings in Additional Tier 1 instruments       n1       6       6       78       140         40       Significant investments in own Additional Tier 1 instruments       n       6       6       78       140         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       - <td>0.5</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	0.5			-	-	-	-	-
Additional Tier 1 Capital: regulatory adjustments       n1       6       6       78       140         37       Investments in own Additional Tier 1 instruments       n1       6       6       78       140         38       Reciprocal cross holdings in Additional Tier 1 instruments       n       6       6       78       140         39       Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions       -	00			4 690	4 340	4 790	4 390	4,690
37       Investments in own Additional Tier 1 instruments       n1       6       6       78       140         38       Reciprocal cross holdings in Additional Tier 1 instruments       -       -       -       -         39       Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)       -       -       -       -       -       -         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         41       Other deductions from Tier 1 Capital as determined by OSFI       -       -       -       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -       -       -         43       Total regulatory adjustments applied to Additional Tier 1 Capital       219       219       291       353         44       Additional Tier 1 Capital (AT1)       4.471       4.121       4.499       4.037       4.4         45       Total regulatory adjustments applied to Additional Tier 1 Capital       99.247       37.847       37.220       35.725       35. <t< td=""><td>00</td><td></td><td></td><td>4,000</td><td>4,040</td><td>4,100</td><td>4,000</td><td>4,000</td></t<>	00			4,000	4,040	4,100	4,000	4,000
39       Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)       -	37		n1	6	6	78	140	56
(amount above 10% threshold)				-	-	-	-	-
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         41       Other deductions from Tier 1 Capital as determined by OSFI       -       -       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -       -         43       Total regulatory adjustments applied to Additional Tier 1 Capital       219       219       291       353         44       Additional Tier 1 Capital (AT1)       -       -       -       -       -         45       Tier 1 Capital (T1 = CET1 + AT1)       39,247       37,847       37,220       35,725       35,         46       Directly issued qualifying Tier 2 instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         47       Directly issued qualifying Tier 2 Capital       u       144       143       150         48       Tier 2 instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         49       of which: instruments issued by subsidiaries and held by       v       -	39							
regulatory consolidation, net of eligible short positionst21321321321341Other deductions from Tier 1 Capital as determined by OSFI41aof which: Reverse mortgages42Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions21921929135344Additional Tier 1 Capital (AT1)4,4714,1214,4994,0374,45Tier 1 Capital (Ta CET1 + AT1)39,24737,84737,22035,72535,Tier 2 Capital: instruments and provisionsm16,8096,6766,6395,4685,0Directly issued qualifying Tier 2 instruments not included in row 5 or 34) issued by subsidiaries and held byu14414315049of which: instruments issued by subsidiaries subject to phase outv49of which: instruments issued by subsidiaries subject to phase outw187248235231	40			-	-	-	-	-
41       Other deductions from Tier 1 Capital as determined by OSFI       -       -       -       -         41       of which: Reverse mortgages       -       -       -       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       -       -       -       -         43       Total regulatory adjustments applied to Additional Tier 1 Capital       219       2219       291       353         44       Additional Tier 1 Capital (AT1)       4,471       4,121       4,499       4,037       4,         45       Tier 1 Capital (T1 = CET1 + AT1)       39,247       37,847       37,220       35,725       35,         Tier 2 Capital instruments and provisions       m1       6,809       6,676       6,639       5,468       5,         47       Directly issued capital instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         48       Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by       u       144       143       150         49       of which: instruments issued by subsidiaries subject to phase out       -       -       -       -       -         49 <td>40</td> <td></td> <td>+</td> <td>213</td> <td>213</td> <td>213</td> <td>213</td> <td>213</td>	40		+	213	213	213	213	213
41a       of which: Reverse mortgages       -       -       -       -         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions       219       219       219       291       353         43       Total regulatory adjustments applied to Additional Tier 1 Capital       41,421       4,499       4,037       4,         44       Additional Tier 1 Capital (T1 = CET1 + AT1)       39,247       37,847       37,220       35,725       35,         Tier 2 Capital: instruments and provisions       m1       6,809       6,676       6,639       5,468       5,         47       Directly issued qualifying Tier 2 instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         48       Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by       u       144       143       150         49       of which: instruments issued by subsidiaries subject to phase out       v       -       -       -       -         49       of which: instruments issued by subsidiaries subject to phase out       v       -       -       -       -         49       of which: instruments issued by subsidiaries subject to phase out       -       -       <	41		·		-	-		
43       Total regulatory adjustments applied to Additional Tier 1 Capital       219       219       291       353         44       Additional Tier 1 Capital (AT1)       4,471       4,121       4,499       4,037       4,         45       Tier 1 Capital (T1 = CET1 + AT1)       39,247       37,847       37,220       35,725       35,         Tier 2 capital: instruments and provisions       39,247       37,847       37,220       35,725       35,         46       Directly issued qualifying Tier 2 instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         47       Directly issued capital instruments subject to phase out from Tier 2 Capital       u       144       144       143       150         48       Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)       v       -	41a			-	-	-	-	-
44 Additional Tier 1 Capital (AT1)       4,471       4,121       4,499       4,037       4,         45 Tier 1 Capital (T1 = CET1 + AT1)       39,247       37,847       37,220       35,725       35,         Tier 2 Capital: instruments and provisions       m1       6,809       6,676       6,639       5,468       5,         47       Directly issued capital instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         48       Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by       u       144       144       143       150         49       of which: instruments issued by subsidiaries subject to phase out       v       -       -       -       -         49       of which: instruments issued by subsidiaries subject to phase out       w       187       248       235       231				-	-	-	-	-
45         Tier 1 Capital (T1 = CET1 + AT1)         39,247         37,847         37,220         35,725         35, 35,725         35, 35,725         35, 35,725         35, 35,725         35,725								269
Tier 2 Capital: instruments and provisions       m1       6,809       6,676       6,639       5,468       5,         46       Directly issued qualifying Tier 2 instruments plus related stock surplus       m1       6,809       6,676       6,639       5,468       5,         47       Directly issued capital instruments subject to phase out from Tier 2 Capital       u       144       144       143       150         48       Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by       v       -       -       -         49       of which: instruments issued by subsidiaries subject to phase out       v       -       -       -         50       General allowances       w       187       248       235       231								4,421 35,214
46Directly issued qualifying Tier 2 instruments plus related stock surplusm16,8096,6766,6395,4685,47Directly issued capital instruments subject to phase out from Tier 2 Capitalu14414414315048Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)v49of which: instruments issued by subsidiaries subject to phase outw187248235231	-13			55,247	57,57	51,220	55,725	55,214
47       Directly issued capital instruments subject to phase out from Tier 2 Capital       u       144       144       143       150         48       Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) 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       w       187       248       235       231	46		m1	6,809	6,676	6,639	5,468	5,511
third parties (amount allowed in group Tier 2 Capital)       v       -       -       -         49       of which: instruments issued by subsidiaries subject to phase out       -       -       -         50       General allowances       w       187       248       235       231			u	144	144	143	150	116
49         of which: instruments issued by subsidiaries subject to phase out         -         -         -           50         General allowances         w         187         248         235         231	48							
50         General allowances         w         187         248         235         231	40		v	-	-	-	-	-
			14/	- 197	2/19	- 235	- 221	- 222
		Tier 2 Capital before regulatory adjustments	٧٧	7,140	7,068	7,017	5.849	5,849

(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

(1) A in regulatory capital observe of a law both in the data of a back in

(3) Cross reference to CC2 - Reconciliation of Regulatory Capital to Balance Sheet (page 5).
(4) For regulatory capital purposes only. Not included in consolidated balance sheet.

(5) \$450MM of capital trust securities that were deconsolidated under IFRS and qualified as Additional Tier 1 Capital were redeemed on December 31, 2018.

al Group	Financial	<b>m</b>	вмо
al Group	Financial		вмо

#### **CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)** 2019 2018 2018 2018 2019 Cross Q2 Q1 Q4 Q3 Q2 (\$ millions except as noted) reference Tier 2 Capital: regulatory adjustments 52 Investments in own Tier 2 instruments q1 29 76 71 91 72 53 Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments 54 Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions 55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions 50 50 50 50 50 х Other deductions from Tier 2 capital 56 57 Total regulatory adjustments to Tier 2 Capital 79 126 121 141 122 58 Tier 2 Capital (T2) 7.061 5.708 6.942 6.896 5,727 59 Total Capital (TC = T1 + T2) 46,308 44.789 44.116 41.433 40.941 60 Total Risk-Weighted Assets 60a Common Equity Tier 1 (CET 1) Capital RWA (1) 289,237 308,844 296,987 277,506 273,011 60b Tier 1 Capital RWA (1) 308.844 296.987 289.420 277.681 273,184 60c Total Capital RWA (1) 308,844 296.987 289,604 277,857 273,357 Capital Ratios 61 Common Equity Tier 1 (as percentage of risk-weighted assets) 11.3% 11.4% 11.3% 11.4% 11.3% 62 Tier 1 (as percentage of risk-weighted assets) 12.7% 12.7% 12.9% 12.9% 12.9% 63 Total Capital (as percentage of risk-weighted assets) 15.0% 15.1% 15.2% 14.9% 15.0% 64 Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets) 8.0% 8.0% 8.0% 8.0% 8.0% 65 of which: capital conservation buffer 2.5% 2.5% 2.5% 2.5% 2.5% 66 of which: bank specific countercyclical buffer 0.0% 0.0% 0.0% 0.0% 0.0% 67 of which: G-SIB buffer n.a n.a n.a n.a n.a 67a of which: D-SIB buffer 1 0% 1.0% 1.0% 1.0% 1.0% 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 11.3% 11.4% 11.3% 11.4% 11.3% OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) 69 Common Equity Tier 1 target ratio 8.0% 8.0% 8.0% 8.0% 8.0% 70 Tier 1 capital target ratio 9.5% 9.5% 9.5% 9.5% 9.5% 71 Total capital target ratio 11.5% 11.5% 11.5% 11.5% 11.5% Amounts below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities 702 759 642 534 575 y - z 73 1,863 1,739 1,660 1.694 1,635 Significant investments in the common stock of financials a1 74 Mortgage servicing rights (net of related tax liability) b1 49 50 52 51 49 75 Deferred tax assets arising from temporary differences (net of related tax liability) 1.651 1.558 1.677 1.675 1.597 c1 - d1 Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap) 187 213 208 204 204 77 Cap on inclusion of provisions in Tier 2 under standardized approach 187 213 208 204 204 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap) 1,119 1,286 1,277 1.270 1,255 79 Cap on inclusion of provisions in Tier 2 under internal ratings-based approach 35 27 27 18 Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 1,296 1,296 1,729 1,729 1,729 83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 1.540 1.540 2.054 2.054 2.054 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities) 85

(1) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its risk-weighted assets to the extent such floor applies. Based on these requirements, there was no capital floor applicable for Q2 2018 through Q2 2019.

## CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

Standard         a         Calculation         Calculation           Case tail         Case tail         1         35,839         35,790           Interset Basing Deposits with Banks         2         7,518         7,506           Securities         3         191,226         1181,819           Investments in own Additional Tier 1 instruments not derecognized for accounting purposes         5         6         n1           Investments in own Additional Tier 1 instruments not derecognized for accounting purposes         6         22         q1           Non-significant investments in acpatial dot other financial institutions (d)         8         2,126         t+x+a1           Significant Investments in acpatial dot other financial institutions (d)         8         2,126         t+x+a1           Significant Investments in acpatial dot other financial institutions (d)         8         2,126         t+x+a1           Significant Investments in acpatial dot other financial institutions (d)         8         2,100         5           Significant Investment in acpatial dot other financial selow threshold         10         5         5           Consumer installment and other personal         11         10,405         110,405         100,405           Lears         12         110,405         8,467         8,467		LINE	Report to Shareholders Q2 2019	scope of consolidation (1) Q2 2019	Reference (2)
Cash Equivalents         1         35,839         35,790           Interest Baring Deposits with Banks         2         7,518         7,506           Securities         3         191,226         181,819           Investiments in own Additional Tier 1 instruments not derecognized for accounting purposes         5         6         n1           Investiments in own Additional Tier 1 instruments not derecognized for accounting purposes         6         n1         1           Non-significant investiments in deconsolidated subsidiaries and other TLAC-eligible instruments of other financial institutions (4)         8         2.218         y1           Significant investiment in accial and other TLAC-eligible instruments of other financial institutions (4)         8         2.128         t+++11           Significant investiment in accial and other financial institutions (4)         9         -         111           Significant investiment in accial financial institutions (4)         9         -         111         58           Condwill embedded in significant investiments         11         58         110,045         110,045           Case         -         11         58,467         8,467         8,467           Business and governments         16         221,253         221,040         147           Allowance forced In Tier 2	(\$ millions)	#	Q2 2019	QZ 2019	
interest Bearing Deposits with Banks         2         7,518         7,508           Securities         3         191,226         181,819         1           Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)         4         6         n           Investments in own Additional Tier 1 instruments not derecognized for accounting purposes         5         6         11           Investments in own Tier 2 instruments not derecognized for accounting purposes         6         11         12         <					
Securities3191.226181.819Investments in own shares CET1 (if not leady netted off paid-in capital on reported balance sheet)46nInvestments in own Additional Tier 1 instruments not derecognized for accounting purposes629q1Non-significant investments in the capital and other TLA-cellgible instruments of other financial entities (3)722.918ySignificant investments in deconsolidated subsidiaries and other financial institutions (4)82.128t+x+a1Significant investments in capital of other financial institutions (4)9-h1Significant investment in common stock of financial institutions reflected in regulatory capital9-h1Codwill embedded in significant investments50518p1Socurities Borrowed or Purchased Under Resale Agreements12110.405110.405110.405Loans158.4678.4678.467Residential mortgages158.4678.4674.64Consumer installment and other personal16221.223221.040110.405Allowance for credit losses19267k1Allowance sequences2221.70221.70221.702Other Assets2120.62720.62520.625Customers' liability under acceptances2221.70221.702Premises and equipment231.9831.842Gordwill2445.006.5006Intal net Lans and acceptances271.7651.765 </td <td>Cash and Cash Equivalents</td> <td>1</td> <td>35,839</td> <td>35,790</td> <td></td>	Cash and Cash Equivalents	1	35,839	35,790	
Investments in own hadditional Tire 1 instruments not derecognized for accounting purposes     6     n       Investments in own Additional Tire 1 instruments not derecognized for accounting purposes     5     6     n       Non-significant investments in capital of other financial institutions of ther financial institutions (3)     7     22,918     y       Significant investments in capital of other financial institutions of ther financial institutions (4)     8     2,126     t+x+a1       Significant investments in capital of other financial institutions reflected in regulatory capital     9     -     h1       Amount exceeding the 15% threshold     10     518     51       Socotil iter opticant investments     11     58     p1       Socotil iter opticant investments     11     58     467       Consumer installment and other personal     14     64,454     64,454       Credit cards     13     120,778     120,778     120,778       Credit cards     14     64,454     64,454       Buowance reflected in Tire 2 regulatory capital     18     (1,710)     (1,710)       Allowance for credit loses     19     267     k1       Total net Cans and acceptances     20     413,242     413,029       Other Assets     21     20,627     20,625       Current tax assets (5)     6,500					
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes5611Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)722.918ySignificant investments in decopital and other TLAC-eligible instruments of (4)82.1261****1Significant investments in capital of other financial institutions (4)82.1261****1Amount exceeding the 15% threshold9-h1Significant investments in common stock of financials below threshold10518Coodwill embedded in significant investments1168p1Consumer installment and other personal1464.45464.454Credit cards158.4678.467B.467Business and governments16221.253221.040187Allowance for credit losses19267k1wAllowance sequences2221.70220.625120Customers' liability under acceptances231.9831.84260.650Other Assets252.3312.31g26Customers' liability under acceptances252.3312.31gOrdered tax assets (5)261.3091.2661.866Deferred tax assets (5)271.7651.7651.765Deferred tax assets (5)271.7651.7651.806Other Assets2876611.8061.866Other Assets (5)271.765		-	191,226		
Investments in own Tier 2 instruments on derecognized for accounting purposes     6     29     q1       Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)     7     22.918     y       Significant investments in acapital of other financial institutions (4)     8     2.126     t+x+a1       Significant investments in capital of other financial institutions (4)     9     -     h1       Significant investments in capital of other financial entities (3)     7     -     h1       Significant investments in capital of other financial entities (3)     9     -     h1       Significant investments in capital of other financial entities (3)     7     -     h1       Socontile induced (3)     10     518     56     p1       Socontile induced (3)     110,405     110,405     110,405     10       Leans     13     120,778     120,778     120,778       Credit cards     16     221,253     221,404     148       Allowance fielded in instruments     16     221,253     221,404     148       Allowance fielded in instruments     20     413,242     413,029       Other Assets     21     20,627     20,625     22       Customers' itability under acceptances     21     20,627     20,625       C					
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)722.918yySignificant investments in consolidated subsidiaries and other financial institutions (4)82.126 $t \star \star a1$ Amount exceeding the 15% threshold9-h1Goodwill embedded in significant investments1158p1Securities Borrowed or Purchased Under Resale Agreements12110.405110.405Loans13120.778120.77822.948Consumer installment and other personal1464.45464.454Crosumer installment and other personal16221.253221.040Allowance for credit losses17(1.710)(1.710)Allowance for credit losses1920413.242413.029Other Assets Subject loss192221.002106.650Derivative instruments2120.62720.62521.002Customer's liability under acceptances2221.70221.70221.702Customer's liability under acceptances252.3312.331gCurrent tax assets252.3312.331g1.806c1Other dassets arising from temporary differences28706iiDeferred tax assets arising from temporary differences below the threshold301.806c1i1Other3216.02314.8931i1i1Other3216.02314.8931i1<				-	
Significant investments in deconsolidated subsidiaries and other financial institutions (4)       8       2,126       t+x+a1         Significant investments in capital of other financial institutions reflected in regulatory capital       9       -       h1         Amount exceeding the 15% threshold       9       518       518       518         Goodwill embedded in significant investments       11       58       p1         Securities Borrowed or Purchased Under Resale Agreements       12       110,405       110,405         Consumer installment and other personal       13       120,778       120,778         Credit cards       16       221,253       221,040         Allowance for credit losses       17       (1,710)       (1,710)         Allowance reflected in Tier 2 regulatory capital       18       187       w         Shortfail of provisions to expected loss       20       413,242       413,029       -         Other Assets       21       20,627       20,625       k1       -         Current tax assets       25       2,331       2,331       g       -         Intangible assets       26       1,309       1,266       -       -       -         Current tax assets (5)       26       2,331       2,331					
Significant investments in capital of other financial institutions reflected in regulatory capital       9       -       h1         Amount exceeding the 15% threshold       10       518       -       h1         Goodwill embedded in significant investments       11       58       p1         Securities Borrowed or Purchased Under Resale Agreements       12       110,405       110,405         Loans       13       120,778       120,778       120,778         Consumer installment and other personal       14       64,454       64,454         Credit cards       15       8,467       8,467         Business and governments       16       221,253       221,040         Allowance fred cet in Tier 2 regulatory capital       18       187       w         Shortfall of provisions to expected loss       19       267       k1         Total net loans and acceptances       20       413,242       413,029         Other Assets       21       20,627       20,625         Customers' liability under acceptances       22       21,702       21,702         Premises and equipment       23       1,983       1,842         Goodwill       25       2,331       2,331       2,331       2,31         Deferre					
Amount exceeding the 15% intershold         9          h1           Significant investment in common stock of financials below threshold         10         58         p1           Goodwill embedded in significant investments         11         10,405         110,405         10           Securities Borrowed or Purchased Under Resale Agreements         12         110,405         110,405         100,405           Consumer installment and other personal         14         66,454         66,454         66,454           Consumer installment and other personal         16         221,253         221,040         187           Allowance for credit losses         17         (1,710)         (1,710)         187         w           Shortfail of provisions to expected loss         19         267         K1         20,627         20,625           Customers' liability under acceptances         21         20,627         20,625         1,702         1,702           Customers' liability under acceptances         25         2,331         2,331         9         1,766         1           Defivative instruments         26         1,309         1,266         1,765         1,765         1,765         1,765         1,765         1,765         1,765         1,765		8		2,126	t+x+a1
Significant investment in common stock of financials below threshold         10         518           Goodwill embedded in significant investments         11         58         p1           Securities Borrowed or Purchased Under Resale Agreements         12         110,405         110,405           Loans         -         -         -         -           Residential mortgages         13         120,778         120,778         -           Consumer installment and other personal         14         64,454         64,454           Credit cards         15         8,467         8,467           Business and governments         16         221,253         221,040           Allowance reflected in Tier 2 regulatory capital         18         187         w           Shortfall of provisions to expected loss         19         267         k1           Total net loans and acceptances         20         413,242         413,029            Other Assets         21         20,627         20,625         k1           Customers' liability under acceptances         22         21,702         21,702         27,702           Premises and equipment         23         1,983         1,842         6,500         6,500         e <t< td=""><td></td><td>~</td><td></td><td></td><td>ы</td></t<>		~			ы
Goodwill embedded in significant investments         11         58         p1           Securities Borowed or Purchased Under Resale Agreements         12         110,405         110,405         100,405           Consumer installment and other personal         13         120,778         120,778         120,778           Consumer installment and other personal         14         64,454         64,454           Credit cards         15         8,467         8,467           Business and governments         16         221,253         221,040           Allowance for credit losses         17         (1,710)         (1,710)           Allowance reflected in Tier 2 regulatory capital         18         187         w           Shortfail of provisions to expected loss         19         267         K1           Other Assets         21         20,627         20,625         K1           Premises and equipment         23         1,983         1,842         Goodwill         Goodwill         6,500         e           Intangible assets         25         2,331         2,331         2,331         9         Current tax assets         1,765         1,765         1,765         1,765         1,765         1,765         1,765         1,806 <t< td=""><td></td><td></td><td></td><td>519</td><td>ni</td></t<>				519	ni
Securities Borrowed or Purchased Under Resale Agreements         12         110,405         110,405           Loans         -					n1
Loans         1 <th1< th="">         1         <th1< th=""> <th1< th=""></th1<></th1<></th1<>			110 405		pi
Residential mortgages         13         120.778         120.778           Consumer installment and other personal         14         64.454         64.454           Credit cards         15         8,467         8,467           Business and governments         16         221,253         221,040           Allowance reflected in Tier 2 regulatory capital         18         18         187           Shortfall of provisions to expected loss         20         413,242         413,029           Other Assets         20         413,242         413,029           Derivative instruments         21         20,625         21,702         21,702           Customers' liability under acceptances         21         20,625         21,702         21,702           Premises and equipment         23         1,983         1,842         Goodwill         Goodwill         24         6,500         6,500         e           Intangible assets         25         2,331         2,31         g         2         1,765         1,765         1,765         1,765         1,765         1,765         1,765         1,765         1,806         c1         of which Deferred tax assets arising from temporary differences below the threshold         30         -         11		12	110,400	110,400	
Consumer installment and other personal         14         64,454         64,454           Credit cards         15         8,467         8,467           Business and governments         16         221,253         221,040           Allowance for credit losses         17         (1,710)         (1,710)           Allowance reflected in Tier 2 regulatory capital         18         187         w           Shortfall of provisions to expected loss         19         267         k1           Total net loans and acceptances         20         413,242         413,029         0           Other Assets         21         20,627         20,625         20,627         20,625         20,627         20,625         2,617,02         2,7702         2         700         1		13	120 778	120 778	
Credit cards         15         8,467         8,467           Business and governments         16         221,253         221,040           Allowance for credit losses         17         (1,710)         (1,710)           Allowance reflected in Tier 2 regulatory capital         18         18         187         w           Shortfall of provisions to expected loss         19         207         K1         20         413,242         413,029         100					
Allowance for credit losses         17         (1,710)         (1,710)           Allowance reflected in Tier 2 regulatory capital         18         18         187         w           Shortfall of provisions to expected loss         19         267         k1         187         w           Shortfall of provisions to expected loss         19         20         413,242         413,029         0           Other Assets         20         413,242         413,029         0					
Allowance for credit losses         17         (1,710)         (1,710)           Allowance reflected in Tier 2 regulatory capital         18         187         w           Shortfail of provisions to expected loss         19         1207         k1           Total net loans and acceptances         20         413.242         413.029            Other Assets         21         20,627         20,625            Derivative instruments         21         20,627         20,625            Customers' liability under acceptances         22         21,702         21,702            Premises and equipment         23         1,983         1,842             Goodwill         24         6,500         6,600         e             Intangible assets         25         2,331         2,331         g             Current tax assets         26         1,309         1,266              Deferred tax assets arising from temporary differences         28         706         i                    <	Business and governments	16	221,253	221.040	
Shortfall of provisions to expected loss         19         267         k1           Total net loans and acceptances         20         413,242         413,029            Derivative instruments         21         20,627         20,625            Derivative instruments         21         20,627         20,625            Customers' liability under acceptances         22         21,702         21,702            Premises and equipment         23         1,983         1,842             Goodwill         24         6,500         6,500         e             Intangible assets         25         2,331         2,331         2,331         2,331             Deferred tax assets (5)         27         1,765         1,765		17			
Total net loans and acceptances         20         413,242         413,029           Other Assets         2         20,627         20,625           Derivative instruments         21         20,627         20,625           Customers' liability under acceptances         22         21,702         21,702           Premises and equipment         23         1,983         1,842           Goodwill         24         6,500         6,500         e           Intangible assets         25         2,331         2,331         g           Current tax assets         26         1,309         1,266         1,765           Deferred tax assets (5)         27         1,765         1,765         1,765           Deferred tax assets arising from temporary differences         29         1,806         c1           of which Deferred tax assets arising from temporary differences below the threshold         30         1.806         c1           Other         32         16,023         14,803         14,803         14,803           Defined-benefit pension fund net assets         33         543         1           Mortgage servicing rights         34         49	Allowance reflected in Tier 2 regulatory capital	18		187	w
Other Assets         21         20,627         20,627           Derivative instruments         21         20,627         20,625           Customers' liability under acceptances         22         21,702         21,702           Premises and equipment         23         1,983         1,842           Goodwill         24         6,500         6,500         e           Intangible assets         25         2,331         2,35         2,66         1,466	Shortfall of provisions to expected loss	19		267	k1
Derivative instruments         21         20,627         20,625           Customers' ilability under acceptances         22         21,702         21,702           Premises and equipment         23         1,983         1,842           Goodwill         24         6,500         6,500         e           Intangible assets         25         2,331         2,331         g           Current tax assets         26         1,309         1,266         1           Deferred tax assets (5)         27         1,765         1,765         1           Deferred tax assets arising from temporary differences         28         706         i         1           of which Deferred tax assets arising from temporary differences below the threshold         30         1,806         c1         i1           Other         32         16,023         14,803         i1         i1         i1           Other         32         16,023         14,803         543         1         i4         49         i1		20	413,242	413,029	
Customers' liability under acceptances         22         21,702         21,702           Premises and equipment         23         1,983         1,842           Goodwill         24         6,500         6,500         e           Intangible assets         25         2,331         2,331         g           Current tax assets         26         1,309         1,266         1,765           Deferred tax assets (5)         27         1,765         1,765         1,765           Deferred tax assets arising from temporary differences         28         706         i           of which amount exceeding 15% threshold         30         1,806         -         i1           Other         32         16,023         14,893         -         i1           Other         32         16,023         14,893         -         543         I           Mortgage servicing rights         34         49         49         49         -         -	Other Assets				
Premises and equipment         23         1,983         1,842           Goodwill         24         6,500         6,600         e           Intangible assets         25         2,331         2,331         2,331         g           Current tax assets (5)         26         1,309         1,266         1,009         1,266           Deferred tax assets (5)         27         1,765         1,765         1,765           Deferred tax assets axiuding from temporary differences         29         1,806         c1           of which Deferred tax assets axising from temporary differences below the threshold         30         1,806         c1           of which amount exceeding 15% threshold         31         -         i1         i1           Other         32         16,023         14,893         543         I           Mortgage servicing rights         34         49         49         49					
Goodwill         24         6,500         6,500         e           Intanjble assets         25         2,331         2,331         g           Current tax assets         26         1,309         1,266         1,005         1,765           Deferred tax assets excluding those arising from temporary differences         28         706         i           Deferred tax assets arising from temporary differences         29         1,806         c1           of which Deferred tax assets arising from temporary differences below the threshold         30         1,806         c1           of which amount exceeding 15% threshold         31         -         i1         i1           Other         32         16,023         14,893         14,893           Defined-benefit pension fund net assets         33         433         1	Customers' liability under acceptances		21,702	21,702	
Intangible assets         25         2,31         2,31         g           Current tax assets         26         1,309         1,266         1,309         1,266         1,005         1,765         1,765         1,765         1,765         1,765         1,765         1,765         1,765         1,806         1         6         1         1,806         1         1,806         1 <td< td=""><td>Premises and equipment</td><td>23</td><td>1,983</td><td>1,842</td><td></td></td<>	Premises and equipment	23	1,983	1,842	
Current tax assets         26         1.309         1.266           Deferred tax assets (5)         27         1.765         1.765           Deferred tax assets excluding those arising from temporary differences         28         706         i           Deferred tax assets arising from temporary differences         29         1.806         c1           of which Deferred tax assets arising from temporary differences below the threshold         30         1.806         c1           of which amount exceeding 15% threshold         31         -         i1         i1           Other         32         16,023         14,893         543         I           Mortgage servicing rights         34         49         49         14	Goodwill	24	6,500	6,500	e
Deferred tax assets (5)     27     1,765     1,765       Deferred tax assets excluding those arising from temporary differences     28     706     i       Deferred tax assets arising from temporary differences     29     1,806     c1       of which Deferred tax assets arising from temporary differences below the threshold     30     1,806     1       of which amount exceeding 15% threshold     31     -     i1       Other     32     16,023     14,893       Defined-benefit pension fund net assets     33     543     I       Mortgage servicing rights     34     49	Intangible assets	25	2,331	2,331	g
Deferred tax assets excluding those arising from temporary differences     28     706     i       Deferred tax assets arising from temporary differences     29     1,806     c1       of which beferred tax assets arising from temporary differences below the threshold     30     1,806     i       of which amount exceeding 15% threshold     31     -     i1       Other     32     16,023     14,893       Defined-benefit pension fund net assets     33     543     I       Mortgage servicing rights     34     49	Current tax assets	26	1,309	1,266	
Deferred tax assets arising from temporary differences         29         1,806         c1           of which Deferred tax assets arising from temporary differences below the threshold         30         1,806         -         1           of which Deferred tax assets arising from temporary differences below the threshold         30         1,806         -         i1           Other         32         16,023         14,893         -         14           Other         33         543         I         -         49	Deferred tax assets (5)	27	1,765	1,765	
of which Deferred tax assets arising from temporary differences below the threshold     30     1,806       of which amount exceeding 15% threshold     31     -     i1       Other     32     16,023     14,893       Defined-benefit pension fund net assets     33     543     I       Mortgage servicing rights     34     49	Deferred tax assets excluding those arising from temporary differences	28		706	i
of which amount exceeding 15% threshold         31         i1           Other         32         16,023         14,893           Defined-benefit pension fund net assets         33         543         I           Mortgage servicing rights         34         49         49	Deferred tax assets arising from temporary differences	29		1,806	c1
of which amount exceeding 15% threshold         31         -         i1           Other         32         16,023         14,893           Defined-benefit pension fund net assets         33         543         I           Mortgage servicing rights         34         49	of which Deferred tax assets arising from temporary differences below the threshold	30		1.806	
Other         32         16,023         14,893           Defined-benefit pension fund net assets         33         543         I           Mortgage servicing rights         34         49         49		31		-	i1
Mortgage servicing rights 34 49		32	16.023	14.893	
Mortgage servicing rights 34 49		-	,	,	1
					b1
of which amount exceeding the 15% threshold 36 - j1				45	
Owner and uncelled and the second of the second o			830.470	810 473	

Balance sheet as in

Under regulatory Cross

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited.

BMO Life Insurance Company (\$10,573 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 (\$424 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 CC1 - Composition of Regulatory Capital (pages 3 and 4).

(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 the Bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from the 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 its weighted at 250% and

except that investments in common equity capital or a significant investment which represents less than 10% of the Bank's CE11 are hisk weighted at 20% and are not deduced provided the sum of such investments, deferred tax assets related to thiming 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.

	LINE	Shareholders	consolidation (1)	(2)
		Q2 2019	Q2 2019	
Liabilities and Equity				
Total Deposits	38	548,837	548,837	
Other Liabilities		,	,	
Derivative instruments	39	21,549	21,337	
Acceptances	40	21,702	21.702	
Securities sold but not yet purchased	41	32.023	32,023	
Non-significant investments in the capital and other TLAC-eligible instruments of other				
financial entities	42		22,216	z
Securities lent or sold under repurchase agreement	43	87,039	87,039	
Securitization and structured entities' liabilities	44	25,621	25,621	
Current tax liabilities	45	42	42	
Deferred tax liabilities (5)	46	73	70	
related to goodwill	47		205	f
related to intangibles	48		287	h
related to deferred tax assets excluding those arising from temporary differences	49		60	j
related to defined-benefit pension fund net assets	50		113	m
related to deferred tax assets arising from temporary differences,				
excluding those realizable through net operating loss carryback	51		155	d1
Other	52	37,236	26,454	
of which: liabilities of subsidiaries, other than deposits	53		-	
Less: amount (of liabilities of subsidiaries) phased out	54		-	
Liabilities of subsidiaries after phase out	55	005 005	-	v
Fotal other liabilities	56	225,285	214,288	
Subordinated Debt				
Subordinated debt	57	6,953	6,953	
Qualifying subordinated debt	58		6,809	m1
Non qualifying subordinated debt	59		144	
of which redemption has been announced (in the last month of the quarter)	60		-	
Less: regulatory amortization	61		-	
Non qualifying subordinated debt subject to phase out	62		144	
Less: amount phased out	63		-	
Non qualifying subordinated debt after phase out	64		144	u
Equity				
Preferred shares	65	4,690	4,690	
Directly issued qualifying Additional Tier 1 instruments	66		4,400	01
Non-qualifying preferred shares for accounting purposes	67		-	
Non-gualifying preferred shares subject to phase out	68		290	
Less amount (of preferred shares) phased out	69		-	
Non qualifying preferred shares after phase out	70		290	р
Common shares	71	12.939	12,939	۲
Directly issued qualifying CET1	72	12,505	12,939	а
, , , , , , , , , , , , , , , , , , , ,	73	307	307	a b
Contributed surplus Retained earnings	73	27,405	27,405	D C
Accumulated other comprehensive income	74	4,054	4,054	c d
of which: Cash flow hedges	76	4,054	4,054	u k
Other AOCI	76		3.852	ĸ
Total shareholders' equity	78	49,395	3,852 49,395	
Total Liabilities and Equity	78	830,470	819.473	

BMO 🔛 Financial Group

Cross

Under regulatory

Balance sheet as in

Report to

BMO 🎽 Financial Group								
(\$ millions)	LINE #	2019 Q2	2019 Q1	2018 Q4				
Common Equity Tier 1 Capital								
Opening Balance	1	33,726	32,721	31,688	30,793	30,165		
New capital issues	2	25	5	26	18	7		
Redeemed capital	3	-	(90)	(107)	(102)	(488		
Gross dividends (deduction)	4	(687)	(691)	(657)	(664)	(642		
Profit for the quarter (attributable to shareholders of the parent company)	5	1,497	1,510	1,695	1,536	1,246		
Removal of own credit spread (net of tax)	6	110	(82)	13	(28)	(48		
Movements in other comprehensive income								
– Currency translation differences	7	453	(12)	241	102	878		
<ul> <li>Fair value through other comprehensive income securities</li> </ul>	8	31	173	(71)	9	(128		
– Other (1)	9	(100)	(69)	(60)	230	69		
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(128)	(8)	(155)	(37)	(262		
Other, including regulatory adjustments and transitional arrangements								
<ul> <li>Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)</li> </ul>	11	139	122	(65)	4	35		
<ul> <li>Prudential valuation adjustments</li> </ul>	12	(7)	47	(55)	(3)	(34		
– Other (2) (3)	13	(283)	100	228	(170)	(5		
Closing Balance	14	34,776	33,726	32,721	31,688	30,793		
Other non-core Tier 1 (Additional Tier 1) Capital								
Opening Balance	15	4,121	4,499	4,037	4,421	4,438		
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	350	-	400	-	,		
Redeemed capital	17	-	(450)	-	(300)	-		
Other, including regulatory adjustments and transitional arrangements (4)	18	-	72	62	(84)	(17		
Closing Balance	19	4,471	4,121	4,499	4,037	4,421		
Total Tier 1 Capital	20	39,247	37,847	37,220	35,725	35,214		
Tier 2 Capital								
Opening Balance	21	6,942	6,896	5,708	5,727	6,607		
New Tier 2 eligible capital issues	22	-	-	1,119	-	-		
Redeemed capital	23	-	-	-	-	(900		
Amortization adjustments	24	-	-	-	-	-		
Other, including regulatory adjustments and transitional arrangements (5)	25	119	46	69	(19)	20		
Closing Balance	26	7,061	6,942	6,896	5,708	5,727		
Total Regulatory Capital	27	46.308	44,789	44.116	41.433	40,941		

(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), investment in own shares, changes in contributed surplus and threshold deductions.

(3) Includes: Impact to net income resulting from IFRS 15 retrospective adoption.

(4) Includes: Changes in non-qualifying capital instruments.

(5) Includes: Changes in non-qualifying capital instruments and eligible allowances.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES		2019 Q2	2019 Q1	2018 Q4		2018 Q2
Bank of Montreal Mortgage Corporation - All-in Basis - Basel III (1)						
Common Equity Tier 1 ratio	28	23.6%	22.0%	21.6%	21.8%	23.5%
Tier 1 ratio	29	23.6%	22.0%	21.6%	21.8%	23.5%
Total capital ratio	30	24.0%	22.4%	22.1%	22.3%	24.1%
BMO Harris Bank N.A Basel III (2)						
Tier 1 ratio	31	11.7%	12.0%	12.5%	12.5%	12.8%
Total capital ratio	32	12.9%	13.1%	13.7%	13.7%	14.0%

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

(2) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: March 2019, December 2018, September 2018, and March 2018.

I KM2 - KEY METRICS – TLAC REQUIREMENTS <i>(1)</i>	BMO 🔷 Financ	cial Group
	Q2 2019	Q1 2019
(\$ millions except as noted)	a	b
1 Total loss-absorbing capacity (TLAC) available	55,389	45,491
2 Total RWA at the level of the resolution group	308,844	296,987
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	17.9 %	15.3 %
4 Leverage ratio exposure measure at the level of the resolution group	931,500	902,532
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	5.9 %	5.0 %
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Shee	et	
apply?	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet		
apply?	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Exclude	:d	
Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Exclude	be	
Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied. KM2 is reported on a consolidated basis excluding insurance subsidiaries.

BMO Pinancial G					
	Q2 2019	Q1 2019			
(\$ millions except as noted)	а	b			
Regulatory capital elements of TLAC and adjustments					
1 Common Equity Tier 1 capital (CET1)	34,776	33,726			
2 Additional Tier 1 capital (AT1) before TLAC adjustments	4,471	4,121			
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-			
4 Other adjustments	-	-			
5 AT1 instruments eligible under the TLAC framework	4,471	4,121			
6 Tier 2 capital (T2) before TLAC adjustments	7,061	6,942			
7 Amortized portion of T2 instruments where remaining maturity > 1 year	-	-			
8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-			
9 Other adjustments	-	-			
10 T2 instruments eligible under the TLAC framework	7,061	6,942			
11 TLAC arising from regulatory capital	46,308	44,789			
Non-regulatory capital elements of TLAC					
12 External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-			
13 External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities b	ut				
meet all other TLAC term sheet requirements	9,164	706			
14 Of which: amount eligible as TLAC after application of the caps	-	-			
15 External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-			
16 Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-			
17 TLAC arising from non-regulatory capital instruments before adjustments	9,164	706			
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	55,472	45,495			
19 Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not					
applicable to SPE G-SIBs and D-SIBs)	-	-			
20 Deduction of investments in own other TLAC liabilities	(83)	(4)			
21 Other adjustments to TLAC	-	-			
22 TLAC available after deductions	55,389	45,491			
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23 Total risk-weighted assets adjusted as permitted under the TLAC regime	308,844	296,987			
24 Leverage exposure measure	931,500	902,532			
TLAC ratios and buffers					
25 TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	17.9 %	15.3 %			
26 TLAC Leverage Ratio (as a percentage of leverage exposure)	5.9 %	5.0 %			
27 CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum ca	apital				
and TLAC requirements (2)	n.a.	n.a.			
28 Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorben	cy,				
expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %			
29 Of which: capital conservation buffer	2.5 %	2.5 %			
30 Of which: bank specific countercyclical buffer	0.0 %	0.0 %			
31 Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %			
(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resol					

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied. TLAC1 is reported on a consolidated basis excluding insurance subsidiaries.

(2) Completion of this row is not required by OSFI at this time.

# BMO 🖄 Financial Group

	Q2 2019								
TLAC3 - RESOLUTION ENTITY - CREDITOR RANKING AT			Creditor ranking						
LEGAL ENTITY LEVEL (1)	1	2	3	4	5	Sum			
(\$ millions)	(most junior)				(most senior)	1 to 5			
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt (2)	Other liabilities (3)				
2 Total capital and liabilities net of credit risk mitigation	12,939	4,690	7,062	9,145	-	33,836			
3 Subset of row 2 that are excluded liabilities	4	6	29	83	-	122			
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	12,935	4,684	7,033	9,062	-	33,714			
5 Subset of row 4 that are potentially eligible as TLAC	12,935	4,684	7,033	9,062	-	33,714			
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,147	-	1,147			
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	7,645	-	7,645			
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,270	44	-	5,314			
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	1,763	226	-	1,989			
10 Subset of row 5 that is perpetual securities	12,935	4,684	-	-	-	17,619			

 Instruments are reported at nominal values.
 Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) Completion of this column is not required by OSFI at this time.

LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE (1)									
	2019	2019	2018	2018	2018				
(\$ millions)	Q2	Q1	Q4	Q3	Q2				
1 Total consolidated assets as per published financial statements	830,470	806,597	774,048	765,318	743,569				
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(10,966)	(10,552)	(9,757)	(9,480)	(9,175)				
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference (2)	(8,159)	(6,543)							
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-				
5 Adjustments for derivative financial instruments	11,836	9,880	3,761	1,506	1,775				
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	2,137	1,058	8,347	3,069	2,930				
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	116,512	111,665	108,817	102,792	101,147				
8 Other adjustments	(10,330)	(9,573)	(9,110)	(9,320)	(9,152)				
9 Leverage Ratio Exposure Measure	931,500	902,532	876,106	853,885	831,094				

LR2 - LEVERAGE RATIO COMMON DISCLOSURE (1)							
	2019 2019 2018 2018						
					2018		
(\$ millions except as noted)	Q2	Q1	Q4	Q3	Q2		
On-balance sheet exposures							
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	680,314	667,174	653,039	629,354	613,128		
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-		
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(4,152)	(3,042)	(2,624)	(3,050)	(2,436)		
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(10,330)	(9,573)	(9,110)	(9,320)	(9,152)		
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	665,832	654,559	641,305	616,984	601,540		
Derivative exposures							
6 Replacement cost associated with all derivative transactions (3)	14,792	14,224	6,515	6,169	7,332		
7 Add-on amounts for potential future exposure associated with all derivative transactions (4)	24,369	22,674	27,114	23,943	24,214		
8 (Exempted central counterparty-leg of client cleared trade exposures)	(2,557)	(2,347)	(1,044)	(751)	(751)		
9 Adjusted effective notional amount of written credit derivatives	5,038	1,921	1,200	142	123		
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(5,028)	(1,921)	(1,200)	(142)	(123)		
11 Total derivative exposures (sum of lines 6 to 10)	36,614	34,551	32,585	29,361	30,795		
Securities financing transaction exposures							
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	111,825	101,314	95,159	103,311	95,313		
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(5,661)	(5,107)	(7,675)	(3,591)	(3,636)		
14 Counterparty credit risk (CCR) exposure for SFTs	6,378	5,550	5,914	5,028	5,935		
15 Agent transaction exposures	-	-	-	-	-		
16 Total securities financing transaction exposures (sum of lines 12 to 15)	112,542	101,757	93,398	104,748	97,612		
Other off-balance sheet exposures							
17 Off-balance sheet exposure at gross notional amount	363,391	353,732	343,144	326,819	322,633		
18 (Adjustments for conversion to credit equivalent amounts)	(246,879)	(242,067)	(234,326)	(224,027)	(221,486)		
19 Off-balance sheet items (sum of lines 17 and 18)	116,512	111,665	108,818	102,792	101,147		
Capital and Total Exposures							
20 Tier 1 capital	39,247	37,847	37,220	35,725	35,214		
21 Total Exposures (sum of lines 5, 11, 16 and 19)	931,500	902,532	876,106	853,885	831,094		
Leverage Ratios		·					
22 Basel III leverage ratio	4.2%	4.2%	4.2%	4.2%	4.2%		

(1) Q2 2019 and Q1 2019 results are disclosed in accordance with OSFI's new Leverage Ratio Disclosure Requirements guideline.

(2) Represents the reduction of the leverage ratio exposure measure due to the exclusion of securitized exposures that meet the operational requirement for the recognition of risk transference.

(3) Effective Q1 2019, represents replacement cost after applying alpha equal to 1.4.

(4) Effective Q1 2019, represents potential future exposure after applying alpha equal to 1.4.

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OV1 - OVERVIEW OF RWA (1) (2)		RWA (3)		Minimum capital requirements			
	Q2 2019	Q1 2019	Q4 2018	Q2 2019			
(\$ millions)	а	b	с	d			
1 Credit risk (excluding counterparty credit risk (CCR))	231,966	219,367	215,193	18,557			
2 Of which standardized approach (SA)	42,281	40,403	39,288	3,382			
3 Of which internal rating-based (IRB) approach	189,685	178,964	175,905	15,175			
4 Counterparty credit risk	15,861	15,278	13,481	1,269			
5 Of which standardized approach for counterparty credit risk (SA-CCR) (4)	6,827	6,227	4,746	546			
6 Of which internal model method (IMM)	-	-	, -	-			
6a Of which comprehensive approach for credit risk mitigation (for SFTs)	2,877	2,594	3,171	230			
6b Of which CVA capital charge	5,622	5,889	4,900	450			
6c Of which exposures to QCCP	535	568	664	43			
7 Equity positions in banking book under market-based approach	-	-	-	-			
8 Equity investments in funds – look-through approach	77	89	87	6			
9 Equity investments in funds – mandate-based approach	909	831	731	73			
10 Equity investments in funds – fall-back approach	139	161	118	11			
11 Settlement risk	3	-	15	-			
12 Securitization exposures in banking book	2,770	2,448	2,404	222			
12a Of which subject to the transitional arrangement (5)	(1,304)	(1,304)	-	(104)			
13 Of which securitization internal ratings-based approach (SEC-IRBA) (6)	3,136	3,192	1,860	251			
14 Of which securitization external ratings-based approach (SEC-ERBA), including internal							
assessment approach (IAA) (7)	221	226	544	18			
15 Of which securitization standardized approach (SEC-SA)	717	334	-	57			
16 Market risk	12,332	14,820	13,532	986			
17 Of which standardized approach (SA) (8)	251	211	258	20			
18 Of which internal model approaches (IMM)	12,081	14,609	13,274	966			
19 Operational risk	35,877	35,624	35,205	2,870			
20 Of which Basic Indicator Approach	51	50	49	4			
21 Of which Standardized Approach	2,058	2,032	2,019	165			
22 Of which Advanced Measurement Approach	33,768	33,542	33,137	2,701			
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	8,910	8,369	8,471	713			
24 Floor adjustment (9)	-	-	-	-			
25 Total	308,844	296,987	289,237	24,707			

(1) RWA was \$308.8 billion at April 30, 2019, up from \$297.0 billion at January 31, 2019, and \$289.2 billion at October 31, 2018, driven by strong business growth and the impact of foreign exchange movements.

(2) On October 30, 2018, OSFI released the final version of the CAR Guideline for implementation in Q1 2019. The main revisions relate to the domestic implementation of the standardized approach to counterparty credit risk (SA-CCR), capital requirements for bank exposures to central counterparties (CCPs) and the securitization framework. The Guideline has been implemented prospectively effective Q1 2019.

(3) The scaling factor is applied to the risk-weighted asset amounts as applicable.

(4) Q2 2019 and Q1 2019 reflect RWA calculated under SA-CCR while Q4 2018 reflects CEM.

(5) OSFI has provided grandfathering of the revised securitization capital treatment for one year through a negative adjustment to risk-weighted assets that effectively eliminates the initial increase in risk weights.(6) Q4 2018 reflects SFA.

(7) Q4 2018 reflects RBA.

(8) Standardized approach market risk RWA reflects specific interest rate risk on securitization positions.

(9) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Capital Floor and may be required to increase its risk-weighted assets if the Capital Floor applies. Based on these requirements, there was no capital floor applicable for Q2 2019, Q1 2019 and Q4 2018.

COMMON EQUITY TIER 1 (CET 1) CAPITAL RISK-WEIGHTED ASSETS BY OPERATING GROUPS									
	LINE	2019	2019	2018	2018	2018			
(\$ millions)	#	Q2	Q1	Q4	Q3	Q2			
Personal and Commercial Banking	1	187,792	179,421	178,313	173,039	170,545			
Wealth Management	2	20,381	19,239	19,069	18,560	17,538			
BMO Capital Markets	3	89,790	87,246	80,606	74,663	73,875			
Corporate Services, including Technology and Operations	4	10,881	11,081	11,249	11,244	11,053			
Total Common Equity Tier 1 Capital Risk-Weighted Assets	5	308,844	296,987	289,237	277,506	273,011			

# LI1 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL

STATEMENTS WITH REGULATORY RISK CATEGORIES	Q2 2019						
			Carrying values of items:				
LINE	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <i>(1)</i>	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
(\$ millions) #	а	b	C	d	е	f	g
ASSETS							
Cash and Cash Equivalents	35,839	35,790	32,392	3,398	-	-	-
Interest Bearing Deposits with Banks 2	7,518	7,506	7,506	-	-	-	-
Securities 3	191,226	181,819	79,370	-	1,142	101,050	257
Securities Borrowed or Purchased Under Resale Agreements 4	110,405	110,405	-	110,405	, –	-	-
Loans 5		,		,			
Residential mortgages 6	120,778	120,778	119,770	-	974	-	34
Consumer instalment and other personal 7	64,454	64,454	60,638	-	83	-	3,733
Credit cards 8	8,467	8,467	1,697	-	2,153	-	4,617
Businesses and governments 9	221,253	221,040	210,743	2,550	7,747	-	-
Allowance for credit losses 10	(1,710)	(1,710)	(1,481)	-	(229)	-	-
Other Assets					· · ·		
Derivative instruments 11	20,627	20,625	-	20,625	-	18,552	-
Customers' liability under acceptances 12	21,702	21,702	21,702	-	-	-	-
Premises and equipment 13	1,983	1,842	1,842	-	-	-	-
Goodwill 14	6,500	6,500	-	-	-	-	6,500
Intangible assets 15	2,331	2,331	-	-	-	-	2,331
Current tax assets 16	1,309	1,266	1,266	-	-	-	-
Deferred tax assets 17	1,765	1,765	1,651	-	-	-	114
Other 18	16,023	14,893	14,097	-	-	253	543
Total assets 19	830,470	819,473	551,193	136,978	11,870	119,855	18,129
LIABILITIES							
Deposits 20	548,837	548,837	_	_	_	16,142	532,695
Other Liabilities	0-10,007	040,007			_	10,142	552,055
Derivative instruments 21	21,549	21,337	_	21,337	_	19,148	_
Acceptances 22	21,702	21,702	-	21,007	_	-	21,702
Securities sold but not yet purchased 23	32,023	32,023	-	_	-	32,023	21,702
Securities lent or sold under repurchase agreements 24	87,039	87,039	-	87,039	-		-
Securitization and liabilities related to structured entities 25	25,621	25,621	-		-	-	25,621
Current tax liabilities 26	42	42	-	-	-	-	42
Deferred tax liabilities 27	73	70	-	-	-	-	70
Other 28	37,236	26,454	-	-	-	-	26,454
Subordinated Debt 29	6,953	6,953	-	-	-	-	6,953
Total liabilities 30	781,075	770,078	-	108,376	-	67,313	613,537

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$10,573 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 (\$424 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.

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# LI2 - MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUE

VALUES IN FINANCIAL STATEMENTS	Q2 2019						
	Items subject to:						
	Total	Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework		
(\$ millions)	а	b	С	d	e		
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1) (1)	801,344	551,193	136,978	11,870	119,855		
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) (1)	156,541	-	108,376	-	67,313		
3 Total net amount under regulatory scope of consolidation	644,803	551,193	28,602	11,870	52,542		
4 Off-balance sheet amounts	230,427	173,155	43,786	13,486	-		
5 Differences due to different netting rules, other than those already included in row 2	20,557	-	20,557	-	-		
6 Differences due to consideration of provisions	1,930	1,701	-	229	-		
7 Exposures related to liability repo-style transactions	174,079	-	174,079	-	-		
8 Potential future exposure on derivatives	16,758	-	16,758	-	-		
9 Differences due to consideration of CRM	(223,662)	(62)	(222,955)	(645)	-		

864.892

725.987

60.827

(1) Carrying value under scope of regulatory consolidation (column b from LI1) less amounts not subject to capital requirements or subject to deduction from capital (column g from LI1).

(2) Exposure amounts considered for regulatory purposes represent the exposure at default amounts post-CRM and post-CCF, with the exception of the Market Risk framework that is reported at accounting carrying value.

# Explanations of differences between accounting and regulatory exposure amounts

10 Exposure amounts considered for regulatory purposes (2)

The table above illustrates the main sources of differences between the financial statements' carrying value amounts and the exposure at default post-CRM and post-CCF used for regulatory purposes.

Off-balance sheet amounts include credit exposures on committed undrawn amounts of loans and other off-balance sheet arrangements, other than derivatives, such as undrawn commitments related to Standby Letters of Credit and Documentary Credits.

Differences due to different netting rules relate to the grossing up of derivatives to reflect legally enforceable bilateral netting arrangements recognized for regulatory capital purposes.

Differences due to consideration of provisions relate to the re-inclusion of general and specific provisions in the carrying amount of exposures in the AIRB approach.

Exposures related to liability repo-style transactions relate to the grossing up of liability repo-style transactions.

Potential future exposure consists of the add-on factors for the expected volatility of the price, rate or index underlying derivative instruments.

Differences due to consideration of CRM consist of the application of credit risk mitigation techniques to arrive at the net exposure at default in accordance with OSFI's CAR Guideline, Chapter 5, Credit Risk Mitigation.

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24 940

52.542

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#### CR1 - CREDIT QUALITY OF ASSETS (1) Q2 2019 Gross carrying values of Defaulted exposures Non-defaulted Allowances / Net values LINE impairments (2) (3) (a + b - c) exposures # d а b (\$ millions) С Loans 1 2.515 412.035 1,481 413.069 2 74,921 Debt securities 74,925 4 3 319 243 Off-balance sheet exposures 167,423 167,499 4 2,834 1,728 Total 654,383 655,489

CR1 - CREDIT QUALITY OF ASSETS (1)	Q1 2019						
		Gross carryi	ng values of				
		Defaulted exposures	Non-defaulted	Allowances /	Net values		
	LINE	(2) (3)	exposures	impairments	(a + b - c)		
(\$ millions)	#	а	b	С	d		
Loans	1	2,188	396,941	1,416	397,713		
Debt securities	2	-	72,682	3	72,679		
Off-balance sheet exposures	3	331	162,957	248	163,040		
Total	4	2,519	632,580	1,667	633,432		

CR1 - CREDIT QUALITY OF ASSETS (1)	Q4 2018						
		Gross carryi	ng values of				
		Defaulted exposures	Non-defaulted	Allowances /	Net values		
	LINE	(2) (3)	exposures	impairments	(a + b - c)		
(\$ millions)	#	a	b	С	d		
Loans	1	2,038	383,712	1,465	384,285		
Debt securities	2	-	67,599	2	67,597		
Off-balance sheet exposures	3	241	154,558	229	154,570		
Total	4	2,279	605,869	1,696	606,452		

(1) Excludes positions subject to counterparty credit risk and securitization regulatory frameworks.

(2) Exposures are considered to be in default when they are 90 days past due with the following exceptions: (i) credit card loans which are immediately written off when principal or interest payments are 180 days past due; and (ii) residential mortgages guaranteed by the Government of Canada that are less than one year past due.

(3) There are no defaulted debt securities.

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CF	2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q2 2019				
(\$ n	nillions)	a				
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,188				
2	Loans and debt securities that have defaulted since the last reporting period	696				
3	Returned to non-defaulted status	(131)				
4	Amounts written off	(111)				
5	Other charges	(127)				
6	Defaulted loans and debt securities at end of the reporting period	2,515				

CF	2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q1 2019
(\$ n	hillions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,038
2	Loans and debt securities that have defaulted since the last reporting period	432
3	Returned to non-defaulted status	(129)
4	Amounts written off	(119)
5	Other charges	(34)
6	Defaulted loans and debt securities at end of the reporting period	2,188

CF	R2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q4 2018
\$ n	nillions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,169
2	Loans and debt securities that have defaulted since the last reporting period	417
3	Returned to non-defaulted status	(174)
4	Amounts written off	(191)
5	Other charges	(183)
6	Defaulted loans and debt securities at end of the reporting period	2,038

(1) There are no defaulted debt securities.(2) Defaulted balances exclude off-balance sheet exposures.

		Financial Group			
			Q2 2019		
<b>CR3 - CREDIT RISK MITIGATION</b>	Unsecured			Exposures secured	
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	exposures: carrying	Exposures to be	Exposures secured		Exposures secured
	amount	secured	by collateral	guarantees	by credit derivatives
(\$ millions)	а	b1	b	d	f
1 Loans	350,802	62,267	-	50,752	3
2 Debt securities	74,921	-	-	-	-
3 Total	425,723	62,267	-	50,752	3
4 Of which: defaulted	1,942	171	-	160	-

				Q1 2019		
	R3 - CREDIT RISK MITIGATION CHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
(\$ n	nillions)	а	b1	b	d	f
1	Loans	336,560	61,153	-	50,593	7
2	Debt securities	72,679	-	-	-	-
3	Total	409,239	61,153	-	50,593	7
4	Of which: defaulted	1,663	154	-	149	-

			Q4 2018		
CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
(\$ millions)	а	b1	b	d	f
1 Loans	325,209	59,076	-	50,801	22
2 Debt securities	67,597	-	-	-	-
3 Total	392,806	59,076	-	50,801	22
4 Of which: defaulted	1.513	155	-	149	-

(1) Excludes positions subject to counterparty credit risk and securitization regulatory frameworks.

(2) There are no defaulted debt securities.

(3) Secured exposures include exposures where credit risk mitigation techniques are used to reduce capital requirement in accordance with OSFI's CAR Guideline, Chapter 5, Credit Risk Mitigation. Where collateral is reflected in the risk parameters (PDs and LGDs) for AIRB exposures and risk weights for exposures under standardized approach, the carrying amount is reported as an unsecured exposure.

(4) Loans and Debt Securities balances are net of allowance for credit losses on performing loans and impaired loans (excluding those related to off-balance sheet instruments and undrawn commitments).

(5) Defaulted balances are net of allowance for credit losses on impaired loans, excluding off-balance sheet instruments and undrawn commitments.

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	4 - STANDARDIZED APPROACH - CRED TIGATION (CRM) EFFECTS (1) (2)	IT RISK EXPOSU	IRE AND CREDIT		2019		
	nillions)	Exposures befo	re CCF and CRM		t CCF and CRM	RWA and R	WA density
(ψ II	initions)				Off-balance sheet		
		amount	amount	amount	amount	RWA	RWA density
	Asset classes	a	b	с	d	е	f
1	Sovereigns and their central banks	15	8	15	4	-	0.00%
2	Non-central government public sector entities	158	11	158	5	34	20.69%
3	Multilateral development banks	-	-	-	-	-	0.00%
4	Banks	77	299	77	138	43	20.00%
5	Securities firms	7	50	7	18	5	20.00%
6	Corporates	18,666	8,851	18,666	3,571	21,986	98.87%
7	Regulatory retail portfolios	9,762	4,080	9,762	-	7,136	73.10%
8	Secured by residential property	4,319	187	4,319	75	1,672	38.06%
9	Secured by commercial real estate	617	115	617	59	676	100.00%
10	Equity	1,715	320	1,715	160	1,168	62.29%
11	Defaulted exposures	633	58	633	3	899	141.49%
12	Higher-risk categories (3)	133	204	133	99	348	150.00%
13	Other assets	8,907	-	8,907	-	8,314	93.34%
14	Total	45,009	14,183	45,009	4,132	42,281	86.04%

#### CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2) Q1 2019 Exposures before CCF and CRM Exposures post CCF and CRM RWA and RWA density (\$ millions) On-balance sheet Off-balance sheet On-balance sheet Off-balance sheet amount amount amount amount RWA RWA density Asset classes b d f Sovereigns and their central banks 0.00% 11 11 165 165 34 20.39% 2 Non-central government public sector entities 7 3 3 Multilateral development banks 0.00% 4 Banks 3 186 3 90 19 20.00% 5 Securities firms 10 46 15 20.00% 10 5 6 Corporates 17,513 8,586 17,513 3,391 20,719 99.12% 3,936 7 Regulatory retail portfolios 9,018 9,018 6,556 72.69% 8 Secured by residential property 4,403 188 4,403 76 1,715 38.28% 9 Secured by commercial real estate 675 128 675 62 736 100.00% 10 Equity 1,603 329 1,603 164 1.120 63.38% 11 Defaulted exposures 600 42 600 19 849 137.10% 12 Higher-risk categories (3) 323 150.00% 127 127 183 89 13 Other assets 8,305 8,305 8,327 100.26% 14 Total 42,433 13,638 42,433 3,913 40,403 87.17%

MITIGATION (CRM) EFFECTS (	1) (2)		Q4 :	2018		
(\$ millions)	Exposures befo	re CCF and CRM	Exposures pos	t CCF and CRM	RWA and R	WA density
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet		
	amount	amount	amount	amount	RWA	RWA density
Asset classes	а	b	С	d	е	f
1 Sovereigns and their central banks	12	7	12	3	-	0.00%
2 Non-central government public sec	tor entities 150	23	150	12	32	20.00%
3 Multilateral development banks	-	-	-	-	-	0.00%
4 Banks	59	207	59	80	28	20.00%
5 Securities firms	7	51	7	18	5	20.00%
6 Corporates	16,450	8,850	16,450	3,450	19,722	99.11%
7 Regulatory retail portfolios	9,131	3,923	9,131	4	6,687	73.19%
8 Secured by residential property	4,408	192	4,408	74	1,728	38.54%
9 Secured by commercial real estate	694	128	694	62	756	100.00%
10 Equity	1,749	290	1,749	145	1,153	60.88%
11 Defaulted exposures	468	26	468	11	647	135.12%
12 Higher-risk categories (3)	96	129	96	65	241	150.00%
13 Other assets	8,800	-	8,800	-	8,289	94.20%
14 Total	42,024	13,826	42,024	3,924	39,288	85.51%

(1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Exposure amounts are net of stage 3 allowance for credit losses.

(3) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

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# CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3)

(\$ millions)					Q2	2 2019				
					Risk Weight					Total credit exposures amount (post- CCF
	0%	10%	20%	35%	50%	75%	100%	150%	Others	and post-CRM)
Asset classes	а	b	с	d	е	f	g	h	i	j
1 Sovereigns and their central banks	19	-	-	-	-	-	-	-	-	19
2 Non-central government public sector entities	-	-	159	-	4	-	-	-	-	163
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	215	-	-	-	-	-	-	215
5 Securities firms	-	-	25	-	-	-	-	-	-	25
6 Corporates	-	-	300	-	22	-	21,915	-	-	22,237
7 Regulatory retail portfolios	448	-	-	-	-	8,719	595	-	-	9,762
8 Secured by residential property	-	-	5	4,051	-	338	-	-	-	4,394
9 Secured by commercial real estate	-	-	-	-	-	-	676	-	-	676
10 Equity	484	-	362	-	-	-	1,029	-	-	1,875
11 Defaulted exposures	-	-	16	-	-	-	115	505	-	636
12 Higher-risk categories (4)	-	-	-	-	-	-	-	232	-	232
13 Other assets	1,928	-	2,059	-	-	-	4,661	-	259	8,907
14 Total	2,879	-	3,141	4,051	26	9,057	28,991	737	259	49,141

\$ millions)					Q1 :	2019				
					Risk Weight					Total credit exposures amount (post- CCF
	0%	10%	20%	35%	50%	75%	100%	150%	Others	and post-CRM)
Asset classes	а	b	С	d	е	f	g	h	i	j
1 Sovereigns and their central banks	15	-	-	-	-	-	-	-	-	1
2 Non-central government public sector entities	-	-	166	-	2	-	-	-	-	16
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	1
4 Banks	-	-	93	-	-	-	-	-	-	ç
5 Securities firms	-	-	25	-	-	-	-	-	-	2
6 Corporates	-	-	217	-	22	-	20,665	-	-	20,90
7 Regulatory retail portfolios	435	-	-	-	-	8,117	466	-	-	9,01
8 Secured by residential property	-	-	6	4,105	-	364	4	-	-	4,47
9 Secured by commercial real estate	-	-	-	-	-	-	737	-	-	73
10 Equity	474	-	296	-	-	-	997	-	-	1,76
11 Defaulted exposures	-	-	17	-	-	-	116	486	-	61
12 Higher-risk categories (4)	-	-	-	-	-	-	-	216	-	21
13 Other assets	1,975	-	1,388	-	-	-	4,672	-	270	8,30
14 Total	2,899	-	2,208	4,105	24	8,481	27,657	702	270	46,34

\$ millions)					Q4 2	018				
					Risk Weight					Total credit exposures amount (post CCF
	0%	10%	20%	35%	50%	75%	100%	150%	Others	and post-CRM
Asset classes	а	b	с	d	е	f	g	h	i	j
1 Sovereigns and their central banks	15	-	-	-	-	-	-	-	-	1
2 Non-central government public sector entities	-	-	162	-	-	-	-	-	-	16
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	
4 Banks	-	-	139	-	-	-	-	-	-	13
5 Securities firms	-	-	25	-	-	-	-	-	-	2
6 Corporates	-	-	212	-	17	-	19,671	-	-	19,90
7 Regulatory retail portfolios	409	-	-	-	-	8,165	561	-	-	9,13
8 Secured by residential property	-	-	10	4,072	-	398	2	-	-	4,48
9 Secured by commercial real estate	-	-	-	-	-	-	756	-	-	75
10 Equity	476	-	413	-	-	-	1,005	-	-	1,89
11 Defaulted exposures	-	-	16	-	-	-	102	361	-	47
12 Higher-risk categories (4)	-	-	-	-	-	-	-	161	-	16
13 Other assets	2,430	-	1,404	-	-	-	4,701	-	265	8,80
14 Total	3,330	-	2,381	4,072	17	8,563	26,798	522	265	45,94

(1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

Bageland Jack Varyow 6 0.65 4.67 1 0.05 4.67 1 0.05 4.67 1 0.05 4.67 1 0.05 4.67 1 0.05 4.77 1 0.05 4.																вмо 🖴	Finan	cial Group
Normal         Normal<		Y PORTFOLIO AN	D PD RANGE -	RETAIL (1) (2) (3)								Q2 2019						
Number of the state o	(\$ millions except as noted)						Original on-	Off-balance						Average				
Bit Area         Bit Sea (L)         Calified         Source (L)				Moody's Investors	Standard & Poor's			sheet exposures	Average CCF		Average PD	Number of	Average LGD			RWA		Provisions
Condent restrict         Condent restrict<						2						obligors (6)			RWA	density		(8)
Biogland Park y Sub Vary Sub V		BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	c	d	e	f	g	h	i	j	k	I
sety own i cho         0.00 %         -         0.00 % <th0.00 %<="" th=""> <th0.00 %<="" th=""> <th0.00 %<="" th=""></th0.00></th0.00></th0.00>	Canadian insured residential							1										I
constrained         2.2 b = 0.0 2.2 b = 0.0 (monomed per section of the section						1	32,654	-		46,532		145,215			355		-	
com         com <td>Low</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td>	Low						-	-		-		-					-	
Median brigh         Babe -10.00 1998         General and a state -10.00 1998 <th< td=""><td>Low</td><td></td><td></td><td></td><td></td><td></td><td>8,586</td><td>-</td><td></td><td>-</td><td></td><td>18,318</td><td>0.00 %</td><td></td><td>-</td><td></td><td>-</td><td></td></th<>	Low						8,586	-		-		18,318	0.00 %		-		-	
High         Doll = 1000 = 1000         T         2         2         2         0.00%         1.124         0.00%         1.126         0.00%         0.0	Medium							-		-					-		-	
Data         Open delation         Open delation <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td>								-		-					-		-	
Database         Description         Description <thdescription< th=""> <thdescription< th=""> <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td></t<></thdescription<></thdescription<>								-		-					-		-	
Scote S	Sub-total		100.00 (Delault)					-	0.00 /0	46,532	0.00 %				355	0.00 %	-	-
tery low bids         the b-d-26         the	Canadian uninsured residential			-							· · · · · ·							1
code construction         0.25 × 0.35 (25) × 16.05         10 (25) × 16.05 <th< td=""><td>Exceptionally low to Very low</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>7</td><td></td></th<>	Exceptionally low to Very low																7	
cond         Dible 0-078         11         11.30         0.20         70.44         11.30         0.00         11.20         12.20 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>6,998</td><td>1,363</td><td></td><td>7,335</td><td></td><td>48,816</td><td></td><td></td><td>506</td><td></td><td>2</td><td></td></th<>							6,998	1,363		7,335		48,816			506		2	
Mathum         0.75 br 2.20 (1990)         14         7,44 5         6,47 5         122 br 3 5	Low						11.336	21		11.351		40.526			1.633		10	
http://without         100 to to to to 00         160         170         21.0         22.8 %         442         400.8 %         3.077         15.5 %         3.08         7.8 %         7.7           Vordant         100 to to 00.0 km and         100         100 to 10.0 km and         100         100 to 10.0 km and         100         100         100 to 10.0 km and         100 </td <td>Medium</td> <td></td> <td>0.75 to &lt;2.50</td> <td></td> <td></td> <td>14</td> <td>7,140</td> <td>537</td> <td>19.92 %</td> <td>7,247</td> <td>1.24 %</td> <td>36,096</td> <td>16.15 %</td> <td></td> <td>1,762</td> <td>24.31 %</td> <td>14</td> <td></td>	Medium		0.75 to <2.50			14	7,140	537	19.92 %	7,247	1.24 %	36,096	16.15 %		1,762	24.31 %	14	
Data de la 100 00 (Detau)         17         170         170         183 28         171 2         100 00         1.313         12.51%         2.20         1.80.5%         1.11         120           Socialitat         0.00 00 -01.00 <td< td=""><td>Medium to High</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Medium to High																	
Six-bial         In         In         In         In         In         In         Six-bial         Six-b	High																	
Non-Canadian residential			100.00 (Default)						16.93 %		100.00 %					138.95 %		11
Vare/box         10 15 to 0.25         20         4.42         4.65         100.00 %         4.660         0.19 %         14.710         30.35 %         677         12.35 %         3           Sector         0.25 to 0.32         22         777         227         74.85 %         100.00 %         10.0	Non-Canadian residential					10	11,101	20,212		00,110		000,010			0,707	1		
Low         0.25 to 30 to 27.5         0.25 to 30 to 37.5         0.25 to 37.5	Exceptionally low to Very low																1	
Low         0.610 e.075         0.23         4.61         -         0.005         4.41         0.74%         7.765         6.61 %         3.28         67.64%         2           Medium         2.01 % 10.00         2.01 %	Very low to Low																-	
Medium         D75 b < 2.00         2.3         1,463         3.8         87.33         1,408         1.20%         7.504         4.32.5%         991         662.4%         8           hgh         1.000 (D=400.0)         2.3         1.63         6.63.1%         2.10 % <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>237</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td></t<>								237									-	
Medium In High         2.50 ± 10.00         2.60 ± 10.00         2.60 ± 2.50         3.50 ± 3.50 ± 3.50 ± 3.50 ± 3.50 ± 3.50 ± 3.50 ± 3.50 ± 4.22 ± 4.75 ± 2.12 ± 4.76 ± 5.50 ± 1.24 ± 4.50 ± 1.50	Medium					22		38										
Default         100.00 (Default)         26         333         -         -         100.00 %         333         100.00 %         7.326         5.07 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         300.10 %         1.341         407         2.248         1.00 %         2.246 %         7.31 %         300         467         2.49 %         7.57 %         1.341         300.10 %         2.246 %         0.03 %         88.021         00.32 %         1.41         150.0 %         2.24 %         0.03 %         88.021         00.32 %         1.41         150.0 %         2.24 %         1.44         1.44 %         1.41 %	Medium to High		2.50 to <10.00				327	3	83.51 %	330	4.62 %	3,932	65.84 %		715	216.67 %	10	
Sub-total         O         P         9.637         6.357         13.384         ID7.597         5.04         198         41           Exceptionally low to Very low Very low Low         0.00 to -0.15         2.28         713         37.471         57.46 %         2.247,507         73.3 %         437         2.15%         7           Exceptionally low to Very low         0.25 to -0.52         2.29         1.86         0.7 %         33.8         0.31 %         80.021         80.7 %         1.68         0.7 %         1.68	High							56										
Dualifying revolving retail         Image: Constraint of Section 1.0 (Section			100.00 (Default)					-	100.00 %		100.00 %					350.13 %		147
Exceptionally low to Very low         0.00 to -0.15         22         713         77.47         77.57         77.57         77.87         77.87         78.71						21	9,037	0,357		13,304		107,597			5,504		190	147
cov         0.25 b 0-0.50 0.50 b 0-0.75         0.30 0.50 b 0-0.75         0.31 3.341         0.25 b 5.75 3.34         0.314 0.50 b 0.32 3.39         0.314 7.57 b 2.20 5.55 b 644.069         0.00.32 5.44.057         1.142 5.80 b 2.25 b 5.45 3.22         1.142 3.20         1.145 b 5.75 3.22         1.142 3.20         1.145 b 5.75 3.22         1.142 3.20         1.145 b 5.75 3.22         1.142 3.20         1.145 b 5.75 3.22         1.142 3.20         1.120 3.20         1.130 3.20         1.130 3.	Exceptionally low to Very low		0.00 to <0.15				713	37,471	57.46 %	22,245	0.05 %	2,947,607	73.13 %			2.19 %	7	
cow         0.50 b = 0.75         31         3.411         10.226         37.99 %         7.322         0.66 %         44.059         60.32 %         1,142         15.00 %         25           Medium Diegin         0.75 b < 2.50 b < 10.00	Very low to Low																	
Medium         0.75 to 2.50         33         330         737         86.64 %         968         1.28 %         193,772         78,71 %         308         330.2%         10           High         10.00 to -100.0         34         697         223         63.35 %         858         23.15 %         172.67 %         70.10 %         1400         163.17 %         130           Sub-total         0         36         7.69 %         53.10 4         36.988         126.471         70.10 %         64.15 %         297         33           Sub-total         36         7.69 %         53.10 4         36.988         0.0 %         7.226         61.45 %         411         13.58 %         2         207         33           Cay to to Very tow         0.00 to 0.75         39         55         120         7.32 %         142         0.00 %         7.226         61.45 %         411         13.58 %         2         0.00 %         36.95 %         31.74         143.03 %         142         0.34 %         498.00 %         84.4 \$50.15 %         -         0.00 %         7.57 %         7         0.00 %         7.57 %         7         0.00 %         1.55 %         1.42 %         31.023         61.65 %         7.4	Low																	
Medium brigh igh Default         2.50 to <10.00 100.00 (Default)         2.64 100.00 (Default)         33 2.54 3.5         2.44 3.55 %         3.51 % 5.55 %         3.51 % 5.56 %         474,332 5.51 %         7.5.9 % 1.400         7.5.8 % 1.400         8.68 5.51 %         7.5.9 % 5.50 %         2.64 %         7.5.8 % 5.51 %         9.5           Default         0.00 to <10.5 0.00 to <0.15																		
High         10.00 to <100.00         34         667         223         33.55%         35.85%         32.15%         126.471         70.0%         1.400         13.07         13.07           Default         36         7.699         53.104         38.4         100.00%         4.84.2         54.76%         30.6         64.15         32.07         33.07           Statil small-and-medium-sized nutits         38.4         20.06%         53.104         20.08%         31.74         0.00%         72.286         64.75%         431         13.58%         2.7           Statil small-and-medium-sized nutits         38.8         24         96         76.40%         98.8         0.21%         55.08         65.75%         431         13.58%         2.7           Cow         0.51 to <0.25         38         24         96         76.40%         98.8         0.21%         55.08         65.75%         431         13.58%         2.7         55.06         43.8         44.96         96.12%         0.34%         49.801         44.81         49.01%         44.91         96.97         43.86%         16.81         17.58%         16.91         44.86         13.42%         13.02%         15.75         75.750.7%         75																		
Sub-forlal         36         7.699         63.104         36.988         4.835,988         6.415         297         33           Retail small-medium-selumetities	High																	
Retail and -ned-medium-sized entities         Image: Control of Control One of Control O	Default		100.00 (Default)						41.30 %		100.00 %					363.10 %		
Exceptionally low to Very low         0.00 to <0.15         37         1.324         2.666         69.28 %         3.174         0.09 %         7.2286         61.45 %         431         13.89 %         2           very low to Low         0.25 to <0.50	Sub-total		1			36	7,699	53,104		36,988		4,835,988			6,415		297	32
very low lo Low         0.15 to <0.25         38         24         96         76.40 %         98         0.21 %         5.508         85.75 %         37         37.76 %         -           Low         0.25 to <0.50			0.00 to <0.15			37	1 324	2 666	69 28 %	3 174	0.09 %	72 286	61 45 %		431	13 58 %	2	
Low         0.25 to -0.50         39         55         120         73.20 %         142         0.34 %         49.80 %         84         59.15 %         -           Low         0.50 to -0.75         40         918         182         74.03 %         1,051         0.56 %         7,43         49.01 %         420         39.96 %         3           Wedium         0.75 to -2.50         41         584         231         78.68 %         766         1.42 %         31.623         61.98 %         575         575         73         23           Wedium         100.00 to 400.00         42         515         141         73.99 %         619         4.86 %         13.428         72.23 %         700         113.05 %         23           Default         100.00 (Default)         44         44         5         73.56 %         47         100.00 %         61.13         59.88 %         305         648.94 %         7           Default         100.00 (Default)         45         3.49 %         13         92.84 %         14         5.93 %         1         613         59.93 %         1         5.93 %         1         5.93 %         1         5.93 %         1         5.93 %         1<	Very low to Low																-	
Medium to High         0.75 to <2.50         41         584         231         78.68%         766         1.42%         31.623         61.95%         575         75.07%         7           Medium to High         2.50 to <10.00	Low		0.25 to <0.50			39	55		73.20 %	142	0.34 %	49,821	98.00 %		84	59.15 %	-	
Medium to High       2.50 to <10.00       42       515       141       73.99%       619       4.86%       13.428       72.23%       700       113.09%       23         High       10.00 to <100.00       43       85       15       79.58%       96       27.82%       3.230       669.91%       315       157.29%       21         Sub-total       44       44       44       5       73.66%       47       100.00%       6113       59.88%       305       648.94%       7         Sub-total       45       3,549       3,456       49.11%       100.00%       6113       59.88%       21.26%       415       3.84%       1         Coreptionally low to Very low       0.00 to <0.15       46       8.833       3.295       49.11%       10.810       0.07%       317.059       21.26%       415       3.84%       1       41       42       846       3.3428       84.57       0.20%       221.257       61.58%       2.193       25.93%       10       41       42.85%       42       84.85%       3.37%       3.000       0.59%       51.82       3.47%       11.48       84.85%       13.7%       3.000       0.59%       51.82%       21.93%       2.93%	Low																•	
High       10.00 to <100.00       43       85       15       79.58 %       96       27.82 %       3.230       69.91 %       151       157.29 %       21         Default       44       44       5       73.66 %       47       100.00 %       61.13       59.88 %       205       68.94 %       7         Default       44       44       5       73.66 %       47       100.00 %       61.13       59.88 %       20.0       20.0       68.94 %       7       00.0       61.13       59.88 %       20.0       20.0       7       00.0       60.11 %       59.88 %       20.0       21.0 %       21.0       00.0       0.0       0.0       0.0       100.00 %       0.15 %       21.26 %       41.0 %       3.84 %       1       0.0       10.00       21.25 %       61.58 %       21.93 %       3.84 %       1       0.0       0.0       0.0       0.0       0.0       0.0       10.0       10.00 %       0.0       10.0																	'	
Default         100.00 (Default)         44         44         5         73.66         47         100.00         6.113         59.88         305         648.94         7           Sub-total         0         45         3.549         3.456         59.93         189.452         21.26         445         47.03         73.66         59.93         189.452         21.26         445         3.240         7           Other retal         Exceptionally low to Very low         0.05 to <0.15         46         8.833         3.295         49.11%         10.810         0.07%         317.059         21.26%         415         3.284%         1           Cow         0.15 to <0.25         46         8.833         3.295         49.11%         10.810         0.07%         317.059         21.26%         415         3.284%         1           Low         0.25 to <0.50         48         1.388         776         27.99%         1.575         0.46%         537.075         54.72%         622         39.49%         4           Low         0.50 to <0.75         50         64.945         470         46.73%         7.085         1.44%         504.032         45.35%         3.84%         4         4 </td <td>High</td> <td></td>	High																	
Other retail         Construction         Construction<	Default					44	44	5		47		6,113	59.88 %		305		7	
Exceptionally low to Very low         0.00 to <0.15         46         8,833         3,295         49.11 %         10,810         0.07 %         317,059         21.26 %         415         3.84 %         1           Very low to Low         0.15 to <0.25	Sub-total					45	3,549	3,456		5,993		189,452			2,703		63	7
Very low to Low       0.15 to <0.25       0.15 to <0.25       47       7,891       613       92.33 %       8,457       0.20 %       221,257       61,58 %       2,193       25.93 %       10         Low       0.25 to <0.50       48       1,358       776       27.99 %       1,575       0.46 %       537,075       54.72 %       612       39.49 %       4         Low       0.50 to <0.75       49       3,842       844       31.37 %       3,900       0.59 %       51,820       34.70 %       1,14       28.56 %       8         Medium       0.75 to <2.50       50       6,945       470       46,73 %       7,085       1.44 %       504,032       45.35 %       3.881       54.78 %       48         Medium to High       2.50 to <10.00       51       1,941       47       37.01 %       1.897       4.74 %       183,478       40.94 %       1,105       136.16 %       128         Default       10.00 to <100.00       53       195       2       31.71 %       189       100.00 %       81.583       46.63 %       504       26.67 %       78         Sub-total       54       31.842       6.211       34.798       2.169.495       34.63 %       30.90 %			0.00 to <0.15			46	0 000	2 205	40 14 9/	10.940	0.07.9/	217.050	21.26.0/		145	2 0 4 0/	4	
Low         0.25 to <0.50         48         1.358         776         27.99%         1.575         0.46%         537,075         54.72%         622         39.49%         4           Low         0.50 to <0.75																	10	
Low       0.50 to <0.75       0.50 to <0.75       49       3,842       844       31.37 %       3,900       0.59 %       51,820       34.70 %       1,114       28.56 %       8         Medium       0.75 to <2.50       50       61,945       470       46.73 %       7,085       1.44 %       504,032       45.35 %       3,881       54.78 %       48         Medium to High       2.50 to <10.00       51       1.941       47       37.01 %       1.897       4.74 %       183,478       40.94 %       3.881       54.78 %       48         High       10.00 to <100.00       52       837       164       32.12 %       885       24.03 %       273,191       64.98 %       1,205       136.16 %       128         Default       53       195       2       31.71 %       189.100.00 %       81.583       46.63 %       504       26.67 %       78         Sub-total       54       31.842       6,211       34.798       2.60,495       11,113       99       27.6         Cotal (all retail portfolios)       6       55       177.028       97.370       22.6413       8.016,057       34.78       99       27.6	Low														622			
Medium to High       2.50 to <10.00       51       1,941       47       37.01%       1,897       4.74%       183,478       40.94%       1,179       62.15%       32         High       10.00 to <100.00	Low						3,842			3,900			34.70 %		1,114			
High       10.00 to <100.00       52       837       164       32.12 %       885       24.03 %       273,191       64.98 %       1,205       136.16 %       128         Default       53       195       2       31.71 %       189       100.00 %       81,583       46.63 %       504       504       504       504       504       78         Stud-total       54       31,842       6,211       34,798       22,619,495       11,113       309       76         Total (all retail portfolios)       6       0       55       177,028       97,370       226,413       8,016,057       34,797       309       276	Medium																	
Default         100.00 (Default)         53         105         2         31.71%         189         100.00%         81.583         46.63%         504         266.07%         78           Sub-total          54         31.842         6,211         34.798         100.00%         81.583         46.63%         504         266.07%         78           Sub-total          54         31.842         6,211         34.798         2,169.495         11,113         309         76           Total (all retail portfolios)           55         177.028         97.370         226,413         8,016,057         34,97         99         277																		
Sub-total         54         31,842         6,211         34,798         2,169,495         11,113         309         76           Total (all retail portfolios)         55         177,028         97,370         226,413         8,016,057         34,797         979         275																		
Total (all retail portfolios)         55         177,028         97,370         226,413         8,016,057         34,797         979         275	Sub-total					54		-	01 /0						11,113	200.01 /0	309	78
	Total (all retail portfolios)						177,028										979	

 Total (all retail portfolios)
 55
 177,028
 97,370

 (1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

(1) Orden has excludes Courtes party Clean NSS, Securitization, Equity Investment in Fords, Securitient in Security and the security of the obligor's PD and columns "a" onwards are grouped by the guarantor, where applicable.
 (3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
 (4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure preconversion factor.
 (5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.
 (6) Obligor count for Retail portfolios is at the account level.
 (7) Celevided as the obligor LOD as currents: whose applicable, weighted by EAD.

(7) Calculated as the obligor LGD or guarantor, where applicable, weighted by EAD.

(8) Includes stage 3 allowances and partial write-offs.

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CR6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO AND P	D RANGE - WHOLE	ESALE (1) (2) (3)								Q2 2019						
(\$ millions except as noted)			Moody's Investors Service implied	Standard & Poor's	LINE	Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) <i>(8)</i>	RWA	RWA density	EL	Provisions (9)
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	с	d	е	f	g	h	i	j	k	, I
Corporate																-	
Investment grade	-1,  -2,  -3,  -4,  -5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	38,065	78,260	51.32 %	85,658	0.08 %	5,615	34.85 %	2.31	18,269	21.33 %	25	
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	29,084	38,923	48.64 %	46,093	0.20 %	5,034	37.75 %	2.40	17,281	37.49 %	35	Í.
Investment grade	1-6, 1-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	40.677	36,490	48.59 %	57,149	0.32 %	9,034	37.11 %	2.47	26,785	46.87 %	68	Í.
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	41,085	28,669	45.10 %		0.62 %	8,475	34.80 %	2.48	30,708	58.44 %	114	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	41,232	27,994	46.47 %		1.22 %	12,389		2.47	40,011	76.60 %	232	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	5.714	5,795	46.26 %	7.886	3.58 %	3,009		2.10	7,153	90.71 %	92	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1.715	1.398	52.46 %		14.19 %	811	29.31 %	2.26	2,984	136.44 %	92	
Default	Default	100.00 (Default)	C	C to D	63	1.034	301	100.00 %	1.321	100.00 %	393	36.13 %	2.35	3.918	296.59 %	256	Í.
Sub-total					64	198,606	217.830		305,079		44,760			147,109		914	256
Sovereign							1										
Investment grade	-1,  -2,  -3,  -4,  -5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	104.347	8.015	60.89 %	109.548	0.02 %	3,149	6.31 %	2.71	3.471	3.17 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	661	375	71.94 %	711	0.20 %	325	20.22 %	1.33	114	16.03 %		Í.
Investment grade	1-6, 1-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	113	293	50.88 %		0.32 %	118		1.72	78	37.68 %	-	Í.
Investment grade to Non-investment grade	I-7. S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	17	66	45.19 %		0.63 %	78		1.15	72	232.26 %	-	Í.
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	995	51	43.30 %	994	1.77 %	134	27.98 %	3.08	770	77.46 %	5	Í.
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	35	27	37.34 %		3.38 %	44		1.24	55	134.15 %	1	(
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1		0.00 %		0.00 %	3	0.00 %	-	-	0.00 %	-	(
Default	Default	100.00 (Default)	C	C to D	72	-	-	0.00 %	-	0.00 %		0.00 %	-	-	0.00 %	-	(
Sub-total					73	106.169	8.827		111.532		3.851			4.560		9	-
Bank					1.12		•1•=:				-1		1 1	.,			
Investment grade	1-1, 1-2, 1-3, 1-4, 1-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,862	4,452	77.76 %	16,583	0.07 %	176	17.25 %	1.24	1,335	8.05 %	2	
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,747	3.679	59.47 %		0.19 %	81	13.63 %	1.53	718	10.81 %	2	(
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	2.328	1,901	61.73 %		0.32 %	78	14.00 %	0.97	454	13.94 %	1	Í.
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	1.105	769	61.62 %		0.55 %	50	15.36 %	0.72	283	21.04 %	1	Í.
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1.781	190	99.65 %	1,488	1.09 %	47	15.37 %	0.40	418	28.09 %	3	Í.
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	37	2	50.76 %		2.85 %	12		0.19	11	32.35 %	-	Í.
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-		0.00 %	-	0.00 %	-	0.00 %	-	-	0.00 %	-	Í.
Default	Default	100.00 (Default)	с	C to D	81	-	-	0.00 %	-	0.00 %	-	0.00 %	-	-	0.00 %	-	Í.
Sub-total					82	21.860	10.993		29,349		444			3.219		9	-
Total (all wholesale portfolios)					83	326,635	237,650		445,960		49,055			154,888		932	256
(1) Credit risk excludes Counterparty Credit F	Risk, Securitization, Equi	ity Investment in Funds.	Settlement risk and amou	ints below the thresholds	for dedu	uction subject to 250	)% risk weight.										
<ul> <li>(2) Columns "a" and "b" are grouped by the ol</li> <li>(3) PD bands in the table are as prescribed in</li> <li>(4) Calculated as EAD post-conversion factor</li> </ul>	revised Pillar 3 guidand for off-balance sheet ex	ce and used for compara posure divided by total	ative purposes across ban	ks.			Ū										
<ul><li>(5) Calculated as the obligor PD or guarantor</li><li>(6) Obligor count for Wholesale portfolios is a</li><li>(7) Calculated as the obligor LGD or guarantor</li></ul>	at the borrower level.																
(8) Calculated as the effective maturity in year	ars weighted by EAD.																

(8) Calculated as the effective maturity in years weighted by EAD.

(9) Includes stage 3 allowances and partial write-offs.

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CR6 - IRB - CREDIT EXPOSURE BY P	ORTFOLIO AN	D PD RANGE - I	RETAIL (1) (2) (3)								Q1 2019						
(\$ millions except as noted)																	
					c	Driginal on-	Off-balance						Average				
				Standard & Poor's					EAD post-CRM		Number of	Average LGD	maturity		RWA		Provisions
						oss exposure		(4)	and post-CCF	(5)	obligors (6)	(7)	(years)	RWA	density	EL	(8)
Risk Profile	BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	С	d	e	f	g	h	i	j	k	I
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	32,459	-	0.00 %	46,223	0.00 %	146,311	25.60 %		345	0.75 %	-	
Very low to Low		0.15 to <0.25			2	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-	
Low		0.25 to <0.50			3	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-	
Low Medium		0.50 to <0.75 0.75 to <2.50			4 5	8,568 2,655	-	0.00 % 0.00 %	-	0.00 % 0.00 %	18,140 7,150			-	0.00 % 0.00 %	-	
Medium to High		2.50 to <10.00			6	2,055	-	0.00 %	-	0.00 %	6,892			-	0.00 %		
High		10.00 to <100.00			7	180	-	0.00 %	-	0.00 %	843			-	0.00 %	-	
Default		100.00 (Default)			8	143	-	0.00 %	-	0.00 %	719			-	0.00 %	-	
Sub-total					9	46,224	-		46,223		180,055			345		-	-
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	48,072	25,790	39.98 %	58,384	0.07 %	392,288			1,819	3.12 %	7	
Very low to Low Low		0.15 to <0.25 0.25 to <0.50			11 12	7,063	1,366	24.84 % 0.00 %	7,402	0.18 % 0.00 %	48,282	17.46 % 0.00 %		508	6.86 % 0.00 %	2	
Low		0.25 to <0.50			12	11.130	22	71.19 %	11.146	0.60 %	40,293	15.48 %		1,623	14.56 %	10	
Medium		0.75 to <2.50			14	6,969	600	19.36 %	7,086	1.24 %	35,473			1,736	24.50 %	14	
Medium to High		2.50 to <10.00			15	4,347	29	23.93 %	4,353	6.92 %	12,377	13.23 %		2,358	54.17 %	40	
High		10.00 to <100.00			16	346	25	20.81 %	351	40.17 %	2,323	14.33 %		273	77.78 %	19	
Default		100.00 (Default)			17	136	13	15.16 %	138	100.00 %	1,184	12.84 %		198	143.48 %	8	
Sub-total Non-Canadian residential					18	78,063	27,845		88,860		532,220			8,515		100	8
Exceptionally low to Very low		0.00 to <0.15			19	1.442	5,768	58.50 %	4,816	0.04 %	45,162	68.83 %		432	8.97 %	1	
Very low to Low		0.15 to <0.25			20	4,406	73	100.00 %	4,010	0.19 %	14.876			550	12.28 %	3	
Low		0.25 to <0.50			21	763	255	50.03 %	891	0.47 %	8,975			507	56.90 %	3	
Low		0.50 to <0.75			22	507	-	0.00 %	507	0.74 %	7,910	62.24 %		342	67.46 %	2	
Medium		0.75 to <2.50			23	1,555	40	89.19 %	1,591	1.18 %	7,780	42.84 %		1,035	65.05 %	9	
Medium to High		2.50 to <10.00			24	318	4	86.12 %	322	4.71 %	3,817	65.16 %		698	216.77 %	10	
High Default		10.00 to <100.00 100.00 (Default)			25 26	229 397	82	60.35 % 100.00 %	278 397	22.05 % 100.00 %	2,442 18,452	44.43 % 50.57 %		687 1,330	247.12 % 335.01 %	27 155	
Sub-total		TOU.OU (Delault)			20	9,617	6,222	100.00 %	13,281	100.00 %	109.414			5,581	333.01 %	210	155
Qualifying revolving retail	1			1	2.	0,011	0,222		10,201	1 1	100,111	1		0,001		210	100
Exceptionally low to Very low		0.00 to <0.15			28	596	37,247	57.95 %	22,181	0.05 %	2,915,483			484	2.18 %	7	
Very low to Low		0.15 to <0.25			29	68	2,535	70.17 %	1,847	0.17 %	357,753			163	8.83 %	3	
Low		0.25 to <0.50			30 31	20 3,350	401 10,086	75.31 % 37.98 %	322 7,181	0.31 % 0.56 %	86,126 637,402			48	14.91 % 15.49 %	1	
Low Medium		0.50 to <0.75 0.75 to <2.50			31	3,350	725	37.98 % 86.19 %	7,181	1.29 %	192,610	59.92 % 77.50 %		1,112 348	37.54 %	24 9	
Medium to High		2.50 to <10.00			33	2.234	1,308	68.94 %	3.136	3.51 %	466,638	75.45 %		2,344	74.74 %	83	
High		10.00 to <100.00			34	644	236	64.60 %	797	21.13 %	121,315			1,286	161.36 %	109	
Default		100.00 (Default)			35	63	20	42.14 %	71	100.00 %	4,164	54.18 %		220	309.86 %	32	
Sub-total					36	7,277	52,558		36,462		4,781,491			6,005		268	32
Retail small-and-medium-sized entities		0.00 to <0.15			37	1,271	2,656	69.19 %	3,111	0.09 %	73,726	61.89 %		429	13.79 %	2	
Exceptionally low to Very low Very low to Low		0.15 to <0.25			38	1,271	2,050	77.24 %	3,111	0.09 %	5,508			429	36.59 %	2	
Low		0.15 to <0.25			39	51	131	73.05 %	147	0.35 %	50,424	98.21 %		89	60.54 %	1	
Low		0.50 to <0.75			40	884	163	73.80 %	1,002	0.56 %	7,232			402	40.12 %	3	
Medium		0.75 to <2.50			41	562	225	78.88 %	739	1.42 %	31,887	62.45 %		558	75.51 %	6	
Medium to High		2.50 to <10.00			42	476	128	76.74 %	575	4.82 %	13,617	71.36 %		642	111.65 %	21	
High		10.00 to <100.00			43	74	12	77.16 %	83	25.66 %	2,818			129	155.42 %	16	
Default Sub-total		100.00 (Default)			44 45	33 3,369	4 3,401	72.45 %	37 5,776	100.00 %	6,010 191,222			219 2,498	591.89 %	6 55	6
Other retail				L	43	5,509	3,401		5,110	I I	191,222			2,430		55	0
Exceptionally low to Very low		0.00 to <0.15			46	8,770	3,227	49.27 %	10,724	0.07 %	322,731	20.92 %		408	3.80 %	1	
Very low to Low		0.15 to <0.25			47	8,008	571	91.29 %	8,529	0.20 %	219,866			2,221	26.04 %	10	
Low		0.25 to <0.50			48	1,674	741	28.42 %	1,884	0.46 %	531,755			738	39.17 %	5	
Low		0.50 to <0.75			49	3,655	818	31.46 %	3,701	0.59 %	51,614			1,058	28.59 %	7	
Medium Madium ta Llink		0.75 to <2.50			50	7,265	515	48.95 %	7,438	1.45 %	491,444	45.93 %		4,137	55.62 %	51	
Medium to High High		2.50 to <10.00 10.00 to <100.00			51 52	1,961 804	51 142	33.59 % 33.17 %	1,915 846	4.71 % 23.39 %	183,388 257,003	41.63 % 67.15 %		1,209 1,192	63.13 % 140.90 %	33 125	
Default		100.00 (Default)			53	191	2	31.54 %	186	100.00 %	85,066	46.88 %		470	252.69 %	80	
Sub-total					54	32,328	6,067		35,223		2,142,867			11,433		312	80
Total (all retail portfolios)					55	176,878	96,093		225,825		7,937,269			34,377		945	281

 Total (all retail portfolios)
 5
 176,878
 96,093

 (1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(2) Columns a and b are grouped by the outgot's P and columns a domains are grouped by the guaranto, where applicable.
 (3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.
 (4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure preconversion factor.
 (5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor, where applicable, weighted by EAD.

(8) Includes stage 3 allowances and partial write-offs.

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CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3) Q1 2019 Off-balance (\$ millions except as noted) Original onsheet Average Moody's Investors balance sheet exposures Average CCF EAD post-CRM Average PD Number of Average LGD RWA Provisions maturity pre-CCF and post-CCF Service implied Standard & Poor's LINE gross exposure obligors (6) RWA density EL (4) (5) (7) (years) (8) (9) **Risk Profile BMO** Rating PD Scale (%) k equivalent implied equivalent # b d е a h а Corporate Investment grade |-1, |-2, |-3, |-4, |-5 0.00 to <0.15 Aaa to Baa1 AAA to BBB+ 36,06 74,145 50.44 % 80,903 0.08 % 5,598 35.32 % 2.27 16,69 20.63 % 24 56 1-5, 1-6 0.15 to <0.25 Baa1 to Baa2 BBB+ to BBB 57 26,946 37,972 49.03 % 43,478 0.20 % 5,003 37.79 % 2.42 16.434 37.80 % 33 Investment grade I-6, I-7 0.25 to <0.50 Baa2 to Baa3 BBB to BBB-58 38,532 35,645 49.21 % 54,979 0.32 % 8,941 36.66 % 2.53 25,676 46.70 % 65 Investment grade Investment grade to Non-investment grade I-7, S-1 0.50 to <0.75 Baa3 to Ba1 BBB- to BB+ 59 36,895 28,190 46.16 % 48,477 0.62 % 8,240 35.64 % 2.48 28,988 59.80 % 107 S-1, S-2, S-3 60 38,253 29,077 46.84 % 49,743 1.22 % 12,328 37,931 220 Non-investment grade 0.75 to <2.50 Ba1 to Ba3 BB+ to BB-36.24 % 2.48 76.25 % 3.64 % Non-investment grade to Watchlist S-3, S-4, P-1, P-2 2.50 to <10.00 Ba3 to Caa1 BB- to B-61 5,563 5,157 43.67 % 7,302 3,071 31.49 % 1.95 6,342 86.85 % 83 Watchlist P-2, P-3 10.00 to <100.00 Caa1 to Ca B- to CC 62 1,279 679 58.96 % 1,507 14.02 % 800 32.28 % 1.71 2,166 143.73 % 69 63 3,099 Default Default 100.00 (Default) C to D 826 325 99.99 % 1,134 100.00 % 396 35.82 % 2.57 273.28 % 240 64 184,355 211,190 287,523 44,377 240 Sub-total 137,327 841 Sovereign I-1, I-2, I-3, I-4, I-5 0.00 to <0.15 Aaa to Baa1 AAA to BBB+ 65 107,760 61.53 % 112,952 3,104 4.24 % 2.58 Investment grade 8.112 0.02 % 3.092 2.74 % 2 1-5, 1-6 0.15 to <0.25 Baa1 to Baa2 BBB+ to BBB 66 740 406 74.16 % 898 0.20 % 321 19.92 % 1.20 137 15.26 % Investment grade Investment grade 1-6, 1-7 0.25 to <0.50 Baa2 to Baa3 BBB to BBB-67 217 279 50.52 % 345 0.32 % 125 20.49 % 1.75 82 23.77 % I-7, S-1 0.50 to <0.75 Baa3 to Ba1 BBB- to BB+ 68 194 50 49.33 % 202 0.59 % 75 24.14 % 1.55 73 36.14 % Investment grade to Non-investment grade S-1, S-2, S-3 0.75 to <2.50 Ba1 to Ba3 BB+ to BB-69 914 56 14 42.32 % 914 0.97 % 99 33.36 % 3.00 696 76.15 % 3 Non-investment grade Non-investment grade to Watchlist 70 35 47 S-3, S-4, P-1, P-2 2.50 to <10.00 Ba3 to Caa1 BB- to B-34 48.90 % 37 3.44 % 45.08 % 1.30 127.03 % 71 P-2. P-3 10.00 to <100.00 Caa1 to Ca 0.00 % 0.00 % 2 0.00 % 0.00 % Watchlist B- to CC 1 Default Default 100.00 (Default) C to D 72 0.00 % 0.00 % 0.00 % 0.00 % 73 109,860 8,917 115,348 3,761 4,127 6 Sub-tota Bank Investment grade I-1, I-2, I-3, I-4, I-5 0 00 to <0 15 Aaa to Baa1 AAA to BBB+ 74 11 287 4 4 4 4 77 80 % 16 109 0.07 % 178 16 67 % 1 20 1 188 7 37 % 2 2 1-5, 1-6 0.15 to <0.25 Baa1 to Baa2 BBB+ to BBB 75 3.438 59.95 % 6.676 0.19 % 87 12.99 % 1.50 697 10.44 % Investment grade 5.045 1-6, 1-7 Baa2 to Baa3 76 2.267 63.07 % 3.287 14.72 % 0.75 459 13.96 % 2 Investment grade 0.25 to <0.50 BBB to BBB-2.063 0.32 % 77 77 Investment grade to Non-investment grade I-7. S-1 0.50 to <0.75 Baa3 to Ba1 BBB- to BB+ 1,298 878 60.58 % 1.610 0.55 % 53 13.86 % 0.70 292 18.14 % 1 78 168 50 S-1, S-2, S-3 86.66 % 1,686 Non-investment grade 0.75 to <2.50 Ba1 to Ba3 BB+ to BB-1.967 1.07 % 15.23 % 0.39 479 28.41 % 3 Non-investment grade to Watchlist S-3, S-4, P-1, P-2 BB- to B-79 57 51.60 % 3.02 % 15 14.82 % 0.14 18 33.96 % 2.50 to <10.00 Ba3 to Caa1 53 P-2. P-3 10 00 to <100 00 80 100.00 % 30.00 % Watchlist Caa1 to Ca B- to CC 14 66 % 1 00 0.00 % 100.00 (Default) 0.00 % 0.00 % 0.00 % Default 81 0.00 % Default C to D 82 21.921 10.992 29,421 461 3.133 Sub-total 10 83 432,292 48,599 144,587 857 240 Total (all wholesale portfolios) 316,136 231,099

(1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure preconversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

(9) Includes stage 3 allowances and partial write-offs.

BMO 🔛 Financial Group

Barting and any and any	Normalian         Deck Production         Deck Production <thdeck production<="" th="">         Deck Production<!--</th--><th>R6 - IRB - CREDIT EXPOSURE I millions except as noted)</th><th>BY PORTFOLIO A</th><th>ND PD RANGE</th><th>- RETAIL (1) (2) (</th><th>3)</th><th></th><th></th><th>0</th><th>_</th><th></th><th></th><th>Q4 2018</th><th></th><th></th><th></th><th></th><th></th><th></th></thdeck>	R6 - IRB - CREDIT EXPOSURE I millions except as noted)	BY PORTFOLIO A	ND PD RANGE	- RETAIL (1) (2) (	3)			0	_			Q4 2018						
Anabe         Image: Control         Image: Control </th <th></th> <th></th> <th></th> <th></th> <th>Service implied</th> <th>implied I</th> <th>b LINE gr</th> <th>palance sheet</th> <th>sheet exposures pre-CCF</th> <th>(4)</th> <th>and post-CCF</th> <th></th> <th></th> <th></th> <th>maturity (years)</th> <th>RWA</th> <th></th> <th>EL</th> <th>Provisi (8)</th>					Service implied	implied I	b LINE gr	palance sheet	sheet exposures pre-CCF	(4)	and post-CCF				maturity (years)	RWA		EL	Provisi (8)
Captorolulus 100 Works 100	Composition (and bit events)         1         3.3.34         -         Cols         4.7.200         0.0.5         1.0.200         1.0.200         0.0.5         1.0.200         <	isk Profile	BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	С	d	е	f	g	h	i	j	k	
ny lee fan me be	ny los Líso 25 m 20 los Líso	anadian insured residential																	
min         bit         bit<         bit< <td>min         bit Size - 59 (1)         bit Size - 59 (2)         bit Size - 50 (2)         bit Size - 50 (2)(2)         bit Size - 50 (2)</td> <td>xceptionally low to Very low</td> <td></td> <td>0.00 to &lt;0.15</td> <td></td> <td></td> <td>1</td> <td>33,381</td> <td>-</td> <td>0.00 %</td> <td>47,203</td> <td>0.00 %</td> <td>150,223</td> <td>25.24 %</td> <td></td> <td>339</td> <td>0.72 %</td> <td>-</td> <td></td>	min         bit Size - 59 (1)         bit Size - 59 (2)         bit Size - 50 (2)         bit Size - 50 (2)(2)         bit Size - 50 (2)	xceptionally low to Very low		0.00 to <0.15			1	33,381	-	0.00 %	47,203	0.00 %	150,223	25.24 %		339	0.72 %	-	
me         me<	ore beaches         1         0.00 <td>ery low to Low</td> <td></td> <td>0.15 to &lt;0.25</td> <td></td> <td></td> <td>2</td> <td>-</td> <td>-</td> <td>0.00 %</td> <td>-</td> <td>0.00 %</td> <td>-</td> <td>0.00 %</td> <td></td> <td>-</td> <td>0.00 %</td> <td>-</td> <td></td>	ery low to Low		0.15 to <0.25			2	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-	
esime many many many many many many many many	default         Dis 5 - 2.00         -         Dot 7         Dot 7 <thdot 7<="" th=""></thdot>	W		0.25 to <0.50			3	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-	
attamb big big big big big big big big big bi	statur. bigh. by al. 0000 Statur. bis 000 Statur. bis 000 Statur. Discourse statur. Sta			0.50 to <0.75			4	8,616	-	0.00 %	-	0.00 %	18,313	0.00 %		-	0.00 %	-	
attamb big big big big big big big big big bi	bit high         2.2 bit high         -         0.0 h         H         0.0 h	ledium		0.75 to <2.50			5	2.660	-	0.00 %	-	0.00 %	7.200	0.00 %		-	0.00 %	-	
gh         1000         7         1000         -         0.00%	gh         1000         7         1000         -         0.00%         0.00%         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         -         0.00%         0.0								-		-					-		-	
dath         (b)         (b)         (b)         (c)         (c) <td>Initial mathematical mathematimatematical mathematical mathematical mathematical mathe</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td>	Initial mathematical mathematimatematical mathematical mathematical mathematical mathe								-		-							-	
abbit <th< td=""><td>de-3dede-3</td><td></td><td></td><td></td><td></td><td></td><td>8</td><td></td><td>_</td><td></td><td>_</td><td></td><td></td><td></td><td></td><td>_</td><td></td><td>_</td><td></td></th<>	de-3dede-3						8		_		_					_		_	
name number of the second of t	andia consult redefield         -         0.00000000000000000000000000000000000			Too.oo (Deradit)			a		_	0.00 /0	47 203	0.00 /0		0.00 /0		330	0.00 /0		
constraint         constraint         0	Cacepose of part of the Very low in the Low we have the company         0.00 b - 3-15 b + 5 + 32 b + 32			+	1	++	5	47,200			47,200	I	104,102			000	!		
ny our blow ' 0.15 b - 3.26 (17.37 k) 2.20 b - 1.26 (17.37 k) 2.20 b - 1.27 k) 2.20 b - 1.27 k) 2.20 b - 1.27 k) 2.20 b - 2.20 (17.37 k) 2.20 (17.37 k) 2.20 (17.37 k) 2.20 b - 2.20 (17.37 k) 2	wey owe black         0.05 b or 0.25         0.15 b o			0.00 to <0.15			10	46 826	25 197	30 75 %	56 830	0.07 %	385 333	16 20 %		1 758	3 00 %	7	
min         0.25 b - 0.30         12          0.005         0.005	owis         0.25 b < 0.50         12         1.0         0.00         1.0         0.005         1.0         0.005         1.0         0.005         1.0         0.005         1.0         0.005         1.0         0.005         1.0         0.005         1.0         0.005         1.0         0.005         1.005																		
with with with with with with with with	ow         0.50 b -0.75         113         0.03 average         71.85         0.03 by         0.04 by         0.40 by         14.49         15.25         14.49         15.25         14.49         15.24         14.49         15.24         14.49         15.24 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7,407</td> <td>1,401</td> <td></td> <td></td> <td></td> <td>50,596</td> <td></td> <td></td> <td>529</td> <td></td> <td>2</td> <td></td>							7,407	1,401				50,596			529		2	
eacher         0.75 b < 2.50         14         0.846         200         2.20 s + 100         1.64         2.70 s + 100         1.64         7.70 s + 100         1.60 s + 100 </td <td>Teachan         0.75         0.25</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>10 200</td> <td>-</td> <td></td> <td></td> <td></td> <td>40.600</td> <td></td> <td></td> <td>1 4 10</td> <td></td> <td><u>_</u></td> <td></td>	Teachan         0.75         0.25							10 200	-				40.600			1 4 10		<u>_</u>	
elini h hg hg         1000 L elini h hg hg hg         1000 L elini h hg h	bedun brigh         12.00 b < 10.00         15         4.18         22         23.3 %         4.265         5.6.2 %         12.165         13.06 %         2.2.07         13.43 %         33.05           ophy         1000 b < 10.00         100         100         100         100         50.807         11.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05         12.16         30.05 </td <td></td>																		
oph         10.00 by -010.00         16         379         32         22.21%         388         382.05%         2.510         14.18%         302         77.27%         20           ord-match reidential         77         744         27.318         77         66.88         77.05%         25.01         14.18%         302.05%         14.18%         302.07%         20.18% <th< td=""><td>igh         1000 bc +1000         10         379         32         21.2 %         388         38.20 %         2.510         14.19         302         72.2 %         388           indata         10         7.10         10         10.4 %         1000 %         10.00 %         14.19         302         14.19</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	igh         1000 bc +1000         10         379         32         21.2 %         388         38.20 %         2.510         14.19         302         72.2 %         388           indata         10         7.10         10         10.4 %         1000 %         10.00 %         14.19         302         14.19																		
einat         102.00 (Definal)         17         144         10         102.05         10.08         14.115         24.6         18.715         8           control         18         77.116         7	Default         100 00 (Default         17         140         10         13.44         150         100.00         1.000         1.11%         2.40         18.15         97           Start St																		
da.bda         da.bda<	Sub-bold         O         P<																		
on Consider residential         -        -         -         -	Data         Descriptional for Very low by for Low         Description Low by for Low <thdescription low<br="">by for Low</thdescription>			100.00 (Default)						13.44 %		100.00 %		14.11 %			163.71 %		
componential year by two for two year         0.00 to 0.15         19         1.465         8.415         4.447         0.00 %         4.647         6.648         5.24         0.00 %         1.187 %<	Saceptically (ow D Very low         0.00 b - 0.15         20         10         1.41         5.764         6.84.1%         4.847         0.03%         45.447         6.84.4%         5.22         6.05%         1           ow         0.25 b - 0.50         2.1         0.11         2.25         4.04.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.4%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01         4.45.5%         0.01			_	1		18	76,116	27,318		86,647		526,807			8,155		97	
provinc Low         0.15 br 0.25         20         4.82         80         100.00 %         4.606         0.16 %         15.256         30.16 %         577         1.17 %         3           w         0.25 br 0.250         23         6.71 %         23         6.81 %         0.00 %         6.81 %         0.01 %         17.67 %         36.8 %         133.7 %         3           w         0.25 br 0.250         23         6.71 %         7.81 %         10.00 %         4.86 %         1.67 %         54.86 %         1.52 %         1.93 %<	ery low to low or low o																		
wim         0.25 b 0.50 b 0.27 (b 0.25 b 0.26 b 0.25 b	owis         0.25 to -0.50         21         771         225         44.04 + 40.51         9.003         71.67 + 50         361         0.37 + 52         361         0.37 + 52         375         22         511         1.13 + 5         1.025         44.05 + 5         361         0.37 + 5         2           testure         0.75 to -2.50         2.24         1.11 + 11         4         0.73 + 5         1.13																		
www         0.50 b o 7/5 b o 2.50 child bright         22 2         0.71 2         1.71 2         1.71 2         0.078 5.73 b 0 2.50 1.75         0.71 5.75         0.71 5.75         0.71 5.75         0.72 5.75         0.79 5.75         0.20 b 0 2.50 5.75         0.75 b 0 2.50 5.75	ow         0.60 to -0.75         0.20         22         0.11         -         0.00         611         0.74 %         7.910         62.40 %         3.66         67.67 %         2.23         1.713         1.13 %         1.026         44.64 %         1.25         62.40 %         3.26         67.76 %         2.23         1.713         1.13 %         1.026         44.64 %         1.126         64.24 %         5.26         1.26         42.44 %         5.26         1.26         42.45 %         5.26         1.26         42.65 %         1.13 %         1.026         44.65 %         1.126         64.24 %         5.26         1.26         42.65 %         2.26         4.26         5.27         4.26         5.01 %         2.0	ery low to Low																	
edium high         0.75 b < 2.50         2.3         1,713         4.4         97.38         1,715         1,135         10.025         44.62%         1,125         64.25%         9           gh         10.00 - 100.00         2.50         -7.00         2.55         1.35%         1.35%         1.00.25         44.62%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         2.55%         2.51         4.52%         7.13         2.41.64%         7.22.25%         2.51         4.52%         7.15%         7.13         4.66         5.62.8%         2.15.33         0.05%         2.24.144         7.25.5%         7.15%         1.15%         6.52.8%         7.15%         5.62.8%         1.96%         0.75%         2.24.144         7.25.8%         2.53         4.58         3.50.53         7.25.8%         1.58         4.58         3.50.53         7.25.8%         1.58         4.58         7.15%         7.13         4.64         7.5         2.41.44         7.3         4.64         7.15%	testum         0.75 b < 2.50         2.3         1,713         44         67.38 %         1,751         1.13 %         10.025         44.62 %         1,125         64.25 %         53.25 %           test         0.00 Default         2.3         1,713         44         67.38 %         1,751         1.13 %         10.025         44.62 %         1,125         64.25 %         53.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.25 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         43.85 %         1.25 %         1.25 %         1.25 % <td>ow</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>791</td> <td>253</td> <td>49.64 %</td> <td>917</td> <td>0.28 %</td> <td>9,093</td> <td>71.67 %</td> <td></td> <td>361</td> <td>39.37 %</td> <td>2</td> <td></td>	ow						791	253	49.64 %	917	0.28 %	9,093	71.67 %		361	39.37 %	2	
edium high         0.75 b < 2.50         2.3         1,713         4.4         97.38         1,715         1,135         10.025         44.62%         1,125         64.25%         9           gh         10.00 - 100.00         2.50         -7.00         2.55         1.35%         1.35%         1.00.25         44.62%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         241.55%         2.51         4.52%         7.13         2.55%         2.51         4.52%         7.13         2.41.64%         7.22.25%         2.51         4.52%         7.15%         7.13         4.66         5.62.8%         2.15.33         0.05%         2.24.144         7.25.5%         7.15%         1.15%         6.52.8%         7.15%         5.62.8%         1.96%         0.75%         2.24.144         7.25.8%         2.53         4.58         3.50.53         7.25.8%         1.58         4.58         3.50.53         7.25.8%         1.58         4.58         7.15%         7.13         4.64         7.5         2.41.44         7.3         4.64         7.15%	Interfault         0.75 to 2.50 (a)         2.3 (b)         1.713 (b)         4.4 (c)         67.35 (c)         1.135 (c)         1.026 (c)         44.62% (c)         1.126 (c)         64.25% (c)         1.126 (c)         1.126 (c)         1.126 (	DW		0.50 to <0.75			22	511	-	0.00 %	511	0.74 %	7,910	62.40 %		346	67.67 %	2	
edum to high 2 2.50 s + 01.00 to	Itelamin bigin         2.50 is 10.00         2.40         2.60         2.70         2.60 is 10.00         2.6	ledium		0.75 to <2.50			23	1,713	44	87.38 %	1,751	1.13 %	10,025	44.62 %		1,125	64.25 %	9	
gh         1000 b -100.00         25         228         116         0.10.20         297         23.25 %         2.521         43.62 %         1.38         2.02           da-bdat         0.00.00 (perturb         27         9.835         6.228         0.00         115.00         0.501 %         1.38         20.13 %         211           da-bdat         0.00.00 (perturb         27         9.835         6.228         0.01 %         2.81.494         2.62.7 %         0.83         0.628         0.628         0.01 %         2.81.494         2.67.5 %         0.68         0.628         0.628         0.628         0.628         0.628         0.638         2.81.494         2.87.5 %         0.81.7 %         0.81.8 %         0.81.7 %         0.8	Index         Index <th< td=""><td>ledium to High</td><td></td><td></td><td></td><td></td><td>24</td><td>172</td><td>1</td><td>93.62 %</td><td>173</td><td>4.66 %</td><td>1.657</td><td>54.50 %</td><td></td><td>321</td><td>186.24 %</td><td>5</td><td></td></th<>	ledium to High					24	172	1	93.62 %	173	4.66 %	1.657	54.50 %		321	186.24 %	5	
efault         10000 (pefault)         1000 (pefault)         27         2.65          100.0%         1.68.00         50.0%         1.380         30.1%         30.1%	effertific         100.00 (Ceffault)         100.00 (Ceffault)         100.00 (Ceffault)         10.830         50.01%         1.3.800         30.01%         30.01%         30.01%         1.3.800         30.01%         1.3.800         30.01%         1.3.800         30.01%         1.3.800         30.01%         1.3.800         30.01%         30.01%         30.01%         30.01%         30.01%         30.01%         30.01% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>116</td> <td></td>								116										
ab-badi         o         27         9,835         6.28         1         11,57         V         110,53         V         5,11         V         111           usinging rooting real         0.00 to -0.15         0.00 to -0.15         28         1,032         28,428         1,032         28,58         88.07%         7         35.328         88.07%         7         35.328         88.07%         6.00         6.05 %         595.48         690.07%         6.00 0.05 %         595.48         690.07%         6.05 %         595.48         690.07%         6.00 0.07%         6.00 0.07%         6.00 0.07%         6.01 0.01 0.01 0.01         6.01 0.01 0.01 0.01 0.01 0.01 0.01 0.01	sub-bala         (m)         (m						26		-										
Ualifying reading readi	Dualifying revolving retail         -        -         -         - </td <td></td> <td></td> <td>Tooloo (Boldali)</td> <td></td> <td></td> <td>27</td> <td></td> <td>6 258</td> <td>0.00 /0</td> <td></td> <td>100.00 /0</td> <td></td> <td>00.01 /0</td> <td></td> <td></td> <td>000.10 /0</td> <td></td> <td></td>			Tooloo (Boldali)			27		6 258	0.00 /0		100.00 /0		00.01 /0			000.10 /0		
comploaning low to Very low         0.00 to -0.15         29         1.02         38.48         65.28         21.53         0.05%         2.841.44         72.25%         488         2.27%         7           ww         0.25 to -0.50         30         3.342         9.451         36.17%         6.761         0.35%         545.514         58.01%         488         2.27%         14           ocidu of 0.50 to -0.75         31         1.96         64.73%         2.940         1.58         50.00%         2.25         2.25%         64.514         58.01%         64.73%         2.440         1.88%         315.003         74.25%         1.28         41.98%         34           gh         10.00 to -10.00         33         1.177         709         92.65%         1.53         2.638         106.42%         71.43%         9482         181.26%         72           gh         10.00 to -10.00         34         36         109         41.410%         73         100.00         4.20%         53.33%         222         108.20%         73         100.00         4.20%         53.33%         222         108.20%         100.00         4.20%         53.33%         222         108.20%         106.10         1.42%	Scceptionally low b Very low         0.00 to 0.15         28         1.02         36.428         66.28         21.53         0.05 %         2.841,44         72.52 %         488         86.2 %         21.53         0.05 %         2.841,44         72.52 %         488         86.2 %         21.53         0.05 %         2.841,44         72.52 %         488         86.2 %         21.53         0.05 %         2.841,44         72.52 %         488         86.8 %         21.53         0.05 %         2.841,44         72.52 %         488         86.8 %         21.53         2.80 %         64.51 %         86.0 %         65.54         18.0 %         33.22 %         9.17 %         13.28 %         33.32 %         89.1 %         13.28 %         33.50 %         77.5 %         12.38 %         33.50 %         77.5 %         77.8 %         1.20 %         89.8 %         27.2 %         44.8 %         35.0 %         77.5 %         77.8 %         1.20 %         89.8 %         27.2 %         47.8 %         33.50 %         77.8 %         1.20 %         89.8 %         27.2 %         78.8 %         27.2 %         78.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 %         27.8 % </td <td></td> <td></td> <td>1</td> <td></td> <td></td> <td>  </td> <td>0,000</td> <td>0,200</td> <td></td> <td>10,011</td> <td>I</td> <td>110,000</td> <td></td> <td></td> <td>0,112</td> <td></td> <td>2</td> <td></td>			1				0,000	0,200		10,011	I	110,000			0,112		2	
ery low to Low         0.15 to -0.25         2.9         1.79         2.658         6.80.2%         1.919         0.17%         353.928         8.917%         1.66         8.65%         3           ww         0.25 to -05.0         33         3.342         9.451         36.77%         6.761         0.35%         545.514         90.00%         22.50         22.80%         4           edium         0.75 to -2.50         32         1.976         1.504         64.73%         2.949         1.58%         674.54%         90.00%         7.425%         1.238         1.807         98.56%         72           gh         1.000 to 10.00         2.33         1.177         7.09         92.65%         1.838         5.08%         379.920         7.95%         1.817         962         1.838         5.08%         379.920         7.95%         1.828         962         1.838         5.08%         379.920         7.95%         1.22         90.14%         33           obtait         0.00 to -0.15         38         1.17         7.6         7.87%         75         0.21%         5.050         88.8%         2.8         37.60%         -1           or         0.00 to -0.15         38         1.21%	iery low low         0.15 to -0.25         29         179         2.58         0.60.2%         1.919         0.17%         353.28         80.17%         66         8.65 %         30           ow         0.50 to -0.75         30         3.342         94.51         350.75%         6.761         0.35 %         554.514         580.1%         691         10.22 %         44           feedum         0.76 to -2.50         32         1.976         1.504         6.715 %         500         0.55 %         156.45         90.00 %         4.25 %         1.238         1.898 %         34           figh         10.00 to /40.00         34         356         109         4.150 %         73         100.00 %         4.22         5.33 %         222         30.314 %         35           obtal         10.00 to /40.00         35         655         19         4.150 %         73         100.00 %         4.22         5.33 %         222         30.314 %         35           obtal         10.00 to /40.15         36         1.977.05 %         7.70 %         5.08         86.85 %         22         30.314 %         35           or wo         0.15 to -0.25         37         37         7.70 %         75 <td></td> <td></td> <td>0 00 to &lt;0 15</td> <td></td> <td></td> <td>28</td> <td>1.032</td> <td>36 428</td> <td>56 28 %</td> <td>21 533</td> <td>0.05 %</td> <td>2 8/1 /0/</td> <td>72 52 %</td> <td></td> <td>488</td> <td>2 27 %</td> <td>7</td> <td>_</td>			0 00 to <0 15			28	1.032	36 428	56 28 %	21 533	0.05 %	2 8/1 /0/	72 52 %		488	2 27 %	7	_
win         0.25 to -0.50         0.31         3.342         9.451         3.67 %         6.761         0.38 %         545.544         59.01 %         6.601         1.0.2 %         1.4           edium         0.75 to -2.50         3.1         194.49         25.05         74.15 %         31.0177         6.761 %         9.00 %         55.95 %         1.807 %         74.25 %         1.838 %         41.98 %         34.03 %         44.98 %         34.03 %         44.98 %         34.03 %         74.25 %         1.837 %         6.76 %         37.95 %         1.807 %         6.76 %         37.95 %         1.807 %         6.76 %         37.95 %         1.807 %         6.76 %         37.95 %         1.807 %         6.77 %         5.77 %         72.95 %         1.807 %         6.77 %         73.05 %         77.95	ow         0.25 to -0.50         31         3.342         9.451         8.817 %         6.761         0.35 %         545,514         80.01 %         0.61         10.22 %         14           dedum         0.50 to -0.75         33         1.976         1.504         67.16 %         900         0.55 %         155,46         90.00 %         22.60 %         4.48         4.128 %         33         1.977         15.04         64.73 %         2.949         1.58 %         315.003         74.25 %         1.238         41.88 %         34         30.6         2.07         64.94 %         531         28.38 %         106.424         71.43 %         962         11.238         41.88 %         33         30.8         2.22         33.1 %         33         1.237         100.05 %         5.33 %         2.22         33.1 %         33         1.238         1.238         1.869 %         2.23         31.4 %         33         30.6         2.07         64.94 %         531         2.83 %         10.64.24         71.43 %         962         181.3 %         64.7         18.69 %         2.25 %         533 %         2.22 %         64.7         18.69 %         2.25 %         63.9 %         1.65 %         53.2 %         14.7 %         18.69 %																	3	
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	ow         0.60 b c -0.75         0.60 b c -0.75         0.20 b c -0.75																		
edium n         0.75 to <2.50         32         1.976         1.504         64.73%         2.496         1.88%         315.003         74.25%         1.280         41.88%         44           gh         1.000 to <100.00	defum         0.75 b < 2.50         32         1.976         1.904         64.73%         2.949         1.58%         315.003         74.25%         1.288         41.88%         34           defum         0.100 b < 100.00         33         0.776         0.265%         1.833         50.8%         379.20         79.95%         1.807         98.56%         7.73         100.00         4.74.1980         0.82.5%         7.73         100.00         4.74.1980         0.57.9         2.22         0.31.4%         333         0.176         7.70.5%         7.73         100.00         4.74.1980         0.57.9         2.22         0.31.4%         33.89         0.156         0.75         0.21%         5.508         6.56.8%         2.22         0.31.4%         33.89         0.75         0.21%         5.508         6.50.7%         4.74.1980         0.97%         4.74.1980         0.97%         4.74.1980         0.97%         4.74.1980         0.80         93         56         1.23         7.76%         7         0.21%         5.508         6.50%         2.27%         6.50%         2.27%         6.50%         2.77%         56         7.36%         7.5         0.21%         5.76%         3.50%         7.31%         1.30.8%         7.38% <td></td>																		
edium to High gp         2.50 to <10.00         3.3         1.177         709         92.65 %         1.833         5.08 %         379.920         79.95 %         1.807         98.66 %         72           efault         3.5         6.65         19         44.15 %         73         100.00 %         4.202         53.93 %         222         30.31 %         33           ub/tal         0.00 to <10.0	declum to high high         2.50 to ~10.00         33         1.177         700         92.65 %         1.833         5.08 %         379.920         79.95 %         1.807         98.66 %         729.57           bigh         100.00 (Default)         35         65         19         41.50 %         73         100.00 %         42.02         53.33 %         622         303.14 %         33           bigh         35         65         19         41.50 %         73         100.00 %         4.202         53.33 %         622         303.14 %         33           bigh         0.01 fo <0.15																		
index         10.00 to +000.00         34         396         207         64.94%         531         26.83%         106.424         71.43%         iest 22         331         46.05           ub-total         0         36         65.65         19         41.50%         73         100.00%         4.202         53.93%         222         331         433           ub-total         36         6.361         51.802         36.499         -         4.741.980         -         5.779         -         223         -         263           ub-total         0.00 to <0.15	tigh         10.00 to +00.00         34         366         207         64.44         531         28.86         106.424         71.43         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         962         181.28         %         963         100.0         4.741.990         4.741.990         5.779         93.14         306         0.77         %         91.44         100.0         4.376         13.89         4.420         13.89         4.437         13.69         2.770         %         155         0.35         52.10         8         8.86 %         93         36         93.37         93.12         75.04         93.55         93.55         93.55         93.55         93.55         93.55         93.55         93.55         93.55         93.55         93.55																		
ofault         100.00 (Default)         35         66         19         41.0 %         73         100.00 %         4.202         53.93 %         222         303.14 %         33           othold         36         8.361         51.802         36.499         -4.741.90         -         57.79         57.78         31.94           oreplonally low low         0.00 to 0.15         37         71.281         2.556         73.87 %         31.94         0.00 %         74.33         60.97 %         43.7         13.69 %         -2         83.93 %         437         13.69 %         -2         83.93 %         437         13.69 %         73.75 %         73.14 %         105.00 %         74.33 %         69.07 %         43.7         13.69 %         73.75 %         73.5 %         55.08 %         69.07 %         437         13.69 %         42.00 %         33.7 %         93.76 %         73.5 %         55.08 %         69.07 %         63.08 %         44.9 %         11.98 %         44.9 %         11.98 %         44.9 %         11.98 %         44.9 %         11.98 %         44.9 %         11.28 %         12.85 %         13.8 %         72.8 %         57.21 %         60.1 11.2.5 %         19           odum to          gin to	Default         100.00 (Default)         35         65         19         41.00%         73         100.00%         4.202         53.93%         222         303.14%         33           Vabidation         36         8.381         51.802         36.496         4.741.80         57.83%         4.741.80         57.83%         4.741.80         4.																		
ub-total         36         8,361         51,802         36,499         4,741,980         5,779         263           sceptonally low to Very low         0.00 to <0.15	Sub-total         36         8,891         51,802         38,499         4,741,980         5,779         263           Screptionally low to Very low         0.00 to <0.15																		
tetal small-and-medium-sized entities         0	defail small-and-medium-sized entities         v			100.00 (Default)						41.50 %		100.00 %		53.93 %			303.14 %		
sceptionally low to Very low         0.00 to -0.15         37         1.281         2.586         73.87%         3.194         0.09%         74.336         60.97%         437         13.69%         2           ery low to Low         0.25 to -0.50         39         56         132         77.05%         75         0.21%         55.008         88.68%         28         37.60%         7           w         0.50 to -0.75         40         851         270         80.39%         1.065         0.56%         27.945         51.076         98.00%         93         59.33%         1           w         0.50 to -0.75         40         851         270         80.39%         1.065         0.56%         27.945         51.076         98.00%         93         59.33%         1           gith         0.50 to -0.75         41         537         98         79.11%         614         1.49%         11.94         58.85%         44.9         73.13%         51.076         98.00%         113.808         72.26%         60.01         112.95%         19           gfn         100.00 to -100.00         44         30         4         82.90%         33         100.00%         5.939         57.21%	xxceptionally low to Very low         0.00 to -0.15         37         1.281         2.586         73.87%         3.194         0.09%         7.433         60.97%         437         13.69%         2.2           ery low to Low         0.25 to -0.50         38         17         76         77.05%         75         0.21%         5.598         85.86%         28         37.60%         -           ow         0.50 to -0.75         40         851         270         80.39%         1.065         0.56%         27.945         52.10%         4454         42.60%         33           fedium         0.75 to <2.50						36	8,361	51,802		36,499		4,741,980			5,779		263	
ery low low       0.15 to <0.25	ery low to Low         0.15 to <0.25         38         17         76         77.05 %         75         0.21 %         5.508         85.86 %         28         37.60 %           ow         0.50 to <0.75		s	-															
ery low low       0.15 to <0.25	ferry low to Low         0.15 to <0.25         38         17         76         77.05 %         75         0.21 %         5.508         85.86 %         28         37.60 %           ow         0.25 to <0.50	xceptionally low to Very low		0.00 to <0.15				1,281										2	
xm         0.25 to <0.50         39         56         132         75.04 %         156         0.35 %         51.076         98.09 %         93         59.38 %         1           xm         0.50 to <0.75	ow         0.25 to <0.50         39         56         132         75.04%         155         0.35%         51.076         98.00%         93         59.35%         1           bedium         0.075 to <2.50			0.15 to <0.25			38							85.86 %			37.60 %	-	
xw         0.50 to <0.75         40         851         270         80.39         1,065         0.65%         27.945         52.10%         454         42.60%         3           edium to High         2.50 to <1.000         41         5377         98         79.11%         614         1.4.9%         11,941         58.89%         449         73.13%         5           igh         10.00 to <100.00         42         440         118         78.50%         73         26.47%         2.692         68.80%         113         156.30%         14           efault         10.00 to <100.00         44         30         4         82.90%         33         100.00%         5.939         57.21%         108         56.33%         5           thertest         45         3.276         3.294         57.31         193.245         22.07%         47         4.03%         49.26%         11.85         0.07%         367.834         22.07%         47         4.03%         2         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%         2.03%	ow         0.50 to <0.75         40         851         270         80.39 %         1,065         0.56 %         27.945         52.10 %         445         420 %         33.31           ledium to High         2.50 to <10.00																	1	
edium         0.75 to <2.50         41         537         98         79.11%         614         14.9%         11,941         56.89%         449         73.13%         5           edium to High         2.50 to <10.00         42         440         118         78.50%         532         4.80%         11,941         56.89%         601         112.95%         19           efault         100.00 to <100.00         43         64         10         78.50%         733         26.47%         2.692         68.08%         113         155.35%         19           efault         44         30         4         82.90%         33         100.00%         5339         57.21%         196         595.53%         5           ub-total         45         3.276         3.294         5.741         193.245         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07         4.03%         2.07	tedium       0.75 to <2.50       41       537       98       79.11 %       614       1.49 %       11.941       56.89 %       449       73.13 %       55         tedium to High       2.50 to <10.00       42       440       118       78.50 %       532       4.80 %       13.808       72.26 %       601       112.95 %       19         tedium       10.00 to <100.00       44       30       4       82.90 %       33       100.00 %       5.939       57.21 %       196       595.53 %       55         tub-total       44       30       4       82.90 %       33       100.00 %       5.939       57.21 %       196       595.53 %       55         tub-total       44       30       4       82.90 %       33       100.00 %       5.939       57.21 %       471       4.03 %       49.26 %       11.685       0.07 %       367.834       22.07 %       471       4.03 %       40.9 %       49.26 %       11.865       0.18 %       173.86 %       6.16 %       2.03 %       22.07 %       471       4.03 %       8       97.63 %       0.18 %       173.86 %       0.18 %       173.86 %       0.18 %       173.86 %       0.18 %       0.13 %       0.55 %       0.3 %<																		
edium to High igh         2.50 to <10.00 10.00 to <100.00         42 10.00 to <100.00         43 44         64 30         118 44         78.50 % 33         73.24.80 % 33         13.808 10.00 %         72.26 % 5.939         6601         112.95 % 113         156.30 % 156.30 %         156.30 % 13         156.30 %         112.95 %         167.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         156.30 %         157.30 %         156.30 %         157.30 %         156.30 %         157.30 %         157.30 %         157.30 %	tedium to High         2.50 to <10.00         42         440         118         78.50 %         532         4.60 %         13.808         72.26 %         601         112.95 %         19           tigh         10.00 to <100.00																		
igh       10.00 to <100.00       43       64       10       78.50%       73       26.47%       2.692       66.80%       113       166.30%       14         efault       00.00 (Default)       44       30       4       82.90%       33       100.00%       5.939       57.21%       196       595.33%       5         the reall       45       3.276       3.294       5741       193.245       2.07%       2.17%       49         ther reall       0.00 to <0.15	igh         10.00 to +100.00         43         64         10         78.50 %         73         26.47 %         2.692         68.80 %         113         156.30 %         14           efault         100.00 (Default)         44         30         4         82.90 %         33         100.00 %         5.939         57.21 %         19         565.35 %         5           ther retail         45         3.276         3.294         5.741         193.245         2.371         4.03 %         5           veptionally low to Very low         0.00 to <0.15																		
effault         100.00 (Default)         44         30         4         82.90%         33         100.00%         5.939         57.21%         196         595.53%         5           ub-total           45         3.276         3.294         5.741         193.245         2.371         196         595.53%         5           ther retal           3.276         3.294         5.741         193.245         2.073         471         4.03%         2         2.078%         471         4.03%         2         7.648         0.15 to 5.05         477         6.944         561         91.53%         7.458         0.18%         7.338         6.01%         7.378         2.07%         471         4.03%         2         7.868         9.878         7.858         0.18%         7.338         0.01%         3.31         0.33%         7.458         0.18%         7.338         5.394%         1.207         3.493%         8         8         9.878         9.883         3.00.2%         7.99         2.2545%         6         4         9.16%         3.01.61%         10.08.69         3.00.2%         7.99         2.2545%         6         4         4         3.01.61%         1	operation         100.00 (Default)         44         30         4         82.90%         33         100.00%         5.939         57.21%         196         595.53%         55           ub-total          45         3.276         3.294         5.741         193.245         2.371         49           ther retail         xceptionally low to Very low         0.00 to <0.15																		
ub-total       0       45       3,276       3,294       5,741       193,245       2,371       49         ther retall	ub-total         45         3,276         3,294         5,741         193,245         2,371         49           ther retail         xceptionally low to Very low         0.00 to <0.15																		
ther retail           Acceptionally low to Very low         0.00 to <0.15         colspan="6">colspan="6"colspan="6">colspan="6"colspan="6"colspan="6"colspan=""6"colspan="6"c	ther retail           xceptionally low to Very low         0.00 to <0.15         46         9,742         3,188         49,26 %         11,685         0.07 %         367,834         22.07 %         471         4.03 %         2           ory low to Low         0.25 to <0.50         47         6,944         561         91.53 %         7,458         0.18 %         173,682         65.16 %         2,034         27.28 %         99           ow         0.25 to <0.50         48         3,275         1,460         30.04 %         3,113         0.38 %         558,953         53.94 %         1,297         34.93 %         8           ow         0.50 to <0.75         49         3,331         40         47.52 %         3,138         0.61 %         108,859         30.02 %         799         25.45 %         6           fedium         0.05 to <0.00         51         1,545         10         41.01 %         1,484         6.13 %         192,380         38.40 %         911         61.35 %         34         91.23 %         36.21         47.43 %         55.2 %         44         330         50.33 %         635         28.52 %         247,542         79.1 %         1.54         181.72 %         126			. so.co (borduit)						02.00 /0		100.00 /0					000.00 /0		_
Acceptionally low to Very low         0.00 to <0.15         46         9,742         3,188         49.26 %         11,685         0.07 %         367,834         22.07 %         471         4.03 %         2           ery low to Low         0.15 to <0.25	xcceptionally low to Very low         0.00 to <0.15         46         9,742         3,188         49.26 %         11,665         0.07 %         367,834         22.07 %         471         4.03 %         2           ery low to Low         0.15 to <0.25		1	1	1	1		3,270	3,294		5,741	I	100,240	1		2,571		40	
ery low to Low       0.15 to <0.25	ery low to Low         0.15 to <0.25         47         6.944         561         91.53 %         7.458         0.18 %         173.682         65.16 %         2.034         27.28 %         9           ow         0.25 to <0.50			0 00 to <0 15			46	0.740	2 400	40.20.0/	11 005	0.07.0/	267 024	22.07.0/		474	4 02 0/	2	_
yw         0.25 to <0.50         48         3.275         1.460         30.04%         3.713         0.88%         558.953         553.94%         1.297         34.93%         8           edium         0.50 to <0.75	ow         0.25 to <0.50         48         3.275         1.460         30.04%         3.713         0.38%         558.953         53.94%         1.297         34.93%         88           ow         0.50 to <0.75         0.50 to <0.75         49         3.331         40         47.52%         3.138         0.61%         108.859         30.2%         799         25.45%         66           tedium to High         0.75 to <2.50         50         6,544         271         37.67%         6,561         1.44%         421,025         45.34%         38.40%         911         61.35%         34.94%         36.35%         36.34%         911         61.35%         34.94%         36.35%         36.34%         911         61.35%         34.94%         36.35%         36.34%         911         61.35%         34.94%         36.35%         36.34%         911         61.35%         34.94%         36.35%         36.34%         911         61.35%         34.94%         36.35%         36.34%         911         84.35%         36.34%         36.35%         247.542         79.71%         1.54         181.72%         36.36%         36.36%         36.36%         36.36%         36.36%         36.36%         36.36%         36.36%         3																		
ow         0.50 to <0.75         49         3,331         40         47.52%         3,138         0.61%         108,859         30.02%         799         25.45%         6           edium         0.75 to <2.50	ow         0.50 to <0.75         49         3.331         40         47.52 %         3.138         0.61 %         108.859         30.02 %         799         25.45 %         66           ledium to High         0.75 to <2.50																		
edium       0.75 to <2.50	ledium       0.75 to <2.50       0       6,54       271       37.67 %       6,561       1.44 %       421,025       45.34 %       3,624       55.23 %       44.4         ledium to High       2.50 to <10.00																		
edium to High       2.50 to <10.00       51       1,545       10       41.01 %       1,484       6.13 %       192,380       38.40 %       911       61.35 %       34         igh       10.00 to <100.00	ledium to High         2.50 to <10.00 (10.00 to <100.00)         51         1,545 52         10         41.01%         1,484 50.33%         6.13% 6.35         192,380 2.852%         38.40%         911         61.35%         34           ligh         10.00 to <100.00																		
index         index <th< td=""><td>igh         10.00 to &lt;100.00         52         474         330         50.33 %         635         28.52 %         247,542         79.71 %         1,154         181.72 %         126           efault         100.00 (Default)         53         199         2         35.02 %         193         100.00 %         83.821         47.43 %         501         259.21 %         83           ub-total         54         32,054         5.862         34.867         2,154,096         10,791         312           otat (all reatil portfolios)         5         176,845         94,534         224,474         7,910,829         32,547         932           I) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.         250% risk weight.</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	igh         10.00 to <100.00         52         474         330         50.33 %         635         28.52 %         247,542         79.71 %         1,154         181.72 %         126           efault         100.00 (Default)         53         199         2         35.02 %         193         100.00 %         83.821         47.43 %         501         259.21 %         83           ub-total         54         32,054         5.862         34.867         2,154,096         10,791         312           otat (all reatil portfolios)         5         176,845         94,534         224,474         7,910,829         32,547         932           I) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.         250% risk weight.																		
efault         53         199         2         35.02 %         193         100.00 %         83.821         47.43 %         501         259.21 %         83           ub-total         54         32.054         5.862         34.867         2.154.096         10.791         501         259.21 %         83           ub-total (alretail portfolios)         6         55         176.845         94.534         224.474         7.910.829         32.547         932	Vertication         100.00 (Default)         53         199         2         35.02 %         193         100.00 %         83.821         47.43 %         501         259.21 %         83           ub-total          54         32,054         5,862         34,867         2,154,096         10,791         312																		
ub-total         54         32,054         5,862         34,867         2,154,096         10,791         312           otal (all retail portfolios)         55         176,845         94,534         224,474         7,910,829         32,547         932	ub-total         54         32,054         5,862         34,867         2,154,096         10,791         312           otal (all retail portfolios)         55         176,845         94,534         224,474         7,910,829         32,547         932           O Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.         32,047         7,910,829         32,547         932																		
otal (all retail portfolios)         55         176,845         94,534         224,474         7,910,829         32,547         932	otal (all retail portfolios)         55         176,845         94,534         224,474         7,910,829         32,547         932           1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.         224,474         7,910,829         32,547         932			100.00 (Default)						35.02 %		100.00 %		47.43 %			259.21 %		
otal (all retail portfolios)         55         176,845         94,534         224,474         7,910,829         32,547         932	otal (all retail portfolios)         55         176,845         94,534         224,474         7,910,829         32,547         932           1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.         224,474         7,910,829         32,547         932	ub-total		1			54	32,054	5,862		34,867		2,154,096	·		10,791		312	
	1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.																		
	2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.		dit Risk, Securitization	n, Equity Investment	t in Funds, Settlemer	nt risk and amounts bel				250% risk weight.		· · · · · ·							

(6) Obligor count for Retail portfolios is at the account level.

(7) Calculated as the obligor LGD or guarantor, where applicable, weighted by EAD.

(8) Includes stage 3 allowances and partial write-offs.

BMO	_	Financial	Grou	p

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3) Q4 2018 Off-balance (\$ millions except as noted) Original onsheet Average Moody's Investors balance sheet exposures Average CCF EAD post-CRM Average PD Number of Average LGD RWA Provisions maturity pre-CCF and post-CCF Service implied Standard & Poor's LINE gross exposure obligors (6) RWA density EL (4) (5) (7) (years) (8) (9) **Risk Profile BMO** Rating PD Scale (%) k equivalent implied equivalent # b d е a h а Corporate Investment grade |-1, |-2, |-3, |-4, |-5 0.00 to <0.15 Aaa to Baa1 AAA to BBB+ 33,904 71,858 49.85 % 76,384 0.08 % 5,499 35.28 % 2.21 16,097 21.07 9 22 56 0.20 % 1-5, 1-6 0.15 to <0.25 Baa1 to Baa2 BBB+ to BBB 57 35,589 49.47 % 40,204 4,902 37.73 % 2.48 15.836 39.39 % 31 Investment grade 24,088 I-6, I-7 0.25 to <0.50 Baa2 to Baa3 BBB to BBB-58 35,523 33,948 49.16 % 50,999 0.32 % 8,852 36.39 % 2.47 23,659 46.39 % 60 Investment grade Investment grade to Non-investment grade I-7, S-1 0.50 to <0.75 Baa3 to Ba1 BBB- to BB+ 59 35,093 27,744 46.75 % 46,631 0.66 % 8,034 36.10 % 2.46 29,290 62.81 % 112 S-1, S-2, S-3 60 27,247 46.83 % 49,010 1.25 % 12,227 36.83 % 2.54 79.73 % 225 Non-investment grade 0.75 to <2.50 Ba1 to Ba3 BB+ to BB-37,629 39,077 Non-investment grade to Watchlist S-3, S-4, P-1, P-2 2.50 to <10.00 Ba3 to Caa1 BB- to B-61 5,533 5,501 48.42 % 7,203 3.65 % 3,119 32.66 % 2.07 6,583 91.39 % 87 Watchlist P-2, P-3 10.00 to <100.00 Caa1 to Ca B- to CC 62 1,462 793 51.95 % 1,736 14.29 % 825 32.06 % 1.62 2,483 143.06 % 81 63 451 3,459 Default Default 100.00 (Default) C to D 907 266 99.99 % 1,161 100.00 % 39.21 % 2.64 298.05 % 270 64 174,139 202,946 43,909 270 Sub-total 273,328 136,484 888 Sovereign I-1, I-2, I-3, I-4, I-5 0.00 to <0.15 Aaa to Baa1 AAA to BBB+ 65 105,767 59.56 % 110,569 2,956 Investment grade 7.799 0.02 % 3.99 % 2.49 2.980 2.70 % 2 1-5, 1-6 0.15 to <0.25 Baa1 to Baa2 BBB+ to BBB 66 672 389 73.83 % 926 0.20 % 307 21.15 % 1.18 149 16.07 % Investment grade Investment grade 1-6, 1-7 0.25 to <0.50 Baa2 to Baa3 BBB to BBB-67 218 367 53.86 % 335 0.34 % 126 21.81 % 1.78 88 26.39 % I-7, S-1 0.50 to <0.75 Baa3 to Ba1 BBB- to BB+ 68 1.520 30 35 32.85 % 1,514 0.63 % 83 2.19 % 1.31 44 2.92 % Investment grade to Non-investment grade S-1, S-2, S-3 0.75 to <2.50 Ba1 to Ba3 BB+ to BB-69 124 42.93 % 117 1.09 % 93 39.28 % 1.80 93 79.92 % Non-investment grade Non-investment grade to Watchlist 70 4 42 39 S-3, S-4, P-1, P-2 2.50 to <10.00 Ba3 to Caa1 BB- to B-41 42.71 % 39 4.33 % 31.03 % 1.58 99.26 % 71 P-2. P-3 10.00 to <100.00 Caa1 to Ca 0.00 % 0.00 % 0.00 % 0.00 % Watchlist B- to CC 1 Default Default 100.00 (Default) C to D 72 0.00 % 0.00 % 0.00 % 0.00 % 73 108,342 8,624 113,500 3,608 3,393 4 Sub-tota Bank Investment grade I-1, I-2, I-3, I-4, I-5 0 00 to <0 15 Aaa to Baa1 AAA to BBB+ 74 12 226 3 918 77 60 % 15 705 0.07 % 189 24 64 % 1.833 11 67 % 2 1-5, 1-6 0.15 to <0.25 Baa1 to Baa2 BBB+ to BBB 75 2.813 62.46 % 4,494 0.19 % 82 16.42 % 0.73 519 11.55 % Investment grade 2.692 1-6, 1-7 Baa2 to Baa3 76 61.37 % 2,429 72 394 Investment grade 0.25 to <0.50 BBB to BBB-1.151 2.131 0.32 % 16.23 % 0.61 16.24 % 77 Investment grade to Non-investment grade I-7. S-1 0.50 to <0.75 Baa3 to Ba1 BBB- to BB+ 1.390 634 62.17 % 1.765 0.55 % 56 13.73 % 0.53 292 16.52 % 78 32 1,479 47 S-1, S-2, S-3 1.832 Non-investment grade 0.75 to <2.50 Ba1 to Ba3 BB+ to BB-98.38 % 1.16 % 15.20 % 0.34 421 28.49 % Non-investment grade to Watchlist S-3, S-4, P-1, P-2 BB- to B-79 91.03 % 3.31 % 13 14.91 % 0.17 22 2.50 to <10.00 Ba3 to Caa1 63 3 61 35.91 % P-2. P-3 10 00 to <100 00 80 0.00 % 0.00 % Watchlist Caa1 to Ca B- to CC 0.00 % 0.00 % 100.00 (Default) 0.00 % 0.00 % 0.00 % Default 81 0.00 % Default C to D 82 19.475 9.410 25.933 459 3.481 Sub-total 8 83 412,761 47,976 143.358 900 270 Total (all wholesale portfolios) 301.956 220,980

(1) Credit risk excludes Counterparty Credit Risk, Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

(2) Columns "a" and "b" are grouped by the obligor's PD and columns "d" onwards are grouped by the guarantor, where applicable.

(3) PD bands in the table are as prescribed in revised Pillar 3 guidance and used for comparative purposes across banks.

(4) Calculated as EAD post-conversion factor for off-balance sheet exposure divided by total off-balance sheet exposure preconversion factor.

(5) Calculated as the obligor PD or guarantor PD, where applicable, weighted by EAD.

(6) Obligor count for Wholesale portfolios is at the borrower level.

(7) Calculated as the obligor LGD or guarantor, where applicable, weighted by EAD.

(8) Calculated as the effective maturity in years weighted by EAD.

(9) Includes stage 3 allowances and partial write-offs.

April 30, 2019 Supplementary Regulatory Capital Disclosure

		BMO 😂 Financial Group						
CF	R7 - IRB - EFFECT ON RWA OF CREDIT	Q2 2	2019					
DE	ERIVATIVES USED AS CRM TECHNIQUES	Pre-credit Derivatives RWA	Actual RWA					
(\$ n	nillions)	а	b					
	Portfolio							
1	Corporate - AIRB	13	8					
2	Sovereign - AIRB	-	-					
	Bank - AIRB	-	-					
4	Total	13	8					

CF	R7 - IRB - EFFECT ON RWA OF CREDIT	Q1 2019					
DE	RIVATIVES USED AS CRM TECHNIQUES	Pre-credit Derivatives RWA	Actual RWA				
(\$ r	nillions)	a b					
	Portfolio						
	Corporate - AIRB	25	16				
2	Sovereign - AIRB	-	-				
	Bank - AIRB	-	-				
4	Total	25	16				

CF	R7 - IRB - EFFECT ON RWA OF CREDIT	Q4 2018						
DE	DERIVATIVES USED AS CRM TECHNIQUES Pre-credit Derivatives RWA Act							
(\$ n	nillions)	a b						
	Portfolio							
1	Corporate - AIRB	43	26					
2	Sovereign - AIRB	-	-					
3	Bank - AIRB	-	-					
4	Total	43	26					

		вмо 🎽	Financial Group							
<b>CR8 - RWA FLOW STATEMENTS OF CREDIT RISK</b>		Q2 2019								
AND COUNTERPARTY CREDIT RISK EXPOSURES	Credit risk	k, of which	Counterparty							
	AIRB	Standardized	credit risk (6)							
(\$ millions)	а	b	С							
1 RWA as at beginning of reporting period (1)	178,964	40,403	15,278							
2 Asset size (2)	8,588	1,273	963							
3 Asset quality (3)	(81)	33	(209)							
4 Model updates (4)	-	-	-							
5 Methodology and policy (5)	253	-	(86)							
6 Acquisitions and disposals	-	-	-							
7 Foreign exchange movements	1,961	572	(85)							
8 Other	-	-	-							
9 RWA as at end of reporting period	189,685	42,281	15,861							

CI	R8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q1 2019							
A	ND COUNTERPARTY CREDIT RISK EXPOSURES	Credit risk	Counterparty							
		AIRB	Standardized	credit risk (6)						
(\$ r	millions)	а	b	С						
1	RWA as at beginning of reporting period (1)	175,905	39,288	13,481						
2	Asset size (2)	9,195	1,126	(1,727)						
3	Asset quality (3)	(2,443)	62	(74)						
4	Model updates (4)	-	-	-						
5	Methodology and policy (5)	(3,438)	-	3,558						
6	Acquisitions and disposals	-	-	-						
7	Foreign exchange movements	(255)	(73)	40						
8	Other	-	-	-						
9	RWA as at end of reporting period	178,964	40,403	15,278						

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q4 2018							
AND COUNTERPARTY CREDIT RISK EXPOSURES	Credit risk	Credit risk, of which							
	AIRB	Standardized	credit risk (6)						
(\$ millions)	а	b	С						
1 RWA as at beginning of reporting period (1)	169,612	38,071	12,978						
2 Asset size (2)	6,497	911	28						
3 Asset quality (3)	(2,206)	(96)	(301)						
4 Model updates (4)	(29)	-	-						
5 Methodology and policy (5)	866	-	135						
6 Acquisitions and disposals	-	49	572						
7 Foreign exchange movements	1,165	353	69						
8 Other	-	-	-						
9 RWA as at end of reporting period	175,905	39,288	13,481						

(1) Credit risk excludes Securitization, Equity Investment in Funds, Settlement risk and amounts below the thresholds for deduction subject to 250% risk weight.

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

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

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

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

(6) Counterparty credit risk includes RWA for derivatives, SFTs, trades cleared through central counterparties and CVA adjustment.

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EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)			Q2	2019			Q1	2019			Q4	2018	
		Stand	dardized		AIRB	Standardized			AIRB	Standardized		AIRB	
(\$ millions)	LINE #	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	23,505	262	305,079	10,225	22,182	183	287,523	10,037	21,002	178	273,328	9,592
Sovereign	2	182	-	111,532	462	183	-	115,348	395	178	-	113,500	330
Bank	3	239	-	29,349	1,565	119	-	29,421	1,791	164	-	25,933	660
Total Wholesale	4	23,926	262	445,960	12,252	22,484	183	432,292	12,223	21,344	178	412,761	10,582
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,354	16	103,242	45,584	4,450	18	102,980	45,233	4,376	10	102,209	46,233
HELOCs	6	217	-	45,392	-	228	-	45,384	-	225	-	45,158	-
Other retail	7	3,033	450	34,798	1,815	2,478	437	35,223	1,882	2,724	422	34,867	1,952
Qualifying revolving retail	8	-	-	36,988	-	-	-	36,462	-	-	-	36,499	-
Retail SMEs	9	6,829	-	5,993	4	6,634	-	5,776	4	6,585	-	5,741	6
Total Retail	10	14,433	466	226,413	47,403	13,790	455	225,825	47,119	13,910	432	224,474	48,191
Other assets	11	8,907	-	-	-	8,305	-	-	-	8,800	-	-	-
Equity	12	1,875	-	-	-	1,767	-	-	-	1,894	-	-	-
Total Bank	13	49,141	728	672,373	59,655	46,346	638	658,117	59,342	45,948	610	637,235	58,773

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION	Γ	Q2 2019					Q1 2019				Q4 2018			
(\$ millions)		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total	
Corporate (incl specialized lending and SMEs treated as corporate)	14	137,554	181,744	9,286	328,584	133,840	168,723	7,142	309,705	128,517	158,498	7,315	294,330	
Sovereign	15	32,433	62,160	17,121	111,714	31,595	68,202	15,734	115,531	31,795	71,150	10,733	113,678	
Bank	16	4,292	6,864	18,432	29,588	4,853	6,626	18,061	29,540	1,613	9,106	15,378	26,097	
Total Wholesale	17	174,279	250,768	44,839	469,886	170,288	243,551	40,937	454,776	161,925	238,754	33,426	434,105	
Residential mortgages excluding home equity line of credits (HELOCs)	18	96,519	11,077	-	107,596	96,241	11,189	-	107,430	95,338	11,247	-	106,585	
HELOCs	19	38,732	6,877	-	45,609	38,842	6,770	-	45,612	38,533	6,850	-	45,383	
Other retail	20	27,775	9,491	565	37,831	28,693	8,553	455	37,701	29,098	8,035	458	37,591	
Qualifying revolving retail	21	36,931	57	-	36,988	36,404	58	-	36,462	36,443	56	-	36,499	
Retail SMEs	22	6,098	6,724	-	12,822	5,912	6,498	-	12,410	5,882	6,444	-	12,326	
Total Retail	23	206,055	34,226	565	240,846	206,092	33,068	455	239,615	205,294	32,632	458	238,384	
Other assets	24	5,340	3,285	282	8,907	4,631	3,415	259	8,305	4,537	4,001	262	8,800	
Equity	25	51	1,611	213	1,875	43	1,524	200	1,767	68	1,582	244	1,894	
Total Bank	26	385,725	289,890	45,899	721,514	381,054	281,558	41,851	704,463	371,824	276,969	34,390	683,183	

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS	Г		02	2019			01	2019		Q4 2018
			44	Other off-				Other off-		44 2010
			Commitments	balance			Commitments	balance		
(\$ millions)		Drawn	(undrawn) (2)	sheet items (3)	Total	Drawn	(undrawn) (2)	sheet items (3)	Total	Total
Corporate (incl specialized lending and SMEs treated as corporate)	27	218,356	92,873	17,355	328,584	202,977	89,748	16,980	309,705	294,330
Sovereign	28	106,344	3,747	1,623	111,714	110,035	3,884	1,612	115,531	113,678
Bank	29	21,945	5,147	2,496	29,588	21,936	5,074	2,530	29,540	26,097
Total Wholesale	30	346,645	101,767	21,474	469,886	334,948	98,706	21,122	454,776	434,105
Residential mortgages excluding home equity line of credits (HELOCs)	31	107,447	98	51	107,596	107,244	109	77	107,430	106,585
HELOCs	32	31,009	14,600	-	45,609	31,261	14,351	-	45,612	45,383
Other retail	33	34,874	2,956	1	37,831	34,804	2,896	1	37,701	37,591
Qualifying revolving retail	34	7,697	29,291	-	36,988	7,278	29,184	-	36,462	36,499
Retail SMEs	35	10,378	2,399	45	12,822	10,004	2,359	47	12,410	12,326
Total Retail	36	191,405	49,344	97	240,846	190,591	48,899	125	239,615	238,384
Other assets	37	8,907	-	-	8,907	8,305	-	-	8,305	8,800
Equity	38	1,715	160	-	1,875	1,603	164	-	1,767	1,894
Total Bank	39	548,672	151,271	21,571	721,514	535,447	147,769	21,247	704,463	683,183

(1) Credit risk mitigants herein include only credit derivatives and guarantees. Collateral is reflected in the risk parameters (PDs, LGDs) for AIRB exposures and risk weights for exposures under the Standardized approach.

(2) The EAD on the difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit).
 (3) All other off-balance sheet arrangements, other than derivatives and undrawn commitments, such as Standby Letters of Credit and Documentary Credits.

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN													
		Q2 2	019			Q4 2018							
			Other off-				Other off-						
LINE		Commitments	balance			Commitments	balance						
(\$ millions) #	Drawn	(undrawn) (1)	sheet items (2)	Total	Drawn	(undrawn) <i>(1)</i>	sheet items (2)	Total	Total				
Up to 1 year 1	173,296	85,304	16,432	275,032	177,798	86,341	15,745	279,884	277,128				
1 to 5 years 2	304,890	60,132	5,009	370,031	292,379	56,361	5,367	354,107	338,523				
Greater than 5 years 3	70,486	5,835	130	76,451	65,270	5,067	135	70,472	67,532				
Total Bank 4	548,672	151,271	21,571	721,514	535,447	147,769	21,247	704,463	683,183				

CREDIT RISK EXPOSURE BY INDUSTRY			Q2 2	2019			Q1 2	2019		Q4 2018
(\$ millions)		Drawn	Commitments (undrawn) <i>(1)</i>	Other off- balance sheet items (2)	Total	Drawn	Commitments (undrawn) <i>(1)</i>	Other off- balance sheet items (2)	Total	Total
Agriculture	5	12,224	2,016	38	14,278	11,523	2,108	31	13,662	13,398
Communications	6	928	1,174	309	2,411	800	1,046	516	2,362	1,982
Construction	7	4,125	3,023	1,229	8,377	3,622	2,941	1,107	7,670	7,533
Financial	8	102,407	23,410	6,156	131,973	105,034	22,753	5,899	133,686	129,218
Forest products	9	1,057	420	82	1,559	823	428	71	1,322	1,241
Government	10	47,409	2,093	688	50,190	46,792	2,143	677	49,612	47,337
Individual	11	191,405	49,344	97	240,846	190,589	48,898	124	239,611	238,384
Manufacturing	12	27,325	14,805	1,494	43,624	25,038	14,635	1,529	41,202	37,615
Mining	13	2,576	3,957	1,300	7,833	2,058	3,608	1,319	6,985	6,754
Oil and Gas	14	11,296	11,934	1,799	25,029	10,101	12,351	1,944	24,396	21,359
Other	15	16,636	494	345	17,475	15,906	513	313	16,732	18,877
Real estate	16	35,918	8,668	858	45,444	34,240	8,390	810	43,440	40,527
Retail trade	17	22,593	3,765	573	26,931	20,878	3,968	546	25,392	24,156
Service industries	18	43,984	13,307	2,653	59,944	40,709	12,696	2,546	55,951	54,163
Transportation	19	7,618	2,668	708	10,994	7,288	2,376	707	10,371	9,894
Utilities	20	4,767	5,627	2,687	13,081	4,321	4,505	2,545	11,371	11,073
Wholesale trade	21	16,404	4,566	555	21,525	15,725	4,410	563	20,698	19,672
Total Bank	22	548,672	151,271	21,571	721,514	535,447	147,769	21,247	704,463	683,183

(1) The EAD on the difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit).
 (2) All other off-balance sheet arrangements, other than derivatives and undrawn commitments, such as Standby Letters of Credit and Documentary Credits.

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CCR1 - ANALYSIS OF COUNTERPARTY CREDIT			Q2 20	19		
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	computing	EAD post-CRM	RWA
(\$ millions except as noted)	а	b	С	d	е	f
1 SA-CCR (for derivatives) (2)	6,286	14,472		1.4	28,940	6,827
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					19,519	2,877
5 VaR for SFTs					-	-
6 Total						9,704

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT	Q1 2019											
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	computing	EAD post-CRM	RWA						
(\$ millions except as noted)	а	b	С	d	e	f						
1 SA-CCR (for derivatives) (2)	5,747	13,679		1.4	27,061	6,227						
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-						
3 Simple Approach for credit risk mitigation (for SFTs)					-	-						
4 Comprehensive Approach for credit risk mitigation (for SFTs)					24,709	2,594						
5 VaR for SFTs						-						
6 Total						8,821						

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT	Q4 2018											
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	computing	EAD post-CRM	RWA						
(\$ millions except as noted)	а	b	С	d	е	f						
1 Current exposure method (CEM) (for derivatives)	9,112	17,855			26,370	4,746						
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-						
3 Simple Approach for credit risk mitigation (for SFTs)					-	-						
4 Comprehensive Approach for credit risk mitigation (for SFTs)					22,212	3,171						
5 VaR for SFTs					-	-						

(1) Excludes credit valuation adjustment charges and exposures cleared through a central counterparty.
 (2) Effective Q1 2019, CCR for derivatives is calculated using the SA-CCR in accordance with the CAR Guideline issued by OSFI on October 30, 2018.

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CC	CR2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q2 20	)19
CA	APITAL CHARGE	EAD post-CRM	RWA
(\$ n	nillions)	а	b
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) VaR component (including the 3×multiplier)		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge (1)	20,343	5,622
4	Total subject to the CVA capital charge	20,343	5,622

CC	R2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q1 20 <sup>7</sup>	19
CA	APITAL CHARGE	EAD post-CRM	RWA
(\$ m	nillions)	а	b
	Total portfolios subject to the Advanced CVA capital charge	-	-
	(i) VaR component (including the 3×multiplier)		-
	(ii) Stressed VaR component (including the 3×multiplier)		-
3	All portfolios subject to the Standardized CVA capital charge (1)	18,855	5,889
4	Total subject to the CVA capital charge	18,855	5,889

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q4 201	8
CAPITAL CHARGE	EAD post-CRM	RWA
\$ millions)	а	b
Total portfolios subject to the Advanced CVA capital charge	-	
1 (i) VaR component (including the 3×multiplier)		
2 (ii) Stressed VaR component (including the 3×multiplier)		
3 All portfolios subject to the Standardized CVA capital charge (1)	22,272	4,90
4 Total subject to the CVA capital charge	22,272	4,90

Effective Q1 2019 RWA for CVA is no longer scaled while Q4 2018 RWA reflects CET1 scalar of 80% adjustment for CVA phase-in.

CCR3 - STANDARDIZED APPROACH – CCR I	EXPOSU	IRES BY	REGULA	TORY				BMO	Fina	ancial Group
PORTFOLIO AND RISK WEIGHTS (1)						Q2 20	)19			
(\$ millions)						Risk W	eight			
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	#	а	b	С	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	1
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	218	-	-	-	-	-	218
Securities firms	5	-	-	1	-	-	-	-	-	1
Corporates	6	-	-	-	-	-	149	-	-	149
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	3	-	-	3
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	1	-	1
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	220	-	-	152	1	-	373

CCR3 - STANDARDIZED APPROACH - CCR	EXPOSU	RES BY	REGULA	TORY		04.00				
PORTFOLIO AND RISK WEIGHTS (1)						Q1 20				
(\$ millions)						Risk W	eight			
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	#	а	b	С	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	_
Non-central government public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	1
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	156	-	-	-	-	-	156
Securities firms	5	-	-	2	-	-	-	-	-	2
Corporates	6	-	-	-	-	-	195	-	-	195
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	3	-	-	3
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	1	-	1
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	159	-	-	198	1	-	358

PORTFOLIO AND RISK WEIGHTS (1)						Q4 20	)18			
(\$ millions)						Risk W	eight			
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	#	а	b	С	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	
Non-central government public sector entities (PSEs)	2	-	-	2	-	-	-	-	-	2
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	
Banks	4	-	-	296	-	-	-	-	-	296
Securities firms	5	-	-	-	-	-	-	-	-	
Corporates	6	-	-	-	-	-	581	-	-	581
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	
Secured by residential property	8	-	-	-	-	-	-	-	-	
Secured by commercial real estate	9	-	-	-	-	-	1	-	-	1
Equity	10	-	-	-	-	-	-	-	-	
Defaulted exposures	11	-	-	-	-	-	-	-	-	
Higher-risk categories (2)	12	-	-	-	-	-	-	1	-	
Other assets	13	-	-	-	-	-	-	-	-	
Total	14	-	-	298	-	-	582	1	-	881

(1) Excludes credit valuation adjustment charges and exposures cleared through a central counterparty.
(2) Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

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CCR4 - IRB - CCR EXPOSURES BY PO	RTFOLIO AND PD SCA	LE							Q2 2019			
(\$ millions except as noted)			Moody's Investors Service		LINE	CRM	Average PD (1)	Number of obligors (2)	Average LGD <i>(3)</i>	Average maturity (years) <i>(4)</i>	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	С	d	е	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,818	0.05%	2,974	26.76%	1.10	1,233	9.62%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,590	0.19%	508	40.53%	2.15	609	38.30%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,557	0.32%	481	52.00%	2.53	980	62.94%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,186	0.62%	507	33.19%	1.49	1,141	52.20%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,849	1.35%	672	33.95%	1.50	1,414	76.47%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	553	3.12%	293	35.23%	1.63	546	98.73%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	67	13.05%	17	16.05%	1.35	50	74.63%
Default	Default	100.00 (Default)	С	C to D	8	-	100.00%	4	45.00%	1.63	-	0.00%
Sub-total					9	20,620		5,456			5,973	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	8,586	0.04%	222	11.62%	2.37	340	3.96%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	19	0.19%	4	38.74%	0.96	5	26.32%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	97	0.32%	7	27.22%	0.41	23	23.71%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.00%	-	0.00%	0.00	-	0.00%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	0.92%	2	39.74%	1.01	5	71.43%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	5.16%	1	40.00%	1.00	1	100.00%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	0.00%	-	0.00%	0.00	-	0.00%
Default	Default	100.00 (Default)	С	C to D	17	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total					18	8,710		236			374	
Bank	· ·		<u>.</u>									
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	17,136	0.07%	256	34.33%	1.13	2,628	15.34%
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	821	0.19%	99	39.08%	0.60	246	29.96%
Investment grade	1-6, 1-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	353	0.32%	53	34.97%	0.59	112	31.73%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	438	0.54%	27	36.26%	0.10	167	38.13%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	4	1.32%	11	48.03%	1.00	4	100.00%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	7	35.00%	1.00	4	100.00%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	0.00%	-	0.00%	0.00	-	0.00%
Default	Default	100.00 (Default)	С	C to D	26	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total					27	18,756		453			3,161	
Total (all wholesale portfolios)					28	48,086		6,145			9,508	
(1) Calculated as obligor PD weighted by EAD		•										

Calculated as obligor PD weighted by EAD.
 (2) Obligor count for Wholesale portfolios is at the borrower level.
 (3) Calculated as the obligor LGD net of CRM weighted by EAD.
 (4) Calculated as the obligor effective maturity in years weighted by EAD.

										ВМО	Financ	cial Group
CCR4 - IRB - CCR EXPOSURES BY PC	RTFOLIO AND PD SCA	ALE							Q1 2019			
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD <i>(3)</i>	Average maturity (years) <i>(4)</i>	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	с	d	е	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	13,808	0.05%	2,802	25.81%	0.95	1,216	8.81%
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,484	0.19%	470	36.40%	1.72	480	32.35%
Investment grade	1-6, 1-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,473	0.32%	489	37.42%	1.81	1,152	46.58%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,562	0.61%	472	32.16%	1.64	824	52.75%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,362	1.42%	649	31.40%	1.51	1,015	74.52%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	254	3.01%	219	39.76%	2.64	312	122.83%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	7	13.15%	15	23.90%	1.24	7	100.00%
Default	Default	100.00 (Default)	С	C to D	8	-	100.00%	4	45.00%	2.74	-	0.00%
Sub-total					9	20,950		5,120			5,006	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	9,300	0.04%	214	12.34%	2.57	422	4.54%
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	43	0.20%	5	11.00%	1.63	4	9.30%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	82	0.32%	6	29.80%	0.50	21	25.61%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	6	0.54%	1	55.00%	1.00	4	66.67%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	6	0.91%	1	40.00%	1.00	4	66.67%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	0.00%	-	0.00%	0.00	-	0.00%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	0.00%	-	0.00%	0.00	-	0.00%
Default	Default	100.00 (Default)	С	C to D	17	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total					18	9,437		227			455	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	19,050	0.06%	261	33.38%	0.97	2,521	13.23%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,374	0.19%	110	31.88%	1.51	375	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	221	0.32%	48	35.00%	1.11	85	38.46%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	374	0.54%	33	35.67%	0.08	139	37.17%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	4	1.24%	14	45.80%	1.08	4	100.00%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	5	2.74%	6	36.10%	0.95	5	100.00%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	0.00%	-	0.00%	0.00	-	0.00%
Default	Default	100.00 (Default)	С	C to D	26	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total					27	21,028		472			3,129	
Total (all wholesale portfolios)					28	51,415		5,819			8,590	

(1) Calculated as obligor PD weighted by EAD.
(2) Obligor count for Wholesale portfolios is at the borrower level.
(3) Calculated as the obligor LGD net of CRM weighted by EAD.
(4) Calculated as the obligor effective maturity in years weighted by EAD.

										ВМО	Financ	cial Group
CCR4 - IRB - CCR EXPOSURES BY PC	RTFOLIO AND PD SCA	LE			·				Q4 2018			
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD <i>(3)</i>	Average maturity (years) <i>(4)</i>	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	с	d	е	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	9,747	0.05%	2,790	29.58%	0.99	854	8.76%
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,074	0.19%	375	19.77%	1.16	339	16.32%
Investment grade	1-6, 1-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,169	0.32%	526	30.64%	2.05	723	61.86%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,103	0.66%	475	28.16%	1.33	764	69.27%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,328	1.43%	606	18.93%	0.94	912	68.71%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	321	2.81%	212	42.25%	0.79	356	110.99%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	23	12.96%	9	19.14%	1.00	20	87.70%
Default	Default	100.00 (Default)	С	C to D	8	0	100.00%	1	45.00%	2.99	0	533.33%
Sub-total					9	15,765		4,994			3,968	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	9,904	0.04%	219	6.67%	2.38	268	2.71%
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	15	0.20%	5	11.57%	1.97	2	12.21%
Investment grade	1-6, 1-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	104	0.33%	6	39.96%	0.51	28	26.81%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	3	0.63%	1	55.00%	1.00	2	76.38%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	1.21%	2	40.00%	0.90	4	67.37%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	2.74%	2	65.00%	4.29	2	225.33%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	0.00%	-	0.00%	0.00	-	0.00%
Default	Default	100.00 (Default)	С	C to D	17	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total					18	10,034		235			306	
Bank	•		-	•								
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	20,382	0.07%	253	29.25%	1.16	2,614	12.82%
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	983	0.19%	85	28.33%	0.98	201	20.44%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	101	0.32%	59	22.28%	1.86	14	13.86%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	415	0.54%	28	29.17%	0.13	150	36.20%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	16	0.91%	10	54.12%	0.67	15	96.06%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	6	2.74%	7	35.00%	0.98	5	88.58%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	0.00%	-	0.00%	0.00	-	0.00%
Default	Default	100.00 (Default)	С	C to D	26	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total					27	21,903		442			2,999	
Total (all wholesale portfolios)					28	47,702		5,671			7,273	

(1) Calculated as obligor PD weighted by EAD.
(2) Obligor count for Wholesale portfolios is at the borrower level.
(3) Calculated as the obligor LGD net of CRM weighted by EAD.
(4) Calculated as the obligor effective maturity in years weighted by EAD.



<b>CCR5 - COMPOSITION OF COLLAT</b>	ERAL			Q2 2	019				
FOR CCR EXPOSURE (1)			Collateral used in de	rivative transactions		Collateral used in SFTs			
		Fair value of col	lateral received	Fair value of po	sted collateral	Fair value of	Fair value of		
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral		
(\$ millions)	#	а	b	С	d	e	f		
Cash – domestic currency	1	-	1,556	-	1,970	18,029	36,767		
Cash – other currencies	2	-	1,798	-	1,424	74,394	75,012		
Domestic sovereign debt	3	-	261	-	1,307	49,366	28,351		
Other sovereign debt	4	-	35	-	298	50,976	49,369		
Government agency debt	5	-	698	-	696	5,276	15,873		
Corporate bonds	6	-	49	-	196	4,209	11,284		
Equity securities	7	-	4	-	1,469	33,461	46,143		
Other collateral	8	-	-	-	-	-	-		
Total	9	-	4,401	-	7,360	235,711	262,799		

CCR5 - COMPOSITION OF COLLAT	ERAL			Q1 2	019			
FOR CCR EXPOSURE (1)			Collateral used in der	rivative transactions		Collateral used in SFTs		
		Fair value of col	lateral received	Fair value of po	sted collateral	Fair value of	Fair value of	
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral	
(\$ millions)	#	а	b	C	d	е	f	
Cash – domestic currency	1	-	1,921	-	1,510	20,198	36,045	
Cash – other currencies	2	-	1,842	-	1,530	75,429	66,573	
Domestic sovereign debt	3	-	305	-	786	53,207	30,672	
Other sovereign debt	4	-	42	-	324	48,048	50,649	
Government agency debt	5	-	619	-	423	4,003	11,685	
Corporate bonds	6	-	35	-	37	7,916	19,249	
Equity securities	7	-	-	-	931	29,748	45,156	
Other collateral	8	-	-	-	-	1,068	-	
Total	9	-	4,764	-	5,541	239,617	260,029	

CCR5 - COMPOSITION OF COLLATER	RAL			Q4 2	018			
FOR CCR EXPOSURE (1)			Collateral used in der	ivative transactions		Collateral used in SFTs		
		Fair value of coll	ateral received	Fair value of po	sted collateral	Fair value of	Fair value of	
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral	
(\$ millions)	#	а	b	С	d	e	f	
Cash – domestic currency	1	-	1,487	-	908	20,636	40,936	
Cash – other currencies	2	-	3,276	-	1,261	54,761	48,215	
Domestic sovereign debt	3	-	164	-	636	54,622	28,312	
Other sovereign debt	4	-	108	-	345	33,739	34,079	
Government agency debt	5	-	640	-	350	1,909	8,921	
Corporate bonds	6	-	33	-	-	7,735	16,459	
Equity securities	7	-	-	-	-	23,106	39,832	
Other collateral	8	-	-	-	-	1,074	-	
Total	9	-	5,708	-	3,500	197,582	216,754	

(1) Segregated refers to collateral which is held in a bankruptcy-remote manner whereas unsegregated refers to collateral that is not held in bankruptcy-remote manner.

						BMO 🎦 Fina	ncial Group
CCR6 - CREDIT DERIVATIVES EXPOSURES (1)		Q2 2	2019	Q1 2	2019	Q4 2	2018
	LINE	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	#	а	b	С	d	е	f
Notionals							
Single-name credit default swaps	1	1,084	1	1,879	-	1,858	24
Index credit default swaps	2	7,703	5,328	4,358	1,877	1,977	797
Total return swaps	3	1,416	-	1,136	4	1,318	379
Credit options	4	-	-	-	-	-	-
Other credit derivatives	5	-	-	-	-	-	-
Total notionals	6	10,203	5,329	7,373	1,881	5,153	1,200
Fair values							
Positive fair value (asset)	7	23	121	30	34	33	15
Negative fair value (liability)	8	197	-	111	-	53	1

(1) Long and short positions are reported separately and are not consolidated.

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CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES (1)	Q2 2	019	Q1 2	2019	Q4 2018		
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	
(\$ millions)	а	b	С	d	e	f	
1 Exposures to QCCPs (total)		535		568		664	
Exposures for trades at QCCPs (excluding initial margin and default fund							
2 contributions); of which	8,907	182	8,540	174	11,327	230	
3 (i) OTC derivatives	3,010	64	3,572	74	5,547	114	
4 (ii) Exchange-traded derivatives	4,532	91	3,783	76	4,534	91	
5 (iii) Securities financing transactions	1,365	27	1,185	24	1,246	25	
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	
7 Segregated initial margin	-		-		-		
8 Non-segregated initial margin	2,821		2,751		2,832	57	
9 Pre-funded default fund contributions	640	353	702	394	695	377	
10 Unfunded default fund contributions	-	-	-	-	-	-	
11 Exposures to non-QCCPs (total)		-		-		-	
Exposures for trades at non-QCCPs (excluding initial margin and default fund							
12 contributions); of which	-	-	-	-	-	-	
13 (i) OTC derivatives	-	-	-	-	-	-	
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	
15 (iii) Securities financing transactions	-	-	-	-	-	-	
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	
17 Segregated initial margin	-		-		-		
18 Non-segregated initial margin	-	-	-	-	-	-	
19 Pre-funded default fund contributions	-	-	-	-	-	-	
20 Unfunded default fund contributions	-	-	-	-	-	-	

(1) Effective Q1 2019, results reflect the new capital requirements for bank exposures to central counterparties as outlined in OSFI's CAR Guideline issued October 30, 2018.

			Q2 2	2019			Q	2019			Q4	1 2018			Q3	2018			Q2 2	018	
DERIVATIVE INSTRUMENTS																					
	LINE	Notional		Credit risk	Risk-weighted	Notional	Replacement		<b>Risk-weighted</b>	Notional	Replacement	Credit risk	Risk-weighted		Replacement	Credit risk	<b>Risk-weighted</b>			Credit risk	
millions)	#	Amount	Cost (1) E	quivalent (1)	Assets (2)	Amount	Cost (1)	Equivalent (1)	Assets (2)	Amount	Cost	Equivalent	Assets	Amount	Cost	Equivalent	Assets	Amount	Cost	Equivalent	Assets
terest Rate Contracts																					
Over-the-counter																					
Swaps (3)	1	4,198,293	2,733	7,454	1,503	3,956,228	2,760	7,652	1,358	3,831,997	8,514	10,699		3,555,230	8,236	10,970		3,368,967	7,966	11,224	
Forward rate agreements	2	497,011	60	900	172	566,076	373	1,227	215	411,573	36	34		297,845	24	24		416,430	28	27	
Purchased options	3	44,538	12	66	28	35,812	1	68	34	35,023	409	393		28,684	434	331		27,640	455	330	
Written options	4	33,615	41	185	104	44,529	29	176	96	48,721	-	-		39,650	-	-		36,913	-	-	
	5	4,773,457	2,846	8,605	1,807	4,602,645	3,163	9,123	1,703	4,327,314	8,959	11,126	704	3,921,409	8,694	11,325	669	3,849,950	8,449	11,581	1,2
Exchange traded																					
Futures	6	212,056	181	311	6	179,167	32	97	2	192,482	-	-		142,641	-	-		120,183	-	-	
Purchased options	7	9,725	4	8	-	12,530	13	24	1	26,629	-	-		15,405	-	-		21,099	-	-	
Written options	8	8,558	4	7	-	10,771	3	7	-	16,511	-	-		17,355	-	-		15,378	-	-	
	9	230,339	189	326	6	202,468	48	128	3	235,622	-	-		175,401	-	-		156,660	-		
otal Interest Rate Contracts	10	5,003,796	3,035	8,931	1,813	4,805,113	3,211	9,251	1,706	4,562,936	8,959	11,126	704	4,096,810	8,694	11,325	669	4,006,610	8,449	11,581	1,2
oreign Exchange Contracts																					
Over-the-counter																					
Cross-currency swaps	11	594,386	1,454	6,555	1,087	570,412	1,257	6,482	1,134	548,148	8,305	22,741		532,287	8,747	22,789		506,512	10,338	24,101	
Forward foreign exchange contracts	12	443,439	1,644	7,273	1,248	412,838	1,807	6,729	1,100	472,323	4,453	8,373		450,962	3,661	6,818		485,881	3,831	7,978	
Purchased options	13	33,466	51	177	55	27,893	42	159	46	21,468	225	424		25,626	233	476		26,952	213	437	
Written options	14	31,325	11	100	29	32,308	6	84	25	24,018	-	-		28,138	-	-		31,674	-	-	
	15	1,102,616	3,160	14,105	2,419	1,043,451	3,112	13,454	2,305	1,065,957	12,983	31,538	2,544	1,037,013	12,641	30,083	2,302	1,051,019	14,382	32,516	2,6
Exchange traded																					
Futures	16	578	1	2	-	607	4	9	-	739	-	-		963	-	-		1,080	-	-	
Purchased options	17	2,401	7	14	-	3,516	17	32	1	2,625	-	-		2,493	-	-		4,182	-	-	
Written options	18	1,834	2	4	-	2,089	3	6	-	1,420	-	-		1,089	-	-		1,744	-	-	
	19	4,813	10	20	-	6,212	24	47	1	4,784	-	-		4,545	-	-		7,006	-	-	
otal Foreign Exchange Contracts	20	1,107,429	3,170	14,125	2,419	1,049,663	3,136	13,501	2,306	1,070,741	12,983	31,538	2,544	1,041,558	12,641	30,083	2,302	1,058,025	14,382	32,516	2,6
ommodity Contracts																					
Over-the-counter																					
Swaps	21	25,610	691	3,193	992	22,692	575	2,618	741	24,366	1,559	4,450		22,340	1,630	4,304		20,424	1,701	4,106	
Purchased options	22	6,969	68	496	131	6,098	32	327	85	6,182	335	1,108		6,143	434	1,185		6,551	496	1,279	
Written options	23	4,359	20	211	50	3,854	6	162	33	4,233	-			4,446	-	-		4,655	-	-	
	24	36,938	779	3,900	1,173	32,644	613	3,107	859	34,781	1,894	5,558	1,188	32,929	2,064	5,489	1,136	31,630	2,197	5,385	1,1
Exchange traded																					
Futures	25	33,628	838	1,781	36	30,999	728	1,511	30	33,104	-	-		31,279	-	-		29,068	-	-	
Purchased options	26	2,562	49	98	2	2,434	123	191	4	3,303	-	-		3,753	-	-		4,284	-	-	
Written options	27	4,938	77	160	3	4,369	46	97	2	4,909				5,143	-	-		5,872			
	28	41,128	964	2,039	41	37,802	897	1,799	36	41,316	-	-		40,175	-	-		39,224	-	-	
otal Commodity Contracts	29	78,066	1,743	5,939	1,214	70,446	1,510	4,906	895	76,097	1,894	5,558	1,188	73,104	2,064	5,489	1,136	70,854	2,197	5,385	1,1:
quity Contracts																					
Over-the-counter	30	59,819	336	5,062	1,402	46,765	256	4,712	1,351	53,107	1,585	4,332		50,793	840	3,431		61,835	1,040	4,263	
Exchange traded	31	32,684	982	2,147	43	29,194	715	1,808	36	33,687	-	-		31,580		-		28,793		-	
otal Equity Contracts	32	92,503	1,318	7,209	1,445	75,959	971	6,520	1,387	86,794	1,585	4,332	431	82,373	840	3,431	442	90,628	1,040	4,263	5
redit Default Swaps (4)	33	7,741	123	278	91	4,508	85	238	83	3,490	10	55	83	2,430	5	55	63	2,548	5	55	
ub-total	34	6,289,535	9,389	36,482	6,982	6,005,689	8,913	34,416	6,377	5,800,058	25,431	52,609	4,950	5,296,275	24,244	50,383	4,612	5,228,665	26,073	53,800	5,5
npact of master netting agreements	35	n.a.	-	-	-	n.a.	-	-	-	n.a.	(15,575)	(29,170)		n.a.	(15,454)	(28,614)		n.a.	(17,130)	(31,371)	
otal	36		9,389	36,482	6,982	6,005,689	8,913	34,416	6,377	5,800,058	9,856	23,439	4,950	5,296,275	8,790	21,769	4,612	5,228,665	8,943	22,429	5,5
				celline (1 2019, Replacement Cost and Credit Risk Equivalent are presented after the impact of master netting agreements and calculated using the SA-CCR in accordance with the CAR Guideline issued by OSFI on October 30, 2018. Prior periods have not been restated.																	

# SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

		Bar	nk acts as originat	tor	B	ank acts as spons	or	Bank acts as investor			
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	
(\$ m	illions)	а	b	с	е	f	g	i	j	k	
1	Total retail, of which:	3,602	-	3,602	10,555	-	10,555	-	-	-	
2	Residential mortgage (2)	975	-	975	2,791	-	2,791	-	-	-	
3	Credit card	2,153	-	2,153	965	-	965	-	-	-	
4	Other retail exposures	474	-	474	6,799	-	6,799	-	-	-	
5	Re-securitization	-	-	-	-	-	-	-	-	-	
6	Total wholesale, of which:	50	5,579	5,629	6,170	-	6,170	8	-	8	
7	Loans to corporates	50	5,579	5,629	211	-	211	-	-	-	
8	Commercial mortgage	-	-	-	-	-	-	-	-	-	
9	Lease and receivables	-	-	-	5,468	-	5,468	-	-	-	
10	Other wholesale	-	-	-	491	-	491	8	-	8	
11	Re-securitization	-	-	-	-	-	-	-	-	-	

# SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

						Q1 2019				
		Bar	nk acts as originat	tor	В	ank acts as spons	or	Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ m	illions)	а	b	с	е	f	g	i	j	k
1	Total retail, of which:	4,225	-	4,225	10,239	-	10,239	-	-	-
2	Residential mortgage (2)	1,024	-	1,024	2,324	-	2,324	-	-	-
3	Credit card	2,204	-	2,204	729	-	729	-	-	-
4	Other retail exposures	997	-	997	7,186	-	7,186	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	49	5,786	5,835	6,127	-	6,127	8	-	8
7	Loans to corporates	49	5,786	5,835	207	-	207	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	5,432	-	5,432	-	-	-
10	Other wholesale	-	-	-	488	-	488	8	-	8
11	Re-securitization	-	-	-	-	-	-	-	-	-

# SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

					Q4 2018				
	Ba	nk acts as origina	tor	8	ank acts as spons	or	Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)	а	b	с	е	f	g	i	j	k
1 Total retail, of which:	4,110	-	4,110	10,298	-	10,298	-	-	-
2 Residential mortgage (2)	1,079	-	1,079	2,803	-	2,803	-	-	-
3 Credit card	1,873	-	1,873	731	-	731	-	-	-
4 Other retail exposures	1,158	-	1,158	6,764	-	6,764	-	-	-
5 Re-securitization	-	-	-	-	-	-	-	-	-
6 Total wholesale, of which:	49	4,417	4,466	6,273	-	6,273	8	-	8
7 Loans to corporates	49	4,417	4,466	207	-	207	-	-	-
8 Commercial mortgage	-	-	-	-	-	-	-	-	-
9 Lease and receivables	-	-	-	5,578	-	5,578	-	-	-
10 Other wholesale	-	-	-	488	-	488	8	-	8
11 Re-securitization	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met.

As at April 30, 2019, \$379 million (\$978 million at January 31, 2019 and \$1,106 million at October 31, 2018) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$8,384 million at April 30, 2019 (\$6,542 million at January 31, 2019 and \$5,977 million at October 31, 2018) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes. (2) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

# SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK

						Q2 2019				
		Bank	acts as origin	ator	Ban	k acts as spor	isor	Ban	k acts as inve	stor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ mi	llions)	а	b	с	е	f	g	i	j	k
1	Total retail, of which:	-	-	-	-	-	-	252	-	252
2	Residential mortgage	-	-	-	-	-	-	80	-	80
3	Credit card	-	-	-	-	-	-	51	-	51
4	Auto loans/leases	-	-	-	-	-	-	105	-	105
5	Student loans	-	-	-	-	-	-	14	-	14
6	Other retail exposures	-	-	-	-	-	-	2	-	2
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	140	-	140
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	47	-	47
11	Lease and receivables	-	-	-	-	-	-	59	-	59
12	Auto floorplan	-	-	-	-	-	-	6	-	6
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	28	-	28
15	Re-securitization	-	-	-	-	-	-	-	-	-

SE	C2 - SECURITIZATION EXPOSURES IN THE TRADING B	оок								
						Q1 2019				
		Banl	k acts as origin	ator	Ban	k acts as spor	isor	Ban	k acts as inves	stor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ m	illions)	а	b	C	е	f	g	i	j	k
1	Total retail, of which:	-	-	-	-	-	-	371	-	371
2	Residential mortgage	-	-	-	-	-	-	61	-	61
3	Credit card	-	-	-	-	-	-	83	-	83
4	Auto loans/leases	-	-	-	-	-	-	210	-	210
5	Student loans	-	-	-	-	-	-	7	-	7
6	Other retail exposures	-	-	-	-	-	-	10	-	10
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	128	-	128
9	Loans to corporates	-	-	-	-	-	-	12	-	12
10	Commercial mortgage	-	-	-	-	-	-	19	-	19
11	Lease and receivables	-	-	-	-	-	-	46	-	46
12	Auto floorplan	-	-	-	-	-	-	4	-	4
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	47	-	47
15	Re-securitization	-	-	-	-	-	-	-	-	-

SE	C2 - SECURITIZATION EXPOSURES IN THE TRADING BO	оок								
						Q4 2018				
		Bank	acts as origin	nator	Bar	ik acts as spor	isor	Ban	k acts as inve	stor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ mi	llions)	а	b	С	е	f	g	i	j	k
1	Total retail, of which:	-	-	-	-	-	-	282	-	282
2	Residential mortgage	-	-	-	-	-	-	32	-	32
3	Credit card	-	-	-	-	-	-	126	-	126
4	Auto loans/leases	-	-	-	-	-	-	113	-	113
5	Student loans	-	-	-	-	-	-	10	-	10
6	Other retail exposures	-	-	-	-	-	-	1	-	1
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	87	-	87
9	Loans to corporates	-	-	-	-	-	-	15	-	15
10	Commercial mortgage	-	-	-	-	-	-	-	-	-
11	Lease and receivables	-	-	-	-	-	-	35	-	35
12	Auto floorplan	-	-	-	-	-	-	24	-	24
13	Insurance premium	-	-	-	-	-	-	7	-	7
14	Other wholesale	-	-	-	-	-	-	6	-	6
15	Re-securitization	-	-	-	-	-	-	-	-	-

April 30, 2019 Supplementary Regulatory Capital Disclosure

# BMO 🖄 Financial Group

# SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1) (2)

										Q2 2019								
			Exposure	values by RW	bands <i>(3)</i>		Exposu	ire values by re	gulatory approa	ach <i>(3)</i>	R	WA by regulate	ory approach (4	)		Capital char	ge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
(\$ m	nillions)	а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q
1	Total exposures	22,802	2,043	1	28	58	22,006	2,156	770	-	3,197	216	719	-	251	18	57	-
2	Traditional securitization	17,875	2,043	1	28	51	17,072	2,156	770	-	2,365	216	719	-	184	18	57	-
3	Of which securitization	17,875	2,043	1	28	51	17,072	2,156	770	-	2,365	216	719	-	184	18	57	-
4	Of which retail underlying	11,873	1,835	1	18	51	11,572	2,156	50	-	1,624	216	626	-	127	18	50	-
5	Of which wholesale	6,002	208	-	10	-	5,500	-	720	-	741	-	93	-	57	-	7	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	4,927	-	-	-	7	4,934	-	-	-	832	-	-	-	67	-	-	-
10	Of which securitization	4,927	-	-	-	7	4,934	-	-	-	832	-	-	-	67	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12		4,927	-	-	-	7	4,934	-	-	-	832	-	-	-	67	-	-	-
13		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# SEC3 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1) (2)

										Q1 2019								
			Exposure	values by RW I	bands <i>(3)</i>		Exposu	ire values by re	gulatory approa	ch <i>(3)</i>	R	WA by regulato	ory approach (4	9		Capital char	ge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
(\$ r	nillions)	а	b	с	d	e	f	g	h	i	j	k		m	n	0	р	q
1	Total exposures	22,770	1,971	19	62	6	21,888	2,207	733	-	3,696	221	336	-	255	18	27	-
2	Traditional securitization	17,644	1,971	19	58	-	16,752	2,207	733	-	2,798	221	336	-	183	18	27	-
3	Of which securitization	17,644	1,971	19	58	-	16,752	2,207	733	-	2,798	221	336	-	183	18	27	-
4	Of which retail underlying	11,900	1,592	1	23	-	11,289	2,207	20	-	1,947	221	244	-	118	18	20	-
5	Of which wholesale	5,744	379	18	35	-	5,463	-	713	-	851	-	92	-	65	-	7	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	5,126	-	-	4	6	5,136	-	-	-	898	-	-	-	72	-	-	-
10	Of which securitization	5,126	-	-	4	6	5,136	-	-	-	898	-	-	-	72	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12		5,126	-	-	4	6	5,136	-	-	-	898	-	-	-	72	-	-	-
13		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC	C3 - SECURITIZATION EXPOSURES IN	THE BANKIN	NG BOOK AN	DAGGGGIATE						Q4 2018								
			Exposure	values by RW b	ands (3)		Exposu	e values by re	gulatory appro		R	WA by regulato	ory approach (4	)		Capital char	ge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
(\$ mil	lions)	а	b	с	d	е	f	g	h		j	k	I	m	n	0	р	q
1	Total exposures	23,487	55	2	3	39	3,004	20,582	-	-	529	1,775	-	-	43	148	-	-
2	Traditional securitization	19,571	20	2	3	29	3,004	16,621	-	-	529	1,364	-	-	43	115	-	-
3	Of which securitization	19,571	20	2	3	29	3,004	16,621	-	-	529	1,364	-	-	43	115	-	-
4	Of which retail underlying	13,254	20	2	2	24	3,004	10,298	-	-	529	803	-	-	43	68	-	-
5	Of which wholesale	6,317	-	-	1	5	-	6,323	-	-	-	561	-	-	-	47	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 3	Synthetic securitization	3,916	35	-	-	10	-	3,961	-	-	-	411	-	-	-	33	-	-
10	Of which securitization	3,916	35	-	-	10	-	3,961	-	-	-	411	-	-	-	33	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	3,916	35	-	-	10	-	3,961	-	-	-	411	-	-	-	33	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.

(1) Only includes securitization exposures where the risk transference recognition chiefla are net in accordance with oser's CAR Guidelines, Chapter 1, Studuled Clean P1
 (2) Effective Q1 2019, securitization capital requirements are calculated in accordance with new securitization framework in OSFI's CAR Guideline issued October 30, 2018.
 (3) Exposure amounts are net of collateral.
 (4) RWA before application of the KIRB cap.

# SEC4 - SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS INVESTOR) (1) (2)

										Q2 2019								
			Exposure	values by RW I	bands <i>(3)</i>		Exposi	ure values by re	gulatory appro	ach <i>(3)</i>	F	WA by regulato	ry approach (4	4)		Capital char	ge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
(\$ n	illions)	а	b	С	d	e	f	g	h	i	j	k	I	m	n	0	р	q
1	Total exposures	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
2	Traditional securitization	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
3	Of which securitization	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
4	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which wholesale	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SE	4 - SECURITIZATION EXPOSURES IN	THE BANK	ING BOOK AN	D ASSOCIAT	ED CAPITAL	REQUIREME	NTS (BANK	ACTING AS I	NVESTOR) (1	1) (2)								
										Q1 2019								
			Exposure	values by RW I	bands (3)		Expos	ure values by re	gulatory appro	oach <i>(3)</i>		RWA by regulato	ry approach <i>(4</i>	)		Capital char	ge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
(\$ m	ions)	а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q
1	fotal exposures			8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
2	raditional securitization			8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
3	Of which securitization			8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
4	Of which retail underlying			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which wholesale			8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
6	Of which re-securitization			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior			-	-	-	-	-	-	-		-	-	-	-	-	-	-
15	Of which non-senior			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

									Q4 2018								
		Exposur	re values by RW I	bands <i>(3)</i>		Exposu	ire values by re	gulatory appro	ach <i>(3)</i>	F	WA by regulate	ory approach (4	9		Capital cha	ge after cap	
	≤20%	>20% to 50%	。>50% to 100%	>100% to <1250%	1250% RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
millions)	а	b	с	d	e	f	g	h		j	k	l	m	n	0	р	q
1 Total exposures	8	-		-	-	8	-	-	-	1	-	-	-	1	-	-	Í .
2 Traditional securitization	8	-		-	-	8	-	-	-	1	-	-	-	1	-	-	
3 Of which securitization	8	-		-	-	8	-	-	-	1	-	-	-	1	-	-	1
4 Of which retail underlying	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
5 Of which wholesale	8	-		-	-	8	-	-	-	1	-	-	-	1	-	-	1
6 Of which re-securitization	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
7 Of which senior	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
B Of which non-senior	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
9 Synthetic securitization	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
0 Of which securitization	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
<ol> <li>Of which retail underlying</li> </ol>	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
2 Of which wholesale	-		-   -	-	-	-	-	-	-	-	-	-	-	-	-	-	1
3 Of which re-securitization	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
4 Of which senior	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1
5 Of which non-senior	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	1

 15
 Of which non-senior
 -

MARKET RISK RISK-WEIGHTED ASSETS (	RWA) MOVEMENT	BY KEY DRIVE	RS		вмо 😂 🗄	Financial Group
	LINE	2019	2019	2018	2018	2018
(\$ millions)	#	Q2	Q1	Q4	Q3	Q2
Market Risk RWA, beginning of quarter	1	14,820	13,532	11,097	10,415	9,816
Movement in risk levels (1)	2	(1,993)	1,615	(980)	1,643	569
Model updates (2)	3	-	-	399	44	-
Methodology and policy (3)	4	(495)	(327)	(178)	(1,005)	30
Acquisition and disposals	5	-	-	3,194	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	12,332	14,820	13,532	11,097	10,415

(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 methodology changes to the calculations driven by regulatory policy changes, such as new or revised regulation.

BMO 🖄 Financial Group

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH		Q2 2019									
(\$ millions except as noted)		PD	(1) (2)	LGD	(3) (4)	EAD (S	5) (6)				
	LINE	Average		Average							
Risk Profile	#	estimated	Actual	estimated	Actual	Estimated	Actual				
Wholesale											
Corporate including specialized lending	1	0.85%	0.43%	34.25%	19.60%	213	180				
Corporate small and medium enterprises (SMEs)	2	1.25%	0.48%	38.51%	24.95%	123	91				
Sovereign	3	0.11%	0.00%	15.78%	0.00%	-	-				
Bank	4	0.33%	0.00%	14.46%	0.00%	-	-				
Retail											
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.96%	0.59%	25.26%	13.87%	260	260				
HELOCs (8)	6	0.52%	0.40%	34.73%	19.84%	170	161				
Qualifying revolving retail (QRR)	7	1.35%	1.10%	84.20%	74.69%	479	463				
Other retail (excl. SMEs)	8	5.33%	4.65%	83.96%	74.95%	317	316				
Retail SMEs	9	1.28%	0.74%	95.33%	77.81%	51	44				

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH				Q1 2	019		
(\$ millions except as noted)		PD (1	1) (2)	LGD (	3) (4)	EAD (5)	(6)
	LINE	Average		Average			
Risk Profile	#	estimated	Actual	estimated	Actual	Estimated	Actual
Wholesale							
Corporate including specialized lending	1	0.83%	0.42%	35.03%	21.43%	264	225
Corporate small and medium enterprises (SMEs)	2	1.26%	0.49%	38.27%	21.91%	118	87
Sovereign	3	0.11%	0.00%	15.05%	0.00%	-	-
Bank	4	0.31%	0.00%	14.72%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.98%	0.59%	24.59%	13.85%	244	244
HELOCs (8)	6	0.57%	0.42%	34.58%	20.18%	178	171
Qualifying revolving retail (QRR)	7	1.37%	1.12%	84.31%	75.24%	476	461
Other retail (excl. SMEs)	8	5.42%	4.97%	85.16%	79.28%	321	320
Retail SMEs	9	1.25%	0.81%	95.80%	77.96%	48	42

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH				Q4 2	2018		
(\$ millions except as noted)		PD (1	) (2)	LGD (	(3) (4)	EAD (5	5) (6)
	LINE	Average		Average			
Risk Profile	#	estimated	Actual	estimated	Actual	Estimated	Actual
Wholesale							
Corporate including specialized lending	1	0.83%	0.44%	35.31%	19.59%	268	228
Corporate small and medium enterprises (SMEs)	2	1.26%	0.53%	38.43%	22.58%	68	65
Sovereign	3	0.11%	0.00%	14.93%	0.00%	-	-
Bank	4	0.31%	0.00%	17.30%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.97%	0.64%	25.67%	14.34%	250	250
HELOCs (8)	6	0.57%	0.47%	34.60%	20.04%	190	184
Qualifying revolving retail (QRR)	7	1.30%	1.15%	84.12%	79.00%	484	468
Other retail (excl. SMEs)	8	4.97%	4.53%	84.04%	77.44%	328	328
Retail SMEs	9	1.17%	0.83%	95.86%	78.51%	47	42

(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. There have been 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 (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 Capital Floor: A capital floor is measured based on the Basel standardized approach for credit risk and internal model for market risk, as prescribed by OSFI in CAR.

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

Credit Conversion Factor (CCF) converts an off balance sheet exposure to its credit exposure equivalent.

Credit Risk Mitigation (CRM) are techniques under the CAR that banks use to mitigate credit risk and applicable capital, including exposures collateralized by first priority claims, in whole or in part with cash or securities, a loan exposure guaranteed by a third party, or a credit derivative to offset various forms of credit risk.

Credit valuation adjustment (CVA) is the adjustment that a bank must add as capital charge to cover the risk of mark-to-market losses on the expected counterparty risk to OTC derivatives.

The Current exposure method (CEM) is a method to calculate the exposure at default for OTC derivatives when the Internal Models Method (IMM) is not used.

Drawn: The amount of funds invested or advanced to a customer.

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 undrawn and other off-balance sheet are estimated using CCFs.

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

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

OSFI: Office of the Superintendent of Financial Institutions.

Pillar 3: OSFI prescribed regulatory disclosures to promote market discipline.

Qualifying central counterparty (QCCP) is an entity that is licensed to operate as a central counterparty (CCP) and is permitted by the appropriate regulator/overseer to operate as such with respect to the products offered.

RWA Density is the ratio of Σ risk weighted assets / (total exposures post CCF and post CRM). It provides a synthetic metric on riskiness of each portfolio.

SA-CCR is the Standardized Approach for Counterparty Credit Risk. Effective Q1 2019, SA-CCR replaces CEM as the methodology to calculate exposure at default for OTC derivatives when the Internal Models Method (IMM) is not used.

Scaling Factor: Regulatory requirement of an incremental multiplier of 1.06 applied to AIRB credit risk RWA.

Securities Financing Transactions (SFT): transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, and wholesale margin lending transactions.

Standardized Approach: This approach allows banks to measure capital requirements by multiplying exposures by defined percentages based on the exposures product type and external credit rating (if applicable).

Value at risk (VaR) is a measure of how much a set of investments might lose (with a given probability), given normal market conditions, in a set time period.