

BMO Financial Group

# Supplementary Regulatory Capital Information

For the Quarter Ended – April 30, 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 Second Quarter 2020 Report to Shareholders and the 2019 Annual Report.

Additional financial information is also available in the Q2 2020 Supplementary Financial Information, Q2 2020 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at [www.bmo.com/investorrelations](http://www.bmo.com/investorrelations).

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

Items indicated n.a. were not applicable.

**Changes**

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 Domestic Systemically Important Banks (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 were incorporated in our regulatory capital. In addition, OSFI discontinued the Advance Measurement Approach for operational risk.

In March 2020, OSFI's letter to Federally Regulated Deposit-Taking Institutions (DTIs) introduced an adjustment to Common Equity Tier 1 (CET1) capital for Expected Credit Loss (ECL) provisioning. The adjustment to CET1 capital is measured each quarter as the increase in Stage 1 and Stage 2 allowances relative to January 31, 2020. The increased amount is adjusted for tax effects and subject to a scaling factor. The scaling factor is set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022. We have implemented this adjustment prospectively effective Q2 2020.

In March 2020, the Stressed Value-at-Risk (SVaR) multipliers set out in OSFI's Capital Adequacy Requirements (CAR) Guideline, under market risk, was reduced by two. This reduction was applied retroactively for the entirety of Q2 2020.

In April 2020, the capital floor factor set out in OSFI's CAR Guideline, section 1.9, which applies to institutions using the Internal Ratings Based approach to credit risk was lowered from 75% to 70%, effective Q2 2020, and it will remain in place through Q4 2022.

In April 2020, OSFI announced temporary exclusions to the Leverage Ratio Requirements. Such exclusions are limited to central bank reserves and securities issued by sovereigns that qualify as High Quality Liquid Assets under the Liquidity Adequacy Requirements Guideline. We have adopted this treatment prospectively effective Q2 2020 and it will remain in place until Q2 2021.

*Users may provide their comments and suggestions on the Supplementary Regulatory Capital Information document by contacting Bill Anderson at (416) 867-7834 or [bill2.anderson@bmo.com](mailto:bill2.anderson@bmo.com)*

PILLAR 3 DISCLOSURE REQUIREMENTS INDEX

Tables and Templates		Frequency	Q2 2020 Supplementary Financial Information	Q2 2020 Supplementary Regulatory Capital Information	2019 Annual MD&A	2019 Annual Financial Statements
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	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			78-80	168, 181
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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)	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
(\$ millions except as noted)							
<b>Common Equity Tier 1 Capital: instruments and reserves</b>							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,301	13,301	13,274	13,261	13,246
2	Retained earnings	c	29,426	29,510	28,725	28,241	27,405
3	Accumulated other comprehensive income (and other reserves)	d	7,159	4,017	3,729	3,793	4,054
4	Directly issued capital subject to phase out from CET1	n.a.	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)		-	-	-	-	-
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>			49,886	46,828	45,728	45,295	44,705
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>							
7	Prudential valuation adjustments		153	146	138	141	163
8	Goodwill (net of related tax liability)	e+f-g	6,615	6,241	6,193	6,181	6,353
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	2,241	2,154	2,138	2,046	2,044
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	272	251	361	478	646
11	Cash flow hedge reserve	l	2,148	748	513	528	202
12	Shortfall of provisions to expected losses	m	-	182	230	196	267
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		264	(165)	(85)	(152)	(182)
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	120	117	169	214	430
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	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		-	-	-	-	-
24	of which: mortgage servicing rights		-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI (4)	q	(352)	-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>			11,461	9,684	9,657	9,632	9,929
<b>Common Equity Tier 1 Capital (CET1)</b>			38,425	37,144	36,071	35,663	34,776
<b>Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied</b>			38,073	n.a.	n.a.	n.a.	n.a.
<b>Additional Tier 1 Capital: instruments</b>							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	5,058	5,058	5,058	5,058	4,400
31	of which: classified as equity under applicable accounting standards		5,058	5,058	5,058	5,058	4,400
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	s	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)		-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
<b>Additional Tier 1 Capital before regulatory adjustments</b>			5,348	5,348	5,348	5,348	4,690
<b>Additional Tier 1 Capital: regulatory adjustments</b>							
37	Investments in own Additional Tier 1 instruments	t	3	1	5	4	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	u	78	213	213	213	213
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
41a	of which: Reverse mortgages		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
<b>Total regulatory adjustments applied to Additional Tier 1 Capital</b>			81	214	218	217	219
<b>Additional Tier 1 Capital (AT1)</b>			5,267	5,134	5,130	5,131	4,471
<b>Tier 1 Capital (T1 = CET1 + AT1)</b>			43,692	42,278	41,201	40,794	39,247
<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>			43,340	n.a.	n.a.	n.a.	n.a.
<b>Tier 2 Capital: instruments and provisions</b>							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	7,198	6,878	6,850	6,731	6,809
47	Directly issued capital instruments subject to phase out from Tier 2 Capital	w	146	145	145	145	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)		-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
50	General allowances	x	238	193	194	194	187
<b>Tier 2 Capital before regulatory adjustments</b>			7,582	7,216	7,189	7,070	7,140

(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).

(4) Effective Q2 2020, represents the transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 applying a scaling factor. The scaling factor is set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022.

**CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)**

		Cross					
		reference	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
(\$ millions except as noted)							
<b>Tier 2 Capital: regulatory adjustments</b>							
52	Investments in own Tier 2 instruments	y	16	6	-	25	29
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		-	-	-	-	-
56	Other deductions from Tier 2 capital	z	50	50	50	50	50
57	<b>Total regulatory adjustments to Tier 2 Capital</b>		66	56	50	75	79
58	<b>Tier 2 Capital (T2)</b>		7,516	7,160	7,139	6,995	7,061
59	<b>Total Capital (TC = T1 + T2)</b>		51,208	49,438	48,340	47,789	46,308
59a	<b>Total Capital with transitional arrangements for ECL provisioning not applied</b>		51,208	n.a.	n.a.	n.a.	n.a.
60	<b>Total Risk-Weighted Assets</b>						
60a	<b>Common Equity Tier 1 (CET 1) Capital RWA (1)</b>		348,167	325,647	317,029	313,003	308,844
60b	<b>Tier 1 Capital RWA (1)</b>		348,167	325,647	317,029	313,003	308,844
60c	<b>Total Capital RWA (1)</b>		348,167	325,647	317,029	313,003	308,844
<b>Capital Ratios</b>							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		11.0%	11.4%	11.4%	11.4%	11.3%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		10.9%	n.a.	n.a.	n.a.	n.a.
62	Tier 1 (as percentage of risk-weighted assets)		12.5%	13.0%	13.0%	13.0%	12.7%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		12.4%	n.a.	n.a.	n.a.	n.a.
63	Total Capital (as percentage of risk-weighted assets)		14.7%	15.2%	15.2%	15.3%	15.0%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		14.7%	n.a.	n.a.	n.a.	n.a.
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)		11.0%	11.4%	11.4%	11.4%	11.3%
<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))</b>							
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%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	828	714	428	998	702
73	Significant investments in the common stock of financials	c1	1,796	1,878	1,796	1,875	1,863
74	Mortgage servicing rights (net of related tax liability)	d1	35	40	43	45	49
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	1,585	1,756	1,653	1,628	1,651
<b>Applicable caps on the inclusion of provisions in Tier 2</b>							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		263	193	195	194	187
77	Cap on inclusion of provisions in Tier 2 under standardized approach		263	193	195	194	187
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		1,767	1,233	1,194	1,165	1,119
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		327	-	-	-	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>							
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	864	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	1,027	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 Q2 2019 through Q2 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)
	Q2 2020	Q2 2020	Q2 2020	Q2 2020			Q2 2020	Q2 2020			
<b>Assets</b>						<b>Liabilities and Equity</b>					
<b>Cash and Cash Equivalents</b>						<b>Deposits</b>					
1	71,593	71,593	71,337	71,337		40	653,710	653,710			
<b>Interest Bearing Deposits with Banks</b>						<b>Other Liabilities</b>					
2	7,687	7,687	7,620	7,620		41	45,909	45,516			
3	213,908	213,908	203,889	203,889	p	42	22,473	22,473			
4	-	-	-	-	t	43	30,212	30,212			
5	-	-	3	3		44	-	16,313	b1		
6	-	-	16	16	y	45	105,943	105,943			
7	-	-	17,141	17,141	a1	46	27,888	27,888			
8	-	-	-	-		47	88	88			
9	-	-	1,796	1,796	c1	48	65	62			
10	-	-	56	56	e	49	-	228	g		
11	-	-	78	78	u	50	-	285	i		
12	-	-	50	50	z	51	-	18	o		
13	119,058	119,058	119,058	119,058		52	-	69	k		
<b>Securities Borrowed or Purchased Under Resale Agreements</b>						<b>Subordinated Debt</b>					
<b>Loans</b>						<b>Subordinated debt</b>					
14	125,534	125,534	125,534	125,534		56	7,344	7,344	v		
15	69,818	69,818	69,818	69,818		57	-	7,198	w		
16	7,872	7,872	7,872	7,872		58	-	146			
17	268,695	268,695	268,489	268,489		<b>Equity</b>					
18	(2,776)	(2,776)	(2,776)	(2,776)		59	5,348	5,348	r		
19	-	-	352	352	q	60	-	5,058	s		
20	-	-	238	238	x	61	-	290	a		
21	-	-	-	-	m	62	13,000	13,000	b		
22	468,943	468,943	468,737	468,737		63	301	301	c		
<b>Other Assets</b>						64	29,426	29,426	d		
23	41,150	41,150	41,144	41,144		65	7,159	7,159	l		
24	22,473	22,473	22,473	22,473		66	-	2,148			
25	3,973	3,973	3,868	3,868	f	67	55,234	55,234			
26	6,785	6,785	6,785	6,785	h	<b>Total Liabilities and Equity</b>					
27	2,526	2,526	2,526	2,526		68	987,067	974,950			
28	1,898	1,898	1,867	1,867							
29	1,391	1,391	1,391	1,391							
30	-	-	341	341	j						
31	-	-	1,986	1,986							
32	-	-	-	-							
33	-	-	1,986	1,986	e1						
34	25,682	25,682	24,255	24,255							
35	-	-	138	138	n						
36	-	-	35	35							
37	-	-	-	-							
38	-	-	35	35	d1						
39	987,067	987,067	974,950	974,950							

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$11,701 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 (\$416 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 #	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
<b>Common Equity Tier 1 Capital</b>						
<b>Opening Balance</b>	1	37,144	36,071	35,663	34,776	33,726
New capital issues	2	2	27	13	19	25
Redeemed capital	3	-	-	-	-	-
Gross dividends and distributions (deduction)	4	(730)	(748)	(710)	(717)	(687)
Net Income attributable to equity holders of the Bank	5	689	1,592	1,194	1,557	1,497
Removal of own credit spread (net of tax)	6	(429)	80	(67)	(29)	110
Movements in other comprehensive income						
Currency translation differences	7	1,183	162	18	(483)	453
Fair value through other comprehensive income securities	8	134	90	39	98	31
Other (1)	9	424	(198)	(106)	(202)	(100)
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(461)	(64)	(104)	170	(128)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	(21)	110	117	168	139
Prudential valuation adjustments	12	(7)	(8)	3	22	(7)
Other (2) (5)	13	497	30	11	284	(283)
<b>Closing Balance</b>	14	38,425	37,144	36,071	35,663	34,776
<b>Other non-core Tier 1 (Additional Tier 1) Capital</b>						
<b>Opening Balance</b>	15	5,134	5,130	5,131	4,471	4,121
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	-	658	350
Redeemed capital	17	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (3)	18	133	4	(1)	2	-
<b>Closing Balance</b>	19	5,267	5,134	5,130	5,131	4,471
<b>Total Tier 1 Capital</b>	20	43,692	42,278	41,201	40,794	39,247
<b>Tier 2 Capital</b>						
<b>Opening Balance</b>	21	7,160	7,139	6,995	7,061	6,942
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	356	21	144	(66)	119
<b>Closing Balance</b>	26	7,516	7,160	7,139	6,995	7,061
<b>Total Regulatory Capital</b>	27	51,208	49,438	48,340	47,789	46,308

(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) Effective Q2 2020, includes the transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020. Q1 2020 includes the impact to retained earnings resulting from IFRS 16 adoption.

**CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES**

	LINE #	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
<b>Bank of Montreal Mortgage Corporation - Basel III (1)</b>						
Common Equity Tier 1 ratio	1	22.1%	19.8%	19.1%	22.7%	23.6%
Tier 1 ratio	2	22.1%	19.8%	19.1%	22.7%	23.6%
Total capital ratio	3	22.3%	20.0%	19.4%	23.1%	24.0%
<b>BMO Harris Bank N.A. - Basel III (2)</b>						
Tier 1 ratio	4	11.2%	11.3%	11.3%	11.4%	11.7%
Total capital ratio	5	12.4%	12.5%	12.4%	12.5%	12.9%

(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: March 2020, December 2019, September 2019, June 2019, and March 2019.



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

	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
	a	b	c	d	e
(\$ millions except as noted)					
1 Total loss-absorbing capacity (TLAC) available	74,406	67,625	64,588	60,723	55,389
1a Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	74,406	n.a.	n.a.	n.a.	n.a.
2 Total RWA at the level of the resolution group	348,167	325,647	317,029	313,003	308,844
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	21.4 %	20.8 %	20.4 %	19.4 %	17.9 %
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	21.4 %	n.a.	n.a.	n.a.	n.a.
4 Leverage ratio exposure measure at the level of the resolution group	945,468	985,382	956,493	943,275	931,500
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	7.9 %	6.9 %	6.8 %	6.4 %	5.9 %
5a TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) (%)	7.9 %	n.a.	n.a.	n.a.	n.a.
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 transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 applying a scaling factor. The scaling factor is set at of 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied.

**TLAC1 - TLAC COMPOSITION (1)**

	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019	
	a	b	c	d	e	
(\$ millions except as noted)						
<b>Regulatory capital elements of TLAC and adjustments</b>						
1	Common Equity Tier 1 capital (CET1)	38,425	37,144	36,071	35,663	34,776
2	Additional Tier 1 capital (AT1) before TLAC adjustments	5,267	5,134	5,130	5,131	4,471
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	5,267	5,134	5,130	5,131	4,471
6	Tier 2 capital (T2) before TLAC adjustments	7,516	7,160	7,139	6,995	7,061
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	7,516	7,160	7,139	6,995	7,061
11	TLAC arising from regulatory capital	51,208	49,438	48,340	47,789	46,308
<b>Non-regulatory capital elements of TLAC</b>						
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	23,198	18,187	16,248	12,992	9,164
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	23,198	18,187	16,248	12,992	9,164
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	74,406	67,625	64,588	60,781	55,472
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)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	74,406	67,625	64,588	60,723	55,389
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	348,167	325,647	317,029	313,003	308,844
24	Leverage exposure measure	945,468	985,382	956,493	943,275	931,500
<b>TLAC ratios and buffers</b>						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	21.4 %	20.8 %	20.4 %	19.4 %	17.9 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	7.9 %	6.9 %	6.8 %	6.4 %	5.9 %
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)

		Q2 2020						
		Creditor ranking						
		1	2	3	4	5	6	Sum
		(most junior)					(most senior)	1 to 6
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	13,000	4,690	658	7,174	24,267	-	49,789
3	Subset of row 2 that are excluded liabilities	-	3	-	16	-	-	19
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,000	4,687	658	7,158	24,267	-	49,770
5	Subset of row 4 that are potentially eligible as TLAC	13,000	4,687	658	7,158	22,773	-	48,276
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	4,342	-	4,342
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	14,187	-	14,187
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,317	2,401	-	7,718
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,841	1,843	-	3,684
10	Subset of row 5 that is perpetual securities	13,000	4,687	658	-	-	-	18,345

(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)	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
1 Total consolidated assets as per published financial statements	987,067	879,720	852,195	839,180	830,470
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(11,890)	(12,409)	(11,803)	(11,583)	(10,966)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(9,496)	(9,257)	(9,178)	(7,956)	(8,159)
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	(8,049)	9,247	9,625	9,405	11,836
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	5,006	2,811	2,377	4,725	2,137
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	122,695	125,333	123,237	119,506	116,512
8 Other adjustments (1)	(139,865)	(10,063)	(9,960)	(10,002)	(10,330)
<b>9 Leverage Ratio Exposure Measure</b>	<b>945,468</b>	<b>985,382</b>	<b>956,493</b>	<b>943,275</b>	<b>931,500</b>

**LR2 - LEVERAGE RATIO COMMON DISCLOSURE**

(\$ millions except as noted)	Leverage ratio framework				
	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
<b>On-balance sheet exposures</b>					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	677,241	730,478	705,066	690,830	680,314
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)	(11,070)	(4,411)	(4,248)	(3,784)	(4,152)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(11,630)	(10,063)	(9,960)	(10,002)	(10,330)
<b>5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>654,541</b>	<b>716,004</b>	<b>690,858</b>	<b>677,044</b>	<b>665,832</b>
<b>Derivative exposures</b>					
6 Replacement cost associated with all derivative transactions (2)	25,558	14,256	14,364	14,502	14,792
7 Add-on amounts for potential future exposure associated with all derivative transactions (3)	22,622	23,448	23,699	22,488	24,369
8 (Exempted central counterparty-leg of client cleared trade exposures)	(4,153)	(2,206)	(2,082)	(1,602)	(2,557)
9 Adjusted effective notional amount of written credit derivatives	17,190	13,683	10,451	7,608	5,038
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(17,051)	(13,491)	(10,416)	(7,608)	(5,028)
<b>11 Total derivative exposures (sum of lines 6 to 10)</b>	<b>44,166</b>	<b>35,690</b>	<b>36,016</b>	<b>35,388</b>	<b>36,614</b>
<b>Securities financing transaction exposures</b>					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	120,618	108,378	104,950	107,488	111,825
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(5,060)	(6,522)	(3,484)	(2,411)	(5,661)
14 Counterparty credit risk (CCR) exposure for SFTs	8,508	6,499	4,916	6,260	6,378
15 Agent transaction exposures	-	-	-	-	-
<b>16 Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>124,066</b>	<b>108,355</b>	<b>106,382</b>	<b>111,337</b>	<b>112,542</b>
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	388,988	384,529	377,283	372,363	363,391
18 (Adjustments for conversion to credit equivalent amounts)	(266,293)	(259,196)	(254,046)	(252,857)	(246,879)
<b>19 Off-balance sheet items (sum of lines 17 and 18)</b>	<b>122,695</b>	<b>125,333</b>	<b>123,237</b>	<b>119,506</b>	<b>116,512</b>
<b>Capital and Total Exposures</b>					
20 Tier 1 capital	43,692	42,278	41,201	40,794	39,247
20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied	43,340	n.a.	n.a.	n.a.	n.a.
<b>21 Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>945,468</b>	<b>985,382</b>	<b>956,493</b>	<b>943,275</b>	<b>931,500</b>
<b>Leverage Ratios</b>					
22 Basel III leverage ratio	4.6%	4.3%	4.3%	4.3%	4.2%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.6%	n.a.	n.a.	n.a.	n.a.

(1) Includes temporary exclusions announced by OSFI in April 2020.

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

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

**OV1 - OVERVIEW OF RWA (1)**

(\$ millions)	RWA (2)					Minimum capital requirements
	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q2 2020
	a	b	c	d	e	f
1 <b>Credit risk (excluding counterparty credit risk (CCR))</b>	263,753	246,037	240,523	237,432	231,966	21,100
2 Of which standardized approach (SA)	44,572	43,796	42,523	43,843	42,281	3,566
3 Of which internal rating-based (IRB) approach	219,181	202,241	198,000	193,589	189,685	17,534
4 <b>Counterparty credit risk</b>	20,210	18,204	15,987	15,494	15,861	1,616
5 Of which standardized approach for counterparty credit risk (SA-CCR)	9,197	8,128	7,161	6,866	6,827	736
6 Of which internal model method (IMM)	-	-	-	-	-	-
6a Of which comprehensive approach for credit risk mitigation (for SFTs)	3,181	3,327	2,961	2,761	2,877	254
6b Of which CVA capital charge	7,164	6,182	5,400	5,350	5,622	573
6c Of which exposures to QCCP	668	567	465	517	535	53
7 <b>Equity positions in banking book under market-based approach</b>	-	-	-	-	-	-
8 <b>Equity investments in funds – look-through approach</b>	113	104	63	40	77	9
9 <b>Equity investments in funds – mandate-based approach</b>	1,279	1,145	1,126	1,018	909	102
10 <b>Equity investments in funds – fall-back approach</b>	194	199	126	122	139	16
11 <b>Settlement risk</b>	372	5	4	37	3	30
12 <b>Securitization exposures in banking book</b>	5,779	4,309	2,722	3,133	2,770	462
12a Of which subject to the transitional arrangement (3)	-	-	(1,304)	(1,304)	(1,304)	-
13 Of which securitization internal ratings-based approach (SEC-IRBA)	4,007	2,815	2,903	3,545	3,136	321
14 Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	304	306	180	231	221	24
15 Of which securitization standardized approach (SEC-SA)	1,468	1,188	943	661	717	117
16 <b>Market risk</b>	10,525	9,590	11,183	10,713	12,332	842
17 Of which standardized approach (SA) (4)	831	904	1,173	799	251	66
18 Of which internal model approaches (IMM)	9,694	8,686	10,010	9,914	12,081	776
19 <b>Operational risk</b>	37,402	36,870	36,565	36,143	35,877	2,992
20 Of which Basic Indicator Approach	48	49	50	51	51	4
21 Of which Standardized Approach (5)	37,354	36,821	2,052	2,057	2,058	2,988
22 Of which Advanced Measurement Approach (5)	-	-	34,463	34,035	33,768	-
23 <b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	8,540	9,184	8,730	8,871	8,910	683
24 <b>Floor adjustment (6)</b>	-	-	-	-	-	-
25 <b>Total</b>	348,167	325,647	317,029	313,003	308,844	27,852

- (1) RWA were \$348.2 billion as at April 30, 2020, up from \$325.6 billion as at January 31, 2020, from growth driven by strong lending, the impact of foreign exchange movements and changes in asset quality.
- (2) The scaling factor is applied to the risk-weighted asset amounts as applicable.
- (3) For Q2 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 Q2 2019 through Q2 2020.

**RISK-WEIGHTED ASSETS BY OPERATING GROUPS**

(\$ millions)	LINE	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
	#					
Personal and Commercial Banking	1	209,750	199,124	195,244	190,915	187,792
BMO Wealth Management	2	22,416	22,132	21,313	21,066	20,381
BMO Capital Markets	3	103,462	92,190	88,945	88,762	89,790
Corporate Services, including Technology and Operations	4	12,539	12,201	11,527	12,260	10,881
<b>Total Risk-Weighted Assets</b>	5	348,167	325,647	317,029	313,003	308,844

**L11 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENTS WITH REGULATORY RISK CATEGORIES**

(\$ millions)	LINE #	Q2 2020						
		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	Not subject to capital requirements or subject to deduction from capital
a	b	c	d	e	f	g		
<b>Assets</b>								
Cash and Cash Equivalents	1	71,593	71,337	71,337	-	-	-	-
Interest Bearing Deposits with Banks	2	7,687	7,620	7,617	-	-	3	-
Securities	3	213,908	203,889	119,276	-	1,171	83,335	107
Securities Borrowed or Purchased Under Resale Agreements	4	119,058	119,058	-	119,058	-	-	-
<b>Loans</b>								
Residential mortgages	5	125,534	125,534	124,838	-	660	-	36
Consumer instalment and other personal	6	69,818	69,818	65,782	-	80	-	3,956
Credit cards	7	7,672	7,672	1,081	-	1,654	-	4,937
Businesses and governments	8	268,695	268,489	250,575	1,925	15,422	-	567
Allowance for credit losses	9	(2,776)	(2,776)	(29)	-	-	-	(2,747)
<b>Other Assets</b>								
Derivative instruments	10	41,150	41,144	-	41,144	-	35,713	-
Customers' liability under acceptances	11	22,473	22,473	22,473	-	-	-	-
Premises and equipment	12	3,973	3,868	3,868	-	-	-	-
Goodwill	13	6,785	6,785	-	-	-	-	6,785
Intangible assets	14	2,526	2,526	-	-	-	-	2,526
Current tax assets	15	1,898	1,867	1,867	-	-	-	-
Deferred tax assets	16	1,391	1,391	1,051	-	-	-	340
Other	17	25,682	24,255	10,394	11,244	-	2,479	138
<b>Total assets</b>	<b>18</b>	<b>987,067</b>	<b>974,950</b>	<b>680,130</b>	<b>173,371</b>	<b>18,987</b>	<b>121,530</b>	<b>16,645</b>
<b>Liabilities</b>								
Deposits	19	653,710	653,710	-	-	-	16,317	637,393
<b>Other Liabilities</b>								
Derivative instruments	20	45,909	45,516	-	45,516	-	39,331	-
Acceptances	21	22,473	22,473	-	-	-	-	22,473
Securities sold but not yet purchased	22	30,212	30,212	-	-	-	30,212	-
Securities lent or sold under repurchase agreements	23	105,943	105,943	-	105,943	-	-	-
Securitization and structured entities' liabilities	24	27,888	27,888	-	-	-	-	27,888
Current tax liabilities	25	88	88	-	-	-	-	88
Deferred tax liabilities	26	65	62	-	-	-	-	62
Other	27	38,201	26,480	-	-	-	-	26,480
<b>Subordinated Debt</b>	<b>28</b>	<b>7,344</b>	<b>7,344</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,344</b>
<b>Total liabilities</b>	<b>29</b>	<b>931,833</b>	<b>919,716</b>	<b>-</b>	<b>151,459</b>	<b>-</b>	<b>85,860</b>	<b>721,728</b>

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$11,701 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 (\$416 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)		Q2 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)	958,305	680,130	173,371	18,987	121,530
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	197,988	-	151,459	-	85,860
3	<b>Total net amount under regulatory scope of consolidation</b>	<b>760,317</b>	<b>680,130</b>	<b>21,912</b>	<b>18,987</b>	<b>35,670</b>
4	Off-balance sheet amounts	251,083	183,265	53,420	14,398	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	17,437	534	16,903	-	-
6	Differences due to consideration of provisions	328	328	-	-	-
7	Exposures related to liability repo-style transactions	211,886	-	211,886	-	-
8	Potential future exposure on derivatives	24,884	-	24,884	-	-
9	Differences due to consideration of CRM	(244,878)	-	(243,745)	(1,133)	-
10	<b>Exposure amounts considered for regulatory purposes (2)</b>	<b>1,021,057</b>	<b>864,257</b>	<b>85,260</b>	<b>32,252</b>	<b>35,670</b>

(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)		Gross carrying values of		Q2 2020							
				LINE #	Defaulted exposures (2) (3)	Non-defaulted exposures	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)
								Allocated in regulatory category of Specific	Allocated in regulatory category of General		
								a	b		
Loans	1	3,825	460,924	2,390	29	277	2,084	462,359			
Debt securities	2	-	114,611	4	-	-	4	114,607			
Off-balance sheet exposures	3	941	171,111	355	10	32	313	171,697			
<b>Total</b>	<b>4</b>	<b>4,766</b>	<b>746,646</b>	<b>2,749</b>	<b>39</b>	<b>309</b>	<b>2,401</b>	<b>748,663</b>			

## CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		Gross carrying values of		Q1 2020							
				LINE #	Defaulted exposures (2) (3)	Non-defaulted exposures	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)
								Allocated in regulatory category of Specific	Allocated in regulatory category of General		
								a	b		
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			
<b>Total</b>	<b>4</b>	<b>3,409</b>	<b>705,696</b>	<b>2,033</b>	<b>38</b>	<b>241</b>	<b>1,754</b>	<b>707,072</b>			

## CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		Gross carrying values of		Q4 2019							
				LINE #	Defaulted exposures (2) (3)	Non-defaulted exposures	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)
								Allocated in regulatory category of Specific	Allocated in regulatory category of General		
								a	b		
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			
<b>Total</b>	<b>4</b>	<b>3,106</b>	<b>687,134</b>	<b>1,864</b>	<b>77</b>	<b>273</b>	<b>1,514</b>	<b>688,376</b>			

## CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		Gross carrying values of		Q3 2019						
				LINE #	Defaulted exposures (2) (3)	Non-defaulted exposures	Allowances / impairments (4)	Net values (a + b - c)		
									a	b
									a	b
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					
<b>Total</b>	<b>4</b>	<b>2,909</b>	<b>668,713</b>	<b>1,822</b>	<b>669,800</b>					

## CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		Gross carrying values of		Q2 2019						
				LINE #	Defaulted exposures (2) (3)	Non-defaulted exposures	Allowances / impairments (4)	Net values (a + b - c)		
									a	b
									a	b
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					
<b>Total</b>	<b>4</b>	<b>2,834</b>	<b>654,383</b>	<b>1,728</b>	<b>655,489</b>					

(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)

Q2 2020

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	2,972
2	Loans and debt securities that have defaulted since the last reporting period	1,365
3	Returned to non-defaulted status	(110)
4	Amounts written off	(261)
5	Other charges	(141)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	3,825

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

(\$ millions)

Q1 2020

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,972

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

(\$ millions)

Q4 2019

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,782

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

(\$ millions)

Q3 2019

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,593

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

(\$ millions)

Q2 2019

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,515

(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)		Q2 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
1	Loans	393,641	68,718	-	57,175	-
2	Debt securities	114,607	-	-	-	-
3	<b>Total</b>	508,248	68,718	-	57,175	-
4	Of which: defaulted	2,552	550	-	232	-

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
1	Loans	373,040	56,980	-	48,226	216
2	Debt securities	97,299	-	-	-	-
3	<b>Total</b>	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
1	Loans	366,413	59,323	-	49,089	106
2	Debt securities	87,414	-	-	-	-
3	<b>Total</b>	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
1	Loans	360,300	57,663	-	48,924	-
2	Debt securities	80,824	-	-	-	-
3	<b>Total</b>	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
1	Loans	350,802	62,267	-	50,752	3
2	Debt securities	74,921	-	-	-	-
3	<b>Total</b>	425,723	62,267	-	50,752	3
4	Of which: defaulted	1,942	171	-	160	-

- (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		Q2 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	3	-	3	-	-	0.00%
2	Non-central government public sector entities	269	17	269	7	70	25.46%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	7	402	7	221	46	20.00%
5	Securities firms	32	478	32	7	8	20.00%
6	Corporates	20,270	10,401	20,270	4,504	22,820	92.11%
7	Regulatory retail portfolios	9,970	5,259	9,970	181	7,456	73.44%
8	Secured by residential property	1,071	170	1,071	65	489	43.09%
9	Secured by commercial real estate	509	100	509	50	559	100.00%
10	Equity	1,728	373	1,728	187	1,285	67.10%
11	Defaulted exposures	902	51	902	13	1,258	137.49%
12	Higher-risk categories (3)	181	367	181	175	534	150.00%
13	Other assets	8,706	-	8,706	-	10,047	115.41%
14	<b>Total</b>	<b>43,648</b>	<b>17,618</b>	<b>43,648</b>	<b>5,410</b>	<b>44,572</b>	<b>90.86%</b>

**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	<b>Total</b>	<b>42,326</b>	<b>16,463</b>	<b>42,326</b>	<b>5,213</b>	<b>43,796</b>	<b>92.13%</b>

(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	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	-	-	-	-	-	-
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%

**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	-	-	-	-	-	-
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	-	-	-	-	-	-
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%

(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)		Q2 2020									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
Asset classes		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	3	-	-	-	-	-	-	-	-	3
2	Non-central government public sector entities	-	-	226	-	50	-	-	-	-	276
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	228	-	-	-	-	-	-	228
5	Securities firms	-	-	39	-	-	-	-	-	-	39
6	Corporates	1,639	-	269	-	201	-	22,665	-	-	24,774
7	Regulatory retail portfolios	457	-	-	-	-	8,958	736	-	-	10,151
8	Secured by residential property	-	-	2	904	-	230	-	-	-	1,136
9	Secured by commercial real estate	-	-	-	-	-	-	559	-	-	559
10	Equity	503	-	250	-	-	-	1,162	-	-	1,915
11	Defaulted exposures	7	-	18	-	-	-	185	705	-	915
12	Higher-risk categories (4)	-	-	-	-	-	-	-	356	-	356
13	Other assets	1,026	-	1,290	-	-	-	6,094	-	296	8,706
14	<b>Total</b>	<b>3,635</b>	<b>-</b>	<b>2,322</b>	<b>904</b>	<b>251</b>	<b>9,188</b>	<b>31,401</b>	<b>1,061</b>	<b>296</b>	<b>49,058</b>

**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									
Asset classes		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	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	<b>Total</b>	<b>3,102</b>	<b>-</b>	<b>2,138</b>	<b>909</b>	<b>242</b>	<b>9,238</b>	<b>30,611</b>	<b>993</b>	<b>306</b>	<b>47,539</b>

(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 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)		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	<b>Total</b>	<b>3,098</b>	<b>-</b>	<b>2,267</b>	<b>955</b>	<b>227</b>	<b>9,446</b>	<b>29,319</b>	<b>1,042</b>	<b>285</b>	<b>46,639</b>

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

(\$ millions)		Q3 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	-	-	-	-	-	-	-	-	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	<b>Total</b>	<b>3,315</b>	<b>-</b>	<b>2,493</b>	<b>3,963</b>	<b>27</b>	<b>9,017</b>	<b>30,435</b>	<b>834</b>	<b>273</b>	<b>50,357</b>

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

(\$ millions)		Q2 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	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	<b>Total</b>	<b>2,879</b>	<b>-</b>	<b>3,141</b>	<b>4,051</b>	<b>26</b>	<b>9,057</b>	<b>28,991</b>	<b>737</b>	<b>259</b>	<b>49,141</b>

(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 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)

										Q2 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 (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		
<b>Canadian insured residential</b>																			
Exceptionally low to Very low		0.00 to <0.15			1	31,735	-	-	45,901	0.00 %	139,530	26.37 %		411	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	9,111	-	-	-	-	18,248	-	-	-	-	-	-		
Medium		0.75 to <2.50			5	2,360	-	-	-	-	7,259	-	-	-	-	-	-		
Medium to High		2.50 to <10.00			6	2,314	-	-	-	-	6,776	-	-	-	-	-	-		
High		10.00 to <100.00			7	233	-	-	-	-	1,055	-	-	-	-	-	-		
Default		100.00 (Default)			8	148	-	-	-	-	701	-	-	-	-	-	-		
Sub-total					9	45,901	-	-	45,901	-	173,569	-	-	411	-	-	6		
<b>Canadian uninsured residential</b>																			
Exceptionally low to Very low		0.00 to <0.15			10	50,347	28,105	41.50 %	62,011	0.09 %	402,779	15.95 %		2,185	3.52 %	8			
Very low to Low		0.15 to <0.25			11	7,602	1,431	26.30 %	7,979	0.22 %	49,155	18.18 %		656	8.22 %	3			
Low		0.25 to <0.50			12	4	-	-	4	0.48 %	-	14.03 %		-	11.24 %	-			
Low		0.50 to <0.75			13	13,668	22	73.02 %	13,684	0.65 %	44,239	14.38 %		1,958	14.31 %	13			
Medium		0.75 to <2.50			14	7,548	503	23.14 %	7,664	1.20 %	34,146	17.26 %		1,934	25.23 %	15			
Medium to High		2.50 to <10.00			15	5,184	93	29.18 %	5,211	6.75 %	16,320	13.68 %		2,859	54.86 %	48			
High		10.00 to <100.00			16	380	25	23.69 %	386	44.35 %	2,324	12.45 %		251	64.96 %	21			
Default		100.00 (Default)			17	173	11	22.29 %	175	100.00 %	1,281	13.88 %		269	153.63 %	13			
Sub-total					18	84,906	30,190		97,114		550,244			10,112		121	48		
<b>Non-Canadian residential</b>																			
Exceptionally low to Very low		0.00 to <0.15			19	1,517	6,269	58.86 %	5,207	0.04 %	45,340	68.98 %		468	8.98 %	2			
Very low to Low		0.15 to <0.25			20	6,772	37	100.00 %	6,809	0.19 %	16,058	29.70 %		818	12.02 %	4			
Low		0.25 to <0.50			21	542	218	50.92 %	653	0.37 %	5,898	72.62 %		319	48.83 %	2			
Low		0.50 to <0.75			22	391	-	-	391	0.74 %	6,234	60.42 %		256	65.53 %	2			
Medium		0.75 to <2.50			23	2,136	56	60.57 %	2,170	1.12 %	10,260	44.89 %		1,392	64.13 %	11			
Medium to High		2.50 to <10.00			24	329	1	33.06 %	329	4.59 %	3,923	60.73 %		661	200.49 %	9			
High		10.00 to <100.00			25	222	60	61.02 %	258	22.06 %	1,949	40.67 %		583	225.74 %	24			
Default		100.00 (Default)			26	325	-	-	325	100.00 %	14,652	51.35 %		1,138	350.43 %	109			
Sub-total					27	12,234	6,641		16,142		104,312			5,635		163	196		
<b>Qualifying revolving retail</b>																			
Exceptionally low to Very low		0.00 to <0.15			28	383	40,136	59.34 %	24,200	0.05 %	3,079,358	72.85 %		524	2.16 %	7			
Very low to Low		0.15 to <0.25			29	34	2,478	71.73 %	1,811	0.18 %	346,944	90.88 %		170	9.38 %	3			
Low		0.25 to <0.50			30	7	398	77.41 %	315	0.32 %	80,083	90.57 %		48	15.11 %	1			
Low		0.50 to <0.75			31	3,311	10,800	39.35 %	7,561	0.56 %	629,223	59.64 %		1,165	15.41 %	25			
Medium		0.75 to <2.50			32	381	768	85.94 %	1,040	1.29 %	187,332	81.20 %		564	54.21 %	15			
Medium to High		2.50 to <10.00			33	2,305	1,490	68.83 %	3,301	3.47 %	465,247	76.85 %		2,492	75.50 %	88			
High		10.00 to <100.00			34	696	265	63.75 %	865	21.77 %	118,706	70.91 %		1,424	164.59 %	126			
Default		100.00 (Default)			35	80	29	45.08 %	93	100.00 %	5,352	56.40 %		337	362.86 %	37			
Sub-total					36	7,197	56,364		39,186		4,912,245			6,724		302	351		
<b>Retail small-and-medium-sized entities</b>																			
Exceptionally low to Very low		0.00 to <0.15			37	1,484	3,497	73.37 %	4,604	0.08 %	94,820	56.41 %		582	12.64 %	2			
Very low to Low		0.15 to <0.25			38	21	90	74.38 %	89	0.21 %	12,510	87.02 %		34	38.11 %	-			
Low		0.25 to <0.50			39	41	112	71.36 %	121	0.35 %	48,422	98.00 %		72	60.09 %	-			
Low		0.50 to <0.75			40	1,013	411	83.95 %	1,358	0.56 %	6,919	54.54 %		603	44.39 %	4			
Medium		0.75 to <2.50			41	644	307	81.49 %	894	1.42 %	29,997	63.72 %		692	77.42 %	8			
Medium to High		2.50 to <10.00			42	1,042	151	78.02 %	605	4.73 %	20,584	72.89 %		688	113.76 %	22			
High		10.00 to <100.00			43	96	25	81.38 %	116	25.96 %	3,420	68.93 %		181	155.34 %	23			
Default		100.00 (Default)			44	54	6	85.56 %	58	100.00 %	5,918	57.69 %		445	762.40 %	-			
Sub-total					45	4,395	4,599		7,845		222,590			3,297		59	70		
<b>Other retail</b>																			
Exceptionally low to Very low		0.00 to <0.15			46	9,756	3,128	49.05 %	11,586	0.08 %	170,591	19.65 %		443	3.83 %	2			
Very low to Low		0.15 to <0.25			47	5,712	1,068	75.00 %	6,513	0.20 %	268,944	72.74 %		1,986	30.49 %	9			
Low		0.25 to <0.50			48	4,600	900	26.23 %	4,836	0.35 %	717,817	41.73 %		1,258	26.02 %	7			
Low		0.50 to <0.75			49	3,607	911	33.59 %	3,742	0.60 %	17,347	34.18 %		1,057	28.24 %	7			
Medium		0.75 to <2.50			50	8,399	561	47.61 %	8,599	1.36 %	537,954	44.30 %		4,518	52.54 %	54			
Medium to High		2.50 to <10.00			51	2,231	52	38.15 %	2,203	4.84 %	139,285	40.70 %		1,369	62.14 %	39			
High		10.00 to <100.00			52	977	205	33.53 %	1,042	23.06 %	228,545	63.20 %		1,375	131.99 %	141			
Default		100.00 (Default)			53	199	3	51.60 %	194	100.00 %	78,671	44.74 %		517	266.08 %	74			
Sub-total					54	35,481	6,828		38,715		2,159,154			12,523		333	284		
<b>Total (all retail portfolios)</b>					<b>55</b>	<b>190,114</b>	<b>104,622</b>		<b>244,903</b>		<b>8,122,116</b>			<b>38,702</b>		<b>978</b>	<b>955</b>		

(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 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 #	Q2 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
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	49,588	88,281	49.18 %	104,822	0.08 %	6,024	33.68 %	2.26	20,269	19.34 %	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	30,527	37,217	47.69 %	46,199	0.20 %	4,933	37.49 %	2.34	17,154	37.13 %	34	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	45,639	37,359	46.41 %	61,211	0.32 %	8,846	36.65 %	2.34	28,074	45.86 %	72	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	45,936	31,198	45.03 %	57,280	0.60 %	8,604	35.73 %	2.39	33,702	58.84 %	123	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	52,274	28,624	44.48 %	61,908	1.23 %	11,451	35.55 %	2.52	47,661	76.99 %	271	
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	12,521	6,068	44.53 %	13,445	3.56 %	2,890	30.44 %	2.38	12,134	90.25 %	150	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,382	1,405	50.98 %	2,951	14.75 %	840	30.65 %	1.89	4,342	147.16 %	135	
Default	Default	100.00 (Default)	C	C to D	63	2,184	977	100.00 %	2,907	100.00 %	406	36.96 %	2.40	8,349	287.20 %	606	
Sub-total					64	241,051	231,129		350,723		43,994			171,685		1,419	1,762
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	178,483	8,032	61.91 %	183,561	0.02 %	3,420	4.51 %	2.35	4,792	2.61 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	330	125	48.51 %	300	0.20 %	300	25.44 %	2.20	70	23.24 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	229	150	38.74 %	285	0.32 %	109	29.65 %	1.96	98	34.35 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	238	65	41.12 %	253	0.58 %	64	25.66 %	2.83	111	44.01 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	975	96	44.71 %	1,017	0.99 %	78	26.73 %	3.05	626	61.58 %	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	45	37	46.41 %	62	4.42 %	37	30.98 %	1.05	58	93.57 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	3	2	34.48 %	4	13.95 %	1	15.00 %	1.00	3	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	
Sub-total					73	180,303	8,507		185,482		4,010			5,758		8	8
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,580	3,519	74.97 %	16,837	0.06 %	179	19.08 %	1.06	1,314	7.80 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	5,341	5,808	61.91 %	8,341	0.19 %	80	10.84 %	1.81	752	9.02 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,227	1,510	60.94 %	1,846	0.32 %	74	14.18 %	1.53	318	17.23 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	421	812	61.31 %	736	0.56 %	46	10.90 %	0.86	101	13.76 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,948	56	77.21 %	1,538	1.06 %	46	17.05 %	0.44	473	30.73 %	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	269	65	64.70 %	224	3.01 %	20	13.67 %	0.83	78	34.70 %	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	21,786	11,770		29,522		445			3,036		9	4
<b>Total (all wholesale portfolios)</b>					83	443,140	251,406		565,727		48,449			180,479		1,436	1,774

(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 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)

				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 (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	
<b>Canadian insured residential</b>																		
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	-	-	-	
<b>Canadian uninsured residential</b>																		
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	
<b>Non-Canadian residential</b>																		
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	
<b>Qualifying revolving retail</b>																		
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	
<b>Retail small-and-medium-sized entities</b>																		
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	
<b>Other retail</b>																		
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	
<b>Total (all retail portfolios)</b>					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) 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
<b>Corporate</b>																	
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
<b>Sovereign</b>																	
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 %	1	15.00 %	1.00	3	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	4	-	-	-	-	-	
Sub-total					73	137,655	8,206		142,816		4,027			4,769		7	5
<b>Bank</b>																	
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
<b>Total (all wholesale portfolios)</b>					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) 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 (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
<b>Canadian insured residential</b>																	
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	-	-	-
<b>Canadian uninsured residential</b>																	
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
<b>Non-Canadian residential</b>																	
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
<b>Qualifying revolving retail</b>																	
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
<b>Retail small-and-medium-sized entities</b>																	
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
<b>Other retail</b>																	
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
<b>Total (all retail portfolios)</b>					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
<b>Corporate</b>																	
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
<b>Sovereign</b>																	
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	-	
<b>Bank</b>																	
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	-	
<b>Total (all wholesale portfolios)</b>					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
<b>Canadian insured residential</b>																	
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	-	-	-
<b>Canadian uninsured residential</b>																	
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 %	4	-
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	10
<b>Non-Canadian residential</b>																	
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	-	0.00 %	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	-	0.00 %	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
<b>Qualifying revolving retail</b>																	
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
<b>Retail small-and-medium-sized entities</b>																	
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
<b>Other retail</b>																	
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
<b>Total (all retail portfolios)</b>					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 (9)
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
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	
<b>Sovereign</b>																	
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	
<b>Bank</b>																	
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	
<b>Total (all wholesale portfolios)</b>					83	337,280	244,376		459,450		48,507			158,038		947	

(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
<b>Canadian insured residential</b>																	
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	-	-	-
<b>Canadian uninsured residential</b>																	
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
<b>Non-Canadian residential</b>																	
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	-	-	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
<b>Qualifying revolving retail</b>																	
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
<b>Retail small-and-medium-sized entities</b>																	
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
<b>Other retail</b>																	
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
<b>Total (all retail portfolios)</b>					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
<b>Corporate</b>																	
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
<b>Sovereign</b>																	
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	-	-	-	-	3	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	106,169	8,827		111,532		3,851			4,560		9	-
<b>Bank</b>																	
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	-
<b>Total (all wholesale portfolios)</b>					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.



**CR7 - IRB - EFFECT ON RWA OF CREDIT DERIVATIVES USED AS CRM TECHNIQUES (1)**

(\$ millions)

		Q2 2020		Q1 2020	
		Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA
		a	b	c	d
<b>Portfolio</b>					
1	Corporate - AIRB	-	-	10	7
2	Sovereign - AIRB	-	-	-	-
3	Bank - AIRB	-	-	-	-
4	<b>Total</b>	-	-	10	7

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

(\$ millions)

		Q4 2019		Q3 2019	
		Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA
		a	b	c	d
<b>Portfolio</b>					
1	Corporate - AIRB	9	5	5	3
2	Sovereign - AIRB	-	-	-	-
3	Bank - AIRB	-	-	-	-
4	<b>Total</b>	9	5	5	3

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

(\$ millions)

		Q2 2019	
		Pre-credit Derivatives RWA	Actual RWA
		a	b
<b>Portfolio</b>			
1	Corporate - AIRB	13	8
2	Sovereign - AIRB	-	-
3	Bank - AIRB	-	-
4	<b>Total</b>	13	8

(1) As at April 30, 2020, there are no credit derivatives, used as a CRM technique, within the banking book.

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

(\$ millions)	Q2 2020			Q1 2020		
	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	202,241	43,796	18,204	198,000	42,523	15,987
2 Asset size (2)	6,317	(904)	1,771	3,827	(1,086)	1,271
3 Asset quality (3)	4,887	103	192	(173)	53	(51)
4 Model updates (4)	-	-	-	-	-	-
5 Methodology and policy (5)	-	-	(633)	-	2,137	909
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	5,736	1,577	676	587	169	88
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	219,181	44,572	20,210	202,241	43,796	18,204

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

(\$ millions)	Q4 2019			Q3 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	193,589	43,843	15,494	189,685	42,281	15,861
2 Asset size (2)	3,775	(281)	453	6,175	1,972	(67)
3 Asset quality (3)	315	84	(119)	(1,505)	43	(139)
4 Model updates (4)	-	-	-	-	-	-
5 Methodology and policy (5)	540	(1,050)	-	849	-	73
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(219)	(73)	159	(1,615)	(453)	(234)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	198,000	42,523	15,987	193,589	43,843	15,494

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

(\$ millions)	Q2 2019		
	Credit risk, of which		Counterparty credit risk (6)
	AIRB	Standardized	
	a	b	c
1 RWA as at beginning of reporting period	178,964	40,403	15,278
2 Asset size (2)	8,588	1,273	963
3 Asset quality (3)	(81)	33	(209)
4 Model updates (4)	-	-	-
5 Methodology and policy (5)	253	-	(86)
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	1,961	572	(85)
8 Other	-	-	-
9 RWA as at end of reporting period	189,685	42,281	15,861

- (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 #	Q2 2020				Q1 2020			
		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	26,278	1,909	350,723	16,226	23,666	208	323,078	11,073
Sovereign	2	278	-	185,482	159	222	-	142,816	187
Bank	3	268	-	29,522	2,914	266	-	27,773	1,083
<b>Total Wholesale</b>	<b>4</b>	<b>26,824</b>	<b>1,909</b>	<b>565,727</b>	<b>19,299</b>	<b>24,154</b>	<b>208</b>	<b>493,667</b>	<b>12,343</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,140	14	110,196	45,034	1,158	14	109,235	43,886
HELOCs	6	154	-	48,961	-	159	-	47,714	-
Other retail	7	3,826	461	38,715	1,563	3,972	446	38,375	1,593
Qualifying revolving retail	8	-	-	39,186	-	-	-	39,383	-
Retail SMEs	9	6,493	-	7,845	555	6,259	-	7,067	-
<b>Total Retail</b>	<b>10</b>	<b>11,613</b>	<b>475</b>	<b>244,903</b>	<b>47,152</b>	<b>11,548</b>	<b>460</b>	<b>241,774</b>	<b>45,479</b>
Other assets	11	8,706	-	-	-	10,020	-	-	-
Equity	12	1,915	-	-	-	1,817	-	-	-
<b>Total Bank</b>	<b>13</b>	<b>49,058</b>	<b>2,384</b>	<b>810,630</b>	<b>66,451</b>	<b>47,539</b>	<b>668</b>	<b>735,441</b>	<b>57,822</b>

**EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)**

(\$ millions)	LINE #	Q4 2019				Q3 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	24,150	233	317,963	10,503	24,122	236	312,023	10,663
Sovereign	2	215	-	135,216	306	225	-	119,423	396
Bank	3	234	-	28,906	1,140	191	-	28,004	871
<b>Total Wholesale</b>	<b>4</b>	<b>24,599</b>	<b>233</b>	<b>482,085</b>	<b>11,949</b>	<b>24,538</b>	<b>236</b>	<b>459,450</b>	<b>11,930</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,211	15	108,705	44,643	4,256	16	104,362	44,421
HELOCs	6	174	-	46,574	-	189	-	46,108	-
Other retail	7	3,614	424	37,591	1,662	3,234	437	36,163	1,732
Qualifying revolving retail	8	-	-	38,220	-	-	-	37,711	-
Retail SMEs	9	6,749	-	6,896	-	6,689	-	6,477	-
<b>Total Retail</b>	<b>10</b>	<b>11,748</b>	<b>439</b>	<b>237,986</b>	<b>46,305</b>	<b>14,368</b>	<b>453</b>	<b>230,821</b>	<b>46,153</b>
Other assets	11	8,365	-	-	-	9,578	-	-	-
Equity	12	1,927	-	-	-	1,873	-	-	-
<b>Total Bank</b>	<b>13</b>	<b>46,639</b>	<b>672</b>	<b>720,071</b>	<b>58,254</b>	<b>50,357</b>	<b>689</b>	<b>690,271</b>	<b>58,083</b>

**EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)**

(\$ millions)	LINE #	Q2 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	23,505	262	305,079	10,225
Sovereign	2	182	-	111,532	462
Bank	3	239	-	29,349	1,565
<b>Total Wholesale</b>	<b>4</b>	<b>23,926</b>	<b>262</b>	<b>445,960</b>	<b>12,252</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,354	16	103,242	45,584
HELOCs	6	217	-	45,392	-
Other retail	7	3,033	450	34,798	1,815
Qualifying revolving retail	8	-	-	36,988	-
Retail SMEs	9	6,829	-	5,993	4
<b>Total Retail</b>	<b>10</b>	<b>14,433</b>	<b>466</b>	<b>226,413</b>	<b>47,403</b>
Other assets	11	8,907	-	-	-
Equity	12	1,875	-	-	-
<b>Total Bank</b>	<b>13</b>	<b>49,141</b>	<b>728</b>	<b>672,373</b>	<b>59,655</b>

(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**

LINE #	Q2 2020				Q1 2020			
	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	150,750	214,059	12,192	377,001	143,640	191,519	11,585	346,744
Sovereign	69,369	98,954	17,437	185,760	40,185	88,033	14,820	143,038
Bank	5,594	7,344	16,852	29,790	4,602	6,547	16,890	28,039
<b>Total Wholesale</b>	<b>225,713</b>	<b>320,357</b>	<b>46,481</b>	<b>592,551</b>	<b>188,427</b>	<b>286,099</b>	<b>43,295</b>	<b>517,821</b>
Residential mortgages excluding home equity line of credits (HELOCs)	100,932	10,404	-	111,336	100,190	10,203	-	110,393
HELOCs	42,080	7,035	-	49,115	41,164	6,709	-	47,873
Other retail	30,001	11,974	566	42,541	30,143	11,714	490	42,347
Qualifying revolving retail	39,186	-	-	39,186	39,383	-	-	39,383
Retail SMEs	7,533	6,804	1	14,338	7,292	6,034	-	13,326
<b>Total Retail</b>	<b>219,732</b>	<b>36,217</b>	<b>567</b>	<b>256,516</b>	<b>218,172</b>	<b>34,660</b>	<b>490</b>	<b>253,322</b>
Other assets	5,583	2,671	452	8,706	5,579	3,976	465	10,020
Equity	83	1,614	218	1,915	74	1,522	221	1,817
<b>Total Bank</b>	<b>451,111</b>	<b>360,859</b>	<b>47,718</b>	<b>859,688</b>	<b>412,252</b>	<b>326,257</b>	<b>44,471</b>	<b>782,980</b>

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION**

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

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION**

LINE #	Q2 2019			
	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	137,554	181,744	9,286	328,584
Sovereign	32,433	62,160	17,121	111,714
Bank	4,292	6,864	18,432	29,588
<b>Total Wholesale</b>	<b>174,279</b>	<b>250,768</b>	<b>44,839</b>	<b>469,886</b>
Residential mortgages excluding home equity line of credits (HELOCs)	96,519	11,077	-	107,596
HELOCs	38,732	6,877	-	45,609
Other retail	27,775	9,491	565	37,831
Qualifying revolving retail	36,931	57	-	36,988
Retail SMEs	6,098	6,724	-	12,822
<b>Total Retail</b>	<b>206,055</b>	<b>34,226</b>	<b>565</b>	<b>240,846</b>
Other assets	5,340	3,285	282	8,907
Equity	51	1,611	213	1,875
<b>Total Bank</b>	<b>385,725</b>	<b>289,890</b>	<b>45,899</b>	<b>721,514</b>

**CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS**

LINE #	Q2 2020				Q1 2020				Q4 2019	Q3 2019	Q2 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	262,581	94,744	19,676	377,001	230,412	97,840	18,492	346,744	342,113	336,145	328,584
Sovereign	2	180,574	3,544	1,642	185,760	137,868	3,168	2,002	143,038	135,431	119,648	111,714
Bank	3	21,826	6,155	1,809	29,790	20,408	5,980	1,651	28,039	29,140	28,195	29,588
Total Wholesale	4	464,981	104,443	23,127	592,551	388,688	106,988	22,145	517,821	506,684	483,988	469,886
Residential mortgages excluding home equity line of credits (HELOCs)	5	111,228	52	56	111,336	110,281	54	58	110,393	109,916	108,618	107,596
HELOCs	6	33,050	16,065	-	49,115	32,154	15,719	-	47,873	46,748	46,297	45,609
Other retail	7	39,229	3,311	1	42,541	39,024	3,322	1	42,347	41,205	39,397	37,831
Qualifying revolving retail	8	7,196	31,990	-	39,186	8,417	30,966	-	39,383	38,220	37,711	36,988
Retail SMEs	9	10,784	3,509	45	14,338	10,072	3,209	45	13,326	13,645	13,166	12,822
Total Retail	10	201,487	54,927	102	256,516	199,948	53,270	104	253,322	249,734	245,189	240,846
Other assets	11	8,706	-	-	8,706	10,020	-	-	10,020	8,365	9,578	8,907
Equity	12	1,728	187	-	1,915	1,640	177	-	1,817	1,927	1,873	1,875
Total Bank	13	676,902	159,557	23,229	859,688	600,296	160,435	22,249	782,980	766,710	740,628	721,514

**CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN**

LINE #	Q2 2020				Q1 2020				Q4 2019	Q3 2019	Q2 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	254,242	93,935	16,515	364,692	217,772	89,159	15,541	322,472	315,521	301,584	275,032
1 to 5 years	2	339,025	59,651	6,610	405,286	304,382	65,679	6,583	376,644	369,735	358,925	370,031
Greater than 5 years	3	83,635	5,971	104	89,710	78,142	5,597	125	83,864	81,454	80,119	76,451
Total Bank	4	676,902	159,557	23,229	859,688	600,296	160,435	22,249	782,980	766,710	740,628	721,514

**CREDIT RISK EXPOSURE BY INDUSTRY**

LINE #	Q2 2020				Q1 2020				Q4 2019	Q3 2019	Q2 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	13,085	2,051	43	15,179	12,667	1,888	37	14,592	14,526	14,527	14,278
Communications	2	1,065	1,228	281	2,574	780	1,370	263	2,413	2,415	2,335	2,411
Construction	3	5,733	3,226	1,194	10,153	4,303	3,408	1,123	8,834	8,839	8,473	8,377
Financial	4	148,265	27,666	6,540	182,471	116,652	25,885	5,854	148,391	148,390	135,177	131,973
Forest products	5	1,273	431	97	1,801	1,155	421	89	1,665	1,589	1,589	1,559
Government	6	76,994	1,706	626	79,326	66,813	1,560	705	69,078	60,609	53,918	50,190
Individual	7	201,490	54,928	103	256,521	199,948	53,268	104	253,320	249,733	245,192	240,846
Manufacturing	8	36,584	13,400	1,668	51,652	28,407	15,676	1,685	45,768	44,465	44,140	43,624
Mining	9	3,877	3,696	1,382	8,955	2,312	4,404	1,357	8,073	7,957	7,909	7,833
Oil and Gas	10	14,965	11,205	1,952	28,122	12,870	11,421	1,784	26,075	26,519	26,633	25,029
Other	11	15,496	403	149	16,048	15,614	391	285	16,290	16,304	19,052	17,475
Real estate	12	43,806	8,629	913	53,348	39,523	9,216	905	49,644	46,957	45,779	45,444
Retail trade	13	26,249	3,872	635	30,756	22,629	4,024	596	27,249	27,118	26,905	26,931
Service industries	14	54,310	12,814	3,241	70,365	47,176	13,781	2,969	63,926	62,948	61,314	59,944
Transportation	15	9,029	2,562	1,222	12,813	7,984	2,675	1,173	11,832	12,166	11,792	10,994
Utilities	16	5,859	6,778	2,567	15,204	4,446	5,960	2,688	13,094	13,466	13,443	13,081
Wholesale trade	17	18,822	4,962	616	24,400	17,017	5,087	632	22,736	22,709	22,450	21,525
Total Bank	18	676,902	159,557	23,229	859,688	600,296	160,435	22,249	782,980	766,710	740,628	721,514

(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)**

	Q2 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)	9,942	15,768	-	1.4	35,715	9,197
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)					31,352	3,181
5 VaR for SFTs					-	-
6 Total						12,378

**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

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

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

(\$ millions)

		Q2 2020		Q1 2020	
		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	25,196	7,164	22,429	6,182
4	Total subject to the CVA capital charge	25,196	7,164	22,429	6,182

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

(\$ millions)

		Q4 2019		Q3 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	19,787	5,400	19,620	5,350
4	Total subject to the CVA capital charge	19,787	5,400	19,620	5,350

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

(\$ millions)

		Q2 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	20,343	5,622
4	Total subject to the CVA capital charge	20,343	5,622

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

(\$ millions)

Regulatory portfolio		Q2 2020								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
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	-	-	315	-	-	-	-	-	315
Securities firms	5	-	-	8	-	-	-	-	-	8
Corporates	6	-	-	-	1	-	343	-	-	344
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	8	-	-	8
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	17	-	17
Other assets	13	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>323</b>	<b>1</b>	<b>-</b>	<b>351</b>	<b>17</b>	<b>-</b>	<b>692</b>

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

(\$ millions)

Regulatory portfolio		Q1 2020								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>250</b>	<b>-</b>	<b>-</b>	<b>520</b>	<b>10</b>	<b>-</b>	<b>780</b>

(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		Q4 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	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	226	-	537	10	-	-	773

**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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	220	-	152	1	-	-	373

(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 #	Q2 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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,707	0.06%	3,172	27.15%	1.12	1,775	10.63%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,749	0.19%	391	39.04%	2.42	668	38.19%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,920	0.32%	524	36.46%	2.02	1,772	45.21%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,988	0.58%	534	34.98%	1.85	1,722	57.63%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,693	1.36%	772	34.54%	2.00	2,159	80.18%
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	1,020	3.26%	303	26.95%	2.14	775	75.99%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	125	13.58%	33	24.51%	1.67	149	118.63%
Default	Default	100.00 (Default)	C	C to D	8	3	100.00%	10	40.15%	1.38	18	531.99%
Sub-total					9	29,205		5,739			9,038	
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	21,266	0.02%	223	7.77%	1.08	483	2.27%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	134	0.19%	7	40.24%	0.93	36	27.20%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	61	0.32%	8	20.53%	0.36	11	17.95%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	5	0.56%	2	13.50%	1.00	1	17.67%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	1.72%	1	15.00%	1.00	-	32.08%
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	2	9.58%	2	39.47%	1.00	3	161.07%
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	21,468		243			534	
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	10,884	0.04%	266	31.98%	0.59	954	8.77%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	4,109	0.19%	137	27.86%	2.50	1,153	28.07%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	347	0.32%	56	35.01%	0.77	109	31.52%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	357	0.54%	19	35.53%	0.28	141	39.64%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	1	1.36%	11	36.89%	0.99	1	70.95%
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%	8	35.00%	1.19	4	96.31%
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	15,702		497			2,362	
<b>Total (all wholesale portfolios)</b>					28	66,375		6,479			11,934	

(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 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
<b>Corporate</b>												
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	
<b>Sovereign</b>												
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	
<b>Bank</b>												
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	
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
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	
<b>Sovereign</b>												
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	
<b>Bank</b>												
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	
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
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	
<b>Sovereign</b>												
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	
<b>Bank</b>												
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	
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
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	
<b>Sovereign</b>												
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	
<b>Bank</b>												
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	
<b>Total (all wholesale portfolios)</b>					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.

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

LINE #	(\$ millions)	Q2 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
		Segregated	Unsegregated	Segregated	Unsegregated		
a	b	c	d	e	f		
Cash – domestic currency	1	-	2,184	-	4,718	44,985	40,710
Cash – other currencies	2	-	4,204	-	5,438	85,878	85,324
Domestic sovereign debt	3	113	2,783	326	3,226	52,065	44,269
Other sovereign debt	4	1,060	478	464	937	55,389	44,327
Government agency debt	5	28	2,033	-	278	8,218	28,855
Corporate bonds	6	64	10	9	520	19,178	22,897
Equity securities	7	68	130	925	3,876	39,514	48,455
Other collateral	8	-	-	-	-	11	-
<b>Total</b>	<b>9</b>	<b>1,333</b>	<b>11,822</b>	<b>1,724</b>	<b>18,993</b>	<b>305,238</b>	<b>314,837</b>

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

LINE #	(\$ millions)	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
		Segregated	Unsegregated	Segregated	Unsegregated		
a	b	c	d	e	f		
Cash – domestic currency	1	2	1,555	-	1,119	21,505	35,876
Cash – other currencies	2	-	2,961	-	2,573	90,650	78,486
Domestic sovereign debt	3	58	1,119	258	2,633	49,227	33,563
Other sovereign debt	4	245	689	221	620	54,155	52,474
Government agency debt	5	14	1,327	53	310	9,806	24,094
Corporate bonds	6	23	1	76	-	16,524	12,940
Equity securities	7	8	105	666	2,331	36,172	52,398
Other collateral	8	-	-	-	-	-	-
<b>Total</b>	<b>9</b>	<b>350</b>	<b>7,756</b>	<b>1,274</b>	<b>9,586</b>	<b>278,039</b>	<b>289,831</b>

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

LINE #	(\$ millions)	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
		Segregated	Unsegregated	Segregated	Unsegregated		
a	b	c	d	e	f		
Cash – domestic currency	1	-	1,543	-	1,457	20,905	35,942
Cash – other currencies	2	-	2,178	-	2,196	75,062	75,636
Domestic sovereign debt	3	-	558	-	1,149	45,055	28,690
Other sovereign debt	4	-	448	-	590	56,917	50,681
Government agency debt	5	-	1,302	-	1,188	6,774	18,999
Corporate bonds	6	-	49	-	249	14,480	7,202
Equity securities	7	-	380	-	2,088	36,680	48,848
Other collateral	8	-	-	-	-	-	-
<b>Total</b>	<b>9</b>	<b>-</b>	<b>6,459</b>	<b>-</b>	<b>8,917</b>	<b>255,873</b>	<b>265,998</b>

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

LINE #	(\$ millions)	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
		Segregated	Unsegregated	Segregated	Unsegregated		
a	b	c	d	e	f		
Cash – domestic currency	1	-	1,837	-	1,115	20,218	37,525
Cash – other currencies	2	-	2,171	-	1,906	78,660	75,645
Domestic sovereign debt	3	-	181	-	1,299	49,470	31,246
Other sovereign debt	4	-	105	-	464	51,812	49,950
Government agency debt	5	-	1,018	-	1,135	8,361	17,819
Corporate bonds	6	-	-	-	205	13,893	11,663
Equity securities	7	-	-	-	2,289	31,654	50,136
Other collateral	8	-	-	-	-	-	-
<b>Total</b>	<b>9</b>	<b>-</b>	<b>5,312</b>	<b>-</b>	<b>8,413</b>	<b>254,068</b>	<b>273,984</b>

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

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

(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, includes CSA Regulatory Initial Margin collateral posted in segregated custodian accounts.  
(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)		Q2 2020		Q1 2020	
		Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	LINE #	a	b	c	d
<b>Notionals</b>					
	1	1,208	634	1,148	258
	2	2,937	718	5,080	2,564
	3	2,011	112	1,268	28
	4	102	102	-	-
	5	-	-	-	-
	6	6,258	1,566	7,496	2,850
<b>Fair values</b>					
	7	140	15	17	65
	8	144	15	126	5

CCR6 - CREDIT DERIVATIVES EXPOSURES (1)		Q4 2019		Q3 2019	
		Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	LINE #	a	b	c	d
<b>Notionals</b>					
	1	973	129	1,053	5
	2	4,388	1,939	10,192	7,655
	3	1,081	-	1,212	-
	4	-	-	660	-
	5	-	-	-	-
	6	6,442	2,068	13,117	7,660
<b>Fair values</b>					
	7	38	47	16	174
	8	125	4	255	-

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 2019	
		Protection bought	Protection sold
(\$ millions)	LINE #	a	b
<b>Notionals</b>			
	1	1,084	1
	2	7,703	5,328
	3	1,416	-
	4	-	-
	5	-	-
	6	10,203	5,329
<b>Fair values</b>			
	7	23	121
	8	197	-

(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)	Q2 2020		Q1 2020		Q4 2019		Q3 2019		Q2 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
<b>1 Exposures to QCCPs (total)</b>		668		567		465		517		535
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3 (i) OTC derivatives	12,284	255	8,004	172	8,545	181	8,424	175	8,907	182
4 (ii) Exchange-traded derivatives	3,005	70	3,045	73	3,180	73	2,723	61	3,010	64
5 (iii) Securities financing transactions	8,666	173	4,095	82	4,531	91	4,635	93	4,532	91
6 (iv) Netting sets where cross-product netting has been approved	613	12	864	17	834	17	1,066	21	1,365	27
7 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8 Non-segregated initial margin	4,780	-	3,209	-	2,404	-	2,650	-	2,821	-
9 Pre-funded default fund contributions	1,129	413	733	395	544	284	670	342	640	353
10 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-
<b>11 Exposures to non-QCCPs (total)</b>		-		-		-		-		-
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 #	Q2 2020				Q1 2020			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)									
<b>Interest Rate Contracts</b>									
Over-the-counter									
Swaps (2)	1	4,606,997	4,483	9,673	3,334	4,321,207	3,481	8,317	2,424
Forward rate agreements	2	389,833	444	1,918	525	422,053	14	1,201	249
Purchased options	3	54,828	234	384	118	51,550	524	782	163
Written options	4	62,331	84	222	162	60,035	45	157	111
	5	5,113,989	5,245	12,197	4,139	4,854,845	4,064	10,457	2,947
Exchange traded									
Futures	6	319,812	19	69	1	275,276	66	145	3
Purchased options	7	23,308	42	61	1	6,866	12	18	-
Written options	8	14,601	-	1	-	7,305	9	13	-
	9	357,721	61	131	2	289,447	87	176	3
<b>Total Interest Rate Contracts</b>	<b>10</b>	<b>5,471,710</b>	<b>5,306</b>	<b>12,328</b>	<b>4,141</b>	<b>5,144,292</b>	<b>4,151</b>	<b>10,633</b>	<b>2,950</b>
<b>Foreign Exchange Contracts</b>									
Over-the-counter									
Swaps	11	624,102	1,103	5,883	787	594,791	1,031	5,537	929
Forward foreign exchange contracts	12	523,326	2,972	9,357	1,620	450,486	1,605	7,384	1,171
Purchased options	13	48,295	166	393	143	36,203	50	181	52
Written options	14	48,744	7	96	22	37,942	6	97	27
	15	1,244,467	4,248	15,729	2,572	1,119,422	2,692	13,199	2,179
Exchange traded									
Futures	16	964	13	19	-	631	1	3	-
Purchased options	17	2,257	20	30	1	1,982	34	50	1
Written options	18	3,115	-	1	-	1,585	20	31	1
	19	6,336	33	50	1	4,198	55	84	2
<b>Total Foreign Exchange Contracts</b>	<b>20</b>	<b>1,250,803</b>	<b>4,281</b>	<b>15,779</b>	<b>2,573</b>	<b>1,123,620</b>	<b>2,747</b>	<b>13,283</b>	<b>2,181</b>
<b>Commodity Contracts</b>									
Over-the-counter									
Swaps	21	24,164	529	2,169	779	25,533	139	1,779	510
Purchased options	22	6,688	78	336	139	6,818	198	537	273
Written options	23	4,260	140	327	205	4,382	12	187	49
	24	35,112	747	2,832	1,123	36,733	349	2,503	832
Exchange traded									
Futures	25	33,327	983	1,882	38	31,986	122	695	14
Purchased options	26	3,790	757	1,085	22	3,510	232	359	7
Written options	27	6,022	16	60	1	5,578	307	481	10
	28	43,139	1,756	3,027	61	41,074	661	1,535	31
<b>Total Commodity Contracts</b>	<b>29</b>	<b>78,251</b>	<b>2,503</b>	<b>5,859</b>	<b>1,184</b>	<b>77,807</b>	<b>1,010</b>	<b>4,038</b>	<b>863</b>
<b>Equity Contracts</b>									
Over-the-counter	30	54,858	736	7,400	1,397	58,106	379	8,129	2,205
Exchange traded	31	44,071	3,216	5,457	109	51,164	552	2,300	46
<b>Total Equity Contracts</b>	<b>32</b>	<b>98,929</b>	<b>3,952</b>	<b>12,857</b>	<b>1,506</b>	<b>109,270</b>	<b>931</b>	<b>10,429</b>	<b>2,251</b>
<b>Credit Contracts</b>	<b>33</b>	<b>5,701</b>	<b>230</b>	<b>563</b>	<b>36</b>	<b>9,050</b>	<b>355</b>	<b>672</b>	<b>38</b>
Sub-total	34	6,905,394	16,272	47,386	9,440	6,464,039	9,194	39,055	8,283
<b>Total</b>	<b>35</b>	<b>6,905,394</b>	<b>16,272</b>	<b>47,386</b>	<b>9,440</b>	<b>6,464,039</b>	<b>9,194</b>	<b>39,055</b>	<b>8,283</b>

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

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

DERIVATIVE INSTRUMENTS	LINE #	Q4 2019				Q3 2019				Q2 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)													
<b>Interest Rate Contracts</b>													
Over-the-counter Swaps (2)	1	4,396,272	3,233	8,114	2,300	4,135,002	3,335	8,132	2,001	4,198,293	2,733	7,454	1,503
Forward rate agreements	2	491,437	102	1,162	236	314,127	76	1,041	224	497,011	60	900	172
Purchased options	3	42,084	11	62	39	49,072	6	60	39	44,538	12	66	28
Written options	4	49,487	38	154	98	40,492	35	148	95	33,615	41	185	104
	5	4,979,280	3,384	9,492	2,673	4,538,693	3,452	9,381	2,359	4,773,457	2,846	8,605	1,807
Exchange traded													
Futures	6	225,747	90	161	3	251,372	109	193	4	212,056	181	311	6
Purchased options	7	13,737	28	40	1	8,551	-	-	-	9,725	4	8	-
Written options	8	16,446	3	6	-	12,540	12	19	-	8,558	4	7	-
	9	255,930	121	207	4	272,463	121	212	4	230,339	189	326	6
<b>Total Interest Rate Contracts</b>	10	5,235,210	3,505	9,699	2,677	4,811,156	3,573	9,593	2,363	5,003,796	3,035	8,931	1,813
<b>Foreign Exchange Contracts</b>													
Over-the-counter													
Swaps	11	604,728	1,184	6,248	989	587,889	1,064	5,642	904	594,386	1,454	6,555	1,087
Forward foreign exchange contracts	12	453,711	1,753	7,225	1,260	406,872	1,971	7,415	1,335	443,439	1,644	7,273	1,248
Purchased options	13	37,398	40	167	46	34,162	31	139	42	33,466	51	177	55
Written options	14	42,074	10	119	29	32,393	10	98	28	31,325	11	100	29
	15	1,137,911	2,987	13,759	2,324	1,061,316	3,076	13,294	2,309	1,102,616	3,160	14,105	2,419
Exchange traded													
Futures	16	882	13	20	-	1,030	1	4	-	578	1	2	-
Purchased options	17	3,295	13	24	-	1,783	21	32	1	2,401	7	14	-
Written options	18	2,502	-	2	-	1,563	17	26	1	1,834	2	4	-
	19	6,679	26	46	-	4,376	39	62	2	4,813	10	20	-
<b>Total Foreign Exchange Contracts</b>	20	1,144,590	3,013	13,805	2,324	1,065,692	3,115	13,356	2,311	1,107,429	3,170	14,125	2,419
<b>Commodity Contracts</b>													
Over-the-counter													
Swaps	21	24,722	213	2,154	629	24,597	460	2,584	763	25,610	691	3,193	992
Purchased options	22	6,608	98	472	125	6,607	40	444	109	6,969	68	496	131
Written options	23	4,371	116	370	204	4,562	8	210	52	4,359	20	211	50
	24	35,701	427	2,996	958	35,766	508	3,238	924	36,938	779	3,900	1,173
Exchange traded													
Futures	25	32,422	393	1,079	22	32,026	762	1,620	32	33,628	838	1,781	36
Purchased options	26	3,615	378	567	11	3,186	124	207	4	2,562	49	98	2
Written options	27	5,230	1	52	1	4,897	190	318	6	4,938	77	160	3
	28	41,267	772	1,698	34	40,109	1,076	2,145	42	41,128	964	2,039	41
<b>Total Commodity Contracts</b>	29	76,968	1,199	4,694	992	75,875	1,584	5,383	966	78,066	1,743	5,939	1,214
<b>Equity Contracts</b>													
Over-the-counter	30	51,226	197	4,572	1,246	53,695	258	4,338	1,304	59,819	336	5,062	1,402
Exchange traded	31	39,952	1,083	2,580	52	30,663	907	2,216	44	32,684	982	2,147	43
<b>Total Equity Contracts</b>	32	91,178	1,280	7,152	1,298	84,358	1,165	6,554	1,348	92,503	1,318	7,209	1,445
<b>Credit Contracts</b>	33	7,429	277	496	34	8,918	193	382	32	7,741	123	278	91
<b>Sub-total</b>	34	6,555,375	9,274	35,846	7,325	6,045,999	9,630	35,268	7,020	6,289,535	9,389	36,482	6,982
<b>Total</b>	35	6,555,375	9,274	35,846	7,325	6,045,999	9,630	35,268	7,020	6,289,535	9,389	36,482	6,982

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

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

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

(\$ millions)		Q2 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	<b>Total retail, of which:</b>	2,587	-	2,587	12,295	-	12,295	27	-	27
2	Residential mortgage (2)	660	-	660	2,619	-	2,619	27	-	27
3	Credit card	1,654	-	1,654	986	-	986	-	-	-
4	Other retail exposures	273	-	273	8,690	-	8,690	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	<b>Total wholesale, of which:</b>	76	12,730	12,806	5,819	-	5,819	12	-	12
7	Loans to corporates	76	12,730	12,806	331	-	331	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,990	-	4,990	5	-	5
10	Other wholesale	-	-	-	498	-	498	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

**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	<b>Total retail, of which:</b>	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	<b>Total wholesale, of which:</b>	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	-	-	-	-	-	-	-	-	-

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met. As at April 30, 2020, \$161 million (\$203 million at January 31, 2020, \$919 million at October 31, 2019, \$312 million at July 31, 2019 and \$379 million at April 30, 2019) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$9,496 million at April 30, 2020 (\$9,257 million at January 31, 2020, \$9,177 million at October 31, 2019, \$8,190 million at July 31, 2019 and \$8,384 million at April 30, 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)		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	<b>Total retail, of which:</b>	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	<b>Total wholesale, of which:</b>	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	-	-	-	-	-	-	-	-	-

## 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	<b>Total retail, of which:</b>	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	<b>Total wholesale, of which:</b>	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	<b>Total retail, of which:</b>	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	<b>Total wholesale, of which:</b>	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	-	-	-	-	-	-	-	-	-

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

As at April 30, 2020, \$161 million (\$203 million at January 31, 2020, \$919 million at October 31, 2019, \$312 million at July 31, 2019 and \$379 million at April 30, 2019) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$9,496 million at April 30, 2020 (\$9,257 million at January 31, 2020, \$9,177 million at October 31, 2019, \$8,190 million at July 31, 2019 and \$8,384 million at April 30, 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)		Q2 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	<b>Total retail, of which:</b>	-	-	-	-	-	-	419	-	419
2	Residential mortgage	-	-	-	-	-	-	154	-	154
3	Credit card	-	-	-	-	-	-	4	-	4
4	Auto loans/leases	-	-	-	-	-	-	147	-	147
5	Student loans	-	-	-	-	-	-	74	-	74
6	Other retail exposures	-	-	-	-	-	-	40	-	40
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	143	-	143
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	64	-	64
11	Lease and receivables	-	-	-	-	-	-	57	-	57
12	Auto floorplan	-	-	-	-	-	-	4	-	4
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	18	-	18
15	Re-securitization	-	-	-	-	-	-	-	-	-

**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	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-

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

**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	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-

**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	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	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	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-

(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)	Q2 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 <b>Total exposures</b>	28,314	3,720	29	70	80	24,548	2,123	5,542	-	4,080	294	1,681	-	321	23	117	-
2 Traditional securitization	20,290	163	29	70	64	12,951	2,123	5,542	-	1,560	294	1,681	-	119	23	117	-
3 Of which securitization	20,290	163	29	70	64	12,951	2,123	5,542	-	1,560	294	1,681	-	119	23	117	-
4 Of which retail underlying	14,601	1	-	54	64	7,878	2,123	4,719	-	866	294	1,560	-	68	23	107	-
5 Of which wholesale	5,689	162	29	16	-	5,073	-	823	-	694	-	121	-	51	-	10	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	8,024	3,557	-	-	16	11,597	-	-	-	2,520	-	-	-	202	-	-	-
10 Of which securitization	8,024	3,557	-	-	16	11,597	-	-	-	2,520	-	-	-	202	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	8,024	3,557	-	-	16	11,597	-	-	-	2,520	-	-	-	202	-	-	-
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)	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 <b>Total exposures</b>	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)**

Q4 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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)	Q2 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 <b>Total exposures</b>	32	-	7	-	-	-	39	-	-	-	-	10	-	-	1	-	-
2 Traditional securitization	32	-	7	-	-	-	39	-	-	-	-	10	-	-	1	-	-
3 Of which securitization	32	-	7	-	-	-	39	-	-	-	-	10	-	-	1	-	-
4 Of which retail underlying	27	-	-	-	-	-	27	-	-	-	-	4	-	-	-	-	-
5 Of which wholesale	5	-	7	-	-	-	12	-	-	-	-	6	-	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)	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 <b>Total exposures</b>	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)**

Q4 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	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	-	1
2 Traditional securitization	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	-	-
3 Of which securitization	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	-	1
4 Of which retail underlying	55	-	-	-	-	-	55	-	-	-	-	9	-	-	-	-	-
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)**

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	40	-	8	-	-	8	40	-	-	1	11	-	-	-	-	1	-
2 Traditional securitization	40	-	8	-	-	8	40	-	-	1	11	-	-	-	-	1	-
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)**

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	-	-	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					
	#	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q2 2019
<b>Market Risk RWA, beginning of quarter</b>	1	9,590	11,183	10,713	12,332	14,820
Movement in risk levels (1)	2	5,525	(1,571)	(257)	(242)	(1,993)
Model updates (2)	3	-	318	-	-	-
Methodology and policy (3)	4	(4,590)	(340)	727	(1,377)	(495)
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
<b>Market Risk RWA, end of quarter</b>	7	10,525	9,590	11,183	10,713	12,332

(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 #	Q2 2020						Q1 2020					
		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
<b>Wholesale</b>													
Corporate including specialized lending	1	0.93%	0.65%	34.12%	14.95%	1,172	970	0.92%	0.66%	34.45%	13.27%	805	672
Corporate small and medium enterprises (SMEs)	2	1.06%	0.40%	39.19%	16.76%	166	137	1.08%	0.49%	39.10%	17.50%	70	69
Sovereign	3	0.09%	0.00%	15.75%	0.00%	-	-	0.09%	0.00%	15.70%	0.00%	-	-
Bank	4	0.46%	0.00%	15.45%	0.00%	-	-	0.49%	0.00%	13.30%	0.00%	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	1.01%	0.58%	19.38%	7.49%	262	262	0.93%	0.62%	21.68%	9.66%	286	286
HELOCs (8)	6	0.48%	0.39%	31.17%	11.43%	149	137	0.45%	0.42%	32.39%	13.94%	159	148
Qualifying revolving retail (QRR)	7	1.30%	1.20%	84.98%	80.22%	547	520	1.23%	1.20%	84.71%	78.92%	540	514
Other retail (excl. SMEs)	8	5.38%	4.68%	84.53%	77.17%	338	338	4.92%	5.37%	85.12%	78.06%	343	342
Retail SMEs	9	1.31%	1.04%	96.31%	79.67%	48	32	1.18%	0.96%	96.55%	79.46%	51	39

**ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH**

(\$ millions except as noted)

Risk Profile	LINE #	Q4 2019						Q3 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
<b>Wholesale</b>													
Corporate including specialized lending	1	0.94%	0.54%	33.83%	26.88%	430	254	0.84%	0.40%	34.18%	27.98%	291	161
Corporate small and medium enterprises (SMEs)	2	1.13%	0.48%	38.74%	21.87%	109	64	1.17%	0.48%	38.77%	23.59%	108	59
Sovereign	3	0.11%	0.00%	15.98%	0.00%	-	-	0.10%	0.00%	16.19%	0.00%	-	-
Bank	4	0.51%	0.00%	14.11%	0.00%	-	-	0.41%	0.00%	14.81%	0.00%	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (7) (8)	5	0.94%	0.65%	23.94%	11.85%	286	286	0.96%	0.64%	25.65%	12.97%	273	273
HELOCs (8)	6	0.41%	0.45%	32.74%	16.47%	180	168	0.47%	0.47%	34.12%	19.22%	191	182
Qualifying revolving retail (QRR)	7	1.22%	1.18%	84.44%	78.35%	522	502	1.27%	1.15%	84.36%	74.72%	503	486
Other retail (excl. SMEs)	8	5.42%	4.81%	83.56%	75.10%	330	329	5.43%	4.75%	83.70%	75.76%	325	324
Retail SMEs	9	1.21%	0.95%	96.61%	79.25%	43	35	1.24%	0.88%	96.34%	79.59%	42	36

**ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH**

(\$ millions except as noted)

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

(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.

**Advanced Internal Ratings Based approach (AIRB):** 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 (SA):** 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.