

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended – January 31, 2020

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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 First Quarter 2020 Report to Shareholders and the 2019 Annual Report.

Additional financial information is also available in the Q1 2020 Supplementary Financial Information, Q1 2020 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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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.

On November 1, 2019, the impact of adoption of IFRS 16 *Leases* and the expiry of the transitional arrangements provided by OSFI for standardized approach for counterparty credit risk and the revised securitization framework was incorporated in our regulatory capital. In addition, OSFI discontinued the Advance Measurement Approach for operational risk.

Users may provide their comments and suggestions on the Supplementary Regulatory Capital Information document by contacting Sukhwinder Singh at (416) 867-4734 or sukhwinder.singh@bmo.com

PILLAR 3 DISCLOSURE REQUIREMENTS INDEX

Tables and Templates		Frequency	Q1 2020 Supplementary Financial Information	Q1 2020 Supplementary Regulatory Capital Information	2019 Annual MD&A	2019 Annual Financial Statements
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Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
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	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20		80-81
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18		
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Market Risk	MRA - Qualitative disclosure requirements related to market risk			BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017		
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
	MR1 - Market risk under standardized approach					
	MR2 - RWA flow statements of market risk exposures under an IMA					
	MR3 - IMA values for trading portfolios					
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Interest Rate Risk in the Banking Book	Qualitative information on IRRBB	Annual			89-90	
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(1) Refer to Q4 2019 Supplementary Regulatory Capital Information for CR9 - IRB - Backtesting of probability of default (PD) per portfolio quantitative disclosure.

CC1 - COMPOSITION OF REGULATORY CAPITAL (1) (2)

		Cross reference (3)	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
(\$ millions except as noted)							
Common Equity Tier 1 Capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,301	13,274	13,261	13,246	13,222
2	Retained earnings	c	29,510	28,725	28,241	27,405	26,599
3	Accumulated other comprehensive income (and other reserves)	d	4,017	3,729	3,793	4,054	3,188
4	<i>Directly issued capital subject to phase out from CET1</i>		n.a.	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
Common Equity Tier 1 Capital before regulatory adjustments			46,828	45,728	45,295	44,705	43,009
Common Equity Tier 1 Capital: regulatory adjustments							
7	Prudential valuation adjustments		146	138	141	163	156
8	Goodwill (net of related tax liability)	e+p1-f	6,241	6,193	6,181	6,353	6,280
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	g-h	2,154	2,138	2,046	2,044	1,989
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	i-j	251	361	478	646	785
11	Cash flow hedge reserve	k	748	513	528	202	(280)
12	Shortfall of provisions to expected losses	k1	182	230	196	267	-
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		(165)	(85)	(152)	(182)	(71)
15	Defined benefit pension fund net assets (net of related tax liability)	l-m	117	169	214	430	424
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	n	10	-	-	6	-
17	Reciprocal cross holdings in common equity		-	-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
19	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)		-	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
22	Amount exceeding the 15% threshold		-	-	-	-	-
23	of which: significant investments in the common stock financials	h1	-	-	-	-	-
24	of which: mortgage servicing rights	j1	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	i1	-	-	-	-	-
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 1 and Tier 2 to cover deductions		-	-	-	-	-
Total regulatory adjustments to Common Equity Tier 1 Capital			9,684	9,657	9,632	9,929	9,283
Common Equity Tier 1 Capital (CET1)			37,144	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	o1	5,058	5,058	5,058	4,400	4,050
31	of which: classified as equity under applicable accounting standards		5,058	5,058	5,058	4,400	4,050
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>		290	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)	p	-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
Additional Tier 1 Capital before regulatory adjustments			5,348	5,348	5,348	4,690	4,340
Additional Tier 1 Capital: regulatory adjustments							
37	Investments in own Additional Tier 1 instruments	n1	1	5	4	6	6
38	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		-	-	-	-	-
41	Other deductions from Tier 1 Capital as determined by OSFI	t	213	213	213	213	213
41a	of which: Reverse mortgages		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
Total regulatory adjustments applied to Additional Tier 1 Capital			214	218	217	219	219
Additional Tier 1 Capital (AT1)			5,134	5,130	5,131	4,471	4,121
Tier 1 Capital (T1 = CET1 + AT1)			42,278	41,201	40,794	39,247	37,847
Tier 2 Capital: instruments and provisions							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	m1	6,878	6,850	6,731	6,809	6,676
47	<i>Directly issued capital instruments subject to phase out from Tier 2 Capital</i>	u	145	145	145	144	144
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	v	-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
50	General allowances	w	193	194	194	187	248
Tier 2 Capital before regulatory adjustments			7,216	7,189	7,070	7,140	7,068

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

(2) Row numbering, as per OSFI 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.

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

CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

		Cross reference	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
(\$ millions except as noted)							
Tier 2 Capital: regulatory adjustments							
52	Investments in own Tier 2 instruments	q1	6	-	25	29	76
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	x	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		56	50	75	79	126
58	Tier 2 Capital (T2)		7,160	7,139	6,995	7,061	6,942
59	Total Capital (TC = T1 + T2)		49,438	48,340	47,789	46,308	44,789
60	Total Risk-Weighted Assets						
60a	Common Equity Tier 1 (CET 1) Capital RWA (1)		325,647	317,029	313,003	308,844	296,987
60b	Tier 1 Capital RWA (1)		325,647	317,029	313,003	308,844	296,987
60c	Total Capital RWA (1)		325,647	317,029	313,003	308,844	296,987
Capital Ratios							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		11.4%	11.4%	11.4%	11.3%	11.4%
62	Tier 1 (as percentage of risk-weighted assets)		13.0%	13.0%	13.0%	12.7%	12.7%
63	Total Capital (as percentage of risk-weighted assets)		15.2%	15.2%	15.3%	15.0%	15.1%
64	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIB buffer		1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		11.4%	11.4%	11.4%	11.3%	11.4%
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))							
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	y - z	714	428	998	702	759
73	Significant investments in the common stock of financials	a1	1,878	1,796	1,875	1,863	1,739
74	Mortgage servicing rights (net of related tax liability)	b1	40	43	45	49	50
75	Deferred tax assets arising from temporary differences (net of related tax liability)	c1 - d1	1,756	1,653	1,628	1,651	1,558
Applicable caps on the inclusion of provisions in Tier 2							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		193	195	194	187	213
77	Cap on inclusion of provisions in Tier 2 under standardized approach		193	195	194	187	213
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,233	1,194	1,165	1,119	1,286
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		-	-	-	-	35
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)							
80	Current cap on CET1 instruments subject to phase out arrangements		-	-	-	-	-
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-
82	Current cap on AT1 instruments subject to phase out arrangements		864	1,296	1,296	1,296	1,296
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		1,027	1,540	1,540	1,540	1,540
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-

(1) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its risk-weighted assets to the extent such floor applies. Based on these requirements, there was no capital floor applicable for Q1 2019 through Q1 2020.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)
	Q1 2020	Q1 2020	Q1 2020		Q1 2020	Q1 2020	
Assets				Liabilities and Equity			
Cash and Cash Equivalents	1	45,742	45,663	Deposits	38	582,288	582,288
Interest Bearing Deposits with Banks	2	7,148	7,137	Other Liabilities			
Securities	3	211,459	200,864	Derivative instruments	39	23,231	22,957
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4		10	Acceptances	40	24,362	24,362
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5		1	Securities sold but not yet purchased	41	27,562	27,562
Investments in own Tier 2 instruments not derecognized for accounting purposes	6		6	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	42		24,239
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7		24,953	Securities lent or sold under repurchase agreements	43	100,008	100,008
Significant investments in deconsolidated subsidiaries and other financial institutions (4)	8		2,141	Securitization and structured entities' liabilities	44	27,037	27,037
Significant investments in capital of other financial institutions reflected in regulatory capital	9		-	Current tax liabilities	45	96	96
Amount exceeding the 15% threshold	10		498	Deferred tax liabilities (5)	46	61	59
Significant investment in common stock of financials below threshold	11		59	related to goodwill	47		214
Goodwill embedded in significant investments	12			related to intangibles	48		276
Securities Borrowed or Purchased Under Resale Agreements				related to deferred tax assets excluding those arising from temporary differences	49		70
Loans	13	105,543	105,543	related to defined-benefit pension fund net assets	50		18
Residential mortgages	13	124,441	124,441	related to deferred tax assets arising from temporary differences, excluding those realizable through net operating loss carryback	51		488
Consumer installment and other personal	14	68,629	68,629	Other	52	35,876	23,717
Credit cards	15	8,763	8,763	of which: liabilities of subsidiaries, other than deposits	53		-
Business and governments	16	230,903	230,695	Less: amount (of liabilities of subsidiaries) phased out	54		-
Allowance for credit losses	17	(2,023)	(2,023)	Liabilities of subsidiaries after phase out	55		-
Allowance reflected in Tier 2 regulatory capital	18		193				v
Shortfall of provisions to expected loss	19		182	Total other liabilities	56	238,233	225,798
Total net loans	20	430,713	430,505	Subordinated Debt			
Other Assets				Subordinated debt	57	7,023	7,023
Derivative instruments	21	22,035	22,032	Qualifying subordinated debt	58		6,878
Customers' liability under acceptances	22	24,362	24,362	Non qualifying subordinated debt	59		145
Premises and equipment	23	3,957	3,851	of which redemption has been announced (in the last month of the quarter)	60		-
Goodwill	24	6,396	6,396	Less: regulatory amortization	61		-
Intangible assets	25	2,430	2,430	Non qualifying subordinated debt subject to phase out	62		145
Current tax assets	26	1,705	1,701	Less: amount phased out	63		-
Deferred tax assets (5)	27	1,562	1,562	Non qualifying subordinated debt after phase out	64		145
Deferred tax assets excluding those arising from temporary differences	28		321				u
Deferred tax assets arising from temporary differences	29		2,244	Equity			
of which Deferred tax assets arising from temporary differences below the threshold	30		2,244	Preferred shares and other equity instruments	65	5,348	5,348
of which amount exceeding 15% threshold	31		-	Directly issued qualifying Additional Tier 1 instruments	66		5,058
Other	32	16,668	15,239	Non-qualifying preferred shares for accounting purposes	67		-
Defined-benefit pension fund net assets	33		135	Non-qualifying preferred shares subject to phase out	68		290
Mortgage servicing rights	34		40	Less amount (of preferred shares) phased out	69		-
of which Mortgage servicing rights under the threshold	35		40	Non qualifying preferred shares after phase out	70		290
of which amount exceeding the 15% threshold	36		-	Common shares	71	12,998	12,998
Total Assets	37	879,720	867,285	Directly issued qualifying CET1	72		12,998
				Contributed surplus	73	303	303
				Retained earnings	74	29,510	29,510
				Accumulated other comprehensive income	75	4,017	4,017
				of which: Cash flow hedges	76		748
				Other AOCI	77		3,269
				Total equity	78	52,176	52,176
				Total Liabilities and Equity	79	879,720	867,285

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$12,003 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 (\$432 million assets and nominal equity) covers the reinsurance of life, health and disability insurance risks as well as property & casualty insurance risks, including catastrophe risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

(2) Cross reference to CC1 - Composition of Regulatory Capital (pages 3 and 4).

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

(4) Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from the Bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from the Bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the Bank's CET1 are 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.

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions)	LINE #	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Common Equity Tier 1 Capital						
Opening Balance	1	36,071	35,663	34,776	33,726	32,721
New capital issues	2	27	13	19	25	5
Redeemed capital	3	-	-	-	-	(90)
Gross dividends and distributions (deduction)	4	(748)	(710)	(717)	(687)	(691)
Net Income attributable to equity holders of the Bank	5	1,592	1,194	1,557	1,497	1,510
Removal of own credit spread (net of tax)	6	80	(67)	(29)	110	(82)
Movements in other comprehensive income						
Currency translation differences	7	162	18	(483)	453	(12)
Fair value through other comprehensive income securities	8	90	39	98	31	173
Other (1)	9	(198)	(106)	(202)	(100)	(69)
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(64)	(104)	170	(128)	(8)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	110	117	168	139	122
Prudential valuation adjustments	12	(8)	3	22	(7)	47
Other (2) (5)	13	30	11	284	(283)	100
Closing Balance	14	37,144	36,071	35,663	34,776	33,726
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	5,130	5,131	4,471	4,121	4,499
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	658	350	-
Redeemed capital	17	-	-	-	-	(450)
Other, including regulatory adjustments and transitional arrangements (3)	18	4	(1)	2	-	72
Closing Balance	19	5,134	5,130	5,131	4,471	4,121
Total Tier 1 Capital	20	42,278	41,201	40,794	39,247	37,847
Tier 2 Capital						
Opening Balance	21	7,139	6,995	7,061	6,942	6,896
New Tier 2 eligible capital issues	22	-	1,000	-	-	-
Redeemed capital	23	-	(1,000)	-	-	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	25	21	144	(66)	119	46
Closing Balance	26	7,160	7,139	6,995	7,061	6,942
Total Regulatory Capital	27	49,438	48,340	47,789	46,308	44,789

(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.

(5) Includes: Impact to retained earnings resulting from IFRS 16 adoption.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE #	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Bank of Montreal Mortgage Corporation - Basel III (1)						
Common Equity Tier 1 ratio	1	19.8%	19.1%	22.7%	23.6%	22.0%
Tier 1 ratio	2	19.8%	19.1%	22.7%	23.6%	22.0%
Total capital ratio	3	20.0%	19.4%	23.1%	24.0%	22.4%
BMO Harris Bank N.A. - Basel III (2)						
Tier 1 ratio	4	11.3%	11.3%	11.4%	11.7%	12.0%
Total capital ratio	5	12.5%	12.4%	12.5%	12.9%	13.1%

(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: December 2019, September 2019, June 2019, March 2019, and December 2018.

KM2 - KEY METRICS – TLAC REQUIREMENTS (1) (2)

(\$ millions except as noted)

	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	67,625	64,588	60,723	55,389	45,491
2 Total RWA at the level of the resolution group	325,647	317,029	313,003	308,844	296,987
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	20.8 %	20.4 %	19.4 %	17.9 %	15.3 %
4 Leverage ratio exposure measure at the level of the resolution group	985,382	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) (%)	6.9 %	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	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	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.	n.a.

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied.

KM2 is reported on a consolidated basis excluding insurance subsidiaries.

(2) 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.

TLAC1 - TLAC COMPOSITION (1)

	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019	
	a	b	c	d	e	
(\$ millions except as noted)						
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	37,144	36,071	35,663	34,776	33,726
2	Additional Tier 1 capital (AT1) before TLAC adjustments	5,134	5,130	5,131	4,471	4,121
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	5,134	5,130	5,131	4,471	4,121
6	Tier 2 capital (T2) before TLAC adjustments	7,160	7,139	6,995	7,061	6,942
7	Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9	Other adjustments	-	-	-	-	-
10	T2 instruments eligible under the TLAC framework	7,160	7,139	6,995	7,061	6,942
11	TLAC arising from regulatory capital	49,438	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	18,187	16,248	12,992	9,164	706
14	Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17	TLAC arising from non-regulatory capital instruments before adjustments	18,187	16,248	12,992	9,164	706
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	67,625	64,588	60,781	55,472	45,495
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	-	-	-	-	-
20	Deduction of investments in own other TLAC liabilities	-	-	(58)	(83)	(4)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	67,625	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	325,647	317,029	313,003	308,844	296,987
24	Leverage exposure measure	985,382	956,493	943,275	931,500	902,532
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	20.8 %	20.4 %	19.4 %	17.9 %	15.3 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	6.9 %	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.	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 %	3.5 %
29	Of which: capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: bank specific countercyclical buffer	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
31	Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied.

TLAC1 is reported on a consolidated basis excluding insurance subsidiaries.

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

**TLAC3 - RESOLUTION ENTITY - CREDITOR RANKING AT
LEGAL ENTITY LEVEL (1)**

(\$ millions)

		Q1 2020						Sum 1 to 6
		Creditor ranking						
		1 (most junior)	2	3	4	5	6 (most senior)	
1	Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2	Total capital and liabilities net of credit risk mitigation	12,998	4,690	658	7,029	18,627	-	44,002
3	Subset of row 2 that are excluded liabilities	7	2	-	6	-	-	15
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	12,991	4,688	658	7,023	18,627	-	43,987
5	Subset of row 4 that are potentially eligible as TLAC	12,991	4,688	658	7,023	17,939	-	43,299
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	1,600	-	1,600
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	13,367	-	13,367
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,269	1,806	-	7,075
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,754	1,166	-	2,920
10	Subset of row 5 that is perpetual securities	12,991	4,688	658	-	-	-	18,337

(1) 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.

LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions)	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
1 Total consolidated assets as per published financial statements	879,720	852,195	839,180	830,470	806,597
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,409)	(11,803)	(11,583)	(10,966)	(10,552)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(9,257)	(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	9,247	9,625	9,405	11,836	9,880
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	2,811	2,377	4,725	2,137	1,058
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	125,333	123,237	119,506	116,512	111,665
8 Other adjustments	(10,063)	(9,960)	(10,002)	(10,330)	(9,573)
9 Leverage Ratio Exposure Measure	985,382	956,493	943,275	931,500	902,532

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)	Leverage ratio framework				
	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	730,478	705,066	690,830	680,314	667,174
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)	(4,411)	(4,248)	(3,784)	(4,152)	(3,042)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(10,063)	(9,960)	(10,002)	(10,330)	(9,573)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	716,004	690,858	677,044	665,832	654,559
Derivative exposures					
6 Replacement cost associated with all derivative transactions (1)	14,256	14,364	14,502	14,792	14,224
7 Add-on amounts for potential future exposure associated with all derivative transactions (2)	23,448	23,699	22,488	24,369	22,674
8 (Exempted central counterparty-leg of client cleared trade exposures)	(2,206)	(2,082)	(1,602)	(2,557)	(2,347)
9 Adjusted effective notional amount of written credit derivatives	13,683	10,451	7,608	5,038	1,921
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(13,491)	(10,416)	(7,608)	(5,028)	(1,921)
11 Total derivative exposures (sum of lines 6 to 10)	35,690	36,016	35,388	36,614	34,551
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	108,378	104,950	107,488	111,825	101,314
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,522)	(3,484)	(2,411)	(5,661)	(5,107)
14 Counterparty credit risk (CCR) exposure for SFTs	6,499	4,916	6,260	6,378	5,550
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	108,355	106,382	111,337	112,542	101,757
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	384,529	377,283	372,363	363,391	353,732
18 (Adjustments for conversion to credit equivalent amounts)	(259,196)	(254,046)	(252,857)	(246,879)	(242,067)
19 Off-balance sheet items (sum of lines 17 and 18)	125,333	123,237	119,506	116,512	111,665
Capital and Total Exposures					
20 Tier 1 capital	42,278	41,201	40,794	39,247	37,847
21 Total Exposures (sum of lines 5, 11, 16 and 19)	985,382	956,493	943,275	931,500	902,532
Leverage Ratios					
22 Basel III leverage ratio	4.3%	4.3%	4.3%	4.2%	4.2%

(1) Represents replacement cost after applying alpha equal to 1.4.

(2) Represents potential future exposure after applying alpha equal to 1.4.

OV1 - OVERVIEW OF RWA (1)

(\$ millions)	RWA (2)					Minimum capital requirements	
	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q1 2020	
	a	b	c	d	e	f	
1	Credit risk (excluding counterparty credit risk (CCR))						19,683
2	Of which standardized approach (SA)						3,504
3	Of which internal rating-based (IRB) approach						16,179
4	Counterparty credit risk						1,456
5	Of which standardized approach for counterparty credit risk (SA-CCR)						650
6	Of which internal model method (IMM)						-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)						266
6b	Of which CVA capital charge						495
6c	Of which exposures to QCCP						45
7	Equity positions in banking book under market-based approach						-
8	Equity investments in funds – look-through approach						8
9	Equity investments in funds – mandate-based approach						92
10	Equity investments in funds – fall-back approach						16
11	Settlement risk						-
12	Securitization exposures in banking book						345
12a	Of which subject to the transitional arrangement (3)						-
13	Of which securitization internal ratings-based approach (SEC-IRBA)						225
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)						24
15	Of which securitization standardized approach (SEC-SA)						95
16	Market risk						767
17	Of which standardized approach (SA) (4)						72
18	Of which internal model approaches (IMM)						695
19	Operational risk						2,950
20	Of which Basic Indicator Approach						4
21	Of which Standardized Approach (5)						2,946
22	Of which Advanced Measurement Approach						-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)						735
24	Floor adjustment (6)						-
25	Total						26,052

- (1) RWA were \$325.6 billion as at January 31, 2020, up from \$317.0 billion as at October 31, 2019, mainly due to business growth, regulatory changes and the adoption of IFRS 16 Leases.
- (2) The scaling factor is applied to the risk-weighted asset amounts as applicable.
- (3) For Q1 2019 through Q4 2019, OSFI 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.
- (4) Standardized approach market risk RWA reflects specific risk on securitization positions in the trading book.
- (5) Effective Q1 2020, OSFI discontinued the Advanced Measurement Approach for operational risk.
- (6) 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 Q1 2019 through Q1 2020.

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions)	LINE					
	#	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Personal and Commercial Banking	1	199,124	195,244	190,915	187,792	179,421
BMO Wealth Management	2	22,132	21,313	21,066	20,381	19,239
BMO Capital Markets	3	92,190	88,945	88,762	89,790	87,246
Corporate Services, including Technology and Operations	4	12,201	11,527	12,260	10,881	11,081
Total Risk-Weighted Assets	5	325,647	317,029	313,003	308,844	296,987

L1 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENTS WITH REGULATORY RISK CATEGORIES

(\$ millions)	LINE #	Q1 2020						Not subject to capital requirements or subject to deduction from capital
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	
	a	b	c	d	e	f	g	
Assets								
Cash and Cash Equivalents	1	45,742	45,663	45,663	-	-	-	-
Interest Bearing Deposits with Banks	2	7,148	7,137	7,137	-	-	-	-
Securities	3	211,459	200,864	101,906	-	1,125	97,608	225
Securities Borrowed or Purchased Under Resale Agreements	4	105,543	105,543	-	105,543	-	-	-
Loans								
Residential mortgages	5	124,441	124,441	123,679	-	726	-	36
Consumer instalment and other personal	6	68,629	68,629	64,856	-	78	-	3,695
Credit cards	7	8,763	8,763	2,171	-	1,654	-	4,938
Businesses and governments	8	230,903	230,695	216,748	2,119	11,240	-	588
Allowance for credit losses	9	(2,023)	(2,023)	(28)	-	-	-	(1,995)
Other Assets								
Derivative instruments	10	22,035	22,032	-	22,032	-	19,492	-
Customers' liability under acceptances	11	24,362	24,362	24,362	-	-	-	-
Premises and equipment	12	3,957	3,851	3,851	-	-	-	-
Goodwill	13	6,396	6,396	-	-	-	-	6,396
Intangible assets	14	2,430	2,430	-	-	-	-	2,430
Current tax assets	15	1,705	1,701	1,701	-	-	-	-
Deferred tax assets	16	1,562	1,562	1,241	-	-	-	321
Other	17	16,668	15,239	10,695	3,817	-	592	135
Total assets	18	879,720	867,285	603,982	133,511	14,823	117,692	16,769
Liabilities								
Deposits	19	582,288	582,288	-	-	-	16,690	565,598
Other Liabilities								
Derivative instruments	20	23,231	22,957	-	22,957	-	19,698	-
Acceptances	21	24,362	24,362	-	-	-	-	24,362
Securities sold but not yet purchased	22	27,562	27,562	-	-	-	27,562	-
Securities lent or sold under repurchase agreements	23	100,008	100,008	-	100,008	-	-	-
Securitization and structured entities' liabilities	24	27,037	27,037	-	-	-	-	27,037
Current tax liabilities	25	96	96	-	-	-	-	96
Deferred tax liabilities	26	61	59	-	-	-	-	59
Other	27	35,876	23,717	-	-	-	-	23,717
Subordinated Debt	28	7,023	7,023	-	-	-	-	7,023
Total liabilities	29	827,544	815,109	-	122,965	-	63,950	647,892

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$12,003 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 (\$432 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.

LI2 - MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS

(\$ millions)		Q1 2020				
		Total	Items subject to:			
			Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
a	b	c	d	e		
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11) (1)	850,516	603,982	133,511	14,823	117,692
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	167,217	-	122,965	-	63,950
3	Total net amount under regulatory scope of consolidation	683,299	603,982	10,546	14,823	53,742
4	Off-balance sheet amounts	251,599	183,108	53,916	14,575	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	10,738	515	10,223	-	-
6	Differences due to consideration of provisions	226	226	-	-	-
7	Exposures related to liability repo-style transactions	200,016	-	200,016	-	-
8	Potential future exposure on derivatives	26,311	-	26,311	-	-
9	Differences due to consideration of CRM	(238,233)	-	(237,331)	(902)	-
10	Exposure amounts considered for regulatory purposes (2)	933,956	787,831	63,681	28,496	53,742

(1) Carrying value under scope of regulatory consolidation (column b from L11) less amounts not subject to capital requirements or subject to deduction from capital (column g from L11).

(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)

(\$ millions)		Q1 2020						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures (5)		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		LINE #	a	b	c	d	e	f
Loans	1	2,972	428,844	1,796	28	206	1,562	430,020
Debt securities	2	-	97,302	3	-	-	3	97,299
Off-balance sheet exposures	3	437	179,550	234	10	35	189	179,753
Total	4	3,409	705,696	2,033	38	241	1,754	707,072

CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		Q4 2019						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures (5)		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		LINE #	a	b	c	d	e	f
Loans	1	2,782	424,576	1,622	56	241	1,325	425,736
Debt securities	2	-	87,417	3	-	-	3	87,414
Off-balance sheet exposures	3	324	175,141	239	21	32	186	175,226
Total	4	3,106	687,134	1,864	77	273	1,514	688,376

CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		Q3 2019			
		Gross carrying values of		Allowances / impairments (4)	Net values (a + b - c)
		Defaulted exposures (2) (3)	Non-defaulted exposures		
		LINE #	a	b	c
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)

(\$ millions)		Q2 2019			
		Gross carrying values of		Allowances / impairments (4)	Net values (a + b - c)
		Defaulted exposures (2) (3)	Non-defaulted exposures		
		LINE #	a	b	c
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)

(\$ millions)		Q1 2019			
		Gross carrying values of		Allowances / impairments (4)	Net values (a + b - c)
		Defaulted exposures (2) (3)	Non-defaulted exposures		
		LINE #	a	b	c
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

(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.

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q1 2020

a

1	Defaulted loans and debt securities at end of the previous financial reporting period	2,782
2	Loans and debt securities that have defaulted since the last reporting period	793
3	Returned to non-defaulted status	(198)
4	Amounts written off	(126)
5	Other charges	(279)
6	Defaulted loans and debt securities at end of the reporting period	2,972

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q4 2019

a

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	765
3	Returned to non-defaulted status	(226)
4	Amounts written off	(158)
5	Other charges	(192)
6	Defaulted loans and debt securities at end of the reporting period	2,782

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q3 2019

a

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

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q2 2019

a

1	Defaulted loans and debt securities at end of the previous financial reporting period	2,188
2	Loans and debt securities that have defaulted since the last reporting period	696
3	Returned to non-defaulted status	(131)
4	Amounts written off	(111)
5	Other charges	(127)
6	Defaulted loans and debt securities at end of the reporting period	2,515

CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)

(\$ millions)

Q1 2019

a

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

(1) There are no defaulted debt securities.

(2) Defaulted balances exclude off-balance sheet exposures.

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q1 2020				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
(\$ millions)						
1	Loans	373,040	56,980	-	48,226	216
2	Debt securities	97,299	-	-	-	-
3	Total	470,339	56,980	-	48,226	216
4	Of which: defaulted	2,118	250	-	197	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q4 2019				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
(\$ millions)						
1	Loans	366,413	59,323	-	49,089	106
2	Debt securities	87,414	-	-	-	-
3	Total	453,827	59,323	-	49,089	106
4	Of which: defaulted	2,123	199	-	155	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q3 2019				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
(\$ millions)						
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	-

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q1 2019				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
(\$ millions)						
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	-

- (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)

(\$ millions except as noted)

Asset classes		Q1 2020					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	1	-	1	-	-	0.00%
2	Non-central government public sector entities	211	22	211	10	60	26.91%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	25	387	25	211	47	20.00%
5	Securities firms	18	170	18	12	6	20.00%
6	Corporates	17,970	9,747	17,970	4,267	21,943	98.68%
7	Regulatory retail portfolios	9,864	5,073	9,864	223	7,396	73.33%
8	Secured by residential property	1,090	167	1,090	66	502	43.46%
9	Secured by commercial real estate	522	103	522	52	574	100.00%
10	Equity	1,640	354	1,640	177	1,220	67.14%
11	Defaulted exposures	740	51	740	12	1,042	138.60%
12	Higher-risk categories (3)	225	389	225	183	612	150.00%
13	Other assets	10,020	-	10,020	-	10,394	103.72%
14	Total	42,326	16,463	42,326	5,213	43,796	92.13%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes		Q4 2019					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	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%

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

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

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

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q3 2019					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	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%
9 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%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q2 2019					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	15	8	15	4	-	0.00%
2 Non-central government public sector entities	158	11	158	5	34	20.69%
3 Multilateral development banks	-	-	-	-	-	0.00%
4 Banks	77	299	77	138	43	20.00%
5 Securities firms	7	50	7	18	5	20.00%
6 Corporates	18,666	8,851	18,666	3,571	21,986	98.87%
7 Regulatory retail portfolios	9,762	4,080	9,762	-	7,136	73.10%
8 Secured by residential property	4,319	187	4,319	75	1,672	38.06%
9 Secured by commercial real estate	617	115	617	59	676	100.00%
10 Equity	1,715	320	1,715	160	1,168	62.29%
11 Defaulted exposures	633	58	633	3	899	141.49%
12 Higher-risk categories (3)	133	204	133	99	348	150.00%
13 Other assets	8,907	-	8,907	-	8,314	93.34%
14 Total	45,009	14,183	45,009	4,132	42,281	86.04%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q1 2019					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 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%

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

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

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

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

(\$ millions)		Q1 2020									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
Asset classes	a	b	c	d	e	f	g	h	i	j	
1	Sovereigns and their central banks	1	-	-	-	-	-	-	-	-	1
2	Non-central government public sector entities	-	-	170	-	51	-	-	-	-	221
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	236	-	-	-	-	-	-	236
5	Securities firms	-	-	30	-	-	-	-	-	-	30
6	Corporates	-	-	248	-	191	-	21,798	-	-	22,237
7	Regulatory retail portfolios	443	-	-	-	-	8,993	651	-	-	10,087
8	Secured by residential property	-	-	2	909	-	245	-	-	-	1,156
9	Secured by commercial real estate	-	-	-	-	-	-	574	-	-	574
10	Equity	478	-	235	-	-	-	1,104	-	-	1,817
11	Defaulted exposures	-	-	16	-	-	-	151	585	-	752
12	Higher-risk categories (4)	-	-	-	-	-	-	-	408	-	408
13	Other assets	2,180	-	1,201	-	-	-	6,333	-	306	10,020
14	Total	3,102	-	2,138	909	242	9,238	30,611	993	306	47,539

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

(\$ millions)		Q4 2019									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
Asset classes	a	b	c	d	e	f	g	h	i	j	
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	171	-	45	-	-	-	-	216
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	212	-	-	-	-	-	-	212
5	Securities firms	-	-	23	-	-	-	-	-	-	23
6	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
11	Defaulted exposures	-	-	17	-	-	-	116	550	-	683
12	Higher-risk categories (4)	-	-	-	-	-	-	-	492	-	492
13	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

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

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

(3) 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.

(4) 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)

(\$ millions)

Asset classes		Q3 2019									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	i	j
1	Sovereigns and their central banks	2	-	-	-	-	-	-	-	-	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
8	Secured by residential property	-	-	4	3,963	-	314	-	-	-	4,281
9	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

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

(\$ millions)

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

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

(\$ millions)

Asset classes		Q1 2019									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	i	j
1	Sovereigns and their central banks	15	-	-	-	-	-	-	-	-	15
2	Non-central government public sector entities	-	-	166	-	2	-	-	-	-	168
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	93	-	-	-	-	-	-	93
5	Securities firms	-	-	25	-	-	-	-	-	-	25
6	Corporates	-	-	217	-	22	-	20,665	-	-	20,904
7	Regulatory retail portfolios	435	-	-	-	-	8,117	466	-	-	9,018
8	Secured by residential property	-	-	6	4,105	-	364	4	-	-	4,479
9	Secured by commercial real estate	-	-	-	-	-	-	737	-	-	737
10	Equity	474	-	296	-	-	-	997	-	-	1,767
11	Defaulted exposures	-	-	17	-	-	-	116	486	-	619
12	Higher-risk categories (4)	-	-	-	-	-	-	-	216	-	216
13	Other assets	1,975	-	1,388	-	-	-	4,672	-	270	8,305
14	Total	2,899	-	2,208	4,105	24	8,481	27,657	702	270	46,346

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

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

(3) 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.

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

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

				Q1 2020													
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (d)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	30,727	-	-	44,905	0.00 %	138,117	26.48 %		402	0.90 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-	-	-	-	-	-
Low		0.25 to <0.50			3	-	-	-	-	-	-	-	-	-	-	-	-
Low		0.50 to <0.75			4	8,928	-	-	-	-	17,901	-	-	-	-	-	-
Medium		0.75 to <2.50			5	2,679	-	-	-	-	7,262	-	-	-	-	-	-
Medium to High		2.50 to <10.00			6	2,262	-	-	-	-	6,873	-	-	-	-	-	-
High		10.00 to <100.00			7	158	-	-	-	-	761	-	-	-	-	-	-
Default		100.00 (Default)			8	152	-	-	-	-	683	-	-	-	-	-	-
Sub-total					9	44,906	-	-	44,905	-	171,597	-	-	402	-	-	4
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	50,610	27,665	41.44 %	62,074	0.09 %	404,012	15.95 %		2,194	3.53 %	8	
Very low to Low		0.15 to <0.25			11	7,366	1,404	28.15 %	7,761	0.22 %	48,757	18.21 %		639	8.23 %	3	
Low		0.25 to <0.50			12	19	-	-	19	0.48 %	-	14.03 %		2	11.24 %	-	
Low		0.50 to <0.75			13	13,368	22	72.86 %	13,384	0.66 %	43,891	14.23 %		1,921	14.35 %	13	
Medium		0.75 to <2.50			14	7,397	533	23.85 %	7,524	1.21 %	33,753	17.21 %		1,898	25.22 %	15	
Medium to High		2.50 to <10.00			15	5,164	101	29.74 %	5,194	6.75 %	16,385	13.76 %		2,865	55.16 %	48	
High		10.00 to <100.00			16	325	26	27.65 %	332	42.52 %	2,287	12.27 %		214	64.33 %	17	
Default		100.00 (Default)			17	160	8	20.17 %	162	100.00 %	1,246	13.36 %		236	145.62 %	12	
Sub-total					18	84,409	29,759		96,450		550,331			9,969		116	34
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,427	5,981	58.81 %	4,945	0.04 %	45,443	68.99 %		444	8.99 %	1	
Very low to Low		0.15 to <0.25			20	6,491	36	100.00 %	6,527	0.19 %	13,554	29.60 %		782	11.98 %	4	
Low		0.25 to <0.50			21	523	222	51.41 %	637	0.37 %	5,999	72.67 %		311	48.87 %	2	
Low		0.50 to <0.75			22	399	-	-	399	0.74 %	6,555	60.32 %		261	65.42 %	2	
Medium		0.75 to <2.50			23	2,207	59	62.12 %	2,243	1.11 %	10,149	43.84 %		1,402	62.49 %	11	
Medium to High		2.50 to <10.00			24	328	1	48.45 %	329	4.59 %	3,997	59.92 %		650	197.72 %	9	
High		10.00 to <100.00			25	162	46	61.86 %	191	21.98 %	1,826	43.95 %		462	242.23 %	19	
Default		100.00 (Default)			26	323	-	-	323	100.00 %	15,047	50.50 %		1,114	344.85 %	109	
Sub-total					27	11,860	6,345		15,594		102,570			5,426		157	193
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	794	38,738	58.78 %	23,563	0.05 %	3,028,270	72.58 %		515	2.19 %	7	
Very low to Low		0.15 to <0.25			29	137	2,482	71.50 %	1,911	0.18 %	354,457	90.78 %		179	9.35 %	3	
Low		0.25 to <0.50			30	41	393	77.46 %	346	0.32 %	82,374	91.06 %		52	15.13 %	1	
Low		0.50 to <0.75			31	3,574	10,868	39.91 %	7,912	0.56 %	660,068	60.90 %		1,245	15.74 %	27	
Medium		0.75 to <2.50			32	457	699	88.42 %	1,075	1.29 %	184,448	80.98 %		574	53.42 %	15	
Medium to High		2.50 to <10.00			33	2,588	1,423	69.12 %	3,572	3.53 %	480,743	77.72 %		2,758	77.22 %	98	
High		10.00 to <100.00			34	754	254	66.03 %	922	21.50 %	127,214	72.24 %		1,558	168.90 %	137	
Default		100.00 (Default)			35	71	25	44.87 %	82	100.00 %	4,734	55.51 %		277	336.13 %	35	
Sub-total					36	8,416	54,882		39,383		4,922,308			7,158		323	315
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,426	3,179	72.66 %	3,736	0.09 %	91,786	64.02 %		530	14.20 %	2	
Very low to Low		0.15 to <0.25			38	23	75	78.82 %	83	0.21 %	11,793	87.35 %		32	38.25 %	-	
Low		0.25 to <0.50			39	51	108	72.90 %	130	0.34 %	48,785	98.16 %		76	58.86 %	-	
Low		0.50 to <0.75			40	1,056	383	83.52 %	1,375	0.56 %	7,733	53.72 %		601	43.73 %	4	
Medium		0.75 to <2.50			41	676	286	82.01 %	910	1.43 %	31,063	63.71 %		708	77.76 %	8	
Medium to High		2.50 to <10.00			42	557	165	77.87 %	686	4.72 %	13,266	72.29 %		773	112.79 %	25	
High		10.00 to <100.00			43	81	19	84.74 %	98	26.05 %	2,982	68.90 %		152	155.98 %	19	
Default		100.00 (Default)			44	46	4	84.92 %	49	100.00 %	5,961	55.36 %		304	616.27 %	5	
Sub-total					45	3,916	4,219		7,067		213,369			3,176		63	54
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	9,498	2,995	49.29 %	11,281	0.08 %	163,743	19.34 %		423	3.75 %	2	
Very low to Low		0.15 to <0.25			47	5,866	1,078	76.57 %	6,691	0.20 %	267,226	73.01 %		2,051	30.66 %	9	
Low		0.25 to <0.50			48	4,460	895	26.81 %	4,700	0.35 %	695,219	42.52 %		1,281	26.82 %	7	
Low		0.50 to <0.75			49	3,509	909	32.94 %	3,634	0.60 %	17,240	34.33 %		1,030	28.34 %	7	
Medium		0.75 to <2.50			50	8,473	550	48.81 %	8,674	1.37 %	54,091	44.58 %		4,603	53.06 %	55	
Medium to High		2.50 to <10.00			51	2,223	50	39.40 %	2,189	4.75 %	165,247	41.58 %		1,386	63.28 %	39	
High		10.00 to <100.00			52	947	217	32.35 %	1,013	23.66 %	277,999	63.96 %		1,367	134.95 %	145	
Default		100.00 (Default)			53	198	2	46.40 %	193	100.00 %	79,048	45.69 %		478	247.95 %	79	
Sub-total					54	35,174	6,696		38,375		2,206,813			12,599		343	239
Total (all retail portfolios)					55	188,881	101,901		241,774		8,166,988			38,730		1,002	839

(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) Effective Q1 2020, includes Stage 1, Stage 2, Stage 3 allowances and partial write-offs.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2020											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	45,267	84,204	51.35 %	96,145	0.08 %	5,941	34.64 %	2.27	19,713	20.50 %	27	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	27,228	38,738	48.38 %	44,231	0.20 %	4,931	37.70 %	2.43	16,837	38.07 %	33	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	41,787	37,757	47.46 %	58,620	0.32 %	8,725	37.02 %	2.39	27,344	46.65 %	70	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	42,329	32,589	44.85 %	55,041	0.60 %	8,410	35.27 %	2.46	32,212	58.52 %	117	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	42,858	30,299	45.28 %	54,577	1.23 %	11,651	36.56 %	2.51	42,880	78.57 %	245	
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	8,279	5,860	45.39 %	10,292	3.43 %	2,677	29.45 %	2.24	8,490	82.50 %	107	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,028	1,198	40.71 %	2,401	14.51 %	798	28.97 %	2.11	3,237	134.82 %	101	
Default	Default	100.00 (Default)	C	C to D	63	1,493	431	100.00 %	1,771	100.00 %	368	40.50 %	2.67	5,104	288.23 %	462	
Sub-total					64	211,269	231,076		323,078		43,501			155,817		1,162	1,132
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	136,075	7,757	63.98 %	141,171	0.02 %	3,371	4.92 %	2.62	3,826	2.71 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	379	119	47.77 %	347	0.20 %	311	24.80 %	1.88	75	21.54 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	80	136	40.19 %	129	0.32 %	123	74.59 %	2.58	111	85.89 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	145	61	41.79 %	149	0.62 %	84	35.85 %	1.67	83	56.06 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	923	102	43.27 %	954	1.01 %	91	29.61 %	2.42	611	64.07 %	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	49	29	45.57 %	62	4.54 %	42	31.49 %	1.35	60	97.20 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	4	2	33.67 %	4	13.95 %	4	15.00 %	1.00	3	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	
Sub-total					73	137,655	8,206		142,816		4,027			4,769		7	5
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,537	3,025	76.09 %	15,676	0.07 %	181	19.04 %	1.22	1,364	8.70 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,264	6,252	60.18 %	7,730	0.19 %	82	10.28 %	1.60	629	8.13 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,390	1,422	60.57 %	2,138	0.32 %	77	14.99 %	1.12	351	16.40 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	398	704	62.43 %	741	0.55 %	49	16.11 %	1.07	165	22.20 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,618	38	84.13 %	1,395	1.04 %	47	15.11 %	0.37	383	27.43 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	158	12	97.54 %	93	2.86 %	19	15.15 %	0.22	33	35.49 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,365	11,453		27,773		455			2,925		8	5
Total (all wholesale portfolios)					83	369,289	250,735		493,667		47,983			163,511		1,177	1,142

(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) Effective Q1 2020, includes Stage 1, Stage 2, Stage 3 allowances and partial write-offs.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

				Q4 2019														
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (d)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)	
						a	b	c	d	e	f	g	h	i	j	k	l	
Canadian insured residential																		
Exceptionally low to Very low		0.00 to <0.15			1	31,684	-	-	45,571	0.00 %	139,905	26.52 %		379	0.82 %	-		
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-		
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-		
Low		0.50 to <0.75			4	8,599	-	-	-	-	18,002	-		-	-	-		
Medium		0.75 to <2.50			5	2,688	-	-	-	-	7,294	-		-	-	-		
Medium to High		2.50 to <10.00			6	2,285	-	-	-	-	6,958	-		-	-	-		
High		10.00 to <100.00			7	167	-	-	-	-	759	-		-	-	-		
Default		100.00 (Default)			8	148	-	-	-	-	709	-		-	-	-		
Sub-total					9	45,571	-	-	45,571	-	173,627	-		379	-	-	-	
Canadian uninsured residential																		
Exceptionally 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		
Very low to Low		0.15 to <0.25			11	7,405	1,452	25.29 %	7,772	0.18 %	49,931	18.20 %		554	7.12 %	3		
Low		0.25 to <0.50			12	16	-	-	16	0.48 %	-	14.03 %		2	11.24 %	-		
Low		0.50 to <0.75			13	12,727	21	72.68 %	12,742	0.65 %	42,907	14.31 %		1,816	14.25 %	12		
Medium		0.75 to <2.50			14	7,697	533	20.44 %	7,806	1.24 %	36,886	18.10 %		2,134	27.34 %	17		
Medium to High		2.50 to <10.00			15	4,798	27	33.72 %	4,807	6.93 %	13,469	15.41 %		2,958	61.53 %	49		
High		10.00 to <100.00			16	324	25	15.95 %	328	39.41 %	2,299	12.74 %		225	68.55 %	16		
Default		100.00 (Default)			17	161	9	13.14 %	163	100.00 %	1,238	12.19 %		216	132.92 %	11		
Sub-total					18	82,592	29,118	-	93,972	-	545,939	-		9,743	-	115	11	
Non-Canadian residential																		
Exceptionally 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		
Very low to Low		0.15 to <0.25			20	6,703	37	100.00 %	6,740	0.19 %	13,967	29.58 %		807	11.97 %	4		
Low		0.25 to <0.50			21	508	224	50.84 %	622	0.37 %	5,928	71.87 %		301	48.33 %	2		
Low		0.50 to <0.75			22	417	-	-	417	0.74 %	6,735	60.91 %		276	66.05 %	2		
Medium		0.75 to <2.50			23	2,149	57	63.89 %	2,186	1.11 %	10,292	44.02 %		1,373	62.80 %	11		
Medium to High		2.50 to <10.00			24	316	1	55.39 %	317	4.55 %	3,933	62.32 %		646	204.12 %	9		
High		10.00 to <100.00			25	172	39	63.21 %	196	22.23 %	1,847	44.00 %		474	241.43 %	20		
Default		100.00 (Default)			26	337	-	-	337	100.00 %	15,186	50.12 %		1,155	342.65 %	112		
Sub-total					27	12,053	6,272	-	15,736	-	103,461	-		5,472	-	161	112	
Qualifying revolving retail																		
Exceptionally 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		
Very 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		
Low		0.25 to <0.50			30	32	407	76.48 %	343	0.31 %	84,366	90.94 %		51	14.82 %	1		
Low		0.50 to <0.75			31	3,604	10,797	37.71 %	7,675	0.56 %	663,614	60.94 %		1,207	15.72 %	26		
Medium		0.75 to <2.50			32	421	755	87.48 %	1,082	1.30 %	193,439	85.37 %		452	41.81 %	12		
Medium to High		2.50 to <10.00			33	2,475	1,445	68.52 %	3,466	3.51 %	482,626	80.09 %		2,786	80.38 %	100		
High		10.00 to <100.00			34	713	248	65.24 %	875	21.25 %	125,035	71.54 %		1,458	166.64 %	127		
Default		100.00 (Default)			35	70	22	42.88 %	80	100.00 %	4,481	55.19 %		243	304.79 %	37		
Sub-total					36	8,167	54,429	-	38,220	-	4,930,532	-		6,872	-	313	37	
Retail small-and-medium-sized entities																		
Exceptionally 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		
Very low to Low		0.15 to <0.25			38	32	118	76.50 %	122	0.21 %	5,508	85.56 %		46	37.46 %	-		
Low		0.25 to <0.50			39	53	113	73.37 %	136	0.34 %	49,237	98.00 %		80	58.85 %	-		
Low		0.50 to <0.75			40	980	354	82.53 %	1,272	0.56 %	5,460	53.14 %		550	43.28 %	4		
Medium		0.75 to <2.50			41	663	315	81.61 %	920	1.42 %	29,889	64.03 %		716	77.84 %	8		
Medium to High		2.50 to <10.00			42	521	147	79.73 %	638	4.75 %	12,264	71.67 %		714	111.95 %	23		
High		10.00 to <100.00			43	81	21	81.46 %	98	26.04 %	2,519	70.21 %		157	161.04 %	19		
Default		100.00 (Default)			44	40	39	82.63 %	72	100.00 %	5,880	68.32 %		265	368.23 %	33		
Sub-total					45	3,787	4,180	-	6,896	-	179,675	-		3,043	-	89	33	
Other retail																		
Exceptionally low to Very low		0.00 to <0.15			46	9,262	3,364	49.38 %	11,247	0.07 %	326,475	21.05 %		446	3.96 %	2		
Very low to Low		0.15 to <0.25			47	8,832	586	91.61 %	9,369	0.20 %	227,554	61.88 %		2,438	26.03 %	11		
Low		0.25 to <0.50			48	1,490	868	26.94 %	1,724	0.45 %	560,891	54.73 %		673	39.06 %	4		
Low		0.50 to <0.75			49	4,235	901	30.96 %	4,331	0.59 %	53,928	36.29 %		1,293	29.85 %	9		
Medium		0.75 to <2.50			50	7,539	513	47.72 %	7,708	1.44 %	508,995	46.89 %		4,364	56.61 %	53		
Medium to High		2.50 to <10.00			51	2,139	56	33.47 %	2,102	4.76 %	190,434	43.25 %		1,383	65.78 %	38		
High		10.00 to <100.00			52	857	194	33.36 %	917	23.45 %	259,862	65.99 %		1,272	138.69 %	133		
Default		100.00 (Default)			53	197	2	44.85 %	193	100.00 %	79,286	46.64 %		476	247.18 %	83		
Sub-total					54	34,551	6,484	-	37,591	-	2,207,425	-		12,345	-	333	83	
Total (all retail portfolios)					55	186,721	100,483	-	237,986	-	8,140,659	-		37,854	-	1,011	276	

(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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2019											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions (9)
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment 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	
Investment 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	
Investment 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	
Investment 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	
Watchlist	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			152,367		1,016	339
Sovereign																	
Investment 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	
Investment 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 %	-	
Investment 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 %	-	
Investment 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	
Watchlist	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 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	100.00 %	-	100.00 %	1	15.00 %	1.00	-	198.75 %	-	
Sub-total					73	129,902	8,386		135,216		4,028			4,685		8	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,822	3,792	81.14 %	16,865	0.07 %	175	19.39 %	1.19	1,448	8.58 %	2	
Investment 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	
Investment 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	
Investment 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	
Non-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	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	109	15	98.16 %	80	2.82 %	16	15.22 %	0.26	29	36.95 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,803	11,945		28,906		443			3,094		8	-
Total (all wholesale portfolios)					83	359,490	245,335		482,085		47,472			160,146		1,032	339

(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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

						Q3 2019											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	31,158	-	-	45,350	0.00 %	140,137	26.31 %		372	0.83 %	-	-
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	-
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	-
Low		0.50 to <0.75			4	8,874	-	-	-	-	18,122	-		-	-	-	-
Medium		0.75 to <2.50			5	2,686	-	-	-	-	7,367	-		-	-	-	-
Medium to High		2.50 to <10.00			6	2,311	-	-	-	-	7,171	-		-	-	-	-
High		10.00 to <100.00			7	172	-	-	-	-	815	-		-	-	-	-
Default		100.00 (Default)			8	150	-	-	-	-	724	-		-	-	-	-
Sub-total					9	45,351	-	-	45,350	-	174,336	-		372	-	-	-
Canadian uninsured residential																	
Exceptionally 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	-
Very 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	-
Low		0.25 to <0.50			12	16	-	-	16	0.48 %	-	14.03 %		2	11.24 %	-	-
Low		0.50 to <0.75			13	12,050	20	70.79 %	12,064	0.61 %	41,683	15.06 %		1,713	14.20 %	11	-
Medium		0.75 to <2.50			14	7,571	596	19.65 %	7,688	1.24 %	36,791	16.08 %		1,860	24.19 %	15	-
Medium to High		2.50 to <10.00			15	4,733	36	25.55 %	4,743	6.92 %	13,444	13.20 %		2,562	54.01 %	43	-
High		10.00 to <100.00			16	348	32	20.46 %	355	39.81 %	2,457	14.66 %		284	79.95 %	20	-
Default		100.00 (Default)			17	167	9	15.08 %	168	100.00 %	1,255	12.80 %		242	144.08 %	10	-
Sub-total					18	80,911	28,760	-	92,073	-	541,409	-		9,000	-	108	-
Non-Canadian residential																	
Exceptionally 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	-
Very 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	-
Low		0.25 to <0.50			21	788	246	49.39 %	910	0.47 %	9,041	72.76 %		522	57.40 %	3	-
Low		0.50 to <0.75			22	447	-	-	447	0.74 %	7,085	61.70 %		299	66.91 %	2	-
Medium		0.75 to <2.50			23	1,482	30	85.38 %	1,508	1.18 %	7,193	43.02 %		986	65.38 %	8	-
Medium to High		2.50 to <10.00			24	302	1	59.41 %	303	4.55 %	3,891	64.05 %		633	208.99 %	9	-
High		10.00 to <100.00			25	165	42	60.76 %	191	22.91 %	1,815	45.77 %		469	246.15 %	20	-
Default		100.00 (Default)			26	351	-	-	351	100.00 %	15,703	50.06 %		1,207	344.01 %	115	-
Sub-total					27	9,358	6,278	-	13,047	-	104,855	-		5,105	-	161	115
Qualifying revolving retail																	
Exceptionally 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	-
Very 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	-
Low		0.25 to <0.50			30	33	412	75.61 %	344	0.31 %	86,238	90.82 %		51	14.81 %	1	-
Low		0.50 to <0.75			31	3,532	10,564	37.96 %	7,542	0.56 %	658,174	60.62 %		1,182	15.67 %	26	-
Medium		0.75 to <2.50			32	421	741	87.04 %	1,066	1.30 %	192,980	80.85 %		422	39.62 %	11	-
Medium 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	-
High		10.00 to <100.00			34	699	252	63.35 %	859	21.90 %	123,912	70.87 %		1,414	164.66 %	126	-
Default		100.00 (Default)			35	80	30	40.93 %	92	100.00 %	5,350	54.27 %		319	345.74 %	37	-
Sub-total					36	8,040	53,689	-	37,711	-	4,881,385	-		6,607	-	302	37
Retail small-and-medium-sized entities																	
Exceptionally 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	-
Very low to Low		0.15 to <0.25			38	28	112	76.98 %	114	0.21 %	5,508	85.47 %		43	37.43 %	-	-
Low		0.25 to <0.50			39	50	109	72.72 %	129	0.34 %	49,241	98.00 %		76	59.20 %	-	-
Low		0.50 to <0.75			40	954	312	83.09 %	1,213	0.56 %	5,799	51.20 %		506	41.69 %	3	-
Medium		0.75 to <2.50			41	576	305	81.63 %	825	1.41 %	30,170	64.25 %		640	77.57 %	7	-
Medium to High		2.50 to <10.00			42	496	147	79.96 %	613	4.84 %	12,743	71.82 %		690	112.44 %	22	-
High		10.00 to <100.00			43	75	19	80.46 %	90	27.37 %	2,771	71.29 %		146	161.03 %	19	-
Default		100.00 (Default)			44	36	39	82.71 %	68	100.00 %	5,967	68.88 %		244	358.68 %	32	-
Sub-total					45	3,561	3,937	-	6,477	-	182,180	-		2,817	-	85	32
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	9,024	3,333	49.28 %	11,008	0.07 %	318,547	21.07 %		430	3.90 %	2	-
Very low to Low		0.15 to <0.25			47	8,261	607	92.24 %	8,821	0.20 %	224,083	60.77 %		2,260	25.62 %	10	-
Low		0.25 to <0.50			48	1,431	829	26.96 %	1,654	0.45 %	548,345	54.83 %		655	39.59 %	4	-
Low		0.50 to <0.75			49	4,056	878	32.18 %	4,146	0.59 %	52,646	35.18 %		1,201	28.96 %	8	-
Medium		0.75 to <2.50			50	7,277	492	47.06 %	7,429	1.44 %	506,766	45.57 %		4,096	55.13 %	50	-
Medium 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	-
High		10.00 to <100.00			52	837	189	31.59 %	892	24.00 %	276,654	65.57 %		1,232	138.14 %	131	-
Default		100.00 (Default)			53	200	3	48.68 %	196	100.00 %	79,023	47.25 %		497	253.05 %	84	-
Sub-total					54	33,143	6,381	-	36,163	-	2,205,099	-		11,650	-	325	84
Total (all retail portfolios)					55	180,364	99,045	-	230,821	-	8,089,264	-		35,551	-	981	278

(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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2019											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment 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	
Investment 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	
Investment 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	
Investment 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	
Non-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	
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	6,216	6,230	47.85 %	8,331	3.59 %	2,780	31.79 %	2.07	7,459	89.53 %	94	
Watchlist	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	
Default	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	
Sub-total					64	202,857	224,442		312,023		44,122			150,234		930	268
Sovereign																	
Investment 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	
Investment 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 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	126	177	45.50 %	153	0.32 %	119	39.38 %	2.39	74	48.06 %	-	
Investment 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	
Non-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	
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	41	16	44.43 %	45	2.74 %	40	46.37 %	1.22	56	124.31 %	1	
Watchlist	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 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	100.00 %	-	100.00 %	-	15.00 %	1.00	-	198.75 %	-	
Sub-total					73	114,138	8,542		119,423		3,956			4,645		7	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,824	4,799	75.24 %	16,144	0.07 %	172	17.66 %	1.27	1,393	8.63 %	2	
Investment 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	
Investment 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	
Investment 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	
Non-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	1.10 %	45	16.13 %	0.36	413	29.44 %	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-	79	119	4	97.78 %	122	2.82 %	15	16.79 %	0.50	54	43.95 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,285	11,392		28,004		429			3,159		10	-
Total (all wholesale portfolios)					83	337,280	244,376		459,450		48,507			158,038		947	268

(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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

						Q2 2019											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	32,654	-	-	46,532	0.00 %	145,215	26.02 %		355	0.76 %	-	-
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	-
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	-
Low		0.50 to <0.75			4	8,586	-	-	-	-	18,318	-		-	-	-	-
Medium		0.75 to <2.50			5	2,648	-	-	-	-	7,153	-		-	-	-	-
Medium to High		2.50 to <10.00			6	2,266	-	-	-	-	7,112	-		-	-	-	-
High		10.00 to <100.00			7	227	-	-	-	-	1,124	-		-	-	-	-
Default		100.00 (Default)			8	153	-	-	-	-	763	-		-	-	-	-
Sub-total					9	46,534	-	-	46,532	-	179,685	-		355	-	-	-
Canadian uninsured residential																	
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	-	-	-	-	-	-	-		-	-	-	-
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	-
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	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		0.25 to <0.50			21	797	237	48.80 %	913	0.47 %	8,940	72.61 %		523	57.28 %	3	-
Low		0.50 to <0.75			22	491	-	0.00 %	491	0.74 %	7,615	61.81 %		329	67.01 %	2	-
Medium		0.75 to <2.50			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	3	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					27	9,637	6,357	-	13,384	-	107,597	-		5,504	-	198	147
Qualifying revolving retail																	
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	-
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	-
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		100.00 (Default)			35	73	26	41.30 %	84	100.00 %	4,842	54.76 %		305	363.10 %	32	-
Sub-total					36	7,699	53,104	-	36,988	-	4,835,988	-		6,415	-	297	32
Retail small-and-medium-sized entities																	
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		0.15 to <0.25			38	24	96	76.40 %	98	0.21 %	5,508	85.75 %		37	37.76 %	-	-
Low		0.25 to <0.50			39	55	120	73.20 %	142	0.34 %	49,821	98.00 %		84	59.15 %	-	-
Low		0.50 to <0.75			40	918	182	74.03 %	1,051	0.56 %	7,443	49.01 %		420	39.96 %	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					45	3,549	3,456	-	5,993	-	189,452	-		2,703	-	63	7
Other retail																	
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	7,891	613	92.33 %	8,457	0.20 %	221,257	61.58 %		2,193	25.93 %	10	-
Low		0.25 to <0.50			48	1,358	776	27.99 %	1,575	0.46 %	537,075	54.72 %		622	39.49 %	4	-
Low		0.50 to <0.75			49	3,842	844	31.37 %	3,900	0.59 %	51,820	34.70 %		1,114	28.56 %	8	-
Medium		0.75 to <2.50			50	6,945	470	46.73 %	7,085	1.44 %	504,032	45.35 %		3,881	54.78 %	48	-
Medium to High		2.50 to <10.00			51	1,941	47	37.01 %	1,897	4.74 %	183,478	40.94 %		1,179	62.15 %	32	-
High		10.00 to <100.00			52	837	164	32.12 %	885	24.03 %	273,191	64.98 %		1,205	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					54	31,842	6,211	-	34,798	-	2,169,495	-		11,113	-	309	78
Total (all retail portfolios)					55	177,028	97,370	-	226,413	-	8,016,057	-		34,797	-	979	275

(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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2019											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment 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	
Investment 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	
Investment 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	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	41,085	28,669	45.10 %	52,550	0.62 %	8,475	34.80 %	2.48	30,708	58.44 %	114	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	41,232	27,994	46.47 %	52,235	1.22 %	12,389	36.32 %	2.47	40,011	76.60 %	232	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	5,714	5,795	46.26 %	7,886	3.58 %	3,009	32.28 %	2.10	7,153	90.71 %	92	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1,715	1,398	52.46 %	2,187	14.19 %	811	29.31 %	2.26	2,984	136.44 %	92	
Default	Default	100.00 (Default)	C	C to D	63	1,034	301	100.00 %	1,321	100.00 %	393	36.13 %	2.35	3,918	296.59 %	256	
Sub-total					64	198,606	217,830		305,079		44,760			147,109		914	256
Sovereign																	
Investment 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	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	661	375	71.94 %	711	0.20 %	325	20.22 %	1.33	114	16.03 %	-	
Investment 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 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	17	66	45.19 %	31	0.63 %	78	164.14 %	1.15	72	232.26 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	995	51	43.30 %	994	1.77 %	134	27.98 %	3.08	770	77.46 %	5	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	35	27	37.34 %	41	3.38 %	44	47.78 %	1.24	55	134.15 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	0.00 %	-	0.00 %	3	0.00 %	-	-	0.00 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	106,169	8,827		111,532		3,851			4,560		9	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,862	4,452	77.76 %	16,583	0.07 %	176	17.25 %	1.24	1,335	8.05 %	2	
Investment 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	0.19 %	81	13.63 %	1.53	718	10.81 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	2,328	1,901	61.73 %	3,257	0.32 %	78	14.00 %	0.97	454	13.94 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	1,105	769	61.62 %	1,345	0.55 %	50	15.36 %	0.72	283	21.04 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,781	190	99.65 %	1,488	1.09 %	47	15.37 %	0.40	418	28.09 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	37	2	50.76 %	34	2.85 %	12	14.74 %	0.19	11	32.35 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	21,860	10,993		29,349		444			3,219		9	-
Total (all wholesale portfolios)					83	326,635	237,650		445,960		49,055			154,888		932	256

(1) Credit Risk excludes Counterparty Credit 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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

						Q1 2019											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	32,459	-	-	46,223	0.00 %	146,311	25.60 %		345	0.75 %	-	-
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	-
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	-
Low		0.50 to <0.75			4	8,568	-	-	-	-	18,140	-		-	-	-	-
Medium		0.75 to <2.50			5	2,655	-	-	-	-	7,150	-		-	-	-	-
Medium to High		2.50 to <10.00			6	2,219	-	-	-	-	6,892	-		-	-	-	-
High		10.00 to <100.00			7	180	-	-	-	-	843	-		-	-	-	-
Default		100.00 (Default)			8	143	-	-	-	-	719	-		-	-	-	-
Sub-total					9	46,224	-	-	46,223	-	180,055	-		345	-	-	-
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	48,072	25,790	39.98 %	58,384	0.07 %	392,288	16.30 %		1,819	3.12 %	7	-
Very low to Low		0.15 to <0.25			11	7,063	1,366	24.84 %	7,402	0.18 %	48,282	17.46 %		508	6.86 %	2	-
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	-
Low		0.50 to <0.75			13	11,130	22	71.19 %	11,146	0.60 %	40,293	15.48 %		1,623	14.56 %	10	-
Medium		0.75 to <2.50			14	6,969	600	19.36 %	7,086	1.24 %	35,473	16.19 %		1,736	24.50 %	14	-
Medium to High		2.50 to <10.00			15	4,347	29	23.93 %	4,353	6.92 %	12,377	13.23 %		2,358	54.17 %	40	-
High		10.00 to <100.00			16	346	25	20.81 %	351	40.17 %	2,323	14.33 %		273	77.78 %	19	-
Default		100.00 (Default)			17	136	13	15.16 %	138	100.00 %	1,184	12.84 %		198	143.48 %	8	-
Sub-total					18	78,063	27,845	-	88,860	-	532,220	-		8,515	-	100	8
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,442	5,768	58.50 %	4,816	0.04 %	45,162	68.83 %		432	8.97 %	1	-
Very low to Low		0.15 to <0.25			20	4,406	73	100.00 %	4,479	0.19 %	14,876	30.33 %		550	12.28 %	3	-
Low		0.25 to <0.50			21	763	255	50.03 %	891	0.47 %	8,975	72.14 %		507	56.90 %	3	-
Low		0.50 to <0.75			22	507	-	0.00 %	507	0.74 %	7,910	62.24 %		342	67.46 %	2	-
Medium		0.75 to <2.50			23	1,555	40	89.19 %	1,591	1.18 %	7,780	42.84 %		1,035	65.05 %	9	-
Medium to High		2.50 to <10.00			24	318	4	86.12 %	322	4.71 %	3,817	65.16 %		698	216.77 %	10	-
High		10.00 to <100.00			25	229	82	60.35 %	278	22.05 %	2,442	44.43 %		687	247.12 %	27	-
Default		100.00 (Default)			26	397	-	100.00 %	397	100.00 %	1,330	50.57 %		198	335.01 %	155	-
Sub-total					27	9,617	6,222	-	13,281	-	109,414	-		5,581	-	210	155
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	596	37,247	57.95 %	22,181	0.05 %	2,915,483	72.92 %		484	2.18 %	7	-
Very low to Low		0.15 to <0.25			29	68	2,535	70.17 %	1,847	0.17 %	357,753	89.29 %		163	8.83 %	3	-
Low		0.25 to <0.50			30	20	401	75.31 %	322	0.31 %	86,126	90.65 %		48	14.91 %	1	-
Low		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	-
Medium		0.75 to <2.50			32	302	725	86.19 %	927	1.29 %	192,610	77.50 %		348	37.54 %	9	-
Medium to High		2.50 to <10.00			33	2,234	1,308	68.94 %	3,136	3.51 %	466,638	75.45 %		2,344	74.74 %	83	-
High		10.00 to <100.00			34	644	236	64.60 %	797	21.13 %	121,315	69.47 %		1,286	161.36 %	109	-
Default		100.00 (Default)			35	63	20	42.14 %	71	100.00 %	4,164	54.18 %		220	309.86 %	32	-
Sub-total					36	7,277	52,558	-	36,462	-	4,781,491	-		6,005	-	268	32
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,271	2,656	69.19 %	3,111	0.09 %	73,726	61.89 %		429	13.79 %	2	-
Very low to Low		0.15 to <0.25			38	18	82	77.24 %	82	0.21 %	5,508	85.22 %		30	36.59 %	-	-
Low		0.25 to <0.50			39	51	131	73.05 %	147	0.35 %	50,424	98.21 %		89	60.54 %	1	-
Low		0.50 to <0.75			40	884	163	73.80 %	1,002	0.56 %	7,232	49.27 %		402	40.12 %	3	-
Medium		0.75 to <2.50			41	562	225	78.88 %	739	1.42 %	31,887	62.45 %		558	75.51 %	6	-
Medium to High		2.50 to <10.00			42	476	128	76.74 %	575	4.82 %	13,617	71.36 %		642	111.65 %	21	-
High		10.00 to <100.00			43	74	12	77.16 %	83	25.66 %	2,818	68.69 %		129	155.42 %	16	-
Default		100.00 (Default)			44	33	4	72.45 %	37	100.00 %	6,010	57.02 %		219	591.89 %	6	-
Sub-total					45	3,369	3,401	-	5,776	-	191,222	-		2,498	-	55	6
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	8,770	3,227	49.27 %	10,724	0.07 %	322,731	20.92 %		408	3.80 %	1	-
Very low to Low		0.15 to <0.25			47	8,008	571	91.29 %	8,529	0.20 %	219,866	61.63 %		2,221	26.04 %	10	-
Low		0.25 to <0.50			48	1,674	741	28.42 %	1,884	0.46 %	531,755	54.07 %		738	39.17 %	5	-
Low		0.50 to <0.75			49	3,655	818	31.46 %	3,701	0.59 %	51,614	34.74 %		1,058	28.59 %	7	-
Medium		0.75 to <2.50			50	7,265	515	48.95 %	7,438	1.45 %	491,444	45.93 %		4,137	55.62 %	51	-
Medium to High		2.50 to <10.00			51	1,961	51	33.59 %	1,915	4.71 %	183,388	41.63 %		1,209	63.13 %	33	-
High		10.00 to <100.00			52	804	142	33.17 %	846	23.39 %	257,003	67.15 %		1,192	140.90 %	125	-
Default		100.00 (Default)			53	191	2	31.54 %	186	100.00 %	85,066	46.88 %		470	252.69 %	80	-
Sub-total					54	32,328	6,067	-	35,223	-	2,142,867	-		11,433	-	312	80
Total (all retail portfolios)					55	176,878	96,093	-	225,825	-	7,937,269	-		34,377	-	945	281

(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.

CR6 - IRB - CREDIT EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2019											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment 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	
Investment 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	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,532	35,645	49.21 %	54,979	0.32 %	8,941	36.66 %	2.53	25,676	46.70 %	65	
Investment grade 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	
Non-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	1.22 %	12,328	36.24 %	2.48	37,931	76.25 %	220	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	5,563	5,157	43.67 %	7,302	3.64 %	3,071	31.49 %	1.95	6,342	86.85 %	83	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1,279	679	58.96 %	1,507	14.02 %	800	32.28 %	1.71	2,166	143.73 %	69	
Default	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	
Sub-total					64	184,355	211,190		287,523		44,377			137,327		841	240
Sovereign																	
Investment 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	
Investment 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 %	-	
Investment 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 %	-	
Investment 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 %	-	
Non-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	
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	34	14	48.90 %	37	3.44 %	35	45.08 %	1.30	47	127.03 %	1	
Watchlist	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 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	109,860	8,917		115,348		3,761			4,127		6	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,287	4,444	77.80 %	16,109	0.07 %	178	16.67 %	1.20	1,188	7.37 %	2	
Investment 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	
Investment 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	
Investment 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	0.55 %	53	13.86 %	0.70	292	18.14 %	1	
Non-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	1.07 %	50	15.23 %	0.39	479	28.41 %	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-	79	57	1	51.60 %	53	3.02 %	15	14.82 %	0.14	18	33.96 %	-	
Watchlist	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 %	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	21,921	10,992		29,421		461			3,133		10	-
Total (all wholesale portfolios)					83	316,136	231,099		432,292		48,599			144,587		857	240

(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.

CR7 - IRB - EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES

(\$ millions)

		Q1 2020		Q4 2019	
		Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA
		a	b	c	d
Portfolio					
1	Corporate - AIRB	10	7	9	5
2	Sovereign - AIRB	-	-	-	-
3	Bank - AIRB	-	-	-	-
4	Total	10	7	9	5

CR7 - IRB - EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES

(\$ millions)

		Q3 2019		Q2 2019	
		Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA
		a	b	c	d
Portfolio					
1	Corporate - AIRB	5	3	13	8
2	Sovereign - AIRB	-	-	-	-
3	Bank - AIRB	-	-	-	-
4	Total	5	3	13	8

CR7 - IRB - EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES

(\$ millions)

		Q1 2019	
		Pre-credit Derivatives RWA	Actual RWA
		a	b
Portfolio			
1	Corporate - AIRB	25	16
2	Sovereign - AIRB	-	-
3	Bank - AIRB	-	-
4	Total	25	16

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK AND COUNTERPARTY CREDIT RISK EXPOSURES (1)

(\$ millions)

	Q1 2020			Q4 2019		
	Credit risk, of which		Counterparty credit risk (6)	Credit risk, of which		Counterparty credit risk (6)
	AIRB	Standardized		AIRB	Standardized	
	a	b	c	d	e	f
1 RWA as at beginning of reporting period	198,000	42,523	15,987	193,589	43,843	15,494
2 Asset size (2)	3,827	(1,086)	1,271	3,775	(281)	453
3 Asset quality (3)	(173)	53	(51)	315	84	(119)
4 Model updates (4)	-	-	-	-	-	-
5 Methodology and policy (5)	-	2,137	909	540	(1,050)	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	587	169	88	(219)	(73)	159
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	202,241	43,796	18,204	198,000	42,523	15,987

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK AND COUNTERPARTY CREDIT RISK EXPOSURES (1)

(\$ millions)

	Q3 2019			Q2 2019		
	Credit risk, of which		Counterparty credit risk (6)	Credit risk, of which		Counterparty credit risk (6)
	AIRB	Standardized		AIRB	Standardized	
	a	b	c	d	e	f
1 RWA as at beginning of reporting period	189,685	42,281	15,861	178,964	40,403	15,278
2 Asset size (2)	6,175	1,972	(67)	8,588	1,273	963
3 Asset quality (3)	(1,505)	43	(139)	(81)	33	(209)
4 Model updates (4)	-	-	-	-	-	-
5 Methodology and policy (5)	849	-	73	253	-	(86)
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(1,615)	(453)	(234)	1,961	572	(85)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	193,589	43,843	15,494	189,685	42,281	15,861

CR8 - RWA FLOW STATEMENTS OF CREDIT RISK AND COUNTERPARTY CREDIT RISK EXPOSURES (1)

(\$ millions)

	Q1 2019		
	Credit risk, of which		Counterparty credit risk (6)
	AIRB	Standardized	
	a	b	c
1 RWA as at beginning of reporting period	175,905	39,288	13,481
2 Asset size (2)	9,195	1,126	(1,727)
3 Asset quality (3)	(2,443)	62	(74)
4 Model updates (4)	-	-	-
5 Methodology and policy (5)	(3,438)	-	3,558
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	(255)	(73)	40
8 Other	-	-	-
9 RWA as at end of reporting period	178,964	40,403	15,278

- (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 charge.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions)	LINE #	Q1 2020				Q4 2019			
		Standardized		AIRB		Standardized		AIRB	
		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	23,666	208	323,078	11,073	24,150	233	317,963	10,503
Sovereign	2	222	-	142,816	187	215	-	135,216	306
Bank	3	266	-	27,773	1,083	234	-	28,906	1,140
Total Wholesale	4	24,154	208	493,667	12,343	24,599	233	482,085	11,949
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,158	14	109,235	43,886	1,211	15	108,705	44,643
HELOCs	6	159	-	47,714	-	174	-	46,574	-
Other retail	7	3,972	446	38,375	1,593	3,614	424	37,591	1,662
Qualifying revolving retail	8	-	-	39,383	-	-	-	38,220	-
Retail SMEs	9	6,259	-	7,067	-	6,749	-	6,896	-
Total Retail	10	11,548	460	241,774	45,479	11,748	439	237,986	46,305
Other assets	11	10,020	-	-	-	8,365	-	-	-
Equity	12	1,817	-	-	-	1,927	-	-	-
Total Bank	13	47,539	668	735,441	57,822	46,639	672	720,071	58,254

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions)	LINE #	Q3 2019				Q2 2019			
		Standardized		AIRB		Standardized		AIRB	
		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	24,122	236	312,023	10,663	23,505	262	305,079	10,225
Sovereign	2	225	-	119,423	396	182	-	111,532	462
Bank	3	191	-	28,004	871	239	-	29,349	1,565
Total Wholesale	4	24,538	236	459,450	11,930	23,926	262	445,960	12,252
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,256	16	104,362	44,421	4,354	16	103,242	45,584
HELOCs	6	189	-	46,108	-	217	-	45,392	-
Other retail	7	3,234	437	36,163	1,732	3,033	450	34,798	1,815
Qualifying revolving retail	8	-	-	37,711	-	-	-	36,988	-
Retail SMEs	9	6,689	-	6,477	-	6,829	-	5,993	4
Total Retail	10	14,368	453	230,821	46,153	14,433	466	226,413	47,403
Other assets	11	9,578	-	-	-	8,907	-	-	-
Equity	12	1,873	-	-	-	1,875	-	-	-
Total Bank	13	50,357	689	690,271	58,083	49,141	728	672,373	59,655

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions)	LINE #	Q1 2019			
		Standardized		AIRB	
		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	22,182	183	287,523	10,037
Sovereign	2	183	-	115,348	395
Bank	3	119	-	29,421	1,791
Total Wholesale	4	22,484	183	432,292	12,223
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,450	18	102,980	45,233
HELOCs	6	228	-	45,384	-
Other retail	7	2,478	437	35,223	1,882
Qualifying revolving retail	8	-	-	36,462	-
Retail SMEs	9	6,634	-	5,776	4
Total Retail	10	13,790	455	225,825	47,119
Other assets	11	8,305	-	-	-
Equity	12	1,767	-	-	-
Total Bank	13	46,346	638	658,117	59,342

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (\$ millions)		LINE #	Q1 2020				Q4 2019			
			Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	143,640	191,519	11,585	346,744	142,241	189,224	10,648	342,113	
Sovereign	2	40,185	88,033	14,820	143,038	37,571	82,637	15,223	135,431	
Bank	3	4,602	6,547	16,890	28,039	4,657	6,803	17,680	29,140	
Total Wholesale	4	188,427	286,099	43,295	517,821	184,469	278,664	43,551	506,684	
Residential mortgages excluding home equity line of credits (HELOCs)	5	100,190	10,203	-	110,393	99,477	10,439	-	109,916	
HELOCs	6	41,164	6,709	-	47,873	40,066	6,682	-	46,748	
Other retail	7	30,143	11,714	490	42,347	29,513	11,155	537	41,205	
Qualifying revolving retail	8	39,383	-	-	39,383	38,220	-	-	38,220	
Retail SMEs	9	7,292	6,034	-	13,326	7,073	6,572	-	13,645	
Total Retail	10	218,172	34,660	490	253,322	214,349	34,848	537	249,734	
Other assets	11	5,579	3,976	465	10,020	4,739	3,261	365	8,365	
Equity	12	74	1,522	221	1,817	82	1,644	201	1,927	
Total Bank	13	412,252	326,257	44,471	782,980	403,639	318,417	44,654	766,710	

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (\$ millions)		LINE #	Q3 2019				Q2 2019			
			Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	144,025	182,411	9,709	336,145	137,554	181,744	9,286	328,584	
Sovereign	2	32,620	72,134	14,894	119,648	32,433	62,160	17,121	111,714	
Bank	3	4,775	6,613	16,807	28,195	4,292	6,864	18,432	29,588	
Total Wholesale	4	181,420	261,158	41,410	483,988	174,279	250,768	44,839	469,886	
Residential mortgages excluding home equity line of credits (HELOCs)	5	97,851	10,767	-	108,618	96,519	11,077	-	107,596	
HELOCs	6	39,572	6,725	-	46,297	38,732	6,877	-	45,609	
Other retail	7	28,591	10,272	534	39,397	27,775	9,491	565	37,831	
Qualifying revolving retail	8	37,711	-	-	37,711	36,931	57	-	36,988	
Retail SMEs	9	6,598	6,567	1	13,166	6,098	6,724	-	12,822	
Total Retail	10	210,323	34,331	535	245,189	206,055	34,226	565	240,846	
Other assets	11	5,610	3,681	287	9,578	5,340	3,285	282	8,907	
Equity	12	59	1,613	201	1,873	51	1,611	213	1,875	
Total Bank	13	397,412	300,783	42,433	740,628	385,725	289,890	45,899	721,514	

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (\$ millions)		LINE #	Q1 2019			
			Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	133,840	168,723	7,142	309,705	
Sovereign	2	31,595	68,202	15,734	115,531	
Bank	3	4,853	6,626	18,061	29,540	
Total Wholesale	4	170,288	243,551	40,937	454,776	
Residential mortgages excluding home equity line of credits (HELOCs)	5	96,241	11,189	-	107,430	
HELOCs	6	38,842	6,770	-	45,612	
Other retail	7	28,693	8,553	455	37,701	
Qualifying revolving retail	8	36,404	58	-	36,462	
Retail SMEs	9	5,912	6,498	-	12,410	
Total Retail	10	206,092	33,068	455	239,615	
Other assets	11	4,631	3,415	259	8,305	
Equity	12	43	1,524	200	1,767	
Total Bank	13	381,054	281,558	41,851	704,463	

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS

LINE #	Q1 2020				Q4 2019				Q3 2019	Q2 2019	Q1 2019	
	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Total	Total	Total	
Corporate (incl specialized lending and SMEs treated as corporate)	1	230,412	97,840	18,492	346,744	228,387	95,996	17,730	342,113	336,145	328,584	309,705
Sovereign	2	137,868	3,168	2,002	143,038	130,103	3,165	2,163	135,431	119,648	111,714	115,531
Bank	3	20,408	5,980	1,651	28,039	20,846	5,710	2,584	29,140	28,195	29,588	29,540
Total Wholesale	4	388,688	106,988	22,145	517,821	379,336	104,871	22,477	506,684	483,988	469,886	454,776
Residential mortgages excluding home equity line of credits (HELOCs)	5	110,281	54	58	110,393	109,808	59	49	109,916	108,618	107,596	107,430
HELOCs	6	32,154	15,719	-	47,873	31,744	15,004	-	46,748	46,297	45,609	45,612
Other retail	7	39,024	3,322	1	42,347	38,043	3,161	1	41,205	39,397	37,831	37,701
Qualifying revolving retail	8	8,417	30,966	-	39,383	8,168	30,052	-	38,220	37,711	36,988	36,462
Retail SMEs	9	10,072	3,209	45	13,326	10,444	3,156	45	13,645	13,166	12,822	12,410
Total Retail	10	199,948	53,270	104	253,322	198,207	51,432	95	249,734	245,189	240,846	239,615
Other assets	11	10,020	-	-	10,020	8,365	-	-	8,365	9,578	8,907	8,305
Equity	12	1,640	177	-	1,817	1,771	156	-	1,927	1,873	1,875	1,767
Total Bank	13	600,296	160,435	22,249	782,980	587,679	156,459	22,572	766,710	740,628	721,514	704,463

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

LINE #	Q1 2020				Q4 2019				Q3 2019	Q2 2019	Q1 2019	
	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Total	Total	Total	
Up to 1 year	1	217,772	89,159	15,541	322,472	213,186	85,824	16,511	315,521	301,584	275,032	279,884
1 to 5 years	2	304,382	65,679	6,583	376,644	299,419	64,381	5,935	369,735	358,925	370,031	354,107
Greater than 5 years	3	78,142	5,597	125	83,864	75,074	6,254	126	81,454	80,119	76,451	70,472
Total Bank	4	600,296	160,435	22,249	782,980	587,679	156,459	22,572	766,710	740,628	721,514	704,463

CREDIT RISK EXPOSURE BY INDUSTRY

LINE #	Q1 2020				Q4 2019				Q3 2019	Q2 2019	Q1 2019	
	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Total	Total	Total	
Agriculture	1	12,667	1,888	37	14,592	12,458	2,032	36	14,526	14,527	14,278	13,662
Communications	2	780	1,370	263	2,413	834	1,312	269	2,415	2,335	2,411	2,362
Construction	3	4,303	3,408	1,123	8,834	4,601	3,091	1,147	8,839	8,473	8,377	7,670
Financial	4	116,652	25,885	5,854	148,391	117,980	24,010	6,400	148,390	135,177	131,973	133,686
Forest products	5	1,155	421	89	1,665	1,044	459	86	1,589	1,589	1,559	1,322
Government	6	66,813	1,560	705	69,078	58,050	1,665	894	60,609	53,918	50,190	49,612
Individual	7	199,948	53,268	104	253,320	198,208	51,431	94	249,733	245,192	240,846	239,611
Manufacturing	8	28,407	15,676	1,685	45,768	26,390	16,581	1,494	44,465	44,140	43,624	41,202
Mining	9	2,312	4,404	1,357	8,073	2,472	4,152	1,333	7,957	7,909	7,833	6,985
Oil and Gas	10	12,870	11,421	1,784	26,075	13,415	11,302	1,802	26,519	26,633	25,029	24,396
Other	11	15,614	391	285	16,290	15,628	390	286	16,304	19,052	17,475	16,732
Real estate	12	39,523	9,216	905	49,644	37,148	8,948	861	46,957	45,779	45,444	43,440
Retail trade	13	22,629	4,024	596	27,249	22,543	3,974	601	27,118	26,905	26,931	25,392
Service industries	14	47,176	13,781	2,969	63,926	46,648	13,304	2,996	62,948	61,314	59,944	55,951
Transportation	15	7,984	2,675	1,173	11,832	8,279	2,747	1,140	12,166	11,792	10,994	10,371
Utilities	16	4,446	5,960	2,688	13,094	5,109	5,788	2,569	13,466	13,443	13,081	11,371
Wholesale trade	17	17,017	5,087	632	22,736	16,872	5,273	564	22,709	22,450	21,525	20,698
Total Bank	18	600,296	160,435	22,249	782,980	587,679	156,459	22,572	766,710	740,628	721,514	704,463

(1) The EAD on the difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit).

(2) All other off-balance sheet arrangements, other than derivatives and undrawn commitments, such as standby letters of credit and documentary credits.

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

	Q1 2020					
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
(\$ millions except as noted)						
1 SA-CCR (for derivatives)	6,764	16,123	-	1.4	31,915	8,128
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					19,820	3,327
5 VaR for SFTs					-	-
6 Total						11,455

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

	Q4 2019					
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
(\$ millions except as noted)						
1 SA-CCR (for derivatives)	6,189	14,005	-	1.4	28,135	7,161
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					18,740	2,961
5 VaR for SFTs					-	-
6 Total						10,122

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

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

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

	Q2 2019					
	Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
	a	b	c	d	e	f
(\$ millions except as noted)						
1 SA-CCR (for derivatives)	6,286	14,472	-	1.4	28,940	6,827
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					19,519	2,877
5 VaR for SFTs					-	-
6 Total						9,704

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)

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

(1) Excludes credit valuation adjustment charges and exposures cleared through a central counterparty.

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE**

(\$ millions)

		Q1 2020		Q4 2019	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	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	22,429	6,182	19,787	5,400
4	Total subject to the CVA capital charge	22,429	6,182	19,787	5,400

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE**

(\$ millions)

		Q3 2019		Q2 2019	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	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	19,620	5,350	20,343	5,622
4	Total subject to the CVA capital charge	19,620	5,350	20,343	5,622

**CCR2 - CREDIT VALUATION ADJUSTMENT (CVA)
CAPITAL CHARGE**

(\$ millions)

		Q1 2019	
		EAD post-CRM	RWA
		a	b
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) VaR component (including the 3×multiplier)	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-
3	All portfolios subject to the Standardized CVA capital charge	18,855	5,889
4	Total subject to the CVA capital charge	18,855	5,889

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

		Q1 2020								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	240	-	-	1	-	-	241
Securities firms	5	-	-	10	-	-	-	-	-	10
Corporates	6	-	-	-	-	-	515	-	-	515
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	-	-	250	-	-	520	10	-	780

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

		Q4 2019								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio	LINE #	a	b	c	d	e	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

(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 EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

Regulatory portfolio		Q3 2019								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
LINE #	a	b	c	d	e	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

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

Regulatory portfolio		Q2 2019								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
LINE #	a	b	c	d	e	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 EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

Regulatory portfolio		Q1 2019								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
LINE #	a	b	c	d	e	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

(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).

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	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	15,446	0.06%	3,197	28.04%	1.01	1,750	11.33%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,076	0.19%	400	39.83%	2.14	399	37.08%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,389	0.32%	511	37.50%	2.66	1,262	52.81%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	3,092	0.57%	680	36.07%	1.52	1,794	58.01%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,250	1.38%	592	36.87%	1.87	1,941	86.25%
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	517	2.98%	300	38.80%	2.70	624	120.64%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	58	13.56%	28	22.18%	1.40	61	105.76%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	5	45.00%	1.86	12	596.25%
Sub-total					9	24,830		5,713			7,843	
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	8,992	0.04%	223	12.68%	2.26	369	4.11%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	40	0.19%	5	39.86%	0.60	10	23.81%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	84	0.32%	6	25.57%	0.53	19	23.14%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.54%	2	10.73%	1.00	-	13.82%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	1	0.94%	2	39.20%	1.00	1	65.13%
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	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	9,119		238			399	
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	14,678	0.06%	273	34.90%	1.30	2,133	14.53%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,319	0.19%	109	24.04%	0.78	163	12.36%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	605	0.32%	51	34.98%	0.44	173	28.57%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	397	0.54%	26	35.93%	0.12	154	38.75%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	4	1.27%	9	39.82%	0.83	3	72.15%
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	3	3.79%	2	35.00%	2.21	3	121.94%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,006		470			2,629	
Total (all wholesale portfolios)					28	50,955		6,421			10,871	

(1) Calculated as obligor PD weighted by EAD.

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

(3) Calculated as the obligor LGD net of CRM weighted by EAD.

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2019						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	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)	C	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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	14,747		475			2,551	
Total (all wholesale portfolios)					28	46,102		6,249			9,524	

(1) Calculated as obligor PD weighted by EAD.

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

(3) Calculated as the obligor LGD net of CRM weighted by EAD.

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2019						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	16,556		468			2,865	
Total (all wholesale portfolios)					28	47,154		6,144			9,413	

(1) Calculated as obligor PD weighted by EAD.

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

(3) Calculated as the obligor LGD net of CRM weighted by EAD.

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2019						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,756		453			3,161	
Total (all wholesale portfolios)					28	48,086		6,145			9,508	

(1) Calculated as obligor PD weighted by EAD.

(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.

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2019						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	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					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	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	21,028		472			3,129	
Total (all wholesale portfolios)					28	51,415		5,819			8,590	

(1) Calculated as obligor PD weighted by EAD.

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

(3) Calculated as the obligor LGD net of CRM weighted by EAD.

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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2) (3)

		Q1 2020					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	2	1,555	-	1,119	21,505	35,876
2	Cash – other currencies	-	2,960	-	2,573	90,650	78,486
3	Domestic sovereign debt	58	1,119	258	2,633	49,227	33,563
4	Other sovereign debt	245	689	221	620	54,155	52,474
5	Government agency debt	14	1,327	53	310	9,806	24,094
6	Corporate bonds	23	1	76	-	16,524	12,940
7	Equity securities	8	105	666	2,331	36,172	52,398
8	Other collateral	-	-	-	-	-	-
9	Total	350	7,756	1,274	9,586	278,039	289,831

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (3)

		Q4 2019					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	-	1,543	-	1,457	20,905	35,942
2	Cash – other currencies	-	2,178	-	2,196	75,062	75,636
3	Domestic sovereign debt	-	558	-	1,149	45,055	28,690
4	Other sovereign debt	-	449	-	590	56,917	50,681
5	Government agency debt	-	1,302	-	1,188	6,774	18,999
6	Corporate bonds	-	49	-	249	14,480	7,202
7	Equity securities	-	380	-	2,088	36,680	48,848
8	Other collateral	-	-	-	-	-	-
9	Total	-	6,459	-	8,917	255,873	265,998

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (3)

		Q3 2019					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	-	1,837	-	1,115	20,218	37,525
2	Cash – other currencies	-	2,171	-	1,906	76,660	75,645
3	Domestic sovereign debt	-	181	-	1,299	49,470	31,246
4	Other sovereign debt	-	105	-	464	51,812	49,950
5	Government agency debt	-	1,018	-	1,135	8,361	17,819
6	Corporate bonds	-	-	-	205	13,893	11,663
7	Equity securities	-	-	-	2,289	31,654	50,136
8	Other collateral	-	-	-	-	-	-
9	Total	-	5,312	-	8,413	254,068	273,984

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (3)

		Q2 2019					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	-	1,556	-	1,970	18,029	36,767
2	Cash – other currencies	-	1,798	-	1,424	74,394	75,012
3	Domestic sovereign debt	-	261	-	1,307	49,366	28,351
4	Other sovereign debt	-	35	-	298	50,976	49,369
5	Government agency debt	-	698	-	696	5,276	15,873
6	Corporate bonds	-	49	-	196	4,209	11,284
7	Equity securities	-	4	-	1,469	33,461	46,143
8	Other collateral	-	-	-	-	-	-
9	Total	-	4,401	-	7,360	235,711	262,799

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (3)

		Q1 2019					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	-	1,921	-	1,510	20,198	36,045
2	Cash – other currencies	-	1,842	-	1,530	75,429	66,573
3	Domestic sovereign debt	-	305	-	786	53,207	30,672
4	Other sovereign debt	-	42	-	324	48,048	50,649
5	Government agency debt	-	619	-	423	4,003	11,685
6	Corporate bonds	-	35	-	37	7,916	19,249
7	Equity securities	-	-	-	931	29,748	45,156
8	Other collateral	-	-	-	-	1,068	-
9	Total	-	4,764	-	5,541	239,617	260,029

(1) Segregated refers to collateral which is held in a bankruptcy-remote manner whereas unsegregated refers to collateral that is not held in bankruptcy-remote manner.
 (2) Effective Q1 2020, the CSA Regulatory Initial Margin collateral posted in segregated custodian accounts is included in the above report.
 (3) Debt issued by Multilaterals and Supranational is included under other sovereign debt while debt issued by Fannie Mae and Freddie Mac is included under government agency debt.

CCR6 - CREDIT DERIVATIVES EXPOSURES (1)

(\$ millions)	LINE #	Q1 2020		Q4 2019	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
Notionals					
	1	1,148	258	973	129
	2	5,080	2,564	4,388	1,939
	3	1,268	28	1,081	-
	4	-	-	-	-
	5	-	-	-	-
	6	7,496	2,850	6,442	2,068
Fair values					
	7	17	65	38	47
	8	126	5	125	4

CCR6 - CREDIT DERIVATIVES EXPOSURES

(\$ millions)	LINE #	Q3 2019		Q2 2019	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
Notionals					
	1	1,053	5	1,084	1
	2	10,192	7,655	7,703	5,328
	3	1,212	-	1,416	-
	4	660	-	-	-
	5	-	-	-	-
	6	13,117	7,660	10,203	5,329
Fair values					
	7	16	174	23	121
	8	255	-	197	-

CCR6 - CREDIT DERIVATIVES EXPOSURES

(\$ millions)	LINE #	Q1 2019	
		Protection bought	Protection sold
		a	b
Notionals			
	1	1,879	-
	2	4,358	1,877
	3	1,136	4
	4	-	-
	5	-	-
	6	7,373	1,881
Fair values			
	7	30	34
	8	111	-

(1) Effective Q4 2019, the bank's exposures for certain cleared index credit default swaps have been presented on a consolidated basis.

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q1 2020		Q4 2019		Q3 2019		Q2 2019		Q1 2019	
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
	a	b	c	d	e	f	g	h	i	j
1 Exposures to QCCPs (total)		567		465		517		535		568
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3 (i) OTC derivatives	8,004	172	8,545	181	8,424	175	8,907	182	8,540	174
4 (ii) Exchange-traded derivatives	3,045	73	3,180	73	2,723	61	3,010	64	3,572	74
5 (iii) Securities financing transactions	4,095	82	4,531	91	4,635	93	4,532	91	3,783	76
6 (iv) Netting sets where cross-product netting has been approved	864	17	834	17	1,066	21	1,365	27	1,185	24
7 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8 Non-segregated initial margin	3,209	-	2,404	-	2,650	-	2,821	-	2,751	-
9 Pre-funded default fund contributions	733	395	544	284	670	342	640	353	702	394
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	-	-	-	-	-	-	-	-	-	-

DERIVATIVE INSTRUMENTS	LINE #	Q1 2020				Q4 2019			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)									
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	4,321,207	3,481	8,317	2,424	4,396,272	3,233	8,114	2,300
Forward rate agreements	2	422,053	14	1,201	249	491,437	102	1,162	236
Purchased options	3	51,550	524	782	163	42,084	11	62	39
Written options	4	60,035	45	157	111	49,487	38	154	98
	5	4,854,845	4,064	10,457	2,947	4,979,280	3,384	9,492	2,673
Exchange traded									
Futures	6	275,276	66	145	3	225,747	90	161	3
Purchased options	7	6,866	12	18	-	13,737	28	40	1
Written options	8	7,305	9	13	-	16,446	3	6	-
	9	289,447	87	176	3	255,930	121	207	4
Total Interest Rate Contracts	10	5,144,292	4,151	10,633	2,950	5,235,210	3,505	9,699	2,677
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	594,791	1,031	5,537	929	604,728	1,184	6,248	989
Forward foreign exchange contracts	12	450,486	1,605	7,384	1,171	453,711	1,753	7,225	1,260
Purchased options	13	36,203	50	181	52	37,398	40	167	46
Written options	14	37,942	6	97	27	42,074	10	119	29
	15	1,119,422	2,692	13,199	2,179	1,137,911	2,987	13,759	2,324
Exchange traded									
Futures	16	631	1	3	-	882	13	20	-
Purchased options	17	1,982	34	50	1	3,295	13	24	-
Written options	18	1,585	20	31	1	2,502	-	2	-
	19	4,198	55	84	2	6,679	26	46	-
Total Foreign Exchange Contracts	20	1,123,620	2,747	13,283	2,181	1,144,590	3,013	13,805	2,324
Commodity Contracts									
Over-the-counter									
Swaps	21	25,533	139	1,779	510	24,722	213	2,154	629
Purchased options	22	6,818	198	537	273	6,608	98	472	125
Written options	23	4,382	12	187	49	4,371	116	370	204
	24	36,733	349	2,503	832	35,701	427	2,996	958
Exchange traded									
Futures	25	31,986	122	695	14	32,422	393	1,079	22
Purchased options	26	3,510	232	359	7	3,615	378	567	11
Written options	27	5,578	307	481	10	5,230	1	52	1
	28	41,074	661	1,535	31	41,267	772	1,698	34
Total Commodity Contracts	29	77,807	1,010	4,038	863	76,968	1,199	4,694	992
Equity Contracts									
Over-the-counter	30	58,106	379	8,129	2,205	51,226	197	4,572	1,246
Exchange traded	31	51,164	552	2,300	46	39,952	1,083	2,580	52
Total Equity Contracts	32	109,270	931	10,429	2,251	91,178	1,280	7,152	1,298
Credit Contracts	33	9,050	355	672	38	7,429	277	496	34
Sub-total	34	6,464,039	9,194	39,055	8,283	6,555,375	9,274	35,846	7,325
Total	35	6,464,039	9,194	39,055	8,283	6,555,375	9,274	35,846	7,325

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of scaling factor where applicable.

(2) Interest Rate Contracts includes Interest Rate Total Return Swaps.

DERIVATIVE INSTRUMENTS	LINE #	Q3 2019				Q2 2019				Q1 2019			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)													
Interest Rate Contracts													
Over-the-counter Swaps (2)	1	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
Forward rate agreements	2	314,127	76	1,041	224	497,011	60	900	172	566,076	373	1,227	215
Purchased options	3	49,072	6	60	39	44,538	12	66	28	35,812	1	68	34
Written options	4	40,492	35	148	95	33,615	41	185	104	44,529	29	176	96
	5	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	1,703
Exchange traded													
Futures	6	251,372	109	193	4	212,056	181	311	6	179,167	32	97	2
Purchased options	7	8,551	-	-	-	9,725	4	8	-	12,530	13	24	1
Written options	8	12,540	12	19	-	8,558	4	7	-	10,771	3	7	-
	9	272,463	121	212	4	230,339	189	326	6	202,468	48	128	3
Total Interest Rate Contracts	10	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
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	587,889	1,064	5,642	904	594,386	1,454	6,555	1,087	570,412	1,257	6,482	1,134
Forward foreign exchange contracts	12	406,872	1,971	7,415	1,335	443,439	1,644	7,273	1,248	412,838	1,807	6,729	1,100
Purchased options	13	34,162	31	139	42	33,466	51	177	55	27,893	42	159	46
Written options	14	32,393	10	98	28	31,325	11	100	29	32,308	6	84	25
	15	1,061,316	3,076	13,294	2,309	1,102,616	3,160	14,105	2,419	1,043,451	3,112	13,454	2,305
Exchange traded													
Futures	16	1,030	1	4	-	578	1	2	-	607	4	9	-
Purchased options	17	1,783	21	32	1	2,401	7	14	-	3,516	17	32	1
Written options	18	1,563	17	26	1	1,834	2	4	-	2,089	3	6	-
	19	4,376	39	62	2	4,813	10	20	-	6,212	24	47	1
Total Foreign Exchange Contracts	20	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
Commodity Contracts													
Over-the-counter													
Swaps	21	24,597	460	2,584	763	25,610	691	3,193	992	22,692	575	2,618	741
Purchased options	22	6,607	40	444	109	6,969	68	496	131	6,098	32	327	85
Written options	23	4,562	8	210	52	4,359	20	211	50	3,854	6	162	33
	24	35,766	508	3,238	924	36,938	779	3,900	1,173	32,644	613	3,107	859
Exchange traded													
Futures	25	32,026	762	1,620	32	33,628	838	1,781	36	30,999	728	1,511	30
Purchased options	26	3,186	124	207	4	2,562	49	98	2	2,434	123	191	4
Written options	27	4,897	190	318	6	4,938	77	160	3	4,369	46	97	2
	28	40,109	1,076	2,145	42	41,128	964	2,039	41	37,802	897	1,799	36
Total Commodity Contracts	29	75,875	1,584	5,383	966	78,066	1,743	5,939	1,214	70,446	1,510	4,906	895
Equity Contracts													
Over-the-counter	30	53,695	258	4,338	1,304	59,819	336	5,062	1,402	46,765	256	4,712	1,351
Exchange traded	31	30,663	907	2,216	44	32,684	982	2,147	43	29,194	715	1,808	36
Total Equity Contracts	32	84,358	1,165	6,554	1,348	92,503	1,318	7,209	1,445	75,959	971	6,520	1,387
Credit Contracts	33	8,918	193	382	32	7,741	123	278	91	4,508	85	238	83
Sub-total	34	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	6,377
Total	35	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	6,377

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of scaling factor where applicable.

(2) Interest Rate Contracts includes Interest Rate Total Return Swaps.

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q1 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	2,689	-	2,689	11,373	-	11,373	32	-	32
2	Residential mortgage (2)	726	-	726	2,711	-	2,711	32	-	32
3	Credit card	1,654	-	1,654	958	-	958	-	-	-
4	Other retail exposures	309	-	309	7,704	-	7,704	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	72	9,619	9,691	5,797	-	5,797	19	-	19
7	Loans to corporates	72	9,619	9,691	182	-	182	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	5,128	-	5,128	12	-	12
10	Other wholesale	-	-	-	487	-	487	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q4 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	72	8,704	8,776	5,954	-	5,954	8	-	8
7	Loans to corporates	72	8,704	8,776	202	-	202	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	5,267	-	5,267	-	-	-
10	Other wholesale	-	-	-	485	-	485	8	-	8
11	Re-securitization	-	-	-	-	-	-	-	-	-

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met. As at January 31, 2020, \$203 million (\$919 million at October 31, 2019, \$312 million at July 31, 2019, \$379 million at April 30, 2019 and \$978 million at January 31, 2019) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$9,257 million at January 31, 2020 (\$9,177 million at October 31, 2019, \$8,190 million at July 31, 2019, \$8,384 million at April 30, 2019 and \$6,542 million at January 31, 2019) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (2) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q3 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q2 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q1 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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	-	-	-	-	-	-	-	-	-

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

As at January 31, 2020, \$203 million (\$919 million at October 31, 2019, \$312 million at July 31, 2019, \$379 million at April 30, 2019 and \$978 million at January 31, 2019) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$9,257 million at January 31, 2020 (\$9,177 million at October 31, 2019, \$8,190 million at July 31, 2019, \$8,384 million at April 30, 2019 and \$6,542 million at January 31, 2019) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.

(2) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q1 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	262	-	262
2	Residential mortgage	-	-	-	-	-	-	88	-	88
3	Credit card	-	-	-	-	-	-	8	-	8
4	Auto loans/leases	-	-	-	-	-	-	91	-	91
5	Student loans	-	-	-	-	-	-	73	-	73
6	Other retail exposures	-	-	-	-	-	-	2	-	2
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	204	-	204
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	133	-	133
11	Lease and receivables	-	-	-	-	-	-	32	-	32
12	Auto floorplan	-	-	-	-	-	-	(2)	-	(2)
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	41	-	41
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the net positions in the trading book.

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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 (1)

(\$ millions)		Q2 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q1 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	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:	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the net positions in the trading book.

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

(\$ millions)	Q1 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	28,317	4	1	68	55	21,620	2,123	4,702	-	2,867	294	1,401	-	225	23	95	-
2 Traditional securitization	19,603	4	1	68	52	12,903	2,123	4,702	-	1,514	294	1,401	-	116	23	95	-
3 Of which securitization	19,603	4	1	68	52	12,903	2,123	4,702	-	1,514	294	1,401	-	116	23	95	-
4 Of which retail underlying	13,753	-	1	54	52	7,753	2,123	3,984	-	861	294	1,318	-	67	23	89	-
5 Of which wholesale	5,850	4	-	14	-	5,150	-	718	-	653	-	83	-	49	-	6	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	8,714	-	-	-	3	8,717	-	-	-	1,353	-	-	-	109	-	-	-
10 Of which securitization	8,714	-	-	-	3	8,717	-	-	-	1,353	-	-	-	109	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	8,714	-	-	-	3	8,717	-	-	-	1,353	-	-	-	109	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q4 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	27,087	206	11	32	48	22,051	1,656	3,676	-	2,965	166	945	-	232	13	76	-
2 Traditional 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 Synthetic 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) 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)

Q3 2019																		
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	Total exposures	25,395	2,032	1	32	53	24,413	2,206	893	-	3,619	221	663	-	283	18	53	-
2	Traditional securitization	17,653	2,032	1	32	46	16,664	2,206	893	-	2,366	221	663	-	183	18	53	-
3	Of which securitization	17,653	2,032	1	32	46	16,664	2,206	893	-	2,366	221	663	-	183	18	53	-
4	Of which retail underlying	11,691	1,826	1	17	46	11,329	2,206	45	-	1,613	221	560	-	127	18	45	-
5	Of which wholesale	5,962	206	-	15	-	5,335	-	848	-	753	-	103	-	56	-	8	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	7,742	-	-	-	7	7,749	-	-	-	1,253	-	-	100	-	-	-	-
10	Of which securitization	7,742	-	-	-	7	7,749	-	-	-	1,253	-	-	100	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	7,742	-	-	-	7	7,749	-	-	-	1,253	-	-	100	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Q2 2019																		
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	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 BANKING BOOK AND ASSOCIATED CAPITAL REQUIREMENTS (BANK ACTING AS ORIGINATOR OR AS SPONSOR) (1)

Q1 2019																		
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	Total exposures	22,770	1,971	19	62	6	21,888	2,207	733	-	3,696	221	336	-	255	18	27	-
2	Traditional securitization	17,644	1,971	19	58	-	16,752	2,207	733	-	2,798	221	336	-	183	18	27	-
3	Of which securitization	17,644	1,971	19	58	-	16,752	2,207	733	-	2,798	221	336	-	183	18	27	-
4	Of which retail underlying	11,900	1,592	1	23	-	11,289	2,207	20	-	1,947	221	244	-	118	18	20	-
5	Of which wholesale	5,744	379	18	35	-	5,463	-	713	-	851	-	92	-	65	-	7	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	5,126	-	-	4	6	5,136	-	-	-	898	-	-	72	-	-	-	-
10	Of which securitization	5,126	-	-	4	6	5,136	-	-	-	898	-	-	72	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q1 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	44	-	7	-	-	-	51	-	-	-	12	-	-	-	1	-	-
2 Traditional securitization	44	-	7	-	-	-	51	-	-	-	12	-	-	-	1	-	-
3 Of which securitization	44	-	7	-	-	-	51	-	-	-	12	-	-	-	1	-	-
4 Of which retail underlying	32	-	-	-	-	-	32	-	-	-	5	-	-	-	-	-	-
5 Of which wholesale	12	-	7	-	-	-	19	-	-	-	7	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q4 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	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	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q3 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	40	-	8	-	-	8	40	-	-	1	11	-	-	-	1	-	-
2 Traditional securitization	40	-	8	-	-	8	40	-	-	1	11	-	-	-	-	-	-
3 Of which securitization	40	-	8	-	-	8	40	-	-	1	11	-	-	-	1	-	-
4 Of which retail underlying	8	-	-	-	-	8	-	-	-	1	-	-	-	-	-	-	-
5 Of which wholesale	32	-	8	-	-	-	40	-	-	-	11	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q2 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
2 Traditional securitization	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
3 Of which securitization	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
4 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q1 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge 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%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
2 Traditional securitization	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
3 Of which securitization	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
4 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	8	-	-	-	8	-	-	-	5	-	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	LINE					
	#	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Market Risk RWA, beginning of quarter	1	11,183	10,713	12,332	14,820	13,532
Movement in risk levels (1)	2	(1,571)	(257)	(242)	(1,993)	1,615
Model updates (2)	3	318	-	-	-	-
Methodology and policy (3)	4	(340)	727	(1,377)	(495)	(327)
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	9,590	11,183	10,713	12,332	14,820

(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.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2020						Q4 2019					
		PD (1) (2)		LGD (3) (4)		EAD (5) (6)		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate including specialized lending	1	0.92%	0.66%	34.45%	13.27%	805	672	0.94%	0.54%	33.83%	26.88%	430	254
Corporate small and medium enterprises (SMEs)	2	1.08%	0.49%	39.10%	17.50%	70	69	1.13%	0.48%	38.74%	21.87%	109	64
Sovereign	3	0.09%	0.00%	15.70%	0.00%	-	-	0.11%	0.00%	15.98%	0.00%	-	-
Bank	4	0.49%	0.00%	13.30%	0.00%	-	-	0.51%	0.00%	14.11%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.93%	0.62%	21.68%	9.66%	286	286	0.94%	0.65%	23.94%	11.85%	286	286
HELOCs (8)	6	0.45%	0.42%	32.39%	13.94%	159	148	0.41%	0.45%	32.74%	16.47%	180	168
Qualifying revolving retail (QRR)	7	1.23%	1.20%	84.71%	78.92%	540	514	1.22%	1.18%	84.44%	78.35%	522	502
Other retail (excl. SMEs)	8	5.37%	4.92%	85.12%	78.06%	343	342	5.42%	4.81%	83.56%	75.10%	330	329
Retail SMEs	9	1.18%	0.96%	96.55%	79.46%	51	39	1.21%	0.95%	96.61%	79.25%	43	35

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2019						Q2 2019					
		PD (1) (2)		LGD (3) (4)		EAD (5) (6)		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate including specialized lending	1	0.84%	0.40%	34.18%	27.98%	291	161	0.85%	0.43%	34.25%	19.60%	213	180
Corporate small and medium enterprises (SMEs)	2	1.17%	0.48%	38.77%	23.59%	108	59	1.25%	0.48%	38.51%	24.95%	123	91
Sovereign	3	0.10%	0.00%	16.19%	0.00%	-	-	0.11%	0.00%	15.78%	0.00%	-	-
Bank	4	0.41%	0.00%	14.81%	0.00%	-	-	0.33%	0.00%	14.46%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.96%	0.64%	25.65%	12.97%	273	273	0.96%	0.59%	25.26%	13.87%	260	260
HELOCs (8)	6	0.47%	0.47%	34.12%	19.22%	191	182	0.52%	0.40%	34.73%	19.84%	170	161
Qualifying revolving retail (QRR)	7	1.27%	1.15%	84.36%	74.72%	503	486	1.35%	1.10%	84.20%	74.69%	479	463
Other retail (excl. SMEs)	8	5.43%	4.75%	83.70%	75.76%	325	324	5.33%	4.65%	83.96%	74.95%	317	316
Retail SMEs	9	1.24%	0.88%	96.34%	79.59%	42	36	1.28%	0.74%	95.33%	77.81%	51	44

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2019					
		PD (1) (2)		LGD (3) (4)		EAD (5) (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate including specialized lending	1	0.83%	0.42%	35.03%	21.43%	264	225
Corporate small and medium enterprises (SMEs)	2	1.26%	0.49%	38.27%	21.91%	118	87
Sovereign	3	0.11%	0.00%	15.05%	0.00%	-	-
Bank	4	0.31%	0.00%	14.72%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.98%	0.59%	24.59%	13.85%	244	244
HELOCs (8)	6	0.57%	0.42%	34.58%	20.18%	178	171
Qualifying revolving retail (QRR)	7	1.37%	1.12%	84.31%	75.24%	476	461
Other retail (excl. SMEs)	8	5.42%	4.97%	85.16%	79.28%	321	320
Retail SMEs	9	1.25%	0.81%	95.80%	77.96%	48	42

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

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

(3) Wholesale LGDs are expressed as an exposure weighted average. The LGD figures include back-dated resolved facilities.

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

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

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

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

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

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

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

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 Credit Conversion Factors (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.