# **BMO Financial Group**

# Supplementary Regulatory Capital Information

For the Quarter Ended - October 31, 2019

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Q4 | 19



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



### Use of this Document

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

Additional financial information is also available in the Q4 2019 Supplementary Financial Information, Q4 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 Capital Adequacy Requirements (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.

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.

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.

In August 2018, Basel Committee on Banking Supervision issued a technical amendment on additional Pillar 3 disclosure requirements for regulatory treatment of accounting provisions. OSFI required Canadian D-SIBs to implement such amendments by Q4 2019. We have implemented this technical amendment prospectively effective October 31, 2019.

Users may provide their comments and suggestions on the Supplementary Regulatory Capital Information document by contacting Tom Little at (416) 867-7834 or tom.little@bmo.com



	Tables and Templates	Frequency	Q4 2019 Supplementary Financial Information	Q4 2019 Supplementary Regulatory Capital Information	2019 Annual MD&A	2019 Annual Financial Statements
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Overview of Risk Management,	KM2 - Key metrics - TLAC requirements	Quarterly		7		
Key Prudential Metrics and RW	A OVA - Bank risk management approach	Annual			59-65, 68-106	
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Linkages between Financial	LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement					
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Exposures	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		12-13	109	179-186
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Composition of Capital and	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		5		
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	CR3 - Credit risk mitigation techniques - overview	Quarterly		16		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20	80-81	
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	CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual		59-62	80-81, 102	
	CR10 - IRB (specialized lending and equities under the simple risk-weight method)			Not applicable to BM		
	CCRA - Qualitative disclosure related to counterparty credit risk	Annual		1	78-79. 97	
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Counterparty Credit Risk						
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	CCR8 - Exposures to central counterparties	Quarterly		47		
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	SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		55-56		
	MRA - Qualitative disclosure requirements related to market risk					
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
l.,	MR1 - Market risk under standardized approach					
Market Risk	MR2 - RWA flow statements of market risk exposures under an IMA	BMO has	deterred these disclosi	ures as allowed per OSF	l's Pillar 3 guidance iss	ued April 2017
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	MR4 - Comparison of VaR estimates with gains/losses					
Operational Risk	ORA - General qualitative information on a bank's operational risk framework	Annual		1	100-103	
	IRRBBA - IRRBB risk management objective and policies	Annual	<del>                                     </del>	ļ	89-90	
Book	IRRBB1 - Quantitative information on IRRBB	Annual		1	90	



Common Equity Tier 1 Capital: Instruments and reserves   1   1   1   1   1   1   1   1   1
1 Directly issued qualifying common share capital plus related stock surplus   3,274   13,261   13,246   5,599   3,793   3,793   3,793   4,054   3,188   3,729   3,793   4,054   3,188   3,729   3,793   4,054   3,188   3,729   3,793   4,054   3,188   3,729   3,793   4,054   3,188   3,729   3,793   4,054   3,188   3,728   4,525   4,705   4,7
Retained earnings   C   28,725   28,241   27,405   26,599     Accumulated other comprehensive income (and other reserves)   d   3,729   3,783   4,054   4,054   3,188     Directly issued capital subject to phase out from CET1   n.a.
Accumulated other comprehensive income (and other reserves)   d   3,729   3,783   4,054   3,188   4   Directly issued capital soughet to phase out from CET1   n.a. n.a. n.a. n.a.   n
A   Directly issued capital subject to phase out from CET1
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)
Common Equity Tier 1 Capitat: regulatory adjustments   138
7 Prudential valuation adjustments   138
South   Continue   C
9   Other intangibles other than mort/gage-servicing rights (net of related tax liability)   John Deferred tax assets excluding those arising from temporary differences (net of related tax liability)   John Deferred tax assets excluding those arising from temporary differences (net of related tax liability)   John Deferred tax assets excluding those arising from temporary differences (net of related tax liability)   John Deferred tax assets excluding those arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets arising from temporary differences (net of related tax liability)   John Deferred tax assets ar
Deferred tax assets excluding those arising from temporary differences (net of related tax liability)    Cash flow hedge reserve   Fig. 200   196   267   19
11   Cash flow hedge reserve
Shortfall of provisions to expected losses  Securitization gain on sale  Gains or losses due to changes in own credit risk on fair valued liabilities (4)  Befined benefit pension fund net assets (net of related tax liability)  Defined benefit pension fund net assets (net of related tax liability)  Reciprocal cross holdings in common equity  Non-significant investments in own shares (fin to a liability of paid-in capital or paid-in capital or provided balance sheet)  Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)  Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding the 15% threshold  of which: inortiques evervicing rights  of which: desired tax assets arising from temporary differences  Other deductions or regulatory adjustments to CET1 as determined by OSFI  Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Total regulatory adjustments to Common Equity Tier 1 Capital  Additional Tier 1 Capital (CET1)  Additional Tier 1 Capital instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards
13   Securitization gain on sale
14   Gains or losses due to changes in own credit risk on fair valued liabilities (4)   15   Defined benefit pension fund net assets (net of related tax liability)   I-m   169   214   430   424   430
Defined benefit pension fund net assets (net of related tax liability) Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory onsolidation, net of eligible short positions (amount above 10% threshold) Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory dights (remained by threshold) Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory dights reported that are outside the scope of regulatory dights reported to the score of
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Amount exceeding the 15% threshold of which: significant investments in the common stock financials  of which: significant investments in the common stock financials  of which: significant investments in the common stock financials  if
24   of which: mortgage servicing rights   j1   -   -   -   -   -   -   -   -   -
25 of which: deferred tax assets arising from temporary differences 26 Other deductions or regulatory adjustments to CET1 as determined by OSFI 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 2 to cover deductions 28 Total regulatory adjustments to Common Equity Tier 1 Capital 29 Common Equity Tier 1 Capital (CET1) 36,071 35,663 34,776 33,726  Additional Tier 1 Capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 of which: classified as liabilities under applicable accounting standards 34 of which: classified as liabilities under applicable accounting standards 35 of which: classified as liabilities under applicable accounting standards 36 of which: classified as liabilities under applicable accounting standards 37 of which: classified as liabilities under applicable accounting standards 38 of which: classified as liabilities under applicable accounting standards 39 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards 30 of which: classified as liabilities under applicable accounting standards
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Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions
deductions
28   Total regulatory adjustments to Common Equity Tier 1 Capital   9,657   9,632   9,929   9,283     29   Common Equity Tier 1 Capital (CET1)   36,071   35,663   34,776   33,726     Additional Tier 1 Capital: instruments
29   Common Equity Tier 1 Capital (CET1)   36,071   35,663   34,776   33,726     Additional Tier 1 Capital: instruments   30   Directly issued qualifying Additional Tier 1 instruments plus related stock surplus   01   5,058   5,058   4,400   4,050   31   of which: classified as equity under applicable accounting standards   5,058   5,058   4,400   4,050   32   of which: classified as liabilities under applicable accounting standards
Additional Tier 1 Capital: instruments   30   Directly issued qualifying Additional Tier 1 instruments plus related stock surplus   01   5,058   5,058   4,400   4,050   31   of which: classified as equity under applicable accounting standards   5,058   5,058   4,400   4,050   4,050   5,058   5,058   6,058
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 of which: classified as liabilities under applicable accounting standards 34 of which: classified as liabilities under applicable accounting standards 35 of which: classified as liabilities under applicable accounting standards 36 of which: classified as liabilities under applicable accounting standards 37 of which: classified as liabilities under applicable accounting standards 38 of which: classified as liabilities under applicable accounting standards 39 of which: classified as liabilities under applicable accounting standards
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33 Directly issued capital instruments subject to phase out from Additional Tier 1 (5) p 290 290 290 290
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third
parties (amount allowed in group AT1)
35 of which: instruments issued by subsidiaries subject to phase out
36 Additional Tier 1 Capital before regulatory adjustments         5,348         4,690         4,340
Additional Tier 1 Capital: regulatory adjustments
37   Investments in own Additional Tier 1 instruments   n1   5   4   6   6   6
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
regulation, feet of engines short positions ( 213 213 213 213 213 213 213 213 213 213
41a of which: Reverse mortgages
41a of which: Reverse mortgages
41a     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     218     217     219     219
41a of which: Reverse mortgages
41a         of which: Reverse mortgages         -
41a   of which: Reverse mortgages
41a   of which: Reverse mortgages     -   -   -   -
41a   of which: Reverse mortgages
41a   of which: Reverse mortgages
41a   of which: Reverse mortgages     -   -   -   -   -   -   -   -   -
41a   of which: Reverse mortgages

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

<sup>(2)</sup> Row numbering, as per OSFI May 2018 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Banks are required to maintain the same row numbering per OSFI advisory. Where there is no value in a row, institutions should report n.a. or nil and the row number must not change.

<sup>(3)</sup> Cross reference to CC2 - Reconciliation of Regulatory Capital to Balance Sheet (page 5).

<sup>(4)</sup> Deducted for regulatory purposes.

<sup>(5) \$450</sup>MM of capital trust securities that were deconsolidated under International Financial Reporting Standards (IFRS) and qualified as Additional Tier 1 Capital were redeemed on December 31, 2018.



	Commodition of Resolution SALTIAL (CONTINUES)	Cross					
(\$ m	llions except as noted)	reference	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
	Tier 2 Capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	q1	-	25	29	76	71
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%						
540	threshold) Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the		-	-	-	-	-
54a	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	x	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		50	75	79	126	121
58	Tier 2 Capital (T2)		7,139	6,995	7,061	6,942	6,896
	Total Capital (TC = T1 + T2)		48,340	47,789	46,308	44,789	44,116
	Total Risk-Weighted Assets						
	Common Equity Tier 1 (CET 1) Capital RWA (1)		317,029	313,003	308,844	296,987	289,237
	Tier 1 Capital RWA (1)		317,029	313,003	308,844	296,987	289,420
60c	Total Capital RWA (1)		317,029	313,003	308,844	296,987	289,604
	Capital Ratios						
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		11.4%	11.4%	11.3%	11.4%	11.3%
62	Tier 1 (as percentage of risk-weighted assets)		13.0%	13.0%	12.7%	12.7%	12.9%
63	Total Capital (as percentage of risk-weighted assets)		15.2%	15.3%	15.0%	15.1%	15.2%
64	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed		0.00/	2.20/	0.00/	0.00/	0.00/
	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 68	of which: D-SIB buffer		1.0%	1.0%	1.0%	1.0%	1.0%
00	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))		11.4%	11.4%	11.3%	11.4%	11.3%
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%
<u> </u>	Amounts below the thresholds for deduction (before risk weighting)		11.570	11.570	11.570	11.570	11.570
72	, e e	y - z	428	998	702	759	642
73	Significant investments in the common stock of financials	a1	1,796	1,875	1,863	1,739	1,660
74	Mortgage servicing rights (net of related tax liability)	b1	43	45	49	50	52
75		c1 - d1	1,653	1,628	1,651	1,558	1,677
	Applicable caps on the inclusion of provisions in Tier 2		,,,,,	1,020	,,,,,	1,222	.,
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to						
	application of cap)		195	194	187	213	208
77	Cap on inclusion of provisions in Tier 2 under standardized approach		195	194	187	213	208
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to						
	application of cap)		1,194	1,165	1,119	1,286	1,277
79	J - 1 J		-	-	-	35	27
	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)		I				
82	Current cap on AT1 instruments subject to phase out arrangements		1,296	1,296	1,296	1,296	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	1,540	1,540	2,054
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)  Under OSE's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increase		-	-	-	-	-

<sup>(1)</sup> 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 Q4 2018 through Q4 2019.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET			
602 - REGORGIEJATION OF REGULATORY GAI THAT TO BALANCE SHEET	Balance sheet as in	Under regulatory	Cross
	the Annual Report		
LIN		consolidation (1)	(2)
(\$ millions)		Q4 2019	1-7
(a mimora)		-11-111	
Assets			
Cash and Cash Equivalents	48,803	48,712	
Interest Bearing Deposits with Banks	7,987	7,978	
Securities	189,438	179,341	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)		-	n
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes		5	n1
Investments in own Tier 2 instruments not derecognized for accounting purposes			q1
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)		15,327	У
Significant investments in deconsolidated subsidiaries and other financial institutions (4)		2,059	t+x+a1
Significant investments in capital of other financial institutions reflected in regulatory capital			
Amount exceeding the 15% threshold	.	-	h1
Significant investment in common stock of financials below threshold		490	
Goodwill embedded in significant investments		59	p1
Securities Borrowed or Purchased Under Resale Agreements	104,004	104,004	
Loans Residential mortgages 1:	123.740	123.740	
Residential mortgages Consumer installment and other personal		67.736	
Credit cards		8.859	
Business and governments		227,399	
Allowance for credit losses		(1,850)	
Allowance reflected in Tier 2 regulatory capital		194	w
Shortfall of provisions to expected loss		230	k1
Total net loans 2		425.884	
Other Assets		.,	
Derivative instruments 2	22.144	22.144	
Customers' liability under acceptances 2:		23,593	
Premises and equipment 2:		1,947	
Goodwill 2.	6.340	6.340	e
Intangible assets 2:		2,424	g
Current tax assets	,	1.137	9
Deferred tax assets (5)		1,568	
Deferred tax assets (b)  Deferred tax assets excluding those arising from temporary differences	,	415	i
Deferred tax assets excluding those arising norm temporary differences  2.1  Deferred tax assets arising from temporary differences		1,901	c1
		·	01
		1,901	i1
of which amount exceeding 15% threshold 3		45.040	11
Other 3:		15,242	
Defined-benefit pension fund net assets 3		184	ı
Mortgage servicing rights 3-		43	
of which Mortgage servicing rights under the threshold		43	b1
of which amount exceeding the 15% threshold 3			j1
Total Assets 3	852,195	840,314	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$11,457 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 relinence and insurance by insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business relinence insurance 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 branking, 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 risk weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below. (5) Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction.

			BMO 🛎 Financia	al Group
	LINE	Balance sheet as in the Annual Report	Under regulatory scope of consolidation (1)	Cross Reference
	#	Q4 2019	Q4 2019	
Liabilities and Equity				
Deposits	38	568,143	568,143	
Other Liabilities				
Derivative instruments	39	23,598	23,327	
Acceptances	40	23,593	23,593	
Securities sold but not yet purchased	41	26,253	26,253	
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	42		14.899	7
Securities lent or sold under repurchase agreement	42	86.656	86,656	2
Securitization and structured entities' liabilities	43	27.159	27.159	
Current tax liabilities	45	27,159	55	
Deferred tax liabilities (5)	46	60	57	
related to goodwill	47	00	206	f
related to goodwiii	48		286	h
related to deferred tax assets excluding those arising from temporary differences	49		54	ï
related to defined-benefit pension fund net assets	50		15	m
related to deferred tax assets arising from temporary differences,				
excluding those realizable through net operating loss carryback	51		248	d1
Other	52	38,607	27.000	
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		-	V
Total other liabilities	56	225,981	214,100	
Subordinated Debt				
Subordinated debt	57	6,995	6,995	
Qualifying subordinated debt	58		6,850	m1
Non qualifying subordinated debt	59		145	
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		145	
Less: amount phased out	63		-	
Non qualifying subordinated debt after phase out	64		145	u
Equity				
Preferred shares and other equity instruments	65	5,348	5.348	
Directly issued qualifying Additional Tier 1 instruments	66	-,	5.058	01
Non-qualifying preferred shares for accounting purposes	67		-,	
Non-qualifying preferred shares subject to phase out	68		290	
Less amount (of preferred shares) phased out	69		250	
Non qualifying preferred shares after phase out	70		290	р
Common shares	70	12,971	12,971	Р
Directly issued qualifying CET1	71	12,9/1	12,971	а
	73	303	12,971	
Contributed surplus	73 74	28,725	28,725	b
Retained earnings	74 75			C
Accumulated other comprehensive income of which: Cash flow hedges	75 76	3,729	3,729 513	d k
Other AOCI	76 77		3.216	ĸ
Total equity	78	51.076	51,076	
Total Equity Total Liabilities and Equity	78	852.195	840.314	



	LINE					
(\$ millions)	#	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Common Equity Tier 1 Capital						
Opening Balance	1	35,663	34,776	33,726	32,721	31,688
New capital issues	2	13	19	25	5	26
Redeemed capital	3	-	-	-	(90)	(107)
Gross dividends (deduction)	4	(710)	(717)	(687)	(691)	(657)
Net Income attributable to equity holders of the Bank	5	1,194	1,557	1,497	1,510	1,695
Removal of own credit spread (net of tax)	6	(67)	(29)	110	(82)	13
Movements in other comprehensive income						
Currency translation differences	7	18	(483)	453	(12)	241
Fair value through other comprehensive income securities	8	39	98	31	173	(71
– Other (1)	9	(106)	(202)	(100)	(69)	(60
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(104)	170	(128)	(8)	(155
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	117	168	139	122	(65)
- Prudential valuation adjustments	12	3	22	(7)	47	(55
- Other (2)	13	11	284	(283)	100	228
Closing Balance	14	36,071	35,663	34,776	33,726	32,721
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	5,131	4,471	4,121	4,499	4,037
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	0,101	658	350	-,400	400
Redeemed capital	17	_	-	-	(450)	-
Other, including regulatory adjustments and transitional arrangements (3)	18	(1)	2	_	72	62
Closing Balance	19	5,130	5,131	4,471	4,121	4,499
Total Tier 1 Capital	20	41,201	40,794	39,247	37,847	37,220
Tier 2 Capital						
Opening Balance	21	6,995	7,061	6,942	6,896	5,708
New Tier 2 eligible capital issues	22	1,000	- ,501	-	-	1,119
Redeemed capital	23	(1,000)	_	-	_	-,
Amortization adjustments	24	-	_	_	_	-
Other, including regulatory adjustments and transitional arrangements (4)	25	144	(66)	119	46	69
Closing Balance	26	7,139	6,995	7,061	6,942	6,896
Total Regulatory Capital	27	48,340	47,789	46,308	44,789	44,116
(1) Includes: AOCI on pension and other post-employment benefits and on own credit risk financial liabilities designated	at fair value	,	,	*	,	,

LINE

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

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES	LINE					
	#	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
Bank of Montreal Mortgage Corporation - Basel III (1)						
Common Equity Tier 1 ratio	1	19.1%	22.7%	23.6%	22.0%	21.6%
Tier 1 ratio	2	19.1%	22.7%	23.6%	22.0%	21.6%
Total capital ratio	3	19.4%	23.1%	24.0%	22.4%	22.1%
BMO Harris Bank N.A Basel III (2)						
Tier 1 ratio	4	11.3%	11.4%	11.7%	12.0%	12.5%
Total capital ratio	5	12.4%	12.5%	12.9%	13.1%	13.7%

- (1) 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: September 2019, June 2019, March 2019, December 2018, and September 2018.

KM2 - KEY METRICS – TLAC REQUIREMENTS (1) (2)		ВМО	Financ	ial Group
	Q4 2019	Q3 2019	Q2 2019	Q1 2019
(\$ millions except as noted)	а	b	С	d
1 Total loss-absorbing capacity (TLAC) available	64,588	60,723	55,389	45,491
2 Total RWA at the level of the resolution group	317,029	313,003	308,844	296,987
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	20.4 %	19.4 %	17.9 %	15.3 %
4 Leverage ratio exposure measure at the level of the resolution group	956,493	943,275	931,500	902,532
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	6.8 %	6.4 %	5.9 %	5.0 %
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded				
Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded				
Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.

<sup>(1)</sup> 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.

<sup>(2)</sup> Lines 1, 3 and 5 incorporate the full impact of expected credit loss accounting on regulatory capital. Lines 1a, 3a and 5a have been excluded from this table as OSFI does not provide transitional arrangement for IFRS 9 ECL.

### BMO Financial Group TLAC1 - TLAC COMPOSITION (1) Q4 2019 Q3 2019 Q2 2019 Q1 2019 (\$ millions except as noted) а С Regulatory capital elements of TLAC and adjustments 1 Common Equity Tier 1 capital (CET1) 36.071 35,663 34.776 33,726 2 Additional Tier 1 capital (AT1) before TLAC adjustments 5.130 5.131 4.471 4.121 AT1 ineligible as TLAC as issued out of subsidiaries to third parties Other adjustments 5 AT1 instruments eligible under the TLAC framework 5,130 5,131 4.471 4,121 6 Tier 2 capital (T2) before TLAC adjustments 7.139 6.995 7.061 6,942 Amortized portion of T2 instruments where remaining maturity > 1 year T2 capital ineligible as TLAC as issued out of subsidiaries to third parties Other adjustments 10 T2 instruments eligible under the TLAC framework 7.139 6.995 7.061 6.942 11 TLAC arising from regulatory capital 48.340 47.789 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 but meet all other TLAC term sheet requirements 16.248 12.992 9.164 706 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 16,248 12,992 9,164 706 Non-regulatory capital elements of TLAC: adjustments 18 TLAC before deductions 64,588 55.472 45.495 60,781 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 (58)(83)(4)21 Other adjustments to TLAC 22 TLAC available after deductions 64,588 60.723 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 317.029 308.844 313.003 296,987 24 Leverage exposure measure 931.500 956.493 943,275 902,532 TLAC ratios and buffers 25 TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime) 20.4 % 19.4 % 17.9 % 15.3 % 26 TLAC Leverage Ratio (as a percentage of leverage exposure) 6.8 % 6.4 % 5.9 % 5.0 % 27 CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements (2) n.a. n.a. n.a. n.a. 28 Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets) 3.5 % 3.5 % 3.5 % 3.5 % 29 Of which: capital conservation buffer 2.5 % 2.5 % 2.5 % 2.5 % Of which: bank specific countercyclical buffer 0.0 % 0.0 % 0.0 % 0.0 %

10%

1.0 %

1.0 %

Of which: D-SIB / G-SIB buffer

1.0 %

<sup>(1)</sup> 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.

<sup>(2)</sup> Completion of this row is not required by OSFI at this time.

							вмо <b>△</b> ° Fi	nancial Group
П	LAC3 - RESOLUTION ENTITY - CREDITOR RANKING AT				Q4 2019			
	EGAL ENTITY LEVEL (1)			Creditor	ranking			
		1	2	3	4	5	6	Sum
(\$	millions)	(most junior)					(most senior)	1 to 6
				Additional Tier 1				
1	Description of creditor ranking	Common shares	Preferred shares	Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2	Total capital and liabilities net of credit risk mitigation	12,971	4,690	658	7,015	16,080	-	41,414
3	Subset of row 2 that are excluded liabilities	- 1	7	-	-	· -	-	7
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	12,971	4,683	658	7,015	16,080	-	41,407
5	Subset of row 4 that are potentially eligible as TLAC	12,971	4,683	658	7,015	16,080	-	41,407
	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	2,229	-	2,229
	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	12,274	-	12,274
	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,269	1,049	-	6,318
	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,746	528	-	2,274
1	0 Subset of row 5 that is perpetual securities	12.971	4.683	658	-	-	-	18.312

<sup>(1)</sup> Instruments are reported at nominal values.
(2) 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.

## BMO (A) Financial Group

### LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE (1)

(\$ millions)	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018 (2)
1 Total consolidated assets as per published financial statements	852,195	839,180	830,470	806,597	773,266
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(11,803)	(11,583)	(10,966)	(10,552)	(9,757)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference (3)	(9,178)	(7,956)	(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	9,625	9,405	11,836	9,880	4,543
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	2,377	4,725	2,137	1,058	8,347
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	123,237	119,506	116,512	111,665	108,817
8 Other adjustments	(9,960)	(10,002)	(10,330)	(9,573)	(9,110)
9 Leverage Ratio Exposure Measure	956,493	943,275	931,500	902,532	876,106

LR2 - LEVERAGE RATIO COMMON DISCLOSURE (1)					
		Levera	ige ratio framev	vork	
(\$ millions except as noted)	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	705,066	690,830	680,314	667,174	653,039
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)	(4,248)	(3,784)	(4,152)	(3,042)	(2,624)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(9,960)	(10,002)	(10,330)	(9,573)	(9,110)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	690,858	677,044	665,832	654,559	641,305
Derivative exposures					
6 Replacement cost associated with all derivative transactions (4)	14,364	14,502	14,792	14,224	6,515
7 Add-on amounts for potential future exposure associated with all derivative transactions (5)	23,699	22,488	24,369	22,674	27,114
8 (Exempted central counterparty-leg of client cleared trade exposures)	(2,082)	(1,602)	(2,557)	(2,347)	(1,044)
9 Adjusted effective notional amount of written credit derivatives	10,451	7,608	5,038	1,921	1,200
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(10,416)	(7,608)	(5,028)	(1,921)	(1,200)
11 Total derivative exposures (sum of lines 6 to 10)	36,016	35,388	36,614	34,551	32,585
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	104,950	107,488	111,825	101,314	95,159
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,484)	(2,411)	(5,661)	(5,107)	(7,675)
14 Counterparty credit risk (CCR) exposure for SFTs	4,916	6,260	6,378	5,550	5,914
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	106,382	111,337	112,542	101,757	93,398
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	377,283	372,363	363,391	353,732	343,144
18 (Adjustments for conversion to credit equivalent amounts)	(254,046)	(252,857)	(246,879)	(242,067)	(234,326)
19 Off-balance sheet items (sum of lines 17 and 18)	123,237	119,506	116,512	111,665	108,818
Capital and Total Exposures					
20   Tier 1 capital	41,201	40,794	39,247	37,847	37,220
21 Total Exposures (sum of lines 5, 11, 16 and 19)	956,493	943,275	931,500	902,532	876,106
Leverage Ratios					
22 Basel III leverage ratio	4.3%	4.3%	4.2%	4.2%	4.2%

<sup>(1)</sup> Q1 2019 through Q4 2019 results are disclosed in accordance with OSFI's new Leverage Ratio Disclosure Requirements guideline.

<sup>(2)</sup> Prior period has been reclassified to conform with the current period's presentation.

<sup>(3)</sup> 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.
(4) Effective Q1 2019, represents replacement cost after applying alpha equal to 1.4.

<sup>(5)</sup> Effective Q1 2019, represents potential future exposure after applying alpha equal to 1.4.

OV1 - OVERVIEW OF RWA (1) (2)						Minimum capital		
	RWA (3)							
	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018	Q4 2019		
(\$ millions)	а	b	С	d	е	f		
1 Credit risk (excluding counterparty credit risk (CCR))	240,523	237,432	231,966	219,367	215,193	19,242		
2 Of which standardized approach (SA)	42,523	43,843	42,281	40,403	39,288	3,402		
3 Of which internal rating-based (IRB) approach	198,000	193,589	189,685	178,964	175,905	15,840		
4   Counterparty credit risk	15,987	15,494	15,861	15,278	13,481	1,279		
5 Of which standardized approach for counterparty credit risk (SA-CCR) (4)	7,161	6,866	6,827	6,227	4,746	573		
6 Of which internal model method (IMM)	-	-	-	-	-	-		
6a Of which comprehensive approach for credit risk mitigation (for SFTs)	2,961	2,761	2,877	2,594	3,171	237		
6b Of which CVA capital charge	5,400	5,350	5,622	5,889	4,900	432		
6c Of which exposures to QCCP	465	517	535	568	664	37		
7 Equity positions in banking book under market-based approach	-	-	-	-	-	-		
8 Equity investments in funds – look-through approach	63	40	77	89	87	5		
9 Equity investments in funds – mandate-based approach	1,126	1,018	909	831	731	90		
10 Equity investments in funds – fall-back approach	126	122	139	161	118	10		
11 Settlement risk	4	37	3	-	15	-		
12 Securitization exposures in banking book	2,722	3,133	2,770	2,448	2,404	218		
12a Of which subject to the transitional arrangement (5)	(1,304)	(1,304)	(1,304)	(1,304)	-	(104)		
13 Of which securitization internal ratings-based approach (SEC-IRBA) (6)	2,903	3,545	3,136	3,192	1,860	232		
14 Of which securitization external ratings-based approach (SEC-ERBA), including internal								
assessment approach (IAA) (7)	180	231	221	226	544	14		
15 Of which securitization standardized approach (SEC-SA)	943	661	717	334	-	76		
16 Market risk	11,183	10,713	12,332	14,820	13,532	895		
17 Of which standardized approach (SA) (8)	1,173	799	251	211	258	94		
18 Of which internal model approaches (IMM)	10,010	9,914	12,081	14,609	13,274	801		
19 Operational risk	36,565	36,143	35,877	35,624	35,205	2,925		
20 Of which Basic Indicator Approach	50	51	51	50	49	4		
21 Of which Standardized Approach	2,052	2,057	2,058	2,032	2,019	164		
22 Of which Advanced Measurement Approach	34,463	34,035	33,768	33,542	33,137	2,757		
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	8,730	8,871	8,910	8,369	8,471	698		
24 Floor adjustment (9)	-	-	-	-	-	-		
25 Total	317,029	313,003	308,844	296,987	289,237	25,362		

- (1) RWA was \$317.0 billion at October 31, 2019, up from \$313.0 billion at July 31, 2019, mainly due to business growth.
- (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 for 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) Q4 2019 through 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 risk on securitization positions in the trading book.
- (9) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its risk-weighted assets if the Capital Floor applies. Based on these requirements, there was no capital floor applicable for Q4 2018 through Q4 2019.

COMMON EQUITY TIER 1 (CET 1) CAPITAL RISK-WEIGHTED ASSETS BY OPERATING GROUPS								
	LINE							
(\$ millions)	#	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018		
Personal and Commercial Banking	1	195,244	190,915	187,792	179,421	178,313		
BMO Wealth Management	2	21,313	21,066	20,381	19,239	19,069		
BMO Capital Markets	3	88,945	88,762	89,790	87,246	80,606		
Corporate Services, including Technology and Operations	4	11,527	12,260	10,881	11,081	11,249		
Total Common Equity Tier 1 Capital Risk-Weighted Assets	5	317,029	313,003	308,844	296,987	289,237		

	LINE	Carrying values as reported in published financial statements	under scope of regulatory consolidation (1)	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	requirements or subject to deduction from capital
(\$ millions)	#	a	b	С	d	е	f	g
Assets								
Cash and Cash Equivalents	1	48,803	48,712	48,712	-	-	-	-
Interest Bearing Deposits with Banks	2	7,987	7,978	7,978	-	-	-	-
Securities	3	189,438	179,341	91,963	-	1,287	85,867	224
Securities Borrowed or Purchased Under Resale Agreements	4	104,004	104,004	-	104,004	-	-	-
Loans								
Residential mortgages	5	123,740	123,740	122,927	-	778	-	35
Consumer instalment and other personal	6	67,736	67,736	63,797	-	82	-	3,857
Credit cards	7	8,859	8,859	1,920	-	1,654	-	5,285
Businesses and governments	8	227,609	227,399	215,121	2,184	10,094	-	-
Allowance for credit losses	9	(1,850)	(1,850)	(56)	-	-	-	(1,794
Other Assets								
Derivative instruments	10	22,144	22,144	-	22,144	-	19,508	-
Customers' liability under acceptances	11	23,593	23,593	23,593	-	-	-	-
Premises and equipment	12	2,055	1,947	1,947	-	-	-	-
Goodwill	13	6,340	6,340	-	-	-	-	6,340
Intangible assets	14	2,424	2,424	-	-	-	-	2,424
Current tax assets	15	1,165	1,137	1,137	-	-	-	-
Deferred tax assets	16	1,568	1,568	1,153	-	-	-	415
Other	17	16,580	15,242	10,870	3,713	-	475	184
Total assets	18	852,195	840,314	591,062	132,045	13,895	105,850	16,970
Liabilities								
Deposits	19	568,143	568,143	_	_	_	15,829	552,314
Other Liabilities	• •						,	
Derivative instruments	20	23,598	23,327	_	23,327	_	20,094	_
Acceptances	21	23,593	23,593	-		_	20,001	23,593
Securities sold but not yet purchased	22	26,253	26,253	-	-	_	26,253	20,000
Securities lent or sold under repurchase agreements	23	86,656	86,656	-	86,656	_		_
Securitization and liabilities related to structured entities	24	27,159	27,159	-	-	_	_	27,159
Current tax liabilities	25	55	55	-	-	_	_	55
Deferred tax liabilities	26	60	57	-	_	_	_	57
Other	27	38,607	27,000	-	-	-	-	27,000
Subordinated Debt	28	6,995	6,995	-	-	-	-	6,995
Total liabilities	29	801,119	789,238	-	109,983	-	62,176	637,173
(1) Balance sheet under regulatory scope does not include the following entities				BMO Life Insurance C		n assets and nominal	- , -	

Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$11,457 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.

# BMO E Financial Group

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

VALUES IN FINANCIAL STATEMENTS	Q4 2019				
		Items subject to:			
			Counterparty		
		Credit risk	credit risk	Securitization	Market risk
	Total	framework	framework	framework	framework
(\$ millions)	а	b	С	d	е
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1) (1)	823,344	591,062	132,045	13,895	105,850
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) (1)	152,065	-	109,983	-	62,176
3 Total net amount under regulatory scope of consolidation	671,279	591,062	22,062	13,895	43,674
4 Off-balance sheet amounts	239,724	179,468	45,836	14,420	-
5 Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	11,230	500	10,730	-	=
6 Differences due to consideration of provisions	249	249	-	-	=
7 Exposures related to liability repo-style transactions	173,313	-	173,313	-	-
8 Potential future exposure on derivatives	22,996	-	22,996	-	=
9 Differences due to consideration of CRM	(217,437)	-	(216,569)	(868)	=
10 Exposure amounts considered for regulatory purposes (2)	901,354	771,279	58,368	27,447	43,674

- (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

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, certain repo-style transactions, off-balance sheet securitization exposures, and other off-balance sheet items

Differences due to different netting rules and other adjustments for derivatives under the credit risk framework relate to the grossing up of deferred tax assets for regulatory exposure amount. Under the counterparty credit risk framework, the difference relates to the grossing up of derivatives for differences in netting rules allowed under IFRS and SA-CCR, inclusion of 1.4 alpha in replacement cost, and also the application of financial collateral in the calculation of regulatory exposure amount.

Differences due to consideration of provisions relate to amounts for AIRB exposures reported gross of partial write-offs.

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

Potential future exposure on derivatives consists of the add-on factors for the expected volatility of the price, rate or index underlying derivative instruments, after applying alpha equal to 1.4.

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.

CR1 - CREDIT QUALITY OF ASSETS (1)		Q3 2019					
		Gross carryi	ng values of				
		Defaulted exposures	Non-defaulted	Allowances /	Net values		
	LINE	(2) (3)	exposures	impairments (4)	(a + b - c)		
(\$ millions)	#	а	b	С	d		
Loans	1	2,593	416,937	1,567	417,963		
Debt securities	2	-	80,828	4	80,824		
Off-balance sheet exposures	3	316	170,948	251	171,013		
Total	4	2,909	668,713	1,822	669,800		

CR1 - CREDIT QUALITY OF ASSETS (1)		Q2 2019					
		Gross carryi	ng values of				
		Defaulted exposures	Non-defaulted	Allowances /	Net values		
	LINE	(2) (3)	exposures	impairments (4)	(a + b - c)		
(\$ millions)	#	а	b	С	d		
Loans	1	2,515	412,035	1,481	413,069		
Debt securities	2	-	74,925	4	74,921		
Off-balance sheet exposures	3	319	167,423	243	167,499		
Total	4	2,834	654,383	1,728	655,489		

CR1 - CREDIT QUALITY OF ASSETS (1)		Q1 2019					
		Gross carryii	ng values of				
		Defaulted exposures	Non-defaulted	Allowances /	Net values		
	LINE	(2) (3)	exposures	impairments (4)	(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 (4)	(a + b - c)	
(\$ millions)	#	а	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.
- (4) The approach for establishing and maintaining allowance for credit losses is based on IFRS requirements. Under capital reporting, general allowance refers to allowances on performing loans (Stage 1 and Stage 2), and specific allowance refers to allowances on impaired loans (Stage 3).
- (5) Basel Committee on Banking Supervisions issued a technical amendment to provide further information on the allocation of accounting provisions in the regulatory categories of general and specific provisions for standardized exposures. We have implemented this technical amendment prospectively effective October 31, 2019.

	В	BMO (22) Financial Group
CF	R2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q4 2019
(\$ m	nillions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,593
2	Loans and debt securities that have defaulted since the last reporting period	769
3	Returned to non-defaulted status	(22)
4	Amounts written off	(158
5	Other charges	(19:
6	Defaulted loans and debt securities at end of the reporting period	2,782

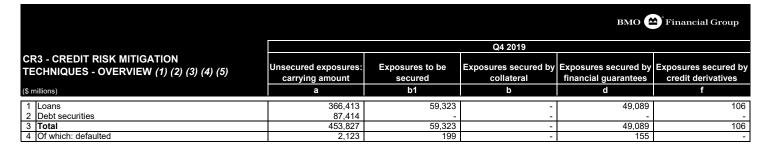
CF	R2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q3 2019
(\$ n	nillions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,515
2	Loans and debt securities that have defaulted since the last reporting period	613
3	Returned to non-defaulted status	(127)
4	Amounts written off	(138)
5	Other charges	(270)
6	Defaulted loans and debt securities at end of the reporting period	2,593

CF	R2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q2 2019
(\$ n	nillions)	а
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	Q1 2019	
(\$ m	nillions)	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

	R2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q4 2018 a
	Defaulted loans and debt securities at end of the previous financial reporting period	2,169
	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.



	Q3 2019									
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	360,300	57,663	-	48,924	-					
2 Debt securities	80,824	-	-	-	-					
3 Total	441,124	57,663	-	48,924	-					
4 Of which: defaulted	1,985	164	-	156	-					

			Q2 2019		
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)	a	b1	b	d	f
1 Loans 2 Debt securities	350,802 74,921	62,267		50,752	3 -
3 Total	425,723	62,267	-	50,752	3
4 Of which: defaulted	1,942	171	-	160	-

		Q1 2019							
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	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.



### CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK

MITIGATION (CRM) EFFECTS (1) (2)	Q4 2019									
(\$ millions except as noted)	Exposures befor			t CCF and CRM	WA density					
	On-balance sheet	ce 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	-	-	-	-	-	0.00%				
2 Non-central government public sector entities	203	27	203	13	57	26.29%				
3 Multilateral development banks	-	-	-	-	-	0.00%				
4 Banks	39	389	39	173	42	20.00%				
5 Securities firms	4	52	4	19	4	20.00%				
6 Corporates	18,365	9,840	18,365	4,292	22,343	98.62%				
7 Regulatory retail portfolios	10,016	4,849	10,016	212	7,514	73.47%				
8 Secured by residential property	1,161	170	1,161	68	538	43.79%				
9 Secured by commercial real estate	550	109	550	56	606	100.00%				
10 Equity	1,771	314	1,771	157	1,236	64.12%				
11 Defaulted exposures	682	49	682	1	968	141.54%				
12 Higher-risk categories (3)	312	374	312	180	739	150.00%				
13 Other assets	8,365	-	8,365	-	8,476	101.33%				
14 Total	41,468	16,173	41,468	5,171	42,523	91.18%				

R4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK										
MITIGATION (CRM) EFFECTS (1) (2)			Q3 :	2019						
(\$ millions except as noted)	Exposures befor	e CCF and CRM	Exposures pos	t CCF and CRM	RWA and F	RWA 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	1	1	1	1	_	0.00%				
2 Non-central government public sector entities	207	35	207	16	47	20.83%				
3 Multilateral development banks	-	-	-	-	-	0.00%				
4 Banks	4	346	4	164	34	20.00%				
5 Securities firms	5	52	5	19	5	20.00%				
6 Corporates	18,743	9,278	18,743	4,068	22,584	99.01%				
7 Regulatory retail portfolios	9,713	4,125	9,713	87	7,192	73.39%				
8 Secured by residential property	4,210	176	4,210	71	1,623	37.92%				
Secured by commercial real estate	570	108	570	56	626	100.00%				
10 Equity	1,726	295	1,726	147	1,178	62.87%				
11 Defaulted exposures	663	48	663	1	936	140.98%				
12 Higher-risk categories (3)	157	313	157	150	460	150.00%				
13 Other assets	9,578	-	9,578	-	9,158	95.62%				
14 Total	45,577	14,777	45,577	4,780	43,843	87.07%				

<sup>(1)</sup> 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.

<sup>(2)</sup> Exposure amounts are net of stage 3 allowance for credit losses.

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

BMO (A) Financial Group											
MITIGATION (CRM) EFFECTS (1) (2)			Q2 2	2019							
(\$ millions except as noted)	Exposures before	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					
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%					
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					
(\$ millions except as noted)	Exposures before	e 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			
Sovereigns and their central banks	11	7	11	4	-	0.00%			
2 Non-central government public sector entities	165	7	165	3	34	20.39%			
3 Multilateral development banks	-	-	-	-	-	0.00%			
4 Banks	3	186	3	90	19	20.00%			
5 Securities firms	10	46	10	15	5	20.00%			
6 Corporates	17,513	8,586	17,513	3,391	20,719	99.12%			
7 Regulatory retail portfolios	9,018	3,936	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)	127	183	127	89	323	150.00%			
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%			

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK										
MITIGATION (CRM) EFFECTS (1) (2)			Q4 2	2018						
(\$ millions except as noted)	Exposures before	re CCF and CRM	Exposures pos	t CCF and CRM	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 sector 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%				
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%				

<sup>(1)</sup> 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.

<sup>(2)</sup> 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).

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

	S-STANDARDIZED ATTROACTI-EXT	O O O I I I	TOOL! OLAO	OLO FRID INIC	AL IIII O		2040				
(\$ n	illions)					Q4	2019				
											Total credit
											exposures
											amount (post-
						Risk Weight					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	-	-	-	-	-	-	_	-	-	-
	Non-central government public sector entities	-	-	171	-	45	-	-	-	-	216
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	212	-	-	-	-	-	-	212
5	Securities firms	-	-	23	-	-	-	-	-	-	23
	Corporates	-	-	278	-	182	-	22,197	-	-	22,657
7	Regulatory retail portfolios	420	-	-	-	-	9,175	633	-	-	10,228
8	Secured by residential property	-	-	3	955	-	271	-	-	-	1,229
9	Secured by commercial real estate	-	-	-	-	-	-	606	-	-	606
10	Equity	475	-	358	-	-	-	1,095	-	-	1,928
	Defaulted exposures	-	-	17	-	-	-	116	550	-	683
	Higher-risk categories (4)	-	-	-	-	-	-	-	492	-	492
	Other assets	2,203	-	1,205	-	-	-	4,672	-	285	8,365
14	Total	3,098	-	2,267	955	227	9,446	29,319	1,042	285	46,639

CR5 - STANDARDIZED APPROACH - EXP	OSURES BY A	SSET CLAS	SES AND RIS	K WEIGHTS	(1) (2) (3)					
(\$ millions)					Q3	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	2	- 1	-	-	-	- 1	_	_	-	2
2 Non-central government public sector entities	-	-	217	-	6	-	-	_	-	223
3 Multilateral development banks	-	-	-	-	-	-	_	_	-	-
4 Banks	-	-	168	-	=	-	-	-	-	168
5 Securities firms	-	-	24	-	-	-	-	-	-	24
6 Corporates	-	-	268	-	21	-	22,522	-	-	22,811
7 Regulatory retail portfolios	433	-	-	-	-	8,703	664	-	-	9,800
Secured by residential property	-	-	4	3,963	-	314	-	-	-	4,281
Secured by commercial real estate	-	-	-	-	-	-	626	-	-	626
10 Equity	477	-	357	-	-	-	1,039	-	-	1,873
11 Defaulted exposures	-	-	16	-	-	-	121	527	-	664
12 Higher-risk categories (4)	-	-	-	-	-	-	-	307	-	307
13 Other assets	2,403	-	1,439	-	-	-	5,463	-	273	9,578
14 Total	3,315	-	2,493	3,963	27	9,017	30,435	834	273	50,357

<sup>(1)</sup> 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.

<sup>(2)</sup> Exposure amounts are net of stage 3 allowance for credit losses.

<sup>(3)</sup> Credit assessments by external credit rating agencies, including S&P, Moody's and, effective April 2019, DBRS are used to determine standardized risk weights based on guidelines issued by OSFI.

<sup>(4)</sup> Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CR5 - STANDARDIZED APPROACH - EXPO	SURES BY A	SSET CLASS	ES AND RISK	WEIGHTS (1	) (2) (3)					
(\$ 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 2 Non-central government public sector entities	15 -	-	- 166	-	2	-	-	-		15 168
Multilateral development banks     Banks	-	-	93	-	-	-	-	-	-	93
5 Securities firms 6 Corporates 7 Regulatory retail portfolios	- - 435	-	25 217	-	22	- - 8,117	20,665 466	-	-	25 20,904 9,018
Regulatory retail portions     Secured by residential property     Secured by commercial real estate	435	-	6	4,105	-	364	4 737	-	-	4,479 737
10 Equity 11 Defaulted exposures	474 -	-	296 17	-	-	-	997 116	- 486	-	1,767 619
12 Higher-risk categories (4) 13 Other assets	- 1,975	-	1,388	-	-	-	4,672	216	- 270	216 8,305
14 Total	2,899	-	2,208	4,105	24	8,481	27,657	702	270	46,346

CR5 - STANDARDIZED APPROACH - EXPO	SURES BY A	SSET CLASS	ES AND RISK	WEIGHTS (1		2018				
V.IIII					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
Sovereigns and their central banks	15	-	-	-	-	-	-	-	-	15
Non-central government public sector entities	-	-	162	-	-	-	-	-	-	162
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	139	-	-	-	-	-	-	139
5 Securities firms	-	-	25	-	-	-	-	-	-	25
6 Corporates	-	-	212	-	17	-	19,671	-	-	19,900
7 Regulatory retail portfolios	409	-	-	-	-	8,165	561	-	-	9,135
Secured by residential property	-	-	10	4,072	-	398	2	-	-	4,482
Secured by commercial real estate	-	-	-	-	-	-	756	-	-	756
10 Equity	476	-	413	-	-	-	1,005	-	-	1,894
11 Defaulted exposures	-	-	16	-	-	-	102	361	-	479
12 Higher-risk categories (4)	-	-	-	-	-	-	-	161	-	161
13 Other assets	2,430	-	1,404	-	-	-	4,701	-	265	8,800
14 Total	3,330	-	2,381	4,072	17	8,563	26,798	522	265	45,948

<sup>(1)</sup> 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.

<sup>(2)</sup> Exposure amounts are net of stage 3 allowance for credit losses.

<sup>(3)</sup> Credit assessments by external credit rating agencies, including S&P, Moody's and, effective April 2019, DBRS are used to determine standardized risk weights based on guidelines issued by OSFI.

<sup>(4)</sup> Non-defaulted exposures with risk weights equal to 150% (e.g. rated BB- or lower).

CR6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO AND	PD RANGE - R	ETAIL (1) (2) (3)						Q4 2019						
-millions-except as noted)			Moody's Investors Standard & Poor's Service implied implied LIN	Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provis
isk Profile	BMO Rating	PD Scale (%)	equivalent equivalent #	а	b	c	d	e	f	g	h	i	j	k	Ī
anadian insured residential															
xceptionally low to Very low		0.00 to <0.15	1	31,684	-	0.00 %	45,571	0.00 %	139,905	26.52 %		379	0.82 %	-	
ery low to Low		0.15 to <0.25	2	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-	
OW OW		0.25 to <0.50	3 4	8,599	-	0.00 %	-	0.00 % 0.00 %	18,002	0.00 % 0.00 %		-	0.00 % 0.00 %	-	
ow ledium		0.50 to <0.75 0.75 to <2.50	4 5	8,599 2.688	-	0.00 % 0.00 %	-	0.00 %	18,002 7.294	0.00 %			0.00 %		
ledium to High		2.50 to <10.00	6	2,285	_	0.00 %	_	0.00 %	6,958	0.00 %			0.00 %		
ligh		10.00 to <100.00	7	167	-	0.00 %	-	0.00 %	759	0.00 %		-	0.00 %	-	
Pefault		100.00 (Default)	8	148	-	0.00 %	-	0.00 %	709	0.00 %		-	0.00 %	-	
ub-total anadian uninsured residential			9	45,571	-		45,571		173,627			379		-	
xceptionally low to Very low		0.00 to <0.15	10	49,464	27,051	40.20 %	60,338	0.07 %	399,209	15.98 %		1,838	3.05 %	7	
ery low to Low		0.15 to <0.25	11		1,452	25.29 %	7,772	0.18 %	49,931	18.20 %		554	7.12 %	3	
ow		0.25 to <0.50	12	16	-	0.00 %	16	0.48 %	-	14.03 %		2	11.24 %	-	
DW		0.50 to <0.75	13		21	72.68 %	12,742	0.65 %	42,907	14.31 %		1,816	14.25 %	12	
ledium		0.75 to <2.50	14		533	20.44 %	7,806	1.24 %	36,886	18.10 %		2,134	27.34 %	17	
ledium to High ligh		2.50 to <10.00 10.00 to <100.00	15		27 25	33.72 % 15.95 %	4,807 328	6.93 % 39.41 %	13,469 2,299	15.41 % 12.74 %		2,958 225	61.53 % 68.55 %	49 16	
ngri Default		100.00 (Default)	10	161	9	13.14 %	163	100.00 %	1,238	12.74 %		225	132.92 %	11	
ub-total		(	18		29,118		93,972		545,939			9,743		115	
on-Canadian residential															
xceptionally low to Very low		0.00 to <0.15	19	1,451	5,914	58.67 %	4,921	0.04 %	45,573	68.67 %		440	8.94 %	1	
ery low to Low		0.15 to <0.25 0.25 to <0.50	20 21		37 224	100.00 % 50.84 %	6,740 622	0.19 % 0.37 %	13,967	29.58 % 71.87 %		807 301	11.97 % 48.33 %	4 2	
w w		0.25 to <0.50 0.50 to <0.75	21 22		224	0.00 %	622 417	0.37 %	5,928 6,735	71.87 % 60.91 %		301 276	48.33 % 66.05 %	2 2	
ledium		0.75 to <2.50	22 23		57	63.89 %	2,186	1.11 %	10,292	44.02 %		1,373	62.80 %	11	
ledium to High		2.50 to <10.00	24	316	1	55.39 %	317	4.55 %	3,933	62.32 %		646	204.12 %	9	
igh		10.00 to <100.00	25		39	63.21 %	196	22.23 %	1,847	44.00 %		474	241.43 %	20	
efault		100.00 (Default)	26		- 0.070	0.00 %	337	100.00 %	15,186	50.12 %		1,155	342.65 %	112	
ub-total tualifying revolving retail		l	27	12,053	6,272		15,736		103,461			5,472		161	
xceptionally low to Very low		0.00 to <0.15	28	741	38,166	57.67 %	22,752	0.05 %	3,008,415	72.96 %		501	2.20 %	7	
ery low to Low		0.15 to <0.25	29	111	2,589	70.93 %	1,947	0.17 %	368,556	90.06 %		174	8.92 %	3	
ow		0.25 to <0.50	30	32	407	76.48 %	343	0.31 %	84,366	90.94 %		51	14.82 %	1	
ow Ladiana		0.50 to <0.75	31		10,797	37.71 %	7,675	0.56 %	663,614	60.94 %		1,207	15.72 %	26	
ledium ledium to High		0.75 to <2.50 2.50 to <10.00	32		755 1,445	87.48 % 68.52 %	1,082 3,466	1.30 % 3.51 %	193,439 482,626	85.37 % 80.09 %		452 2,786	41.81 % 80.38 %	12 100	
ligh		10.00 to <10.00	33		1,445	65.24 %	3,466 875	3.51 % 21.25 %	482,626 125.035	80.09 % 71.54 %		1,458	166.64 %	127	
Pefault		100.00 (Default)	35		22	42.88 %	80	100.00 %	4,481	55.19 %		243	304.79 %	37	
ub-total		,,	36		54,429		38,220		4,930,532			6,872		313	
etail small-and-medium-sized entities															
xceptionally low to Very low		0.00 to <0.15	37	1,417	3,073	72.29 %	3,638	0.09 %	68,918	62.98 %		515	14.14 %	2	
ery low to Low		0.15 to <0.25 0.25 to <0.50	38		118 113	76.50 % 73.37 %	122 136	0.21 % 0.34 %	5,508 49,237	85.56 % 98.00 %		46 80	37.46 % 58.85 %	[ ]	
ow ow		0.50 to <0.75	40		354	82.53 %	1,272	0.56 %	5,460	53.14 %		550	43.28 %	4	
ledium		0.75 to <2.50	41	663	315	81.61 %	920	1.42 %	29,889	64.03 %		716	77.84 %	8	
ledium to High		2.50 to <10.00	42		147	79.73 %	638	4.75 %	12,264	71.67 %		714	111.95 %	23	
ligh		10.00 to <100.00	43		21	81.46 %	98	26.04 %	2,519	70.21 %		157	161.04 %	19	
efault ub-total		100.00 (Default)	44		39 4,180	82.63 %	72 6,896	100.00 %	5,880 179,675	68.32 %		265 3,043	368.23 %	33 89	
ther retail		l	45	5,767	4,100		0,090		113,013			5,045		09	
xceptionally low to Very low		0.00 to <0.15	46		3,364	49.38 %	11,247	0.07 %	326,475	21.05 %		446	3.96 %	2	
ery low to Low		0.15 to <0.25	47		586	91.61 %	9,369	0.20 %	227,554	61.88 %		2,438	26.03 %	11	
DW .		0.25 to <0.50	48		868	26.94 %	1,724	0.45 %	560,891	54.73 %		673	39.06 %	4	
ow edium		0.50 to <0.75 0.75 to <2.50	49		901 513	30.96 % 47.72 %	4,331 7,708	0.59 % 1.44 %	53,928 508,995	36.29 % 46.89 %		1,293 4,364	29.85 % 56.61 %	9 53	
edium edium to High		2.50 to <2.50	50	2,139	513	33.47 %	7,708 2,102	1.44 % 4.76 %	190,434	46.89 % 43.25 %		1,383	65.78 %	38	
igh		10.00 to <100.00	52	857	194	33.36 %	917	23.45 %	259,862	65.99 %		1,272	138.69 %	133	
efault		100.00 (Default)	53	197	2	44.85 %	193	100.00 %	79,286	46.64 %		476	247.18 %	83	
ub-total			54		6,484		37,591		2,207,425			12,345		333	
otal (all retail portfolios)	Diale Case Miner	Familia Improvention	55		100,483	00/ winds see 1 - 1 - 4	237,986		8,140,659			37,854		1,011	
Credit Risk excludes Counterparty Credit     Columns "a" and "b" are grouped by the orange by t	obligor's PD and colur in revised Pillar 3 guid or for off-balance sheet in PD, where applicables account level.	mns "d" onwards and dance and used for et exposure divided le, weighted by EAI	in Funds, Settlement risk and amounts below the grouped by the guarantor, where applicable. comparative purposes across banks. by total off-balance sheet exposure pre-convert.	e thresholds for dedu		)% risk weight.	231,300		0,140,009			37,004		1,011	

CR6 - IRB - CREDIT EXPOSURE BY F	OPTEOLIO AND BI	DANCE WHOLE	SALE (1) (2) (2)								Q4 2019						
\$ millions except as noted)	OKTI OLIO AND FI	S RANGE - WHOLE	Moody's Investors			Original on-	Off-balance sheet exposures	Average CCF	EAD post-CRM	Average PD	-	Average LGD	Average maturity		RWA		Provision
			Service implied	Standard & Poor's	LINE	gross exposure	pre-CCF	(4)	and post-CCF	(5)	obligors (6)	(7)	(years) (8)	RWA	density	EL	(9)
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	С	d	е	f	g	h	i	j	k	I
Corporate																	
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	46,163	80,695	51.19 %	95,131	0.08 %	5,830	34.08 %	2.33	19,486	20.48 %	27	
nvestment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	57	27,656	41,522	49.07 %	46,394	0.20 %	4,956	38.05 %	2.37	17,636	38.01 %	36	
nvestment grade	I-6, I-7	0.25 to < 0.50	Baa2 to Baa3	BBB to BBB-	58	42,115	36,734	47.56 %	58,250	0.32 %	8,764	36.88 %	2.45	27,530	47.26 %	69	
nvestment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	59	41,041	30,849	44.58 %	53,116	0.62 %	8,374	35.24 %	2.48	31,548	59.39 %	116	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	41,386	28,174	45.64 %	52,252	1.23 %	11,328	36.03 %	2.57	40,545	77.60 %	230	
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	6,859	5,467	46.22 %	8,600	3.48 %	2,581	30.63 %	2.13	7,384	85.86 %	94	
Vatchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,208	1,256	46.30 %	2,586	14.06 %	799	28.56 %	2.09	3,404	131.63 %	105	
Default	Default	100.00 (Default)	C	C to D	63	1,357	307	100.00 %	1,634	100.00 %	369	36.53 %	2.53	4,834	295.73 %	339	
Sub-total					64	208.785	225.004		317,963		43.001	99.00		152.367		1.016	3:
Sovereign							.,		. , , , , , , , , , , , , , , , , , , ,							, , , ,	
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to < 0.15	Aaa to Baa1	AAA to BBB+	65	128,075	7,978	64.46 %	133,392	0.02 %	3,347	5.25 %	2.61	3,745	2.81 %	3	
nvestment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	66	531	114	50.91 %	462	0.20 %	325	22.73 %	1.63	89	19.33 %	-	
nvestment grade	I-6. I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	96	147	37.41 %	142	0.32 %	121	51.59 %	2.56	86	60.89 %	-	
nvestment grade to Non-investment grade	I-7. S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	206	69	38.04 %	209	0.62 %	100	40.98 %	1.51	130	61.90 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	945	51	40.84 %	952	0.98 %	91	28.54 %	2.37	573	60.20 %	3	
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	30	25	48.20 %	41	3.56 %	37	41.74 %	1.21	47	116.09 %	1	
Vatchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	19	2	39.65 %	18	13.44 %	6	16.88 %	1.13	15	80.92 %	- 1	
Default	Default	100.00 (Default)	C	C to D	72		-	100.00 %		100.00 %	1	15.00 %	1.00		198.75 %	-	
Sub-total	Dordan	roo.oo (Bordan)		0.10.2	73	129.902	8.386	100.00 70	135,216	100.00 70	4.028	10.00 70	1.00	4.685	100.70	8	
Bank	I .					,	-,,		,	l .	.,,			.,			
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,822	3,792	81.14 %	16,865	0.07 %	175	19.39 %	1.19	1,448	8.58 %	2	
nvestment grade	I-5. I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,399	5,821	60.35 %	7,548	0.19 %	80	11.30 %	1.41	673	8.92 %	2	
nvestment grade	I-6. I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,689	1,456	62.30 %	2,458	0.32 %	80	14.99 %	1.07	392	16.00 %	1	
nvestment grade to Non-investment grade	I-7. S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	367	709	62.69 %	680	0.56 %	46	16.27 %	1.18	161	23.74 %	1	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1.417	152	95.23 %	1.275	1.07 %	46	15.87 %	0.51	391	30.64 %	2	
Ion-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	109	15	98.16 %	80	2.82 %	16	15.22 %	0.26	29	36.95 %		
Vatchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	103	-	0.00 %	-	0.00 %	-	0.00 %	0.20	2.5	0.00 %		
Default	Default	100.00 (Default)	C	C to D	81		_	0.00 %	_	0.00 %	_	0.00 %		[]	0.00 %	- 1	
Sub-total	Sorduit	.55.00 (Dolauit)		0.00	82	20.803	11.945	0.00 /0	28.906	0.00 /0	443	0.00 /0		3.094	0.00 /0	8	
Jub-total					83	359.490	245.335		482.085		47.472	1		160,146		1.032	3

<sup>|</sup> Total (all wholesale portfolios) | 83 359,490 245,335 (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 pre-conversion 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 LGD, 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.

															Financial G
R6 - IRB - CREDIT EXPOSURE BY PO imillions except as noted)	RTFOLIO AND	PD RANGE - F	RETAIL (1) (2) (3)							Q3 2019					
			Moody's Investors Standard & Poor's Service implied implied		Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	Prov
isk Profile	BMO Rating	PD Scale (%)	equivalent equivalent	#		b b	C (+)	d d	e	f	g	h	i	j	k
anadian insured residential			· · · · · · · · · · · · · · · · · · ·												
ceptionally low to Very low		0.00 to <0.15		1	31,158	-	0.00 %	45,350	0.00 %	140,137	26.31 %		372	0.83 %	-
ery low to Low		0.15 to <0.25		2	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-
ow		0.25 to <0.50		3		-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-
ow 		0.50 to <0.75		4	8,874	-	0.00 %	-	0.00 %	18,122	0.00 %		-	0.00 %	-
ledium ledium to Hiah		0.75 to <2.50 2.50 to <10.00		5 6	2,686 2,311	-	0.00 % 0.00 %	-	0.00 % 0.00 %	7,367 7.171	0.00 % 0.00 %			0.00 % 0.00 %	-
igh		10.00 to <100.00		7	172	_	0.00 %		0.00 %	815	0.00 %			0.00 %	-
efault		100.00 (Default)		8	150	-	0.00 %	-	0.00 %	724	0.00 %		-	0.00 %	-
ub-total				9	45,351	-		45,350		174,336			372		-
anadian uninsured residential		•		•											
xceptionally low to Very low		0.00 to <0.15		10	48,731	26,632	39.98 %	59,377	0.07 %	396,054	15.94 %		1,809	3.05 %	7
ery low to Low		0.15 to <0.25		11	7,295	1,435	25.53 %	7,662	0.18 %	49,725	17.52 %		528	6.89 %	2
ow		0.25 to <0.50		12	16	-	0.00 %	16	0.48 %	44.000	14.03 %		1 712	11.24 %	4. <sup>-</sup>
ow ledium		0.50 to <0.75 0.75 to <2.50		13 14	12,050 7,571	20 596	70.79 % 19.65 %	12,064 7,688	0.61 % 1.24 %	41,683 36,791	15.06 % 16.08 %		1,713 1,860	14.20 % 24.19 %	11 15
ledium ledium to Hiah		2.50 to <2.50		15	4,733	36	19.65 % 25.55 %	4.743	1.24 % 6.92 %	13.444	16.08 %		2,562	24.19 % 54.01 %	43
ligh		10.00 to <100.00		16	348	32	20.46 %	355	39.81 %	2,457	14.66 %		2,302	79.95 %	20
efault		100.00 (Default)		17	167	9	15.08 %	168	100.00 %	1,255	12.80 %		242	144.08 %	10
ub-total				18	80,911	28,760		92,073		541,409			9,000		108
on-Canadian residential								-		•					
xceptionally low to Very low		0.00 to <0.15		19	1,447	5,911	58.65 %	4,913	0.04 %	45,719	69.20 %		443	9.01 %	1
ery low to Low		0.15 to <0.25		20	4,376	48	100.00 %	4,424	0.19 %	14,408	30.49 %		546	12.34 %	3
ow		0.25 to <0.50		21	788 447	246	49.39 %	910 447	0.47 % 0.74 %	9,041	72.76 %		522 299	57.40 % 66.91 %	3
ow ledium		0.50 to <0.75 0.75 to <2.50		22 23	1.482	30	0.00 % 85.38 %	1,508	1.18 %	7,085 7,193	61.70 % 43.02 %		986	65.38 %	2 8
ledium to High		2.50 to <10.00		24	302	1	59.41 %	303	4.55 %	3,891	64.05 %		633	208.99 %	9
ligh		10.00 to <100.00		25	165	42	60.76 %	191	22.91 %	1.815	45.77 %		469	246.15 %	20
efault		100.00 (Default)		26	351	-	0.00 %	351	100.00 %	15,703	50.06 %		1,207	344.01 %	115
ub-total				27	9,358	6,278		13,047		104,855			5,105		161
ualifying revolving retail															·
xceptionally low to Very low		0.00 to <0.15		28	758	37,708	57.68 %	22,508	0.05 %	2,974,849	72.84 %		493	2.19 %	7
ery low to Low		0.15 to <0.25		29	113	2,581	70.51 %	1,932	0.17 %	365,335	89.29 %		170	8.81 %	3
ow		0.25 to <0.50 0.50 to <0.75		30 31	33 3,532	412 10,564	75.61 % 37.96 %	344 7,542	0.31 % 0.56 %	86,238 658,174	90.82 % 60.62 %		51 1,182	14.81 % 15.67 %	1 26
ow ledium		0.75 to <2.50		32	421	741	87.04 %	1,066	1.30 %	192,980	80.85 %		422	39.62 %	11
ledium to High		2.50 to <10.00		33	2.404	1,401	68.81 %	3,368	3.51 %	474.547	76.50 %		2,556	75.88 %	91
ligh		10.00 to <100.00		34	699	252	63.35 %	859	21.90 %	123,912	70.87 %		1,414	164.66 %	126
efault		100.00 (Default)		35	80	30	40.93 %	92	100.00 %	5,350	54.27 %		319	345.74 %	37
ub-total				36	8,040	53,689		37,711		4,881,385			6,607		302
etail small-and-medium-sized entities		,													
xceptionally low to Very low		0.00 to <0.15		37	1,346	2,894	71.83 %	3,425	0.09 %	69,981	61.78 %		472	13.80 %	2
ery low to Low		0.15 to <0.25		38	28	112	76.98 %	114 129	0.21 % 0.34 %	5,508 49,241	85.47 %		43 76	37.43 % 59.20 %	-
ow ow		0.25 to <0.50 0.50 to <0.75		39 40	50 954	109 312	72.72 % 83.09 %	1,213	0.34 %	5,799	98.00 % 51.20 %		506	59.20 % 41.69 %	3
ledium		0.75 to <2.50		41	576	305	81.63 %	825	1.41 %	30,170	64.25 %		640	77.57 %	7
ledium to High		2.50 to <10.00		42	496	147	79.96 %	613	4.84 %	12,743	71.82 %		690	112.44 %	22
ligh		10.00 to <100.00		43	75	19	80.46 %	90	27.37 %	2,771	71.29 %		146	161.03 %	19
efault		100.00 (Default)		44	36	39	82.71 %	68	100.00 %	5,967	68.88 %		244	358.68 %	32
ub-total				45	3,561	3,937		6,477		182,180			2,817		85
ther retail		0.0040.15			0.05	0.00-	10.00 1		0.000	0.00	6.0=			0.000	
xceptionally low to Very low ery low to Low		0.00 to <0.15 0.15 to <0.25		46 47	9,024 8,261	3,333 607	49.28 % 92.24 %	11,008 8,821	0.07 % 0.20 %	318,547 224.083	21.07 % 60.77 %		430 2,260	3.90 % 25.62 %	2 10
ery low to Low ow		0.15 to <0.25 0.25 to <0.50		47	8,261 1,431	607 829	92.24 % 26.96 %	8,821 1,654	0.20 % 0.45 %	224,083 548,345	60.77 % 54.83 %		2,260 655	39.59 %	10
ow ow		0.50 to <0.75		49	4.056	878	32.18 %	4.146	0.59 %	52.646	35.18 %		1,201	28.96 %	8
edium		0.75 to <2.50		50	7,277	492	47.06 %	7,429	1.44 %	506,766	45.57 %		4,096	55.13 %	50
edium to High		2.50 to <10.00		51	2,057	50	38.12 %	2,017	4.76 %	199,035	41.69 %		1,279	63.40 %	36
igh		10.00 to <100.00		52	837	189	31.59 %	892	24.00 %	276,654	65.57 %		1,232	138.14 %	131
efault		100.00 (Default)		53	200	3	48.68 %	196	100.00 %	79,023	47.25 %		497	253.05 %	84
ub-total				54		6,381		36,163		2,205,099			11,650		325
	1. 0	Familia Inc. 1	la Familia Calliana and Calliana				00/ -1-1 1 1 1	230,821		8,089,264			35,551		981
uo-total otal (all retail portfolios)  1) Credit Risk excludes Counterparty Credit Ris 2) Columns "a" and "b" are grouped by the oblig 3) PD bands in the table are as prescribed in re 4) Calculated as EAD post-conversion factor fo 5) Calculated as the obligor PD or guarantor PL 5) Obligor count for Retail portfolios is at the ac 7) Calculated as the obligor LGD or guarantor L	gor's PD and colur evised Pillar 3 guid er off-balance shee D, where applicabl ecount level.	mns "d" onwards and dance and used for et exposure divided le, weighted by EA	re grouped by the guarantor, where applica r comparative purposes across banks. d by total off-balance sheet exposure pre-c D.	55 low the able.	180,364 thresholds for dedu	99,045	0% risk weight.	36,163 230,821		8,089,264			35,551		981

R6 - IRB - CREDIT EXPOSURE BY millions except as noted)	PORTFOLIO AND P	D RANGE - WHOLE	SALE (1) (2) (3)				Off-balance				Q3 2019						
millions except as noted)			Moody's Investors Service implied	Standard & Poor's	LINE	Original on- balance sheet gross exposure	oπ-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM and post-CCF	Average PD	Number of obligors (6)	Average LGD	Average maturity (years) (8)	RWA	RWA density	EL	Provisio
tisk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	c	d	e	f	g	h	i	j	k	í
orporate																	
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	42,772	80.070	50.67 %	91.141	0.08 %	5,697	34.63 %	2.34	18,847	20.68 %	26	
nvestment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	57	29,301	39,306	47.97 %	46,424	0.20 %	5,134	37.98 %	2.39	17,703	38.13 %	36	
nvestment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	41,102	38,255	48.71 %	58,082	0.32 %	9,055	37.02 %	2.50	27,804	47.87 %	69	
nvestment grade to Non-investment grade	I-7. S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,865	29,603	45.59 %	51,933	0.62 %	8.522	34.98 %	2.49	30,686	59.09 %	113	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	40,747	29.604	46.54 %	52.540	1.23 %	11.795	36.11 %	2.58	40.724	77.51 %	232	
Ion-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	6,216	6.230	47.85 %	8.331	3.59 %	2.780	31.79 %	2.07	7.459	89.53 %	94	
Vatchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1.734	1.082	51.36 %	2.173	14.44 %	783	29.10 %	2.20	2.941	135.35 %	92	
efault	Default	100.00 (Default)	C	C to D	63	1,120	292	100.00 %	1,399	100.00 %	356	35.42 %	2.49	4.070	291.05 %	268	
ub-total	Dordan	100.00 (Delault)		O to b	64	202,857	224,442	100.00 70	312,023		44,122	00.4Z 70	2.40	150,234	201.00 /0	930	
overeign					10.	202,007			012,020		,		ı	100,201		000	
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	112,534	7,892	61.93 %	117,682	0.02 %	3,292	5.90 %	2.74	3,720	3.16 %	3	
nvestment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	603	340	76.35 %	698	0.20 %	329	20.18 %	1.36	113	16.15 %	-	
nvestment grade	I-6. I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	126	177	45.50 %	153		119	39.38 %	2.39	74	48.06 %		
nvestment grade to Non-investment grade	I-7. S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	703	55	38.38 %	717	0.63 %	83	48.39 %	2.50	598	83.31 %	2	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	129	62	40.39 %	127	1.26 %	89	30.80 %	1.69	82	64.30 %	1	
Ion-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	41	16	44.43 %	45	2.74 %	40	46.37 %	1.22	56	124.31 %	i	
Vatchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	2		44.73 %	1	14.66 %	4	65.00 %	1.00	2	311.58 %	- 1	
efault	Default	100.00 (Default)	C	C to D	72	-	_	100.00 %		100.00 %		15.00 %	1.00	-	198.75 %		
ub-total	Bordan	TOO.OO (BOIGUIL)	Ŭ	0.00	73	114.138	8.542	100.00 70	119.423		3,956	10.00 70	1.00	4.645	100.70 70	7	
lank			l.		1.0	111,100	0,012		110,120		0,000	I.	I	1,010	I .		
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11.824	4,799	75.24 %	16,144	0.07 %	172	17.66 %	1.27	1,393	8.63 %	2	
nvestment grade	I-5. I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,468	4.398	60.67 %	7.021	0.19 %	76	12.65 %	1.55	712	10.14 %	2	
nvestment grade	I-6. I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,703	1,184	62.06 %	2,353	0.32 %	74	14.67 %	1.14	373	15.85 %	1	
nvestment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	573	852	64.75 %	962	0.56 %	47	15.94 %	0.96	214	22.22 %	1	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1.598	155	98.45 %	1.402		45	16.13 %	0.36	413	29.44 %	3	
Ion-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	119	4	97.78 %	122		15	16.79 %	0.50	54	43.95 %	1	
Vatchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	0.00 %	-	0.00 %		0.00 %	-	- 1	0.00 %		
efault	Default	100.00 (Default)	С	C to D	81	-	_	0.00 %	_	0.00 %	_	0.00 %	-	-	0.00 %	-	
ub-total					82	20,285	11.392		28.004		429			3,159		10	
otal (all wholesale portfolios)					83	337,280	244,376		459,450		48.507			158,038		947	
1) Credit Risk excludes Counterparty Credit	Risk, Securitization, Equ	ity Investment in Funds	Settlement risk and amo	ounts below the threshold	s for ded	luction subject to 25	50% risk weight.				-,	1		,			
2) Columns "a" and "b" are grouped by the o						,	· · · · · · · · · · · · · · · · · · ·										
3) PD bands in the table are as prescribed in																	
4) Calculated as EAD post-conversion factor																	
5) Calculated as EAD post-conversion racion			o salarioo orioot exposu	p. o-conversion ractor.													
6) Obligor count for Wholesale portfolios is a		reignited by LAD.															
	at the politowel level.																

														вмо (2	Finan	icial Group
CR6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO A	ND PD RANGE -	RETAIL (1) (2) (	(3)						Q2 2019						
(\$ millions except as noted)			Service implied		Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF		Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)
Risk Profile	BMO Rating	PD Scale (%)	equivalent	equivalent #	а	b	С	d	е	f	g	h	i	j	k	ı
Canadian insured residential																
Exceptionally low to Very low		0.00 to <0.15		1	32,654	-	0.00 %	46,532	0.00 %	145,215	26.02 %		355	0.76 %	-	-
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		0.50 to <0.75		4	8,586	-	0.00 %	-	0.00 %	18,318	0.00 %		-	0.00 %	-	-
Medium		0.75 to <2.50		5	2,648	-	0.00 %	-	0.00 %	7,153	0.00 %		- 1	0.00 %	-	-
Medium to High		2.50 to <10.00		6 7	2,266	-	0.00 %	-	0.00 %	7,112	0.00 %		-	0.00 %	-	-
High Default		10.00 to <100.00 100.00 (Default)			227 153	-	0.00 % 0.00 %	-	0.00 % 0.00 %	1,124 763	0.00 % 0.00 %		-	0.00 % 0.00 %		-
Sub-total		100.00 (Derault)		9	46,534	-	0.00 %	46,532	0.00 %	179,685			355	0.00 %		-
Canadian uninsured residential			l	l a	40,004	-		40,002	1	179,000			333			
Exceptionally low to Very low		0.00 to <0.15		10	47,196	26,231	39.93 %	57,669	0.07 %	391,400	16.16 %		1,774	3.08 %	7	
Very low to Low		0.15 to <0.25		11	6.998	1,363	24.75 %	7,335	0.18 %	48,816	17.54 %		506	6.90 %	2	
Low		0.25 to <0.50		12		-,500	0.00 %	.,000	0.00 %	.5,010	0.00 %			0.00 %	] -	
Low		0.50 to <0.75		13	11,336	21	70.84 %	11,351	0.61 %	40,526	15.27 %		1,633	14.39 %	10	
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	l I
Medium to High		2.50 to <10.00		15	4,473	31	21.76 %	4,480	6.92 %	12,652	13.24 %		2,427	54.17 %	41	
High		10.00 to <100.00		16	454	46	22.58 %	464	40.63 %	3,037	14.56 %		366	78.88 %	27	,
Default		100.00 (Default)		17	170	13	16.93 %	172	100.00 %	1,313	12.51 %		239	138.95 %	11	
Sub-total				18	77,767	28,242		88,718		533,840			8,707		112	2 11
Non-Canadian residential																
Exceptionally low to Very low		0.00 to <0.15		19	1,460	5,958	58.67 %	4,956	0.04 %	45,447	68.99 %		445	8.98 %	1	
Very low to Low		0.15 to <0.25		20	4,524	65	100.00 %	4,590	0.19 %	14,710	30.53 %		567	12.35 %	3	
Low Low		0.25 to <0.50 0.50 to <0.75		21 22	797 491	237	48.80 % 0.00 %	913 491	0.47 % 0.74 %	8,940 7.615	72.61 % 61.81 %		523 329	57.28 % 67.01 %	3	
Medium		0.75 to <2.50		22 23	1,463	38	87.83 %	1,496	1.20 %	7,504	43.25 %		991	66.24 %	8	
Medium to High		2.50 to <10.00		24	327	30	83.51 %	330	4.62 %	3,932	65.84 %		715	216.67 %	10	
High		10.00 to <100.00		25	192	56	60.59 %	225	21.97 %	2,123	47.86 %		593	263.56 %	24	
Default		100.00 (Default)		26	383	-	100.00 %	383	100.00 %	17,326	50.71 %		1,341	350.13 %	147	
Sub-total		(2 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2		27	9.637	6,357		13.384		107,597			5,504		198	
Qualifying revolving retail		1			-,	.,			"							
Exceptionally low to Very low		0.00 to <0.15		28	713	37,471	57.46 %	22,245	0.05 %	2,947,607	73.13 %		487	2.19 %	7	4
Very low to Low		0.15 to <0.25		29	96	2,548	70.22 %	1,885	0.17 %	358,884	89.53 %		167	8.86 %	3	3
Low		0.25 to <0.50		30	30	403	75.57 %	334	0.31 %	86,021	90.74 %		50	14.97 %	1	
Low		0.50 to <0.75		31	3,411	10,295	37.99 %	7,322	0.56 %	644,059	60.32 %		1,142	15.60 %	25	
Medium		0.75 to <2.50		32	330	737	86.64 %	968	1.28 %	193,772	78.71 %		368	38.02 %	10	
Medium to High		2.50 to <10.00		33	2,349	1,371	68.78 %	3,292	3.51 %	474,332	76.39 %		2,496	75.82 %	89	
High		10.00 to <100.00		34	697	253	63.55 %	858	23.15 %	126,471	70.10 %		1,400	163.17 %	130	
Default Sub-total		100.00 (Default)		35 36	73 7,699	26 53,104	41.30 %	84 36,988	100.00 %	4,842 4.835.988	54.76 %		305 6,415	363.10 %	32 297	
Retail small-and-medium-sized entities	1	1	1	36	7,099	53, 104		30,988	1	4,030,988	1		0,415		297	32
Exceptionally low to Very low		0.00 to <0.15		37	1,324	2,666	69.28 %	3,174	0.09 %	72,286	61.45 %		431	13.58 %	2	
Very low to Low		0.00 to <0.15 0.15 to <0.25		38	24	2,000	76.40 %	98	0.09 %	5,508	85.75 %		37	37.76 %		
Low		0.15 to <0.25 0.25 to <0.50		39	55	120	73.20 %	142	0.34 %	49,821	98.00 %		84	59.15 %	1 -	
Low		0.50 to <0.75		40	918	182	74.03 %	1,051	0.56 %	7,443	49.01 %		420	39.96 %	3	3
Medium		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		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	69.91 %		151	157.29 %	21	
Default		100.00 (Default)		44	44	5	73.56 %	47	100.00 %	6,113	59.88 %		305	648.94 %	7	
Sub-total			1	45	3,549	3,456		5,993		189,452			2,703		63	3 7
Other retail		In an							T							
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		47 48	7,891	613	92.33 %	8,457 1,575	0.20 %	221,257	61.58 %		2,193 622	25.93 %	10	
Low Low		0.25 to <0.50 0.50 to <0.75		48 49	1,358 3.842	776 844	27.99 % 31.37 %	1,575 3,900	0.46 % 0.59 %	537,075 51.820	54.72 % 34.70 %		1,114	39.49 % 28.56 %	8	
Low Medium		0.50 to <0.75 0.75 to <2.50		49 50	3,842 6.945	844 470	31.37 % 46.73 %	3,900 7.085	0.59 % 1.44 %	51,820 504.032	34.70 % 45.35 %		1,114 3,881	28.56 % 54.78 %	48	
Medium to High		2.50 to <10.00		51	1,941	470	37.01 %	1,897	4.74 %	183,478	45.35 %		1,179	62.15 %	32	
High		10.00 to <100.00		52	837	164	37.01 %	1,697	24.03 %	273,191	64.98 %		1,179	136.16 %	128	
Default		100.00 (Default)		53	195	2	31.71 %	189	100.00 %	81,583	46.63 %		504	266.67 %	78	
Sub-total		100.00 (Doladit)		54	31.842	6.211	01.71 70	34.798	100.00 /0	2.169.495	40.00 //		11,113	200.01 /0	309	
Total (all retail portfolios)			1	55	177,028	97,370		226,413	1	8,016,057			34,797		979	
(1) Credit Risk excludes Counterparty Credit	51. 6 10 0	·			he thresholds for de		250% risk weigh		1	2,2.2,007	1		,		, ,,,,	

Sub-total Total (all retail portfolios)

(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 pre-conversion 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 LGD, where applicable, weighted by EAD.

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

R6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO AND P	D RANGE - WHOLE	SALE (1) (2) (3)								Q2 2019						
s 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	EAD post-CRM and post-CCF	Average PD	Number of obligors (6)	Average LGD	Average maturity (years) (8)	RWA	RWA density	EL	Provisio
tisk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	c	d	e	f	g	h	i	j	k	ΤÍ
orporate																	
nvestment grade	I-1, I-2, I-3, I-4, I-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	
nvestment grade	I-5. I-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	
nvestment grade	I-6, I-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	
nvestment 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 %	52.550	0.62 %	8,475	34.80 %	2.48	30,708	58.44 %	114	
Ion-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 %	52,235	1.22 %	12.389	36.32 %	2.47	40,011	76.60 %	232	
lon-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	32.28 %	2.10	7,153	90.71 %	92	
Vatchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1.715	1.398	52.46 %	2.187	14.19 %	811	29.31 %	2.26	2.984	136.44 %	92	
efault	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	
ub-total	Delault	100.00 (Delault)	0	CIOD	64	198,606	217,830	100.00 70	305,079		44.760	30.13 /0	2.00	147.109	290.39 /0	914	- 2
overeign					04	130,000	217,030		303,079		44,700			147,103		314	
nvestment grade	I-1, I-2, I-3, I-4, I-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	
nvestment 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 %		
nvestment grade	I-6. I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	113	293	50.88 %	207	0.32 %	118	33.65 %	1.72	78	37.68 %		
nvestment 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 %	31	0.63 %	78	164.14 %	1.15	72	232.26 %		
Ion-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	
Ion-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 %	41	3.38 %	44	47.78 %	1.24	55	134.15 %	1	
Vatchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1		0.00 %	71	0.00 %	3	0.00 %	1.24	-	0.00 %	- 1	
efault	Default	100.00 (Default)	C	C to D	72		_	0.00 %		0.00 %	-	0.00 %	_	_	0.00 %	- 1	
ub-total	Derault	100.00 (Delault)	0	0.02	73	106.169	8.827	0.00 70	111.532		3.851	0.00 /0		4.560	0.00 70	9	
ank					10	100,100	0,021		111,002		0,001			4,000			
nvestment grade	I-1, I-2, I-3, I-4, I-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	
nvestment grade	I-5. I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4.747	3.679	59.47 %	6.642		81	13.63 %	1.53	718	10.81 %	2	
nvestment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	2,328	1,901	61.73 %	3,257	0.32 %	78	14.00 %	0.97	454	13.94 %	1	
nvestment 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 %	1,345		50	15.36 %	0.72	283	21.04 %	i I	
Ion-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		47	15.37 %	0.40	418	28.09 %	3	
lon-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 %	34	2.85 %	12	14.74 %	0.19	11	32.35 %	<u> </u>	
Vatchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	_	0.00 %	0-7	0.00 %	12	0.00 %	0.15		0.00 %	- 1	
Default	Default	100.00 (Default)	C	C to D	81		_	0.00 %		0.00 %	_	0.00 %	_	_	0.00 %	- 1	
sub-total	Deladit	100.00 (Delault)		0.00	82	21.860	10.993	0.00 70	29.349		444			3,219	0.00 70	9	
otal (all wholesale portfolios)					83	326.635	237.650		445.960		49.055			154.888		932	
Credit Risk excludes Counterparty Credit	Pick Securitization Equ	ity Invoctment in Eundo	Cottlement rick and ame	unto bolow the threehold					443,300		49,000			134,000		332	
<ol> <li>Cledit Risk excludes Counterparty Credit</li> <li>Columns "a" and "b" are grouped by the o</li> </ol>					s ioi ueu	iuction subject to 2:	00 % risk weight.										
3) PD bands in the table are as prescribed in																	
4) Calculated as EAD post-conversion factor																	
5) Calculated as EAD post-conversion ractor			o salarioo orioot exposu	p. o-conversion ractor.													
6) Obligor count for Wholesale portfolios is a		reignited by LAD.															

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R6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO AND PD RANGE	- RETAIL (1) (2) (3)						Q1 2019						
nillions except as noted)		Moody's Investors Standard & Poor's	Original on- balance sheet	Off-balance sheet exposures	Average CCF	EAD post-CRM			Average LGD	Average maturity		RWA		Provi
al Parkit	BMC Berlier BB Cook (%)		gross exposure		(4)		Average PD (5)	obligors (6)	(7)	(years)	RWA	density	EL	(
sk Profile	BMO Rating PD Scale (%)	equivalent equivalent #	а	b	С	d	e	ī	g	h	ı ı	J	k	
nadian insured residential ceptionally low to Very low	0.00 to <0.15		32,459		0.00 %	46,223	0.00 %	146,311	25.60 %		345	0.75 %		_
ery low to Low	0.00 to <0.15 0.15 to <0.25		32,439		0.00 %		0.00 %	140,311	0.00 %		343	0.75 %	-	
ow	0.25 to <0.50	3	-	-	0.00 %	-	0.00 %	-	0.00 %		-	0.00 %	-	
ow	0.50 to <0.75	4	8,568	-	0.00 %		0.00 %	18,140	0.00 %		-	0.00 %	-	
edium edium to High	0.75 to <2.50 2.50 to <10.00	5 6	2,655 2,219	-	0.00 % 0.00 %		0.00 % 0.00 %	7,150 6,892	0.00 % 0.00 %		-	0.00 % 0.00 %	-	
gh	10.00 to <100.00		180		0.00 %		0.00 %	843	0.00 %			0.00 %	-	ĺ
efault	100.00 (Default)	8	143	1	0.00 %	-	0.00 %	719	0.00 %		-	0.00 %	-	
b-total		9	46,224	-		46,223		180,055			345			
ceptionally low to Very low	0.00 to <0.15	10	48,072	25,790	39.98 %	58,384	0.07 %	392,288	16.30 %		4 040	3.12 %	7	
ry low to Low	0.00 to <0.15 0.15 to <0.25	10	7,063	25,790 1,366	39.98 % 24.84 %		0.07 %	392,288 48,282	17.46 %		1,819 508	5.12 % 6.86 %	2	
w	0.25 to <0.50	12	-	-	0.00 %		0.00 %	-	0.00 %		-	0.00 %	-	
w <sub></sub>	0.50 to <0.75	13		22	71.19 %		0.60 %	40,293	15.48 %		1,623	14.56 %	10	
edium	0.75 to <2.50	14		600 29	19.36 %		1.24 %	35,473 12,377	16.19 %		1,736	24.50 % 54.17 %	14 40	
edium to High ah	2.50 to <10.00 10.00 to <100.00	15		29 25	23.93 % 20.81 %		6.92 % 40.17 %	2,323	13.23 % 14.33 %		2,358 273	54.17 % 77.78 %	40 19	
efault	10.00 to 100.00	17	136	13	15.16 %	138	100.00 %	1,184	12.84 %		198	143.48 %	8	
ıb-total	, , ,	18		27,845		88,860		532,220			8,515		100	
on-Canadian residential	0.004- 4045	10	4 440	E 700	E0 E0 0/	4.040	0.04.0/	45 400	60.00.0/		400	0.07.0/		
ceptionally low to Very low ery low to Low	0.00 to <0.15 0.15 to <0.25	19 20	1,442 4,406	5,768 73	58.50 % 100.00 %		0.04 % 0.19 %	45,162 14,876	68.83 % 30.33 %		432 550	8.97 % 12.28 %	1	
W	0.13 to <0.23 0.25 to <0.50	21	763	255	50.03 %		0.47 %	8,975	72.14 %		507	56.90 %	3	
w	0.50 to <0.75	22	507	-	0.00 %		0.74 %	7,910	62.24 %		342	67.46 %	2	
edium	0.75 to <2.50	23		40	89.19 %		1.18 %	7,780	42.84 %		1,035	65.05 %	9	
edium to High gh	2.50 to <10.00 10.00 to <100.00	24 25	318 229	4 82	86.12 % 60.35 %	322 278	4.71 % 22.05 %	3,817 2,442	65.16 % 44.43 %			216.77 % 247.12 %	10 27	ĺ
gri efault	100.00 (Default)	25 26	397	-	100.00 %		100.00 %	18.452	50.57 %			335.01 %	155	ĺ
ub-total	70000 (2000)	27		6,222		13,281		109,414	93131		5,581		210	
ualifying revolving retail			1											
ceptionally low to Very low ery low to Low	0.00 to <0.15 0.15 to <0.25	28 29	596 68	37,247 2.535	57.95 % 70.17 %		0.05 % 0.17 %	2,915,483 357,753	72.92 % 89.29 %		484 163	2.18 % 8.83 %	7	
ow to Low	0.15 to <0.25 0.25 to <0.50	30		401	75.31 %		0.17 %	86,126	90.65 %		48	14.91 %	1	
ow .	0.50 to <0.75	31	3,350	10,086	37.98 %	7,181	0.56 %	637,402	59.92 %		1,112	15.49 %	24	
edium	0.75 to <2.50	32	302	725	86.19 %		1.29 %	192,610	77.50 %		348	37.54 %	9	
edium to High iah	2.50 to <10.00 10.00 to <100.00	33 34	2,234 644	1,308 236	68.94 % 64.60 %		3.51 % 21.13 %	466,638 121,315	75.45 % 69.47 %		2,344 1,286	74.74 % 161.36 %	83 109	
gn efault	10.00 to < 100.00 (Default)	34 35	63	236	42.14 %	797	100.00 %	4,164	54.18 %			309.86 %	32	
ıb-total	Tooloo (Boldan)	36		52,558		36,462	100.00 %	4,781,491	01.10 %		6,005	000.00 70	268	
tail small-and-medium-sized entities			,											
ceptionally low to Very low	0.00 to <0.15	37	1,271	2,656	69.19 %		0.09 %	73,726	61.89 %		429	13.79 %	2	
ery low to Low	0.15 to <0.25 0.25 to <0.50	38 39	18 51	82 131	77.24 % 73.05 %		0.21 % 0.35 %	5,508 50,424	85.22 % 98.21 %		30 89	36.59 % 60.54 %	1	
bw	0.50 to <0.75	40	884	163	73.80 %		0.56 %	7,232	49.27 %		402	40.12 %	3	
edium	0.75 to <2.50	41	562	225	78.88 %	739	1.42 %	31,887	62.45 %		558	75.51 %	6	
edium to High	2.50 to <10.00	42 43		128 12	76.74 % 77.16 %		4.82 % 25.66 %	13,617 2,818	71.36 % 68.69 %		642 129	111.65 % 155.42 %	21 16	
gh efault	10.00 to <100.00 100.00 (Default)	43	33	12	77.16 % 72.45 %		25.66 % 100.00 %	2,818 6,010	57.02 %			155.42 % 591.89 %	16 6	
ıb-total	Too.oo (Berault)	45		3,401	12.43 /0	5,776	100.00 /0	191,222	37.02 /0		2,498	301.30 /0	55	
her retail														_
ceptionally low to Very low	0.00 to <0.15 0.15 to <0.25	46	8,770 8.008	3,227 571	49.27 % 91.29 %		0.07 % 0.20 %	322,731 219.866	20.92 % 61.63 %		408	3.80 % 26.04 %	1 10	
ry low to Low w	0.15 to <0.25 0.25 to <0.50	47		5/1 741	91.29 % 28.42 %		0.20 %	219,866 531,755	61.63 % 54.07 %		2,221 738	26.04 % 39.17 %	10 5	
w	0.50 to <0.75	49		818	31.46 %	3,701	0.59 %	51,614	34.74 %		1,058	28.59 %	7	
edium	0.75 to <2.50	50	7,265	515	48.95 %	7,438	1.45 %	491,444	45.93 %		4,137	55.62 %	51	
edium to High	2.50 to <10.00	51	1,961	51	33.59 %	1,915 846	4.71 %	183,388	41.63 %		1,209	63.13 %	33	
gh fault	10.00 to <100.00 100.00 (Default)	52 53	804 191	142	33.17 % 31.54 %	846 186	23.39 % 100.00 %	257,003 85,066	67.15 % 46.88 %		1,192 470	140.90 % 252.69 %	125 80	
b-total	100.00 (Default)	53		6,067		35,223	100.00 %	2,142,867	70.00 70		11,433	LUL.UU /0	312	
tal (all retail portfolios)		55	176,878	96,093		225,825		7,937,269			34,377		945	
		nt in Funds, Settlement risk and amounts below are grouped by the guarantor, where applicable		eduction subject to	250% risk weigh	rt.				-				
PD bands in the table are as prescribed	in revised Pillar 3 guidance and used f or for off-balance sheet exposure divid or PD, where applicable, weighted by E ne account level.	or comparative purposes across banks.  ed by total off-balance sheet exposure pre-conv  AD.												

			ESALE (1) (2) (3)								Q1 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	EAD post-CRM and post-CCF	Average PD	Number of obligors (6)	Average LGD	Average maturity (years) (8)	RWA	RWA density	EL	Provisio
isk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	c	d	é	f	g	h	i	j	k	i i
orporate																	
vestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	36.061	74.145	50.44 %	80.903	0.08 %	5,598	35.32 %	2.27	16.691	20.63 %	24	
vestment grade	I-5, I-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	
vestment 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	
vestment 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	
on-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	38,253	29.077	46.84 %	49.743		12.328	36.24 %	2.48	37.931	76.25 %	220	
on-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	3.64 %	3.071	31.49 %	1.95	6.342	86.85 %	83	
atchlist	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	
efault	Default	100.00 (Default)	C	C to D	63	826	325	99.99 %	1.134	100.00 %	396	35.82 %	2.57	3.099	273.28 %	240	
ub-total	Delauit	100.00 (Delault)		0.00	64	184.355	211,190	33.33 70	287,523		44.377	00.02 /u	2.01	137.327	210.20 70	841	2
overeign					10.	101,000	211,100		201,020		11,011			101,021		011	
vestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to < 0.15	Aaa to Baa1	AAA to BBB+	65	107,760	8,112	61.53 %	112,952	0.02 %	3,104	4.24 %	2.58	3,092	2.74 %	2	
vestment grade	I-5, I-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 %	-	
vestment grade	I-6, I-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 %	-	
vestment grade to Non-investment grade	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 %	-	
on-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	914	56	42.32 %	914	0.97 %	99	33.36 %	3.00	696	76.15 %	3	
on-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	34	14	48.90 %	37	3.44 %	35	45.08 %	1.30	47	127.03 %	1	
/atchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	_	0.00 %	_	0.00 %	2	0.00 %	-	-	0.00 %	-	
efault	Default	100.00 (Default)	C	C to D	72	-	_	0.00 %	_	0.00 %		0.00 %	_	-	0.00 %	-	
ub-total			_		73	109.860	8.917	,,,,,,	115.348		3.761	9.00		4.127		6	
ank							-,-										
vestment 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	4,444	77.80 %	16,109	0.07 %	178	16.67 %	1.20	1,188	7.37 %	2	
vestment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	75	5.045	3,438	59.95 %	6.676	0.19 %	87	12.99 %	1.50	697	10.44 %	2	
vestment grade	I-6, I-7	0.25 to < 0.50	Baa2 to Baa3	BBB to BBB-	76	2,267	2,063	63.07 %	3,287	0.32 %	77	14.72 %	0.75	459	13.96 %	2	
vestment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	77	1,298	878	60.58 %	1,610		53	13.86 %	0.70	292	18.14 %	1	
on-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,967	168	86.66 %	1,686		50	15.23 %	0.39	479	28.41 %	3	
on-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	57	1	51.60 %	53		15	14.82 %	0.14	18	33.96 %		
/atchlist	P-2. P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	100.00 %	-	14.66 %	1	30.00 %	1.00	_	0.00 %	-	
efault	Default	100.00 (Default)	С	C to D	81	-	-	0.00 %	-	0.00 %	_	0.00 %	-	-	0.00 %	-	
ub-total					82	21.921	10.992		29.421		461			3,133		10	
otal (all wholesale portfolios)					83	316,136	231,099		432,292		48,599			144,587		857	- 2
) Credit Risk excludes Counterparty Credit	Risk Securitization Equ	ity Investment in Funds	Settlement risk and amo	ounts below the threshold	s for ded	luction subject to 25	50% risk weight.		. , .		-,	1		, , , , , ,			
) Columns "a" and "b" are grouped by the ol						,											
PD bands in the table are as prescribed in																	
Calculated as EAD post-conversion factor																	
i) Calculated as EAD post-conversion ractor			o salarioo orioot exposu	p. o -oon version ractor.													
i) Obligor count for Wholesale portfolios is a		roiginiou by LAD.															
') Calculated as the obligor LGD or guaranto																	

											BN	10 👛 г	inancial Gro
R6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO AND PD RANGE	- RETAIL (1) (2) (3)		Off-balance				Q4 2018					
millions except as noted)		Moody's Investors Standard & Poor's Service implied LINE	Original on- balance sheet gross exposure	oπ-balance sheet exposures pre-CCF	Average CCF	EAD post-CRM	Average PD (5)	Number of Ave obligors (6)	rage LGD	Average maturity (years)		RWA	Provi
sk Profile	BMO Rating PD Scale (%)	equivalent equivalent #	а	b	C (+)	d d	e e	f	g	h	i	j	k
nadian insured residential								•					•
ceptionally 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 %	-
ery low to Low	0.15 to <0.25 0.25 to <0.50	2 3	-	-	0.00 % 0.00 %	-	0.00 % 0.00 %	-	0.00 % 0.00 %		-	0.00 % 0.00 %	-
ow ow	0.25 to <0.50 0.50 to <0.75		8,616	-	0.00 %	_	0.00 %	18,313	0.00 %			0.00 %	
edium	0.75 to <2.50	5	2,660	_	0.00 %	_	0.00 %	7,200	0.00 %			0.00 %	-
ledium to High	2.50 to <10.00	6	2,218	-	0.00 %	-	0.00 %	6,803	0.00 %		-	0.00 %	-
igh 	10.00 to <100.00	7	186	-	0.00 %		0.00 %	894	0.00 %			0.00 %	-
efault ub-total	100.00 (Default)	8 9	142 47,203	-	0.00 %	47,203	0.00 %	729 184,162	0.00 %		339	0.00 %	-
nadian uninsured residential	I		47,203			47,203		104,102			339		-
ceptionally low to Very low	0.00 to <0.15	10	46,826	25,187	39.75 %		0.07 %	385,333	16.20 %		1,758	3.09 %	7
ry low to Low	0.15 to <0.25	11	7,407	1,461	25.23 %		0.18 %	50,398	17.31 %		529	6.81 %	2
w w	0.25 to <0.50	12	40.000	-	0.00 %		0.00 %	40.000	0.00 % 14.75 %		1 440	0.00 %	- 9
w edium	0.50 to <0.75 0.75 to <2.50	13	10,309 6,848	23 576	71.83 % 20.29 %		0.60 % 1.24 %	40,602 34,761	14.75 % 15.71 %		1,419 1,654	13.74 % 23.75 %	13
edium to High	2.50 to <10.00	14	4,198	29	20.29 %	4,205	6.92 %	12,105	13.06 %			53.43 %	38
gh	10.00 to <100.00	16	379	32	21.21 %	386	38.20 %	2,510	14.18 %		302	78.20 %	20
efault	100.00 (Default)	17	149	10	13.44 %	150	100.00 %	1,098	14.11 %		246 16	63.71 %	8
b-total on-Canadian residential		18	76,116	27,318		86,647		526,807			8,155		97
on-Canadian residential ceptionally low to Very low	0.00 to <0.15	19	1,481	5,764	58.41 %	4,847	0.03 %	45,447	68.48 %		324	6.69 %	1
ry low to Low	0.00 to <0.13 0.15 to <0.25	20	4,526	80	100.00 %	4,606	0.03 %	15,256	30.18 %			11.87 %	3
w	0.25 to <0.50	21	791	253	49.64 %	917	0.28 %	9,093	71.67 %		361	39.37 %	2
w	0.50 to <0.75	22	511	-	0.00 %		0.74 %	7,910	62.40 %			67.67 %	2
edium edium to Hiah	0.75 to <2.50 2.50 to <10.00	23 24	1,713 172	44	87.38 % 93.62 %		1.13 % 4.66 %	10,025 1.657	44.62 % 54.50 %			64.25 % 86.24 %	9
gh	2.50 to <10.00 10.00 to <100.00	24 25	226	116	93.62 % 61.20 %	173	4.66 % 23.25 %	2,521	43.62 %			41.95 %	29
efault	100.00 (Default)	26	415	-	0.00 %	415	100.00 %	18,630	50.01 %			30.13 %	160
ub-total		27	9,835	6,258		13,517		110,539			5,112		211
ualifying revolving retail													
cceptionally low to Very low ery low to Low	0.00 to <0.15 0.15 to <0.25	28 29	1,032 179	36,428 2,558	56.28 % 68.02 %		0.05 % 0.17 %	2,841,494 353,928	72.52 % 89.17 %		488 166	2.27 % 8.65 %	7
ow to Low	0.15 to <0.25 0.25 to <0.50	30	3,342	2,556 9,451	36.17 %	6,761	0.17 %	545,514	58.01 %			10.22 %	14
ow	0.50 to <0.75	31	194	926	76.16 %	900	0.55 %	195,495	90.00 %			22.80 %	4
edium	0.75 to <2.50	32	1,976	1,504	64.73 %		1.58 %	315,003	74.25 %			41.98 %	34 72
edium to High	2.50 to <10.00	33	1,177	709	92.65 %		5.08 %	379,920	79.95 %			98.56 %	72
igh efault	10.00 to <100.00 100.00 (Default)	34	396 65	207 19	64.94 % 41.50 %	531 73	26.36 % 100.00 %	106,424 4,202	71.43 % 53.93 %			81.26 % 03.14 %	96 33
ub-total	100:00 (Derauit)	36	8,361	51,802		36,499	100.00 %	4,741,980	33.93 70		5,779	J3.14 70	263
tail small-and-medium-sized entities		1					I.	, , , , , , ,					
ceptionally low to Very low	0.00 to <0.15	37	1,281	2,586	73.87 %		0.09 %	74,336	60.97 %		437	13.69 %	2
ery low to Low	0.15 to <0.25	38	17	76	77.05 %		0.21 %	5,508	85.86 %			37.60 %	1
w w	0.25 to <0.50 0.50 to <0.75	39	56 851	132 270	75.04 % 80.39 %		0.35 % 0.56 %	51,076 27,945	98.00 % 52.10 %			59.93 % 42.60 %	1
edium	0.30 to <0.75 0.75 to <2.50	40 41	537	98	79.11 %	614	1.49 %	11,941	58.89 %			73.13 %	5
edium to High	2.50 to <10.00	42	440	118	78.50 %	532	4.80 %	13,808	72.26 %		601 1	12.95 %	19
gh	10.00 to <100.00	43	64	10	78.50 %		26.47 %	2,692	68.80 %			56.30 %	14
efault ıb-total	100.00 (Default)	44	30 3,276	3,294	82.90 %	5,741	100.00 %	5,939 193,245	57.21 %		196 59 2,371	95.53 %	5 49
n-total her retail		45	3,2/6	3,294		5,741		193,245			2,311		49
ceptionally 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
ry 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
w	0.25 to <0.50	48	3,275	1,460	30.04 %		0.38 %	558,953	53.94 %			34.93 %	8
<i>N</i> dium	0.50 to <0.75 0.75 to <2.50	49 50	3,331 6,544	40 271	47.52 % 37.67 %		0.61 % 1.44 %	108,859 421,025	30.02 % 45.34 %			25.45 % 55.23 %	6 44
edium to High	2.50 to <10.00	50	1,545	10	41.01 %		6.13 %	192.380	45.34 % 38.40 %			61.35 %	34
gh o	10.00 to <100.00	52	474	330	50.33 %	635	28.52 %	247,542	79.71 %		1,154 18	81.72 %	126
fault	100.00 (Default)	53	199	2	35.02 %	193	100.00 %	83,821	47.43 %		501 2	59.21 %	83
b-total		54	32,054	5,862		34,867		2,154,096			10,791		312
tal (all retail portfolios)	t Risk Securitization Equity Investmen	55 nt in Funds, Settlement risk and amounts below	176,845	94,534		224,474		7,910,829			32,547		932
2) Columns "a" and "b" are grouped by the o B) PD bands in the table are as prescribed i	obligor's PD and columns "d" onwards in revised Pillar 3 guidance and used f or for off-balance sheet exposure divid or PD, where applicable, weighted by E ie account level. tor LGD, where applicable, weighted b	are grouped by the guarantor, where applicable. or comparative purposes across banks. ed by total off-balance sheet exposure pre-conve AD.											

R6 - IRB - CREDIT EXPOSURE BY	PORTFOLIO AND P	D RANGE - WHOLE	SALE (1) (2) (3)								Q4 2018						
6 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	EAD post-CRM and post-CCF	Average PD	Number of obligors (6)	Average LGD	Average maturity (years) (8)	RWA	RWA density	EL	Provisio
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	c	d	e	f	g	h	i	j	k	ΤÍ
Corporate																	
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	33.904	71.858	49.85 %	76,384	0.08 %	5,499	35.28 %	2.21	16.097	21.07 %	22	
nvestment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	57	24.088	35,589	49.47 %	40,204	0.20 %	4.902	37.73 %	2.48	15,836	39.39 %	31	
nvestment grade	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	
nvestment 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	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	37.629	27.247	46.83 %	49.010		12,227	36.83 %	2.54	39.077	79.73 %	225	
Ion-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		3.119	32.66 %	2.07	6.583	91.39 %	87	
Vatchlist	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	
Default	Default	100.00 (Default)	C	C to D	63	907	266	99.99 %	1,161	100.00 %	451	39.21 %	2.64	3,459	298.05 %	270	
Sub-total	Dordan	100.00 (Delault)		0.00	64	174.139	202.946	33.33 70	273,328		43.909	00.21 70	2.04	136,484	250.00 70	888	- :
Sovereign					10.	11 1,100	202,010		2.0,020	1	10,000		ı	100,101		000	
nvestment grade	I-1, I-2, I-3, I-4, I-5	0.00 to < 0.15	Aaa to Baa1	AAA to BBB+	65	105,767	7,799	59.56 %	110,569	0.02 %	2,956	3.99 %	2.49	2,980	2.70 %	2	
nvestment grade	I-5, I-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 %		
nvestment grade	I-6, I-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 %	-	
nvestment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	68	1,520	30	32.85 %	1.514	0.63 %	83	2.19 %	1.31	44	2.92 %	-	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	124	35	42.93 %	117	1.09 %	93	39.28 %	1.80	93	79.92 %	1	
Ion-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	41	4	42.71 %	39	4.33 %	42	31.03 %	1.58	39	99.26 %	1	
Vatchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	0.00 %	-	0.00 %	1	0.00 %	-	-	0.00 %	-	
)efault	Default	100.00 (Default)	С	C to D	72	-	-	0.00 %	_	0.00 %	_	0.00 %	-	-	0.00 %	-	
Sub-total		, ,			73	108,342	8,624		113,500		3,608			3,393		4	
Bank											•				•		
nvestment 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		189	24.64 %	1.11	1,833	11.67 %	2	
nvestment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	75	2,813	2,692	62.46 %	4,494	0.19 %	82	16.42 %	0.73	519	11.55 %	1	
nvestment grade	I-6, I-7	0.25 to < 0.50	Baa2 to Baa3	BBB to BBB-	76	1,151	2,131	61.37 %	2,429	0.32 %	72	16.23 %	0.61	394	16.24 %	1	
nvestment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	77	1,390	634	62.17 %	1,765	0.55 %	56	13.73 %	0.53	292	16.52 %	1	
Ion-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,832	32	98.38 %	1,479	1.16 %	47	15.20 %	0.34	421	28.49 %	3	
Ion-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	63	3	91.03 %	61	3.31 %	13	14.91 %	0.17	22	35.91 %	-	
Vatchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	_	0.00 %	-	0.00 %	-	0.00 %	-	-	0.00 %	-	
Default	Default	100.00 (Default)	С	C to D	81	-	_	0.00 %	-	0.00 %	-	0.00 %	-	-	0.00 %	-	
Sub-total		` '			82	19,475	9,410		25,933		459			3,481		8	
otal (all wholesale portfolios)					83	301,956	220,980		412,761		47,976			143,358		900	
1) Credit Risk excludes Counterparty Credit	Risk, Securitization, Equ	ity Investment in Funds	, Settlement risk and amo	ounts below the threshold	s for ded	luction subject to 25	50% risk weight.										
2) Columns "a" and "b" are grouped by the o	bligor's PD and columns	"d" onwards are groupe	d by the guarantor, where	applicable.		•	•										
3) PD bands in the table are as prescribed in																	
1) Calculated as EAD post-conversion factor																	
5) Calculated as the obligor PD or guarantor				,													
6) Obligor count for Wholesale portfolios is a		J,															
	or LGD, where applicable																

CR7 - IRB - EFFECT ON RWA OF CREDIT	Q4 2	BMO (2019) G3 2019							
DERIVATIVES USED AS CRM TECHNIQUES	Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA					
(\$ millions)	a	b	С	d					
Portfolio									
1 Corporate - AIRB	9	5	5	3					
2 Sovereign - AIRB	-	-	-	-					
3 Bank - AIRB	-	-	-	-					
4 Total	9	5	5	3					

CF	R7 - IRB - EFFECT ON RWA OF CREDIT	Q2 :	2019	Q1 2019			
DERIVATIVES USED AS CRM TECHNIQUES		Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA		
(\$ r	nillions)	а	b	С	d		
	Portfolio						
1	Corporate - AIRB	13	8	25	16		
2	Sovereign - AIRB	-	-	-	-		
3	Bank - AIRB	-	-	-	-		
4	Total	13	8	25	16		

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

						•		
CR8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q4 2019		Q3 2019				
AND COUNTERPARTY CREDIT RISK EXPOSURES (1)	Credit risk	of which	Counterparty	Credit risk	, of which	Counterparty		
	AIRB	Standardized	credit risk (6)	AIRB	Standardized	credit risk (6)		
(\$ millions)	a	b	С	d	е	f		
1 RWA as at beginning of reporting period	193,589	43,843	15,494	189,685	42,281	15,861		
2 Asset size (2)	3,775	(281)	453	6,175	1,972	(67)		
3 Asset quality (3)	315	84	(119)	(1,505)	43	(139)		
4 Model updates (4)	-	-	-	-	-	-		
5 Methodology and policy (5)	540	(1,050)	-	849	-	73		
6 Acquisitions and disposals	-	-	-	-	-	-		
7 Foreign exchange movements	(219)	(73)	159	(1,615)	(453)	(234)		
8 Other	-	-	-	-	-	-		
9 RWA as at end of reporting period	198,000	42,523	15,987	193,589	43,843	15,494		

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q2 2019		Q1 2019				
AND COUNTERPARTY CREDIT RISK EXPOSURES (1)	Credit risk,	, of which	Counterparty	Credit risk	, of which	Counterparty		
	AIRB	Standardized	credit risk (6)	AIRB	Standardized	credit risk (6)		
(\$ millions)	а	b	С	d	е	f		
1 RWA as at beginning of reporting period	178,964	40,403	15,278	175,905	39,288	13,481		
2 Asset size (2)	8,588	1,273	963	9,195	1,126	(1,727)		
3 Asset quality (3)	(81)	33	(209)	(2,443)	62	(74)		
4 Model updates (4)	-	-	-	-	-	-		
5 Methodology and policy (5)	253	-	(86)	(3,438)	-	3,558		
6 Acquisitions and disposals	-	-	-	-	-	-		
7 Foreign exchange movements	1,961	572	(85)	(255)	(73)	40		
8 Other	-	-	-	-	-	-		
9 RWA as at end of reporting period	189,685	42,281	15,861	178,964	40,403	15,278		

_			0.4.0040						
	R8 - RWA FLOW STATEMENTS OF CREDIT RISK	Q4 2018							
A٨	ID COUNTERPARTY CREDIT RISK EXPOSURES (1)	Credit risk	, of which	Counterparty					
		AIRB	Standardized	credit risk (6)					
(\$ n	nillions)	а	b	С					
1	RWA as at beginning of reporting period	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.

								BMO 🔷 Fin	ancial Group			
EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)			Q4 2019				Q3 2019					
		Standa	ardized	Α	IRB	Standa	ardized	Α	IRB			
			Of which		Of which		Of which		Of which			
			exposure		exposure amount		exposure		exposure amount			
			amount covered		covered by		amount covered		covered by			
			by guarantees		guarantees or		by guarantees		guarantees or			
		EAD post-CRM		EAD post-CRM		EAD post-CRM		EAD post-CRM				
(\$ millions)	#	and post-CCF	derivatives	and post-CCF	derivatives	and post-CCF	derivatives	and post-CCF	derivatives			
Corporate (incl specialized lending and SMEs treated as corporate)	1	24,150	233	317,963	10,503	24,122	236	312,023	10,663			
Sovereign	2	215	-	135,216	306	225	-	119,423	396			
Bank	3	234	-	28,906	1,140	191	1	28,004	871			
Total Wholesale	4	24,599	233	482,085	11,949	24,538	236	459,450	11,930			
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,211	15	108,705	44,643	4,256	16	104,362	44,421			
HELOCs	6	174	-	46,574	-	189	-	46,108	-			
Other retail	7	3,614	424	37,591	1,662	3,234	437	36,163	1,732			
Qualifying revolving retail	8	-	-	38,220	-	-	-	37,711	-			
Retail SMEs	9	6,749	-	6,896	-	6,689	-	6,477	-			
Total Retail	10	11,748	439	237,986	46,305	14,368	453	230,821	46,153			
Other assets	11	8,365	-	-	-	9,578	-	-	-			
Equity	12	1,927	-	-	-	1,873	-	-	-			
Total Bank	13	46,639	672	720,071	58,254	50,357	689	690,271	58,083			

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)			02	2019		Q1 2019					
		Standa	ardized		IRB	Standa	ardized		IRB		
(\$ millions)	LINE #	EAD post-CRM and post-CCF	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 and post-CCF	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		
Corporate (incl specialized lending and SMEs treated as corporate)	1	23,505	262	305,079	10,225	22,182	183	287,523	10,037		
Sovereign	2	182	-	111,532	462	183	-	115,348	395		
Bank	3	239	-	29,349	1,565	119	-	29,421	1,791		
Total Wholesale	4	23,926	262	445,960	12,252	22,484	183	432,292	12,223		
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,354	16	103,242	45,584	4,450	18	102,980	45,233		
HELOCs	6	217	-	45,392	-	228	-	45,384	-		
Other retail	7	3,033	450	34,798	1,815	2,478	437	35,223	1,882		
Qualifying revolving retail	8	-	-	36,988	-	-	-	36,462	-		
Retail SMEs	9	6,829	-	5,993	4	6,634	-	5,776	4		
Total Retail	10	14,433	466	226,413	47,403	13,790	455	225,825	47,119		
Other assets	11	8,907	-	-	-	8,305	-	-	-		
Equity	12	1,875	-	-	-	1,767	-	-	-		
Total Bank	13	49,141	728	672,373	59,655	46,346	638	658,117	59,342		

LINE EAD post-CRM and post-CCF EAD derivatives EAD sovereign  Corporate (incl specialized lending and SMEs treated as corporate)  Sovereign  Bank  LINE EAD post-CRM and post-CCF and derivatives and post-CCF 2 178 - Bank  3 164	A	IRB
(Smillions) # and post-CCF derivatives and  Corporate (incl specialized lending and SMEs treated as corporate) 1 21,002 178  Sovereign 2 178 - Bank 3 164 -		Of which exposure amount covered by guarantees or
Corporate (incl specialized lending and SMEs treated as corporate)         1         21,002         178           Sovereign         2         178         -           Bank         3         164         -	post-CRM post-CCF	credit derivatives
Sovereign         2         178         -           Bank         3         164         -	post-ooi	denvatives
Bank 3 164 -	273,328	9,592
	113,500	330
Total Wholesale 4 21,344 178	25,933	660
	412,761	10,582
Residential mortgages excluding home equity line of credits (HELOCs) 5 4,376 10	102,209	46,233
HELOCs 6 225 -	45,158	-
Other retail 7 2,724 422	34,867	1,952
Qualifying revolving retail 8	36,499	-
Retail SMEs 9 6,585 -	5,741	6
Total Retail 10 13,910 432	224,474	48,191
Other assets 11 8,800 -		-
Equity 12 1,894 -	-	-
Total Bank 13 45,948 610	637,235	58,773

<sup>(1)</sup> 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.

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION	LINE		Q4	2019			Q3	2019	
(\$ millions)	#	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	142,241	189,224	10,648	342,113	144,025	182,411	9,709	336,145
Sovereign	2	37,571	82,637	15,223	135,431	32,620	72,134	14,894	119,648
Bank	3	4,657	6,803	17,680	29,140	4,775	6,613	16,807	28,195
Total Wholesale	4	184,469	278,664	43,551	506,684	181,420	261,158	41,410	483,988
Residential mortgages excluding home equity line of credits (HELOCs)	5	99,477	10,439	-	109,916	97,851	10,767	-	108,618
HELOCs	6	40,066	6,682	-	46,748	39,572	6,725	-	46,297
Other retail	7	29,513	11,155	537	41,205	28,591	10,272	534	39,397
Qualifying revolving retail	8	38,220	-	-	38,220	37,711	-	-	37,711
Retail SMEs	9	7,073	6,572	-	13,645	6,598	6,567	1	13,166
Total Retail	10	214,349	34,848	537	249,734	210,323	34,331	535	245,189
Other assets	11	4,739	3,261	365	8,365	5,610	3,681	287	9,578
Equity	12	82	1,644	201	1,927	59	1,613	201	1,873
Total Bank	13	403,639	318,417	44,654	766,710	397,412	300,783	42,433	740,628

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION	LINE		Q2	2019			Q1 :	2019	
(\$ millions)	#	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	137,554	181,744	9,286	328,584	133,840	168,723	7,142	309,705
Sovereign	2	32,433	62,160	17,121	111,714	31,595	68,202	15,734	115,531
Bank	3	4,292	6,864	18,432	29,588	4,853	6,626	18,061	29,540
Total Wholesale	4	174,279	250,768	44,839	469,886	170,288	243,551	40,937	454,776
Residential mortgages excluding home equity line of credits (HELOCs)	5	96,519	11,077		107,596	96,241	11,189	-	107,430
HELOCs	6	38,732	6,877	-	45,609	38,842	6,770	-	45,612
Other retail	7	27,775	9,491	565	37,831	28,693	8,553	455	37,701
Qualifying revolving retail	8	36,931	57	-	36,988	36,404	58	-	36,462
Retail SMEs	9	6,098	6,724	-	12,822	5,912	6,498	-	12,410
Total Retail	10	206,055	34,226	565	240,846	206,092	33,068	455	239,615
Other assets	11	5,340	3,285	282	8,907	4,631	3,415	259	8,305
Equity	12	51	1,611	213	1,875	43	1,524	200	1,767
Total Bank	13	385,725	289,890	45,899	721,514	381,054	281,558	41,851	704,463

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION	LINE	Q4 2018			
(\$ millions)	#	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	128,517	158,498	7,315	294,330
Sovereign	2	31,795	71,150	10,733	113,678
Bank	3	1,613	9,106	15,378	26,097
Total Wholesale	4	161,925	238,754	33,426	434,105
Residential mortgages excluding home equity line of credits (HELOCs)	5	95,338	11,247		106,585
HELOCs	6	38,533	6,850	-	45,383
Other retail	7	29,098	8,035	458	37,591
Qualifying revolving retail	8	36,443	56	-	36,499
Retail SMEs	9	5,882	6,444	-	12,326
Total Retail	10	205,294	32,632	458	238,384
Other assets	11	4,537	4,001	262	8,800
Equity	12	68	1,582	244	1,894
Total Bank	13	371,824	276,969	34,390	683,183

										BMO (🛎) Financial Group		
CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS		Q4 2019			Q3 2019				Q2 2019	Q1 2019	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	Total	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	228,387	95,996	17,730	342,113	222,687	96,070	17,388	336,145	328,584	309,705	294,330
Sovereign	2	130,103	3,165	2,163	135,431	114,350	3,668	1,630	119,648	111,714	115,531	113,678
Bank	3	20,846	5,710	2,584	29,140	20,290	5,487	2,418	28,195	29,588	29,540	26,097
Total Wholesale	4	379,336	104,871	22,477	506,684	357,327	105,225	21,436	483,988	469,886	454,776	434,105
Residential mortgages excluding home equity line of credits (HELOCs)	5	109,808	59	49	109,916	108,495	72	51	108,618	107,596	107,430	106,585
HELOCs	6	31,744	15,004	-	46,748	31,519	14,778	-	46,297	45,609	45,612	45,383
Other retail	7	38,043	3,161	1	41,205	36,375	3,021	1	39,397	37,831	37,701	37,591
Qualifying revolving retail	8	8,168	30,052	-	38,220	8,040	29,671	-	37,711	36,988	36,462	36,499
Retail SMEs	9	10,444	3,156	45	13,645	10,161	2,963	42	13,166	12,822	12,410	12,326
Total Retail	10	198,207	51,432	95	249,734	194,590	50,505	94	245,189	240,846	239,615	238,384
Other assets	11	8,365	-	-	8,365	9,578	-	-	9,578	8,907	8,305	8,800
Equity	12	1,771	156	-	1,927	1,726	147	-	1,873	1,875	1,767	1,894
Total Bank	13	587,679	156,459	22,572	766,710	563,221	155,877	21,530	740,628	721,514	704,463	683,183

CREDIT RISK BY RESIDUAL CONTRACT MATURITY			Q4 2019				Q3 2019				Q1 2019	Q4 2018
BREAKDOWN				Other off-				Other off-				
	LINE		Commitments	balance			Commitments	balance				
(\$ millions)	#	Drawn	(undrawn) (1)	sheet items (2)	Total	Drawn	(undrawn) (1)	sheet items (2)	Total	Total	Total	Total
Up to 1 year	1	213,186	85,824	16,511	315,521	199,390	86,264	15,930	301,584	275,032	279,884	277,128
1 to 5 years	2	299,419	64,381	5,935	369,735	290,097	63,474	5,354	358,925	370,031	354,107	338,523
Greater than 5 years	3	75,074	6,254	126	81,454	73,734	6,139	246	80,119	76,451	70,472	67,532
Total Bank	4	587,679	156,459	22,572	766,710	563,221	155,877	21,530	740,628	721,514	704,463	683,183

CREDIT RISK EXPOSURE BY INDUSTRY			Q4 2	2019			Q3 2	2019		Q2 2019	Q1 2019	Q4 2018
(0. 185.)	LINE	D	Commitments	Other off- balance	T-4-1	D	Commitments	Other off- balance	Tatal	Tatal	Tatal	Tatal
(\$ millions)	#	Drawn	(undrawn) <i>(1)</i>	sheet items (2)	Total	Drawn	(undrawn) <i>(1)</i>	sheet items (2)	Total	Total	Total	Total
Agriculture	1	12,458	2,032	36	14,526	12,348	2,140	39	14,527	14,278	13,662	13,398
Communications	2	834	1,312	269	2,415	838	1,218	279	2,335	2,411	2,362	1,982
Construction	3	4,601	3,091	1,147	8,839	4,342	2,975	1,156	8,473	8,377	7,670	7,533
Financial	4	117,980	24,010	6,400	148,390	105,348	24,059	5,770	135,177	131,973	133,686	129,218
Forest products	5	1,044	459	86	1,589	1,039	463	87	1,589	1,559	1,322	1,241
Government	6	58,050	1,665	894	60,609	51,239	1,986	693	53,918	50,190	49,612	47,337
Individual	7	198,208	51,431	94	249,733	194,594	50,503	95	245,192	240,846	239,611	238,384
Manufacturing	8	26,390	16,581	1,494	44,465	26,805	15,864	1,471	44,140	43,624	41,202	37,615
Mining	9	2,472	4,152	1,333	7,957	2,889	3,840	1,180	7,909	7,833	6,985	6,754
Oil and Gas	10	13,415	11,302	1,802	26,519	12,826	11,968	1,839	26,633	25,029	24,396	21,359
Other	11	15,628	390	286	16,304	17,869	474	709	19,052	17,475	16,732	18,877
Real estate	12	37,148	8,948	861	46,957	36,120	8,802	857	45,779	45,444	43,440	40,527
Retail trade	13	22,543	3,974	601	27,118	22,112	4,196	597	26,905	26,931	25,392	24,156
Service industries	14	46,648	13,304	2,996	62,948	45,089	13,214	3,011	61,314	59,944	55,951	54,163
Transportation	15	8,279	2,747	1,140	12,166	8,081	2,924	787	11,792	10,994	10,371	9,894
Utilities	16	5,109	5,788	2,569	13,466	4,914	6,088	2,441	13,443	13,081	11,371	11,073
Wholesale trade	17	16,872	5,273	564	22,709	16,768	5,163	519	22,450	21,525	20,698	19,672
Total Bank	18	587,679	156,459	22,572	766,710	563,221	155,877	21,530	740,628	721,514	704,463	683,183

<sup>(1)</sup> 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.

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT	BMO (2) Financial Group  Q4 2019							
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA		
(\$ millions except as noted)	а	b	С	d	е	f		
SA-CCR (for derivatives) (2)     Internal Model Method (for derivatives and SFTs)     Simple Approach for credit risk mitigation (for SFTs)	6,189	14,005	-	1.4	28,135	7,161 - -		
4 Comprehensive Approach for credit risk mitigation (for SFTs) 5 VaR for SFTs					18,740	2,961		
6 Total						10,122		

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT		Q3 2019								
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA				
(\$ millions except as noted)	а	b	С	d	е	f				
SA-CCR (for derivatives) (2)     Internal Model Method (for derivatives and SFTs)	6,703	13,318	-	1.4	27,910	6,866				
3 Simple Approach for credit risk mitigation (for SFTs) 4 Comprehensive Approach for credit risk mitigation (for SFTs)					- 19,591	2,761				
5 VaR for SFTs 6 Total					-	9,627				

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT	Q2 2019							
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA		
(\$ millions except as noted)	a	b	С	d	е	f		
SA-CCR (for derivatives) (2)     Internal Model Method (for derivatives and SFTs)	6,286	14,472	_	1.4	28,940	6,827		
Simple Approach for credit risk mitigation (for SFTs)     Comprehensive Approach for credit risk mitigation (for SFTs)     VaR for SFTs					19,519	2,877		
6 Total					_	9,704		

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT			Q1 20°	19			
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	
(\$ millions except as noted)	а	b	С	d	е	f	
1 SA-CCR (for derivatives) (2) 2 Internal Model Method (for derivatives and SFTs)	5,747	13,679	-	1.4	27,061	6,22	
Simple Approach for credit risk mitigation (for SFTs)     Comprehensive Approach for credit risk mitigation (for SFTs)     VaR for SFTs					24,709	2,59	
6 Total						8,82	

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT		Q4 2018								
RISK (CCR) EXPOSURE BY APPROACH (1)	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA				
(\$ millions except as noted)	а	b	С	d	е	f				
Current exposure method (CEM) (for derivatives)     Internal Model Method (for derivatives and SFTs)     Simple Approach for credit risk mitigation (for SFTs)     Comprehensive Approach for credit risk mitigation (for SFTs)	9,112	17,855	-	-	26,370 - - 22,212	4,746 - - 3,171				
5 VaR for SFTs					-	-				
6 Total						7,917				

<sup>(1)</sup> 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.

		В	SMO 👛 Financ	cial Group	
CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q4 20°	19	Q3 2019		
CAPITAL CHARGE	EAD post-CRM	RWA	EAD post-CRM	RWA	
(\$ millions)	а	b	С	d	
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)	19,787	5,400	19,620	5,350	
4 Total subject to the CVA capital charge	19,787	5,400	19,620	5,350	

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q2 20	19	Q1 2019		
CAPITAL CHARGE	EAD post-CRM	RWA	EAD post-CRM	RWA	
(\$ millions)	а	b	С	d	
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	18,855	5,889	
4 Total subject to the CVA capital charge	20,343	5,622	18,855	5,889	

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q4 20	018
CAPITAL CHARGE	EAD post-CRM	RWA
(\$ millions)	а	b
Total portfolios subject to the Advanced CVA capital charge  (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	4,900
4 Total subject to the CVA capital charge	22,272	4,900

<sup>(1)</sup> 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 EXPOSUI	RES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)						Q4 20	19			
(\$ millions)						Risk W	eight			
										Total credit
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	exposure
Regulatory portfolio	#	а	b	С	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	226	-	-	-	-	-	226
Securities firms	5	-	-	-	-	-	-	-	-	-
Corporates	6	-	-	-	-	-	533	-	-	533
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	4	-	-	4
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	10	-	10
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	226	-	-	537	10	-	773

PORTFOLIO AND RISK WEIGHTS (1)						Q3 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	-	-	7	-	-	-	_	-	7
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	_	-	-
Banks	4	-	-	144	-	-	1	_	-	145
Securities firms	5	-	-	17	-	-	-	-	-	17
Corporates	6	-	-	-	-	-	175	-	-	175
Regulatory retail portfolios	7	-	-	-	-	-	-	_	-	-
Secured by residential property	8	-	-	-	-	-	-	_	-	-
Secured by commercial real estate	9	-	-	-	-	-	4	-	-	4
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	_	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	2	-	2
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	168	_	_	180	2	-	350

Total

(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).

CCR3 - STANDARDIZED APPROACH – CCR I	EXPOSU	RES BY	REGULA	TORY				вмо	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 E	XPOSU	RES BY	REGULA	TORY						
PORTFOLIO AND RISK WEIGHTS (1)						Q1 20	019			
(\$ 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

CCR3 - STANDARDIZED APPROACH – CCR E	XPOSU	RES BY	REGULA	TORY						
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	-	1
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-		298		-	582	1	-	881

<sup>(1)</sup> 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).

										вмо	Financ	ial Group
CCR4 - IRB - CCR EXPOSURES BY PO	RTFOLIO AND PD SCA	ALE							Q4 2019			
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD	Number of obligors (2)	Average LGD (3)	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	12,379	0.06%	2,997	27.05%	1.11	1,207	9.75%
Investment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	2	1,518	0.19%	479	36.19%	1.70	476	31.34%
Investment grade	I-6. I-7	0.25 to < 0.50	Baa2 to Baa3	BBB to BBB-	3	2.832	0.32%	470	37.55%	2.18	1.377	48.63%
Investment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	4	2,059	0.61%	677	33.50%	1.78	1,168	56.72%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,124	1.38%	556	36.57%	1.60	1,775	83.57%
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	473	3.10%	319	37.47%	1.91	513	108.36%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	67	13.09%	31	19.19%	1.33	60	90.27%
Default	Default	100.00 (Default)	С	C to D	8	1	100.00%	3	45.00%	1.00	4	596.25%
Sub-total		· · ·			9	21,453		5,532			6,580	
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	9,721	0.03%	225	10.58%	2.14	339	3.49%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	44	0.19%	3	39.93%	0.60	11	23.90%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	125	0.32%	6	31.32%	0.57	35	27.67%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.61%	1	15.00%	1.00	-	20.48%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	12	0.91%	3	39.91%	1.00	8	66.11%
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	-	8.49%	4	40.00%	1.00	-	152.59%
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	9,902		242			393	
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	11,767	0.06%	273	34.96%	1.08	1,685	14.32%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,290	0.19%	115	29.09%	2.00	586	25.60%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	223	0.32%	46	34.93%	1.16	79	35.68%
Investment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	22	454	0.54%	27	36.25%	0.12	184	40.48%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	5	0.99%	11	44.18%	0.64	4	71.15%
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	8	5.16%	3	35.00%	5.00	13	178.93%
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)	C	C to D	26		0.00%		0.00%	0.00		0.00%
Sub-total					27	14,747		475			2,551	
Total (all wholesale portfolios)					28	46,102		6,249			9,524	

<sup>(1)</sup> 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 mat

										вмо	Financi	ial Group
CCR4 - IRB - CCR EXPOSURES BY PO	ORTFOLIO AND PD SCA	\LE							Q3 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 (3)	Average maturity (years) (4)	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	12,068	0.05%	2,914	26.16%	1.15	1,216	10.07%
Investment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	2	1,169	0.19%	476	36.59%	1.94	391	33.44%
Investment grade	I-6, I-7	0.25 to < 0.50	Baa2 to Baa3	BBB to BBB-	3	3,820	0.32%	511	32.18%	1.50	1,450	37.96%
Investment grade to Non-investment grade	I-7. S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	4	1.852	0.61%	507	34.23%	1.68	1.046	56.46%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,776	1.32%	679	33.53%	1.45	1,322	74.44%
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	609	3.10%	323	35.64%	1.78	624	102.58%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	34	13.16%	28	16.55%	1.37	26	77.25%
Default	Default	100.00 (Default)	C	C to D	8	13	100.00%	3	22.00%	1.00	39	291.54%
Sub-total		,			9	21,341		5,441			6,114	
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	9,052	0.04%	218	12.66%	2.22	358	3.95%
Investment grade	I-5, I-6	0.15 to < 0.25	Baa1 to Baa2	BBB+ to BBB	11	22	0.19%	5	39.21%	0.95	6	26.50%
Investment grade	I-6, I-7	0.25 to < 0.50	Baa2 to Baa3	BBB to BBB-	12	139	0.32%	6	32.12%	0.61	40	28.61%
Investment grade to Non-investment grade	I-7, S-1	0.50 to < 0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.59%	2	27.02%	1.00	-	35.50%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	44	0.98%	3	39.97%	1.00	30	68.02%
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	-	5.16%	1	40.00%	1.00	-	125.81%
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)	C	C to D	17	-	0.00%	-	0.00%	0.00	-	0.00%
Sub-total		· · ·			18	9,257		235			434	
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	14,136	0.06%	266	34.46%	1.19	2,132	15.08%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,514	0.19%	114	34.21%	1.16	381	25.16%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	289	0.32%	49	35.07%	0.78	100	34.65%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	584	0.54%	24	35.35%	0.07	213	36.56%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	30	1.67%	12	52.23%	0.88	33	110.63%
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	3	5.09%	3	35.00%	4.88	6	176.86%
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	16,556		468			2,865	
Total (all wholesale portfolios)					28	47,154		6,144			9,413	

<sup>(1)</sup> 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.

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CCR4 - IRB - CCR EXPOSURES BY PO	ORTFOLIO AND PD SCA	<b>ALE</b>							Q2 2019			
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	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)	C	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		-	•	•								
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	I-5, I-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	I-6, I-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	

<sup>(1)</sup> 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.

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CCR4 - IRB - CCR EXPOSURES BY PO	RTFOLIO AND PD SCA	LE							Q1 2019			
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	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	I-5, I-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	I-6, I-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)	C	C to D	8	_	100.00%	4	45.00%	2.74	_	0.00%
Sub-total 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	I-5, I-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	27.29%
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	

<sup>(1)</sup> 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 mat

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CCR4 - IRB - CCR EXPOSURES BY PO	ORTFOLIO 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 (3)	Average maturity (years) (4)	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	I-5, I-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	I-6, I-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)	C	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	I-5, I-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	I-6, I-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	I-5, I-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	ĺ		7,273	

<sup>(1)</sup> 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.

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CCR5 - COMPOSITION OF COLL	ATERAL			Q4 2	019		
FOR CCR EXPOSURE (1) (2)			Collateral used in de	rivative transactions		Collateral us	sed 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	е	f
Cash – domestic currency	1	-	1,543	-	1,457	20,905	35,942
Cash – other currencies	2	-	2,178	-	2,196	75,062	75,636
Domestic sovereign debt	3	-	558	-	1,149	45,055	28,690
Other sovereign debt	4	-	449	-	590	56,917	50,681
Government agency debt	5	-	1,302	-	1,188	6,774	18,999
Corporate bonds	6	-	49	-	249	14,480	7,202
Equity securities	7	-	380	-	2,088	36,680	48,848
Other collateral	8	-	-	-	-	-	-
Total	9	-	6,459	-	8,917	255,873	265,998

CCR5 - COMPOSITION OF COLLATER	RAL			Q3 2	019		
FOR CCR EXPOSURE (1) (2)			Collateral used in der	ivative transactions		Collateral us	sed in SFTs
		Fair value of coll	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	е	f
Cash – domestic currency	1	-	1,837	-	1,115	20,218	37,525
Cash – other currencies	2	-	2,171	-	1,906	78,660	75,645
Domestic sovereign debt	3	-	181	-	1,299	49,470	31,246
Other sovereign debt	4	-	105	-	464	51,812	49,950
Government agency debt	5	-	1,018	-	1,135	8,361	17,819
Corporate bonds	6	-	-	-	205	13,893	11,663
Equity securities	7	-	-	-	2,289	31,654	50,136
Other collateral	8	-	-	-	-	-	-
Total	9	-	5,312	-	8,413	254,068	273,984

<b>CCR5 - COMPOSITION OF COLLAT</b>	ΓERAL			Q2 2	019				
FOR CCR EXPOSURE (1) (2)			Collateral used in de	rivative transactions		Collateral us	Collateral used in SFTs		
		Fair value of coll	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	е	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 COLLATER	AL	Q1 2019										
FOR CCR EXPOSURE (1) (2)			Collateral used in de	Collateral us	sed in SFTs							
		Fair value of col	llateral 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	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					

	_							
<b>CCR5 - COMPOSITION OF COLL</b>	ATERAL			Q4 2	2018			
FOR CCR EXPOSURE (1) (2)			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	е	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	

<sup>(1)</sup> 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.

(2) The CSA Regulatory Initial Margin collateral posted in segregated custodian accounts is not included in the above report

				BMO 👛 Fina	ancial Group
<b>CCR6 - CREDIT DERIVATIVES EXPOS</b>	URES (1)	Q4 :	2019	Q3 :	2019
	LINE	Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	#	а	b	С	d
Notionals					
Single-name credit default swaps	1	973	129	1,053	5
Index credit default swaps	2	4,388	1,939	10,192	7,655
Total return swaps	3	1,081	-	1,212	-
Credit options	4	-	-	660	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	6,442	2,068	13,117	7,660
Fair values					
Positive fair value (asset)	7	38	47	16	174
Negative fair value (liability)	8	125	4	255	-

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 :	2019	Q1 :	2019
	LINE	Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	#	а	b	С	d
Notionals					
Single-name credit default swaps	1	1,084	1	1,879	-
Index credit default swaps	2	7,703	5,328	4,358	1,877
Total return swaps	3	1,416	-	1,136	4
Credit options	4	-	-	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	10,203	5,329	7,373	1,881
Fair values					
Positive fair value (asset)	7	23	121	30	34
Negative fair value (liability)	8	197	-	111	-

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q4 2018					
	LINE	Protection bought	Protection sold				
(\$ millions)	#	а	b				
Notionals							
Single-name credit default swaps	1	1,858	24				
Index credit default swaps	2	1,977	797				
Total return swaps	3	1,318	379				
Credit options	4	-	-				
Other credit derivatives	5	-	-				
Total notionals	6	5,153	1,200				
Fair values							
Positive fair value (asset)	7	33	15				
Negative fair value (liability)	8	53	1				

<sup>(1)</sup> Effective Q4 2019, the bank's exposures for certain cleared index credit default swaps have been presented on a consolidated basis. Results for prior periods have not been reclassified to conform with current period's presentation.

									вмо 🛎	Financial Group
CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES (1)	Q4 201	19	Q3 2	019	Q2 2	2019	Q1 :	2019	Q4 2	018
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
(\$ millions)	а	b	С	d	е	f	g	h	i	j
1 Exposures to QCCPs (total)		465		517		535		568		664
2 Exposures for trades at QCCPs (excluding initial margin and default fund										
contributions); of which:	8,545	181	8,424	175	8,907	182	8,540	174	11,327	230
3 (i) OTC derivatives	3,180	73	2,723	61	3,010	64	3,572	74	5,547	114
4 (ii) Exchange-traded derivatives	4,531	91	4,635	93	4,532	91	3,783	76	4,534	91
5 (iii) Securities financing transactions	834	17	1,066	21	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	2,404		2,650		2,821		2,751		2,832	57
9 Pre-funded default fund contributions	544	284	670	342	640	353	702	394	695	377
10 Unfunded default fund contributions	-	-	-	-	-	-	•	-	-	-
11 Exposures to non-QCCPs (total)		-		-		-		-		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default										
fund 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	-	-	-	-	-	-	-	-	-	-

																			BN	10 🜥 Fina	ncial Group
	Г		Q4 2	2019			Q3 2	2019			Q2 2	2019			Q1 2	2019			Q4 2018	(3) (4)	
DERIVATIVE INSTRUMENTS																					
(\$ millions)	LINE #	Notional Amount	Replacement Cost (1)	Credit Risk Equivalent (1)	Risk-weighted Assets (2)	Notional Amount	Replacement Cost (1)	Credit Risk Equivalent (1)	Risk-weighted Assets (2)	Notional Amount	Replacement Cost (1)	Credit Risk Equivalent (1)	Risk-weighted Assets (2)	Notional Amount	Replacement Cost (1)	Credit Risk Equivalent (1)	Risk-weighted Assets (2)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets
Interest Rate Contracts																					
Over-the-counter																					
Swaps (5)	1	4.396.272	3,233	8.114	2,300	4,135,002	3,335	8,132	2,001	4,198,293	2,733	7,454	1,503	3,956,228	2,760	7,652	1,358	3,831,997	7,732	9,917	
Forward rate agreements	2	491,437	102	1,162	236	314.127	76	1,041	224	497,011	60	900	172	566.076	373	1,227	215	411.573	36	34	
Purchased options	3	42,084	11	62	39	49,072	6	60	39	44,538	12	66	28	35,812	1	68	34	35,023	409	393	
Written options	4	49.487	38	154	98	40,492	35	148	95	33,615	41	185	104	44.529	29	176		48,721			
	5	4,979,280	3,384	9,492	2,673	4,538,693	3,452	9,381	2,359	4,773,457	2,846	8,605	1,807	4,602,645	3,163	9,123		4,327,314	8,177	10,344	704
Exchange traded																					
Futures	6	225,747	90	161	3	251,372	109	193	4	212,056	181	311	6	179,167	32	97	2	192,482	2	29	
Purchased options	7	13,737	28	40	1	8,551	-	-	- ]	9,725	4	8	-	12,530	13	24		26,629	16	250	
Written options	8	16,446	3	6	-	12,540	12	19	-	8,558	4	7	-	10,771	3	7		16,511	-	-	
	9	255,930	121	207	4	272,463	121	212	4	230,339	189	326	6		48	128		235,622	18	279	
Total Interest Rate Contracts	10	5,235,210	3,505	9,699	2,677	4,811,156	3,573	9,593	2,363	5,003,796	3,035	8,931	1,813	4,805,113	3,211	9,251	1,706	4,562,936	8,195	10,623	704
Foreign Exchange Contracts																					
Over-the-counter																					
Swaps	11	604,728	1,184	6,248	989	587,889	1,064	5,642	904	594,386	1,454	6,555	1,087	570,412	1,257	6,482	1,134	548,148	8,305	22,741	
Forward foreign exchange contracts	12	453,711	1,753	7,225	1,260	406,872	1,971	7,415	1,335 42	443,439	1,644	7,273	1,248	412,838	1,807	6,729	1,100 46	472,323	4,453	8,373	
Purchased options	13	37,398	40	167	46	34,162	31	139	42	33,466	51	177	55	27,893	42	159	46	21,468	225	424	
Written options	14 15	42,074 1 137 911	10 2 987	119 13.759	29	32,393 1.061.316	3 076	98 13 294	28	31,325 1.102.616	3 160	100 14 105	29	32,308 1 043 451	3 112	13 454	2.305	24,018 1.065.957	12 983	31.538	2.544
Exchange traded	15	1,137,911	2,907	13,739	2,324	1,001,310	3,076	13,294	2,309	1,102,010	3,100	14,105	2,419	1,043,451	3,112	13,434	2,305	1,005,957	12,903	31,536	2,544
Futures	16	882	13	20	_	1,030	1	4	_	578	1	2		607	4	9		739		8	
Purchased options	17	3.295	13	24		1,783	21	32	1	2.401	7	14		3.516	17	32	1	2.625	16	36	
Written options	18	2.502		2		1,563	17	26	1	1.834	,	4		2.089	3	6	1	1.420			
Witter options	19	6.679	26	46	-	4.376	39	62	2	4.813	10	20		6.212	24	47	1	4.784	16	44	
Total Foreign Exchange Contracts	20	1,144,590	3,013	13,805	2,324	1,065,692	3,115	13,356	2,311	1,107,429	3,170	14,125	2,419	1,049,663	3,136	13,501	2,306	1,070,741	12,999	31,582	2,544
Commodity Contracts			•	•				•				•	-						•	-	
Over-the-counter																					
Swaps	21	24,722	213	2,154	629	24,597	460	2,584	763	25,610	691	3,193	992	22,692	575	2,618	741	24,366	1,559	4,450	
Purchased options	22	6,608	98	472	125	6,607	40	444	109	6,969	68	496	131	6,098	32	327	85	6,182	335	1,108	
Written options	23	4,371	116	370	204	4,562	8	210	52	4,359	20	211	50	3,854	6	162		4,233	-	-	
	24	35,701	427	2,996	958	35,766	508	3,238	924	36,938	779	3,900	1,173	32,644	613	3,107	859	34,781	1,894	5,558	1,188
Exchange traded																					
Futures	25	32,422	393	1,079	22	32,026	762	1,620	32	33,628	838	1,781	36	30,999	728	1,511	30	33,104	17	770	
Purchased options	26	3,615	378	567	11	3,186	124	207	4	2,562	49	98	2	2,434	123	191	4	3,303	149	305	
Written options	27	5,230	1	52	1	4,897	190	318	.6	4,938	77	160	3	4,369	46	97	2	4,909	,		
T. 1.10	28	41,267	772	1,698 4 694	34	40,109	1,076	2,145	42	41,128	964	2,039	41		897	1,799		41,316	166	1,075	4 400
Total Commodity Contracts	29	76,968	1,199	4,694	992	75,875	1,584	5,383	966	78,066	1,743	5,939	1,214	70,446	1,510	4,906	895	76,097	2,060	6,633	1,188
Equity Contracts		F4 F				50.5				50.5:-				40			4.0	F0 :	4		
Over-the-counter	30 31	51,226 39,952	197 1.083	4,572 2.580	1,246 52	53,695 30,663	258 907	4,338 2.216	1,304 44	59,819 32.684	336 982	5,062 2 147	1,402 43	46,765 29.194	256 715	4,712 1.808	1,351 36	53,107 33.687	1,585 573	4,332 1,646	
Exchange traded											982				715 971			33,687 86.794			424
Total Equity Contracts	32	91,178	1,280	7,152	1,298	84,358	1,165	6,554	1,348	92,503		7,209	1,445	75,959		6,520			2,158	5,978	431
Credit Contracts (6)	33	7,429	277	496	34	8,918	193	382	32	7,741	123	278	91	4,508	85	238		3,490	10	55	83
Sub-total	34 35	6,555,375	9,274	35,846	7,325	6,045,999	9,630	35,268	7,020	6,289,535	9,389	36,482	6,982	6,005,689	8,913	34,416		5,800,058	25,422 (15,575)	54,871 (29,589)	4,950
Impact of master netting agreements		n.a. 6,555,375	9,274	35.846	7,325	n.a. 6.045.999	9.630	35,268	7,020	n.a. 6.289.535	9.389	36.482	6,982	n.a. 6.005.689	8.913	34.416		n.a. 5.800.058	(15,5/5)	(29,589)	4,950
Total (1) Effective O1 2010, Replacement Cost of	36					0,045,999	9,630		7,020 T	0,289,535	OSEL on Octobor			0,005,689	8,913	34,416	6,3//	5,600,058	9,847	25,282	4,950

# BMO 👛° Financial Group

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

O.	SECT-SECONTIZATION EXPOSURES IN THE BANKING BOOK (1)												
						Q4 2019							
		Bar	nk acts as origina	tor	В	ank acts as spons	or	Bank acts as investor					
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total			
(\$ n	millions)	а	b	С	d	е	f	g	h	i			
1	Total retail, of which:	3,446	-	3,446	10,995	-	10,995	55	-	55			
2	Residential mortgage (2)	779	-	779	2,716	-	2,716	55	-	55			
3	Credit card	1,654	-	1,654	956	-	956	-	-	-			
4	Other retail exposures	1,013	=	1,013	7,323	=	7,323	=	=	=			
5	Re-securitization	-	=	=	-	-	-	=	-	ı			
6	Total wholesale, of which:	72	8,704	8,776	5,954	T	5,954	8	ı	8			
7	Loans to corporates	72	8,704	8,776	202	ı	202			'n			
8	Commercial mortgage	-	-	-	-	-	-	-	-	-			
9	Lease and receivables	-	-	-	5,267	-	5,267	-	-	-			
10	Other wholesale	-	-	-	485	-	485	8	-	8			
11	Re-securitization	-	=	-	-	ı	=	=	=	=			

SE	C1 - SECURITIZATION EXPOSURES IN THE E	BANKING BOOK	(1)							
						Q3 2019				
		Bar	nk acts as origina	tor	В	ank acts as spons	or	Ва	nk acts as invest	or
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ m	illions)	а	b	С	d	е	f	g	h	i
1	Total retail, of which:	3,488	-	3,488	10,406	-	10,406	8	-	8
2	Residential mortgage (2)	883	-	883	2,722	-	2,722	8	_	8
3	Credit card	2,204	-	2,204	957	-	957	-	-	-
4	Other retail exposures	401	=	401	6,727	=	6,727	-	-	=
5	Re-securitization	-	=	=	=	-	-	-	-	=
6	Total wholesale, of which:	72	8,620	8,692	6,111	-	6,111	40	-	40
7	Loans to corporates	72	8,620	8,692	208	=	208	-	-	=
8	Commercial mortgage	-	=	-	-	=	-	-	-	=
9	Lease and receivables	-	=	=	5,416	=	5,416	32	-	32
10	Other wholesale	-	=	=	487	=	487	8	-	8
111	Re-securitization	-	-	-	-	-	-	-	-	-

<sup>(1)</sup> 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 October 31, 2019, \$919 million (\$312 million at July 31, 2019, \$379 million at April 30, 2019, \$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 \$9,177 million at October 31, 2019 (\$8,190 million at July 31, 2019, \$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.

<sup>(2)</sup> 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.



		Q2 2019										
	Bar	nk acts as origina	tor	В	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	d	е	f	g	h	i			
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	-	-	-	-	-	-	-	-	-			

SE	EC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)													
						Q1 2019								
		Baı	nk acts as origina	tor	В	ank acts as spons	sor	Ва	ink acts as invest	or				
		Traditional	raditional Synthetic Sub-total Traditional Synthetic Sub-total Traditional Synthetic Sub-tot											
(\$ m	illions)	а	b	С	d	е	f	g	h	i				
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	-	-	-	-	-	-	-	-	-				

SEC	C1 - SECURITIZATION EXPOSURES IN THE I	BANKING BOOK	K (1)							
			1	1	1	Q4 2018		1		
		Ва	nk acts as origina	tor	В	Bank acts as spons	sor	Ва	ank acts as invest	or
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ mil	llions)	а	b	С	d	е	f	g	h	i
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	1,873	731	-	731	-	-	-
4	Other retail exposures	1,158	l - i	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	- 1	- 1	- ,	- ,	-	-	-	-	-
9	Lease and receivables	- 1	- 1	- ,	5,578	-	5,578	-	-	-
10	Other wholesale	- 1	- 1	- ,	488	-	488	8	-	8
11	Re-securitization	-	l - i	- ,	- 1	-	- 1	-	-	-

<sup>(1)</sup> 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 October 31, 2019, \$919 million (\$312 million at July 31, 2019, \$379 million at April 30, 2019, \$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 \$9,177 million at October 31, 2019 (\$8,190 million at July 31, 2019, \$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.

<sup>(2)</sup> 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.

## BMO 👛 Financial Group

### SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK

					Q4 2019				
	Banl	k acts as origir	nator	Ban	ık acts as spor	sor	Ban	k acts as inve	stor
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)	а	b	С	d	е	f	g	h	i
1   Total retail, of which:	-	-	-	-	-	-	593	-	593
2 Residential mortgage	-	-	-	-	-	-	262	-	262
3 Credit card	-	-	-	_	-	-	75	-	75
4 Auto loans/leases	-	-	-	_	-	-	188	-	188
5 Student loans	-	-	-	_	-	-	47	-	47
6 Other retail exposures	-	-	-	_	-	-	21	-	21
7 Re-securitization	-	-	-	_	-	-	-	-	_
8 Total wholesale, of which:	-	-	-	-	-	-	268	-	268
9 Loans to corporates	-	-	-	-	-	-	8	-	8
10 Commercial mortgage	-	-	-	-	-	-	98	-	98
11 Lease and receivables	-	-	-	_	-	-	111	-	111
12 Auto floorplan	-	-	-	_	-	-	26	-	26
13 Insurance premium	-	-	-	-	-	-	-	-	-
14 Other wholesale	-	-	-	_	-	-	25	-	25
15 Re-securitization	-	-	_	_	-	_	-	-	-

SEC	2 - SECURITIZATION EXPOSURES IN THE TRADING BO	ОК				00.0040				
		Banl	k acts as origin	ator	Ban	Q3 2019 nk acts as spor	nsor	Bar	k acts as inves	stor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ mil	lions)	а	b	С	d	е	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	454	-	454
2	Residential mortgage	-		-	-	-	-	158	-	158
3	Credit card	-	-	-	-	-	-	95	-	95
4	Auto loans/leases	-	-	-	-	-	-	164	-	164
5	Student loans	-	-	-	-	-	-	27	-	27
6	Other retail exposures	-	-	-	-	-	-	10	-	10
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	177	-	177
9	Loans to corporates	-	-	-	-	-	-	11	-	11
10	Commercial mortgage	-	-	-	-	-	-	85	-	85
11	Lease and receivables	-	-	-	-	-	-	58	-	58
12	Auto floorplan	-	-	-	-	-	-	19	-	19
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	4	-	4
15	Re-securitization	-	-	-	-	_	_	-	-	-

#### SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK

SESE - SESSIMILATION EXI SOURCE IN THE MASIN	io book								
					Q2 2019				
	Ban	k acts as origir	nator	Ban	ık acts as spor	sor	Ban	k acts as inves	tor
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)	а	b	С	d	е	f	g	h	i
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 BO	ок								
						Q1 2019				
		Banl	k acts as origir	nator	Ban	ık acts as spon	sor	Bar	ık acts as inves	stor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ mi	llions)	а	b	С	d	е	f	g	h	i
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:	-	-	-	-	ı	1	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	ок								
						Q4 2018				
		Banl	k acts as origir	nator	Bar	ık acts as spon	sor	Bar	nk acts as inves	stor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ mi	llions)	а	b	С	d	е	f	g	h	i
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	-	-	-	-	-	-	-	-	-

SEC3	- SECURITIZATION EXPOSURE	S IN THE BAN	KING BOOK	AND ASSO	CIATED CAP	ITAL REQUI	REMENTS (	BANK ACTIN	G AS ORIGIN	NATOR OR	AS SPONS	OR) (1) (2)				вмо	Financi	al Group
										Q4 2019								
			Exposure v	alues by RW	bands (3)		Exposu	re values by re	gulatory appro	ach (3)	R	WA by regulato	ry approach (4	)		Capital charg	ge after cap	
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA,	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA,	SEC-SA	1250%
(\$ millio	ns)	а	b	С	d	е	f	g	h	i	j	k	ı	m	n	0	р	q
1 To	tal exposures	27,087	206	11	32	48	22,051	1,656	3,676		2,965	166	945	-	232	13	76	-
2 Tra	aditional securitization	19,259	206	11	32	41	14,216	1,656	3,676	-	1,696	166	945	-	131	13	76	-
3	Of which securitization	19,259	206	11	32	41	14,216	1,656	3,676	-	1,696	166	945	-	131	13	76	-
4	Of which retail underlying	13,453	-	11	17	41	8,927	1,656	2,938	-	975	166	860	-	76	13	69	-
5	Of which wholesale	5,806	206	-	15	-	5,289	-	738	-	721	-	85	-	- 55	-	7	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Sy	nthetic securitization	7,828	-	-	-	7	7,835	-	-	-	1,269		-	-	101	-	-	-
10	Of which securitization	7,828	-	-	-	7	7,835	-	-	-	1,269	-	-	-	101	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	7,828	-	-	-	7	7,835	-	-	-	1,269	-	-	-	101	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

									Q3 2019								
		Exposure v	alues by RW	bands (3)		Exposu	re values by re	gulatory approa	ach <i>(3)</i>	R)	WA by regulator	y approach <i>(4</i>	)		Capital char	e after cap	
	<b>~00%</b>	> 000/ 4- F00/	>50% to	>100% to	40500/ FNA/	SEC IRRA	SEC-ERBA,	050.04	40500/	050 1004	SEC-ERBA,	050.04	40500/		SEC-ERBA,	050.04	4050
nillions)	≤20%	>20% to 50%	100%	<1250%	1250% RW	SEC-IRBA f	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250
minoris)	α	, D	U	u	Ū	<u> </u>	9	''	<u> </u>	, ,	N.	<u> </u>		"	J .	P	ч
Total exposures	25,395	2,032	1	32	53	24,413	2,206	893	-	3,619	221	663	-	283	18	53	
Traditional securitization	17,653	2,032	1	32	46	16,664	2,206	893	-	2,366	221	663	-	183	18	53	
Of which securitization	17,653	2,032	1	32	46	16,664	2,206	893	-	2,366	221	663	-	183	18	53	
Of which retail underlying	11,691	1,826	1	17	46	11,329	2,206	45	-	1,613	221	560	-	127	18	45	
Of which wholesale	5,962	206	-	15	-	5,335	-	848	-	753	-	103	-	56	-	8	
Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Synthetic securitization	7,742	-	-	-	7	7,749	-	-	-	1,253	-	-	-	100	-	-	
Of which securitization	7,742	-	-	-	7	7,749	-	-	-	1,253	-	-	-	100	-	-	
Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which wholesale	7,742	-	-	-	7	7,749	-	-	-	1,253	-	-	-	100	-	-	
Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which non-senior	-	-	-	-	-	_	-	-	-	-	-	-	_	-	-	-	

<sup>(1)</sup> Effective Q1 2019, securitization capital requirements are calculated in accordance with new securitization framework in OSFI's CAR Guideline issued October 30, 2018.
(2) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.
(3) Exposure amounts are net of collateral.
(4) RWA before application of the KIRB cap.

#### 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 (3)		Exposu	re values by reg	ulatory appro	ach (3)	R)	WA by regulator	y approach (4)			Capital charg	ge after cap	
			>50% to	>100% to			SEC-ERBA,				SEC-ERBA,				SEC-ERBA,		
	≤20%	>20% to 50%	100%	<1250%	1250% RW	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%
(\$ millions)	а	b	С	d	е	f	g	h	i	j	k	1	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 Of which wholesale	4,927	-	-	-	7	4,934	-	-	-	832	-	-	-	67	-	-	-
13 Of which re-securitization		-	-	-	-	· -	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC3 - SECURITIZATION EXPOSURES	IN THE BAN	IKING BOOK	AND ASSO	CIATED CAP	ITAL REQUI	REMENTS (	BANK ACTIN	G AS ORIGI	NATOR OR	AS SPONSO	OR) (1) (2)						
									Q1 2019								
		Exposure	values by RW	bands (3)		Exposu	re values by re	gulatory appro	ach (3)	R	WA by regulator	y 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%
(\$ millions)	а	b	С	d	е	f	g	h	i	j	k	I	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		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 Of which wholesale	5,126	-	-	4	6	5,136	-	-	-	898	-	-	-	72	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC3 - SECURITIZATION EXPOSL	JRES IN THE BAN	KING BOOK	AND ASSO	CIATED CAP	PITAL REQUI	REMENTS (E	BANK ACTIN	IG AS ORIGII	NATOR OR	AS SPONSO	R) (2)						
									Q4 2018								
		Exposure v	alues by RW	bands (3)		Exposur	e values by re	gulatory appro	ach (3)	RV	VA by regulato	ry approach (4	1)		Capital char	ge after cap	
				, ,		IRB RBA		· · · ·	. ,	IRB RBA		, i	•	IRB RBA			
			>50% to	>100% to		(including				(including				(including			
	≤20%	>20% to 50%	100%	<1250%	1250% RW	IAA)	IRB SFA	SA/SSFA	1250%	IAA)	IRB SFA	SA/SSFA	1250%	IAA)	IRB SFA	SA/SSFA	1250%
(\$ millions)	a	b	С	d	е	f	g	h	i	j	k	ı	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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

<sup>(1)</sup> Effective Q1 2019, securitization capital requirements are calculated in accordance with new securitization framework in OSF's CAR Guideline issued October 30, 2018.
(2) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSF's CAR Guidelines, Chapter 7, Structured Credit Products.
(3) Exposure amounts are net of collateral.
(4) RWA before application of the KIRB cap.

SEC4 - SECURITIZATION EXPOSUR	ES IN THE BAN	IKING BOOK	AND ASSO	CIATED CAF	PITAL REQU	IREMENTS	(BANK ACTIN	IG AS INVES	TOR) (1) (2)	)					ВМО	Financ	ial Group
									Q4 2019								
		Exposure v	alues by RW	bands (3)		Exposi	ire values by re	gulatory appro	oach (3)		RWA by regulato	ry approach (4	4)		Capital charg	je after cap	
			>50% to	>100% to			SEC-ERBA,				SEC-ERBA,				SEC-ERBA,		
	≤20%	>20% to 50%	100%	<1250%	1250% RW	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%
(\$ millions)	a	b	С	d	е	f	g	h	i	j	k	I	m	n	0	р	q
1 Total exposures	55	-	8	-	-	-	63	-	-		14	-	-	-	1	-	
2 Traditional securitization	55	-	8	-	-	-	63	-	-		14	-	-		1	-	
3 Of which securitization	55	-	8	-	-	-	63	-	-		14	-	-		1	-	
4 Of which retail underlying	55	-	-	-	-		55	-	-		9	-	-		1	-	I
5 Of which wholesale	-	-	8	-	-		. 8	-	-		5	-	-		-	-	
6 Of which re-securitization	-	-	-	-	-		-	-	-		-	-	-		-	-	
7 Of which senior	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	I
8 Of which non-senior	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	I
9 Synthetic securitization	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	
10 Of which securitization	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	
11 Of which retail underlying	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	I
12 Of which wholesale	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	[
13 Of which re-securitization	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	[
14 Of which senior	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	[
15 Of which non-senior	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-	1

									Q3 2019								
		Exposure v	alues by RW	bands (3)		Exposi	ire values by re	gulatory appro	ach (3)	R	WA by regulator	y approach <i>(4</i>	9)		Capital charg	e 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%
lions)	а	b	С	d	е	f	g	h	i	j	k	I	m	n	0	р	q
Total exposures	40	-	8	-	-	8	40	-	-	1	11	-	-	-	1	-	
Traditional securitization	40	-	8	-	-	8	40	-	-	1	11	-	-	-	1	-	
Of which securitization	40	-	8	-	-	8	40	-	-	1	11	-	-	-	1	-	
Of which retail underlying	8	-	-	-	-	8	-	-	-	1	-	-	-	-	-	-	
Of which wholesale	32	-	8	-	-	-	40	-	-	-	11	-	-	-	1	-	
Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
nthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>(1)</sup> Effective Q1 2019, securitization capital requirements are calculated in accordance with new securitization framework in OSFI's CAR Guideline issued October 30, 2018.
(2) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guidelines, Chapter 7, Structured Credit Products.
(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	bands (3)		Exposu	re values by reg	ulatory appro	oach (3)	R)	WA by regulato	ry approach (	4)		Capital char	ge after cap	
		<b>4000</b> /	. 000/ . 500/	>50% to	>100% to	40500/ PW	252 1774	SEC-ERBA,	252.24	40500/	050 1004	SEC-ERBA,	252.24	40500/		SEC-ERBA,	252.24	40500/
		≤20%	>20% to 50%	100%	<1250%	1250% RW	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%	SEC-IRBA	including IAA	SEC-SA	1250%
(\$ m	illions)	а	b	С	d	е	f	g	h	i	j	k		m	n	0	р	q
1	Total exposures			8	-	-	-	8	-	-	-	5	-	-	-	-	-	- 1
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		-   -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

SEC4 - SECURITIZATION EXPOSURES	S IN THE BAR	IKING BOOK	AND ASSO	CIATED CAR	DITAL RECLL	IREMENTS	BANK ACTIN	G AS INVE	STOR) (1) (2	)							
SEC4 - SECONTIZATION EXPOSORES	3 IN THE BAI	MING BOOK	AND ASSO	CIATED CAP	TIAL NEGO	IIVEMILIATO	DANK ACIN	G AS INVL	Q1 2019	/							
		Exposure	values by RW	bands (3)		Exposi	ure values by re	gulatory appr		R	WA by regulator	y approach (4	4)		Capital char	ge after cap	
	≤20%	>20% to 50%	>50% to	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA,	SEC-SA	1250%	SEC IDDA	SEC-ERBA,	SEC SA	1250%	SEC IDBA	SEC-ERBA,	SEC-SA	1250%
(\$ millions)	a	b	C	d	e	f f	a a	h	i i	i	k	JEU-JA	m	n n	o o	D D	1250 /6
		~					9	•					•••			F	. 4
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	_	.   _	_	_	_	_		_	-	-	_	_	_	_	_	_	_

SEC4 - SECURITIZATION EXPOSU	RES IN THE BAN	NKING BOOK	AND ASSO	CIATED CA	PITAL REQUI	REMENTS (	BANK ACTI	NG AS INVES	TOR) (2)								
						·			Q4 2018								
		Exposure v	values by RW	bands (3)		Exposu	re values by re	egulatory appro	ach (3)	R	WA by regulat	ory approach (	4)		Capital cha	ge after cap	
						IRB RBA				IRB RBA				IRB RBA			
			>50% to	>100% to		(including				(including				(including			
	≤20%	>20% to 50%	100%	<1250%	1250% RW	IAA)	IRB SFA	SA/SSFA	1250%	IAA)	IRB SFA	SA/SSFA	1250%	IAA)	IRB SFA	SA/SSFA	1250%
(\$ millions)	а	b	С	d	е	f	g	h	i	j	k	I	m	n	0	р	q
1 Total exposures	8	-	-	-	-	8	-	-	-	1	-	-		- 1	-	-	-
2 Traditional securitization	8	-	-	-	-	8	-	-	-	1	-	-	-	- 1	-	-	-
3 Of which securitization	8	-	-	-	-	8	-	-	-	1	-	-	-	- 1	-	-	
4 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5 Of which wholesale	8	-	-	-	-	8	-	-	-	1	-	-	-	- 1	-	-	
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	-		-	-	-	-	-	-	-	-	-	-	-	.   -	-	-	

<sup>(1)</sup> Effective Q1 2019, securitization capital requirements are calculated in accordance with new securitization framework in OSF's CAR Guideline issued October 30, 2018.
(2) Only includes securitization exposures where the risk transference recognition criteria are met in accordance with OSF's CAR Guidelines, Chapter 7, Structured Credit Products.
(3) Exposure amounts are net of collateral.
(4) RWA before application of the KIRB cap.

#### BMO (\*\*) Financial Group MARKET RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY DRIVERS LINE Q4 2019 Q3 2019 Q2 2019 Q1 2019 Q4 2018 # (\$ millions) Market Risk RWA, beginning of quarter 13,532 10.713 12.332 14.820 11.097 1 1,615 2 (257)(242)(1,993)(980)Movement in risk levels (1) Model updates (2) 3 399 Methodology and policy (3) 727 (495)(1,377)(178)4 (327)Acquisition and disposals 5 3,194 Foreign exchange movement and others 6 11,183 10,713 12,332 14,820 13,532 Market Risk RWA, end of quarter

- (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.

											В	MO (***) Finan	icial Group
ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH				Q4 20	019					Q3 2	019		
(\$ millions except as noted)		PD (1	() (2)	LGD (3	3) (4)	EAD (	5) (6)	PD (1)	(2)	LGD (	3) (4)	EAD (	(5) (6)
	LINE	Average		Average		Ì		Average		Average			
Risk Profile	#	estimated	Actual	Estimated	Actual								
Wholesale													
Corporate including specialized lending	1	0.94%	0.54%	33.83%	26.88%	430	254	0.84%	0.40%	34.18%	27.98%	291	161
Corporate small and medium enterprises (SMEs)	2	1.13%	0.48%	38.74%	21.87%	109	64	1.17%	0.48%	38.77%	23.59%	108	59
Sovereign	3	0.11%	0.00%	15.98%	0.00%	-	-	0.10%	0.00%	16.19%	0.00%	-	-
Bank	4	0.51%	0.00%	14.11%	0.00%	-	-	0.41%	0.00%	14.81%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.94%	0.65%	23.94%	11.85%	286	286	0.96%	0.64%	25.65%	12.97%	273	273
HELOCs (8)	6	0.41%	0.45%	32.74%	16.47%	180	168	0.47%	0.47%	34.12%	19.22%	191	182
Qualifying revolving retail (QRR)	7	1.22%	1.18%	84.44%	78.35%	522	502	1.27%	1.15%	84.36%	74.72%	503	486
Other retail (excl. SMEs)	8	5.42%	4.81%	83.56%	75.10%	330	329	5.43%	4.75%	83.70%	75.76%	325	324
Retail SMEs	9	1.21%	0.95%	96.61%	79.25%	43	35	1.24%	0.88%	96.34%	79.59%	42	36

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH				Q2 20	19					Q1 2	019		
(\$ millions except as noted)		PD (1	) (2)	LGD (3)	(4)	EAD (	(5) (6)	PD (1)	(2)	LGD (	3) (4)	EAD (5	(6)
	LINE	Average		Average				Average		Average			
Risk Profile	#	estimated	Actual	estimated	Actual	Estimated	Actual	estimated	Actual	estimated	Actual	Estimated	Actual
Wholesale													
Corporate including specialized lending	1	0.85%	0.43%	34.25%	19.60%	213	180	0.83%	0.42%	35.03%	21.43%	264	225
Corporate small and medium enterprises (SMEs)	2	1.25%	0.48%	38.51%	24.95%	123	91	1.26%	0.49%	38.27%	21.91%	118	87
Sovereign	3	0.11%	0.00%	15.78%	0.00%	-	-	0.11%	0.00%	15.05%	0.00%	-	-
Bank	4	0.33%	0.00%	14.46%	0.00%	-	-	0.31%	0.00%	14.72%	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	0.98%	0.59%	24.59%	13.85%	244	244
HELOCs (8)	6	0.52%	0.40%	34.73%	19.84%	170	161	0.57%	0.42%	34.58%	20.18%	178	171
Qualifying revolving retail (QRR)	7	1.35%	1.10%	84.20%	74.69%	479	463	1.37%	1.12%	84.31%	75.24%	476	461
Other retail (excl. SMEs)	8	5.33%	4.65%	83.96%	74.95%	317	316	5.42%	4.97%	85.16%	79.28%	321	320
Retail SMEs	9	1.28%	0.74%	95.33%	77.81%	51	44	1.25%	0.81%	95.80%	77.96%	48	42

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH				Q4 2	018		
(\$ millions except as noted)		PD (1)	(2)	LGD (	3) (4)	EAD (5)	) (6)
Risk Profile	LINE #	Average estimated	Actual	Average 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

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

<sup>(1)</sup> 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. 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.

CR9 - IRB - BACKTESTING	OF PROBABILITY OF DEFAULT	(PD) PER PORTFOLI	0 (1)							вмо 🏖	Financial Group
(\$ millions except as noted)								Q4 2019			
					Weighted		Number of o	obligors (3)		Of which: new	Average historical
		Moody's Investors Service implied	Standard & Poor's	LINE	average PD	Arithmetic average PD by obligors	End of previous year	End of the year	Defaulted obligors in the year	defaulted obligors in the year (4)	annual default rate (5)
Risk Profile	BMO Rating PD Range (%)	equivalent	implied equivalent	#	( <i>z</i> )	b			d	e	f
Residential mortgages and HEL					1	·	`		1		
Exceptionally low	≤ 0.05			1	0.04%	0.04%	277.877	285.386	162	-	0.039
Very low	> 0.05 to 0.20			2	0.11%	0.11%	368,780	363,199	428	3	0.099
Low	> 0.20 to 0.75			3	0.60%	0.61%	75,918	73,572	232	4	0.479
Medium	> 0.75 to 7.00			4	3.27%	2.75%	72,266	78,608	1,825	3	2.159
High	> 7.00 to 99.99			5	34.85%	30.83%	6,210	5,129	1,595	9	24.68
Default	100.00 (Default)			6	100.00%	100.00%		-	-	_	100.009
Sub-total	(			7			801,051	805.894	4.242	19	
Other retail	<u> </u>		•		L.					L -	Į.
Exceptionally low	≤ 0.05			8	0.04%	0.04%	32,525	28,668	16	2	0.039
Very low	> 0.05 to 0.20			9	0.14%	0.14%	498,906	440,250	862	120	0.109
Low	> 0.20 to 0.75			10	0.48%	0.36%	677,897	699,930	2,479	617	0.269
Medium	> 0.75 to 7.00			11	2.14%	2.09%	533,355	646,199	11.906	865	1.459
High	> 7.00 to 99.99			12	23.80%	29.31%	327,592	313,092	86,082	100	25.469
Default	100.00 (Default)			13	100.00%	100.00%	,	-	-	-	100.009
Sub-total	(			14			2.070.275	2.128.139	101.345	1.704	
Qualifying revolving retail		-	•		•		, , , , , ,	, , , , , ,			•
Exceptionally low	≤ 0.05			15	0.02%	0.02%	2,114,174	1,841,972	604	-	0.020
Very low	> 0.05 to 0.20			16	0.09%	0.09%	1,045,849	1,478,539	1,574	-	0.089
Low	> 0.20 to 0.75			17	0.54%	0.51%	776,408	804,440	4,372	106	0.329
Medium	> 0.75 to 7.00			18	3.02%	2.99%	663,324	647,172	18,906	1.148	2.379
High	> 7.00 to 99.99			19	22.32%	22.88%	138,023	153,928	32,361	456	19.439
Default	100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.009
Sub-total				21			4,737,778	4,926,051	57,817	1,710	
Retail small-and-medium-sized	entities		•		•						
Exceptionally low	≤ 0.05			22	0.02%	0.03%	40,258	40,072	14	1	0.019
Very low	> 0.05 to 0.20			23	0.10%	0.10%	34,078	28,846	55	-	0.059
Low	> 0.20 to 0.75			24	0.53%	0.33%	84,529	60,205	78	2	0.179
Medium	> 0.75 to 7.00			25	2.69%	2.09%	23,164	39,888	686	4	1.229
High	> 7.00 to 99.99			26	19.50%	20.91%	5,277	4,784	961	3	17.029
Default	100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.009
Sub-total	1			28			187,306	173,795	1,794	10	
Total (all retail portfolios)				29	İ		7.796,410	8.033.879	165,198	3,443	

<sup>(1)</sup> The results shown in the table cover all models within these asset classes.
(2) Calculated as the obligor PD weighted by EAD.
(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts.
(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.
(5) Retail portfolios use 6-15 year average of the annual default rate.

CR9 - IRB - BACKTESTING	OF PROBABILIT	TY OF DEFAULT (F	PD) PER PORTFOLIO	(1)							вмо 🗅	Financial Group
(\$ millions except as noted)	OI I NODABILI	0. 52.7.02. (.	D) 1 E1(1 O1(11 OE10	( )					Q4 2019			
						Weighted		Number of o	bligors (3)		Of which: new	Average historical
			Moody's Investors			average PD	Arithmetic average			Defaulted obligors in	defaulted obligors in	annual default rate
			Service implied	Standard & Poor's	LINE	(2)	PD by obligors	End of previous year	End of the year	the year	the year (4)	(5)
Risk Profile	BMO Rating	PD Range (%)	equivalent	implied equivalent	#	а	b	С		d	е	f
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00%	0.00%	-	-		-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03%	0.03%	79	83	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04%	0.06%	566	595	-	-	0.08%
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07%	0.09%	1,600	1,634	-	-	0.04%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.12%	0.13%	3,257	3,524	1	-	0.09%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20%	0.23%	4,910	4,956	3	-	0.18%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32%	0.33%	8,833	8,752	7	-	0.26%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.66%	0.67%	8,027	8,362	11	-	0.56%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	1.02%	1.10%	8,313	7,758	15	-	0.99%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.83%	1.79%	3,925	3,584	14	1	1.53%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74%	2.74%	2,686	2,227	28	1	2.25%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	В	12	6.00%	7.32%	437	358	22	-	6.87%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	13.74%	14.92%	673	649	55	-	13.19%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	ccc/cc	14	20.17%	21.61%	152	150	8	-	15.59%
Default	Default	100.00 (Default)	С	C/D	15	100.00%	100.00%	- 1	-		_	0.00%
Sub-total		,			16			43.458	42.632	164	2	
Sovereign		· ·	•			L		-,	,		•	U
Investment grade	I-1	≤ 0.02	Aaa	IAAA	17	0.01%	0.01%	21	23		-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.03%	0.03%	512	568	-	_	0.00%
Investment grade	i-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.05%	0.05%	906	976	_	_	0.00%
Investment grade	1-4	>0.07 to ≤ 0.11	A3	A-	20	0.08%	0.08%	1,020	1,192	_	_	0.00%
Investment grade	i-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.12%	0.13%	496	588	-	_	0.00%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.20%	0.21%	307	325	-	_	0.00%
Investment grade	1-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.34%	0.34%	126	121	_	_	0.00%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.67%	0.67%	83	100	-	_	0.00%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.06%	1.09%	68	49	_	_	0.00%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.79%	1.79%	26	42	_	_	0.00%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.79%	3.05%	33	36	_	_	0.00%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	7.75%	7.75%	9	1	_	_	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	15.15%	15.15%		6	_	_	0.00%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00%	0.00%	<u> </u>	-	_	_	0.00%
Default	Default	100.00 (Default)	Caaroa	C/D	31	0.00%	0.00%					0.00%
Sub-total	Deladit	100.00 (Delault)	Ü	O/D	32	0.0070	0.0070	3,608	4,027		<del></del>	0.007
Bank	1			1	1 02	l		0,000	7,021		1	
Investment grade	I <sub>-</sub> 1	≤ 0.02	I-	-	33	0.00%	0.00%	- 1		_	_	0.00%
Investment grade	i-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03%	0.03%	15	16	_	_	0.00%
Investment grade	I-3	>0.02 to ≤ 0.03 >0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05%	0.05%	46	43			0.06%
Investment grade	1-4	>0.03 to ≤ 0.07 >0.07 to ≤ 0.11	A3	A-	36	0.03%	0.03%	66	63			0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11%	0.07 %	62	53			0.06%
Investment grade	I-6	>0.11 to ≤ 0.13	Baa2	BBB	38	0.11%	0.20%	82	80			0.06%
Investment grade	I-7	>0.19 to ≤ 0.52 >0.32 to ≤ 0.54	Baa3	BBB-	39	0.19%	0.32%	72	80	-		0.08%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.55%	0.57%	56	46	-		0.10%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91%	0.96%	23	24	_	_	0.39%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.54%	1.60%	24	22	-	_	0.397
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74%	2.74%	9	13	-	_	0.169
Watchlist	D-1	>5.16 to ≤ 9.70	B2	B B	43	0.00%	0.00%	3	2	-	_	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	9.70%	9.70%	3	1	-	_	3.33%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00%	0.00%	'	'	-	_	0.00%
Default	P-3 Default	100.00 (Default)	Caa/Ca	C/D	46	0.00%	0.00%	-	-	-	-	0.00%
Sub-total	Delault	100.00 (Delault)	0	GID	47	0.00%	0.00%	459	443	-	<del></del>	0.00%
	_				48				47.102	164	- 2	1
Total (all wholesale portfolios)		I .	1	1	49			47,525	47,102	164	2	1

Total (all wholesale portfolios)

(1) The results shown in the table cover all models within these asset classes.

<sup>(2)</sup> Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Wholesale portfolios is at the borrower level, excluding defaulted obligors.

(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.

(5) Wholesale portfolios use 15 year average of the annual default rate. The approach for corporate asset class has been enhanced from the previous year.

											ВМО	Financial Group
CR9 - IRB - BACKTESTING OF	PROBABILITY OF	DEFAULT (P	D) PER PORTFOLIO	(1)					0.1.00.40			у
(\$ millions except as noted)						Weighted			Q4 2018		Of which: new	Average historical
			Manadala lavandana				A widda wa a di a a u a wa wa a a	Number of o	bilgors (3)	Defection ablicant in		
			Moody's Investors Service implied	Standard & Poor's	LINE	average PD	Arithmetic average	End of previous year	Final of the comm	Defaulted obligors in		annual default rate
	DMO Define DD D	(0/)				\ <del>-</del> /	PD by obligors		End of the year	the year	the year (4)	(5)
	BMO Rating PD Ra	ange (%)	equivalent	implied equivalent	#	а	b	C		d	е	T
Residential mortgages and HELOC				•								
Exceptionally low	≤ 0.05				1	0.04%	0.04%	271,241	277,877	120	4	0.03%
Very low		5 to 0.20			2	0.11%	0.11%		368,780	365	3	0.09%
Low		) to 0.75			3	0.60%	0.58%		75,918	256	8	0.47%
Medium		5 to 7.00			4	3.31%	2.77%		72,266	1,468	13	2.25%
High		) to 99.99			5	30.22%	26.88%		6,210	1,950	11	19.72%
Default	100.00	0 (Default)			6	100.00%	100.00%		-	-	-	100.00%
Sub-total					7			803,394	801,051	4,159	39	
Other retail												
Exceptionally low	≤ 0.05				8	0.04%	0.04%	32,629	32,525	17	1	0.03%
Very low		5 to 0.20			9	0.12%	0.12%		498,906	791	103	0.10%
Low		) to 0.75			10	0.40%	0.40%		677,897	2,871	537	0.31%
Medium		5 to 7.00			11	2.01%	2.00%		533,355	10,629	620	1.53%
High		) to 99.99			12	20.96%	27.62%		327,592	81,676	94	24.29%
Default	100.00	0 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,088,268	2,070,275	95,984	1,355	
Qualifying revolving retail												
Exceptionally low	≤ 0.05	5			15	0.03%	0.03%	2,056,957	2,114,174	450	-	0.02%
Very low	> 0.05	5 to 0.20			16	0.11%	0.11%	975,401	1,045,849	928	3	0.09%
Low	> 0.20	) to 0.75			17	0.37%	0.39%	775,731	776,408	3,253	364	0.29%
Medium	> 0.75	5 to 7.00			18	2.68%	2.82%	612,593	663,324	16,102	888	2.38%
High	> 7.00	) to 99.99			19	23.72%	25.40%	147,782	138,023	33,540	409	22.48%
Default	100.00	0 (Default)			20	100.00%	100.00%	· - I		-	-	100.00%
Sub-total		- /			21			4,568,464	4.737.778	54.273	1,664	
Retail small-and-medium-sized enti	ties			•		ı .		,,,,,,,,,,	, , ,,,,,	,	1++	
Exceptionally low	≤ 0.05	5			22	0.03%	0.02%	39,687	40,258	8	-	0.01%
Very low		5 to 0.20			23	0.10%	0.10%		34,078	26	_	0.05%
Low		to 0.75			24	0.52%	0.39%		84,529	159	1	0.20%
Medium		5 to 7.00			25	3.04%	2.93%		23,164	612	il	1.95%
High		) to 99.99			26	18.95%	20.46%		5,277	825	5	16.20%
Default		0 (Default)			27	100.00%	100.00%			-	- 1	100.00%
Sub-total	100.0	- ()			28	.00.0070	100.0070	196.378	187.306	1.630	7	100.007
Total (all retail portfolios)	<del>                                     </del>				29			7,656,504	7,796,410	156.046	3.065	
otal (all fetall portionos)	1				23			1,000,004	1,130,410	150,040	5,005	

<sup>(1)</sup> The results shown in the table cover all models within these asset classes.
(2) Calculated as the obligor PD weighted by EAD.
(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts.
(4) Calculated as the number of obligors having defaulted during the last 12-month period that were not funded at the end of the previous year.
(5) Retail portfolios use 6-15 year average of the annual default rate.

sk Profile orporate			Moody's Investors			Weighted		Number of o	oligors (3)		Of which: new	Average historic
orporate			Service implied	Standard & Poor's	LINE	average PD (2)	Arithmetic average PD by obligors	End of previous year	End of the year	Defaulted obligors in the year	defaulted obligors in the year (4)	annual default ra
orporate	BMO Rating	PD Range (%)	equivalent	implied equivalent	#	( <i>2</i> )	b	C C	Life of the year	d	e	f
		<b>3</b> (,	<u> </u>	<u> </u>			·					
vestment grade	I-1	≤ 0.02	-	-	1	0.00%	0.00%	-	-	-	-	0.0
vestment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03%	0.03%	100	79	-	-	0.
vestment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.05%	0.06%	671	566	-	-	0.
vestment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07%	0.09%	1,674	1,600	-	-	0.
vestment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.12%	0.13%	3,044	3,257	1	-	0.
vestment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20%	0.23%	4,763	4,910	2	-	0.
vestment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32%	0.33%	8,176	8,833	5	-	0.
on-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.66%	0.67%	8,004	8,027	17	1	0.
on-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	1.02%	1.10%	8,100	8,313	24	1	0.
on-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.83%	1.79%	3,984	3,925	31	2	1.
on-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74%	2.74%	3,067	2,686	22	-	2.
atchlist	P-1	>5.16 to ≤ 9.70	B2	В	12	6.05%	7.30%	502	437	20	1	6
atchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	13.76%	14.96%	772	673	76	-	13
atchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	20.18%	21.62%	159	152	17	-	17.
efault	Default	100.00 (Default)	С	C/D	15	100.00%	100.00%	-	-	-	-	0
ub-total					16			43,016	43,458	215	5	
overeign												
vestment grade	I-1	≤ 0.02	Aaa	AAA	17	0.01%	0.01%	34	21	-	-	0
vestment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.03%	0.03%	476	512	-	-	0
vestment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.04%	0.05%	721	906	-	-	C
vestment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.08%	0.08%	834	1,020	-	-	C
vestment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.12%	0.13%	445	496	-	-	C
vestment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.21%	0.21%	290	307	-	-	C
vestment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.34%	0.34%	138	126	-	-	C
on-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.67%	0.67%	83	83	-	-	0
on-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.08%	1.10%	76	68	-	-	0
on-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.79%	1.78%	50	26	-	-	0
on-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	3.25%	2.93%	32	33	-	-	0
atchlist	P-1	>5.16 to ≤ 9.70	B2	В	28	0.00%	0.00%	<i>-</i>	9	-	-	0
atchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	15.15%	15.15%	2	1	-	-	0
atchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00%	0.00%	-	-	-	-	0.
efault	Default	100.00 (Default)	С	C/D	31	100.00%	100.00%			-	•	0
ub-total					32			3,181	3,608	-	•	
ank												
vestment grade	I-1	≤ 0.02		·	33	0.00%	0.00%			-	-	0
vestment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03%	0.03%	7	15	-	-	0
vestment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.06%	0.06%	94	46	-	-	0
vestment grade	I-4	>0.07 to ≤ 0.11	A3	A	36	0.07%	0.08%	4	66	-	-	0
vestment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11%	0.11%	70	62	-	-	O
vestment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19%	0.19%	77	82	-	-	C
vestment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32%	0.32%	70	72	-	-	C
on-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.55%	0.58%	77	56	-	-	C
on-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91%	0.93%	26	23	-	-	C
on-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.59%	1.65%	18	24	-	-	C
on-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74%	2.74%	14	9	-	-	(
atchlist	P-1	>5.16 to ≤ 9.70	B2	В	44	5.34%	5.34%	1	3	-	-	C
atchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	0.00%	0.00%	-	1	-	-	4
atchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00%	0.00%	-	-	-	-	C
efault	Default	100.00 (Default)	U	C/D	47	100.00%	100.00%	-		-	-	C
ub-total	<b>_</b>	<b>_</b>			48			458	459	-		
otal (all wholesale portfolios) ) The results shown in the table cov					49			46,655	47,525	215	5	

### **GLOSSARY**

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.

A central counterparty (CCP) is a clearing house that acts as an intermediary between counterparties for contracts traded in one or more financial markets. CCPs aim to mitigate risk through the use of margin requirements (both initial and variation) and a default management process, including a default fund and other resources. A CCP becomes a counterparty to trades with market participants through novation, an open offer system, or another legally binding arrangement. For the purposes of the capital framework, a CCP is a financial institution.

Common Equity Tier 1 (CET1) is primarily comprised of common shares, surplus resulting from the issue of instruments included in Common Equity Tier 1, retained earnings, and accumulated other comprehensive income. Regulatory CET1 deductions include: goodwill, intangible assets, pension assets, certain deferred tax asset and other items.

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.

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.

Loss Given Default (LGD) is a measure of our economic loss, such as the amount that may not be recovered in the event of a default, presented as a proportion of the exposure at default.

Probability of Default (PD) represents the likelihood that a borrower or counterparty will go into default over a one-year time horizon.

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.

Risk-Weighted Assets (RWA) measure a bank's exposures, weighted for their relative risk and calculated in accordance with OSFI's regulatory capital rules.

Securities Financing Transactions (SFT): transactions such as repurchase agreements, reverse repurchase agreements, security lending and borrowing, which are also referred to as Repo Style transactions, 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).

Total Loss Absorbing Capital (TLAC) is the sum of Tier 1 capital, Tier 2 Capital, and Prescribed Shares and Liabilities ("Other TLAC Instruments") that are subject to conversion - in whole or in part - into common shares pursuant to subsection 39.2(2.3) of the Canada Deposit Insurance Corporation Act and meet all of the eligibility criteria set out in this guideline.

Undrawn Commitments cover all unutilized authorizations associated with the drawn loans, including those which are unconditionally cancellable.