

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended – July 31, 2020

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's Third Quarter 2020 Report to Shareholders and the 2019 Annual Report.

Additional financial information is also available in the Q3 2020 Supplementary Financial Information, Q3 2020 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

Changes

In August 2018, the Basel Committee on Banking Supervision issued a technical amendment on additional Pillar 3 disclosure requirements for the regulatory treatment of accounting provisions. The Office of the Superintendent of Financial Institutions (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 the 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, were reduced by two. This reduction was applied effective February 1, 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 for 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

PILLAR 3 DISCLOSURE REQUIREMENTS INDEX

Tables and Templates		Frequency	Q3 2020 Supplementary Financial Information	Q3 2020 Supplementary Regulatory Capital Information	2019 Annual MD&A	2019 Annual Financial Statements
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Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
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	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			78-80	168, 181
	CR3 - Credit risk mitigation techniques - overview	Quarterly		16		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20	80-81	
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18		
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	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
	MR1 - Market risk under standardized approach					
	MR2 - RWA flow statements of market risk exposures under an IMA					
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Interest Rate Risk in the Banking Book	Qualitative information on IRRBB	Annual			89-90	
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(1) Refer to Q4 2019 Supplementary Regulatory Capital Information for CR9 - IRB - Backtesting of probability of default (PD) per portfolio quantitative disclosure.

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

(\$ millions except as noted)		Cross reference (3)	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Common Equity Tier 1 Capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,502	13,301	13,301	13,274	13,261
2	Retained earnings	c	29,902	29,426	29,510	28,725	28,241
3	Accumulated other comprehensive income (and other reserves)	d	5,835	7,159	4,017	3,729	3,793
4	<i>Directly issued capital subject to phase out from CET1</i>		n.a.	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6	Common Equity Tier 1 Capital before regulatory adjustments		49,239	49,886	46,828	45,728	45,295
Common Equity Tier 1 Capital: regulatory adjustments							
7	Prudential valuation adjustments		159	153	146	138	141
8	Goodwill (net of related tax liability)	e+f-g	6,384	6,615	6,241	6,193	6,181
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	2,075	2,241	2,154	2,138	2,046
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	128	272	251	361	478
11	Cash flow hedge reserve	l	2,195	2,148	748	513	528
12	Shortfall of provisions to expected losses	m	-	-	182	230	196
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		(117)	264	(165)	(85)	(152)
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	121	120	117	169	214
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	10	-	-
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	(690)	(352)	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		10,255	11,461	9,684	9,657	9,632
29	Common Equity Tier 1 Capital (CET1)		38,984	38,425	37,144	36,071	35,663
29a	Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied		38,294	38,073	n.a.	n.a.	n.a.
Additional Tier 1 Capital: instruments							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	5,058	5,058	5,058	5,058	5,058
31	of which: classified as equity under applicable accounting standards		5,058	5,058	5,058	5,058	5,058
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	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		-	-	-	-	-
36	Additional Tier 1 Capital before regulatory adjustments		5,348	5,348	5,348	5,348	5,348
Additional Tier 1 Capital: regulatory adjustments							
37	Investments in own Additional Tier 1 instruments	t	8	3	1	5	4
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	78	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		-	-	-	-	-
43	Total regulatory adjustments applied to Additional Tier 1 Capital		86	81	214	218	217
44	Additional Tier 1 Capital (AT1)		5,262	5,267	5,134	5,130	5,131
45	Tier 1 Capital (T1 = CET1 + AT1)		44,246	43,692	42,278	41,201	40,794
45a	Tier 1 Capital with transitional arrangements for ECL provisioning not applied		43,556	43,340	n.a.	n.a.	n.a.
Tier 2 Capital: instruments and provisions							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	8,355	7,198	6,878	6,850	6,731
47	<i>Directly issued capital instruments subject to phase out from Tier 2 Capital</i>	w	146	146	145	145	145
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	452	238	193	194	194
51	Tier 2 Capital before regulatory adjustments		8,953	7,582	7,216	7,189	7,070

(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	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
(\$ millions except as noted)							
Tier 2 Capital: regulatory adjustments							
52	Investments in own Tier 2 instruments	y	-	16	6	-	25
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	z	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		50	66	56	50	75
58	Tier 2 Capital (T2)		8,903	7,516	7,160	7,139	6,995
59	Total Capital (TC = T1 + T2)		53,149	51,208	49,438	48,340	47,789
59a	Total Capital with transitional arrangements for ECL provisioning not applied		53,149	51,208	n.a.	n.a.	n.a.
60	Total Risk-Weighted Assets						
60a	Common Equity Tier 1 (CET 1) Capital RWA (1)		337,377	348,167	325,647	317,029	313,003
60b	Tier 1 Capital RWA (1)		337,377	348,167	325,647	317,029	313,003
60c	Total Capital RWA (1)		337,377	348,167	325,647	317,029	313,003
Capital Ratios							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		11.6%	11.0%	11.4%	11.4%	11.4%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		11.4%	10.9%	n.a.	n.a.	n.a.
62	Tier 1 (as percentage of risk-weighted assets)		13.1%	12.5%	13.0%	13.0%	13.0%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		12.9%	12.4%	n.a.	n.a.	n.a.
63	Total Capital (as percentage of risk-weighted assets)		15.8%	14.7%	15.2%	15.2%	15.3%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		15.8%	14.7%	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)		11.6%	11.0%	11.4%	11.4%	11.4%
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))							
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	650	828	714	428	998
73	Significant investments in the common stock of financials	c1	1,761	1,796	1,878	1,796	1,875
74	Mortgage servicing rights (net of related tax liability)	d1	30	35	40	43	45
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	1,886	1,585	1,756	1,653	1,628
Applicable caps on the inclusion of provisions in Tier 2							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		324	263	193	195	194
77	Cap on inclusion of provisions in Tier 2 under standardized approach		324	263	193	195	194
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,304	1,767	1,233	1,194	1,165
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		817	327	-	-	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)							
80	Current cap on CET1 instruments subject to phase out arrangements		-	-	-	-	-
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-
82	Current cap on AT1 instruments subject to phase out arrangements		864	864	864	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	1,027	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 Q3 2019 through Q3 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)
	Q3 2020		Q3 2020			Q3 2020		Q3 2020	
	(\$ millions)					(\$ millions)			
Assets					Liabilities and Equity				
1	76,590	76,261			40	660,600	660,600		
2	8,364	8,362			Deposits				
3	227,905	216,982			Other Liabilities				
4	-	-		p	41	39,859	39,518		
5	-	-		t	42	18,032	18,032		
6	-	-		y	43	30,579	30,579		
7	19,251	19,251		a1	44		18,601	b1	
8	-	-			45	99,854	99,854		
9	1,761	1,761		c1	46	27,461	27,461		
10	-	-		e	47	56	56		
11	43	43		u	48	82	80		
12	50	50		z	49		225		
13	118,713	118,713			50		395	g	
14	125,481	125,481			51		20	k	
15	69,168	69,168			52		27	o	
16	7,947	7,947			53	33,865	404	ft	
17	245,983	245,773			54	249,808	236,764		
18	(3,251)	(3,251)			55				
19		690		q	Subordinated Debt				
20		452		x	56	8,513	8,513		
21		-		m	57		8,355	v	
22	445,328	445,118			58		146	w	
23	38,796	38,793			Equity				
24	18,032	18,032			59	5,348	5,348		
25	3,881	3,777			60		5,058	r	
26	6,566	6,566		f	61		290	s	
27	2,470	2,470		h	62	13,200	13,200	a	
28	1,717	1,678			63	302	302	b	
29	1,456	1,456			64	29,902	29,902	c	
30		155		j	65	5,835	5,835	d	
31		2,290			66		2,195	l	
32		-			67	54,587	54,587		
33		2,290		e1	68	973,508	960,464		
34	23,690	22,256			Total Liabilities and Equity				
35		141		n					
36		30							
37		-							
38		30		d1					
39	973,508	960,464							

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$12,689 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 (\$355 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 #	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Common Equity Tier 1 Capital						
Opening Balance	1	38,425	37,144	36,071	35,663	34,776
New capital issues	2	215	2	27	13	19
Redeem capital or treasury shares	3	(15)	-	-	-	-
Gross dividends and distributions (deduction)	4	(755)	(730)	(748)	(710)	(717)
Net Income attributable to equity holders of the Bank	5	1,232	689	1,592	1,194	1,557
Removal of own credit spread (net of tax)	6	381	(429)	80	(67)	(29)
Movements in other comprehensive income						
Currency translation differences	7	(974)	1,183	162	18	(483)
Fair value through other comprehensive income securities	8	123	134	90	39	98
Other (1)	9	(519)	424	(198)	(106)	(202)
Goodwill and other intangible assets (deduction, net of related tax liability)	10	397	(461)	(64)	(104)	170
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	144	(21)	110	117	168
Prudential valuation adjustments	12	(6)	(7)	(8)	3	22
Other (2) (5)	13	336	497	30	11	284
Closing Balance	14	38,984	38,425	37,144	36,071	35,663
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	5,267	5,134	5,130	5,131	4,471
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	-	-	658
Redeemed capital	17	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (3)	18	(5)	133	4	(1)	2
Closing Balance	19	5,262	5,267	5,134	5,130	5,131
Total Tier 1 Capital	20	44,246	43,692	42,278	41,201	40,794
Tier 2 Capital						
Opening Balance	21	7,516	7,160	7,139	6,995	7,061
New Tier 2 eligible capital issues	22	1,250	-	-	1,000	-
Redeemed capital	23	-	-	-	(1,000)	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	25	137	356	21	144	(66)
Closing Balance	26	8,903	7,516	7,160	7,139	6,995
Total Regulatory Capital	27	53,149	51,208	49,438	48,340	47,789

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

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

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

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

(5) 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 #	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Bank of Montreal Mortgage Corporation - Basel III (1)						
Common Equity Tier 1 ratio	1	21.5%	22.1%	19.8%	19.1%	22.7%
Tier 1 ratio	2	21.5%	22.1%	19.8%	19.1%	22.7%
Total capital ratio	3	21.7%	22.3%	20.0%	19.4%	23.1%
BMO Harris Bank N.A. - Basel III (2)						
Tier 1 ratio	4	12.1%	11.2%	11.3%	11.3%	11.4%
Total capital ratio	5	13.6%	12.4%	12.5%	12.4%	12.5%

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

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

	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
	a	b	c	d	e
(\$ millions except as noted)					
1 Total loss-absorbing capacity (TLAC) available	77,004	74,406	67,625	64,588	60,723
1a Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	77,004	74,406	n.a.	n.a.	n.a.
2 Total RWA at the level of the resolution group	337,377	348,167	325,647	317,029	313,003
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	22.8 %	21.4 %	20.8 %	20.4 %	19.4 %
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	22.8 %	21.4 %	n.a.	n.a.	n.a.
4 Leverage ratio exposure measure at the level of the resolution group	937,266	945,468	985,382	956,493	943,275
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.2 %	7.9 %	6.9 %	6.8 %	6.4 %
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) (%)	8.2 %	7.9 %	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 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)

		Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
		a	b	c	d	e
(\$ millions except as noted)						
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	38,984	38,425	37,144	36,071	35,663
2	Additional Tier 1 capital (AT1) before TLAC adjustments	5,262	5,267	5,134	5,130	5,131
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	5,262	5,267	5,134	5,130	5,131
6	Tier 2 capital (T2) before TLAC adjustments	8,903	7,516	7,160	7,139	6,995
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	8,903	7,516	7,160	7,139	6,995
11	TLAC arising from regulatory capital	53,149	51,208	49,438	48,340	47,789
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	23,855	23,198	18,187	16,248	12,992
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	23,855	23,198	18,187	16,248	12,992
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	77,004	74,406	67,625	64,588	60,781
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	-	-	-	-	-
20	Deduction of investments in own other TLAC liabilities	-	-	-	-	(58)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	77,004	74,406	67,625	64,588	60,723
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	337,377	348,167	325,647	317,029	313,003
24	Leverage exposure measure	937,266	945,468	985,382	956,493	943,275
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	22.8 %	21.4 %	20.8 %	20.4 %	19.4 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.2 %	7.9 %	6.9 %	6.8 %	6.4 %
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)

		Q3 2020						Sum 1 to 6
		Creditor ranking						
		1 (most junior)	2	3	4	5	6 (most senior)	
1	Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2	Total capital and liabilities net of credit risk mitigation	13,200	4,690	658	8,311	24,427	-	51,286
3	Subset of row 2 that are excluded liabilities	-	9	-	-	-	-	9
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,200	4,681	658	8,311	24,427	-	51,277
5	Subset of row 4 that are potentially eligible as TLAC	13,200	4,681	658	8,311	23,189	-	50,039
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	4,086	-	4,086
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	16,101	-	16,101
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,538	490	-	7,028
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,773	2,512	-	4,285
10	Subset of row 5 that is perpetual securities	13,200	4,681	658	-	-	-	18,539

(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)	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
1 Total consolidated assets as per published financial statements	973,508	987,067	879,720	852,195	839,180
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,805)	(11,890)	(12,409)	(11,803)	(11,583)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(8,359)	(9,496)	(9,257)	(9,178)	(7,956)
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	1,097	(8,049)	9,247	9,625	9,405
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	399	5,006	2,811	2,377	4,725
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	129,444	122,695	125,333	123,237	119,506
8 Other adjustments (1)	(146,018)	(139,865)	(10,063)	(9,960)	(10,002)
9 Leverage Ratio Exposure Measure	937,266	945,468	985,382	956,493	943,275

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)	Leverage ratio framework				
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	659,962	677,241	730,478	705,066	690,830
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)	(7,329)	(11,070)	(4,411)	(4,248)	(3,784)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(11,148)	(11,630)	(10,063)	(9,960)	(10,002)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	641,485	654,541	716,004	690,858	677,044
Derivative exposures					
6 Replacement cost associated with all derivative transactions (2)	26,864	25,558	14,256	14,364	14,502
7 Add-on amounts for potential future exposure associated with all derivative transactions (3)	23,382	22,622	23,448	23,699	22,488
8 (Exempted central counterparty-leg of client cleared trade exposures)	(3,170)	(4,153)	(2,206)	(2,082)	(1,602)
9 Adjusted effective notional amount of written credit derivatives	18,277	17,190	13,683	10,451	7,608
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(18,133)	(17,051)	(13,491)	(10,416)	(7,608)
11 Total derivative exposures (sum of lines 6 to 10)	47,220	44,166	35,690	36,016	35,388
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	123,547	120,618	108,378	104,950	107,488
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(9,948)	(5,060)	(6,522)	(3,484)	(2,411)
14 Counterparty credit risk (CCR) exposure for SFTs	5,518	8,508	6,499	4,916	6,260
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	119,117	124,066	108,355	106,382	111,337
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	402,486	388,988	384,529	377,283	372,363
18 (Adjustments for conversion to credit equivalent amounts)	(273,042)	(266,293)	(259,196)	(254,046)	(252,857)
19 Off-balance sheet items (sum of lines 17 and 18)	129,444	122,695	125,333	123,237	119,506
Capital and Total Exposures					
20 Tier 1 capital	44,246	43,692	42,278	41,201	40,794
20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied	43,556	43,340	n.a.	n.a.	n.a.
21 Total Exposures (sum of lines 5, 11, 16 and 19)	937,266	945,468	985,382	956,493	943,275
Leverage Ratios					
22 Basel III leverage ratio	4.7%	4.6%	4.3%	4.3%	4.3%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.6%	4.6%	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
	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019	Q3 2020
	a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk (CCR))					
2	254,549	263,753	246,037	240,523	237,432	20,364
3	42,386	44,572	43,796	42,523	43,843	3,391
3	212,163	219,181	202,241	198,000	193,589	16,973
4	Counterparty credit risk					
5	18,361	20,210	18,204	15,987	15,494	1,468
5	10,354	9,197	8,128	7,161	6,866	828
6	-	-	-	-	-	-
6a	3,647	3,181	3,327	2,961	2,761	292
6b	3,754	7,164	6,182	5,400	5,350	300
6c	606	668	567	465	517	48
7	Equity positions in banking book under market-based approach					
8	85	113	104	63	40	7
9	1,291	1,279	1,145	1,126	1,018	103
10	191	194	199	126	122	15
11	Settlement risk					
12	6,299	5,779	4,309	2,722	3,133	504
12a	-	-	-	(1,304)	(1,304)	-
13	4,895	4,007	2,815	2,903	3,545	392
14	304	304	306	180	231	24
15	1,100	1,468	1,188	943	661	88
16	Market risk					
17	9,609	10,525	9,590	11,183	10,713	769
17	289	831	904	1,173	799	23
18	9,320	9,694	8,686	10,010	9,914	746
19	Operational risk					
20	37,799	37,402	36,870	36,565	36,143	3,024
20	-	48	49	50	51	-
21	37,799	37,354	36,821	2,052	2,057	3,024
22	-	-	-	34,463	34,035	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)					
23	9,193	8,540	9,184	8,730	8,871	735
24	Floor adjustment (6)					
24	-	-	-	-	-	-
25	Total					
25	337,377	348,167	325,647	317,029	313,003	26,989

(1) RWA were \$337.4 billion as at July 31, 2020, down from \$348.2 billion as at April 30, 2020, primarily driven by a decline in commercial lending from the prior quarter's elevated levels, as customers paid down facilities and loans amortized, the impact of foreign exchange movements and a reduction in the credit valuation adjustment charge, partially offset by changes in asset quality.

(2) The 1.06 AIRB scaling factor is applied to the risk-weighted asset amounts as applicable.

(3) Transitional provisions benefit under OSFI's revised securitizations framework was applied in fiscal 2019. The benefit is no longer applicable starting in Q1 2020.

(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 Q3 2019 through Q3 2020.

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions)	LINE					
	#	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Personal and Commercial Banking	1	204,228	209,750	199,124	195,244	190,915
BMO Wealth Management	2	22,678	22,416	22,132	21,313	21,066
BMO Capital Markets	3	96,950	103,462	92,190	88,945	88,762
Corporate Services, including Technology and Operations	4	13,521	12,539	12,201	11,527	12,260
Total Risk-Weighted Assets	5	337,377	348,167	325,647	317,029	313,003

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

(\$ millions)		Q3 2020							
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:					Not subject to capital requirements or subject to deduction from capital
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework		
LINE #	a	b	c	d	e	f	g		
Assets									
Cash and Cash Equivalents	1	76,590	76,261	76,261	-	-	-	-	
Interest Bearing Deposits with Banks	2	8,364	8,362	8,362	-	-	-	-	
Securities	3	227,905	216,982	127,128	-	577	89,189	88	
Securities Borrowed or Purchased Under Resale Agreements	4	118,713	118,713	-	118,713	-	-	-	
Loans									
Residential mortgages	5	125,481	125,481	124,902	-	543	-	36	
Consumer instalment and other personal	6	69,168	69,168	65,562	-	70	-	3,536	
Credit cards	7	7,947	7,947	2,010	-	1,654	-	4,283	
Businesses and governments	8	245,983	245,773	228,802	1,760	14,707	-	504	
Allowance for credit losses	9	(3,251)	(3,251)	(49)	-	-	-	(3,202)	
Other Assets									
Derivative instruments	10	38,796	38,793	-	38,793	-	33,379	-	
Customers' liability under acceptances	11	18,032	18,032	18,032	-	-	-	-	
Premises and equipment	12	3,881	3,777	3,777	-	-	-	-	
Goodwill	13	6,566	6,566	-	-	-	-	6,566	
Intangible assets	14	2,470	2,470	-	-	-	-	2,470	
Current tax assets	15	1,717	1,678	1,678	-	-	-	-	
Deferred tax assets	16	1,456	1,456	1,301	-	-	-	155	
Other	17	23,690	22,256	10,444	6,956	-	4,716	140	
Total assets	18	973,508	960,464	668,210	166,222	17,551	127,284	14,576	
Liabilities									
Deposits	19	660,600	660,600	-	-	-	17,467	643,133	
Other Liabilities									
Derivative instruments	20	39,859	39,518	-	39,518	-	35,297	-	
Acceptances	21	18,032	18,032	-	-	-	-	18,032	
Securities sold but not yet purchased	22	30,579	30,579	-	-	-	30,579	-	
Securities lent or sold under repurchase agreements	23	99,854	99,854	-	99,854	-	-	-	
Securitization and structured entities' liabilities	24	27,461	27,461	-	-	-	-	27,461	
Current tax liabilities	25	56	56	-	-	-	-	56	
Deferred tax liabilities	26	82	80	-	-	-	-	80	
Other	27	33,885	21,184	-	-	-	-	21,184	
Subordinated Debt	28	8,513	8,513	-	-	-	-	8,513	
Total liabilities	29	918,921	905,877	-	139,372	-	83,343	718,459	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$12,689 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 (\$355 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)		Q3 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 LI1) (1)	945,888	668,210	166,222	17,551	127,284
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) (1)	187,418	-	139,372	-	83,343
3	Total net amount under regulatory scope of consolidation	758,470	668,210	26,850	17,551	43,941
4	Off-balance sheet amounts	249,308	186,237	45,947	17,124	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	19,409	585	18,824	-	-
6	Differences due to consideration of provisions	498	498	-	-	-
7	Exposures related to liability repo-style transactions	199,708	-	199,708	-	-
8	Potential future exposure on derivatives	25,947	-	25,947	-	-
9	Differences due to consideration of CRM	(241,528)	-	(240,259)	(1,269)	-
10	Exposure amounts considered for regulatory purposes (2)	1,011,812	855,530	77,017	33,406	43,941

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

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

Explanations of differences between accounting and regulatory exposure amounts

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

Off-balance sheet amounts include credit exposures on committed undrawn amounts of loans and other off-balance sheet arrangements, certain repo-style transactions, off-balance sheet securitization exposures, and other off-balance sheet items.

Differences due to different netting rules and other adjustments for derivatives under the credit risk framework relate to the grossing up of deferred tax assets for regulatory exposure amount.

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

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

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

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

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

CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		LINE #	Q3 2020						
			Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures (5)		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
			Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
			a	b	c	d	e	f	g
Loans	1	4,325	434,983	2,880	49	288	2,543	436,428	
Debt securities	2	-	122,745	5	-	1	4	122,740	
Off-balance sheet exposures	3	1,164	181,017	433	10	30	393	181,748	
Total	4	5,489	738,745	3,318	59	319	2,940	740,916	

CR1 - CREDIT QUALITY OF ASSETS (1)

(\$ millions)		LINE #	Q2 2020						
			Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures (5)		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
			Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
			a	b	c	d	e	f	g
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	
Total	4	4,766	746,646	2,749	39	309	2,401	748,663	

CR1 - CREDIT QUALITY OF ASSETS (1)

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

CR1 - CREDIT QUALITY OF ASSETS (1)

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

CR1 - CREDIT QUALITY OF ASSETS (1)

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

(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 Supervision 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)

		Q3 2020
		a
1	Defaulted loans and debt securities at end of the previous financial reporting period	3,825
2	Loans and debt securities that have defaulted since the last reporting period	1,500
3	Returned to non-defaulted status	(118)
4	Amounts written off	(382)
5	Other charges	(500)
6	Defaulted loans and debt securities at end of the reporting period	4,325

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

(\$ millions)

		Q2 2020
		a
1	Defaulted loans and debt securities at end of the previous financial reporting period	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	Defaulted loans and debt securities at end of the reporting period	3,825

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

(\$ millions)

		Q1 2020
		a
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,782
2	Loans and debt securities that have defaulted since the last reporting period	793
3	Returned to non-defaulted status	(198)
4	Amounts written off	(126)
5	Other charges	(279)
6	Defaulted loans and debt securities at end of the reporting period	2,972

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

(\$ millions)

		Q4 2019
		a
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,593
2	Loans and debt securities that have defaulted since the last reporting period	765
3	Returned to non-defaulted status	(226)
4	Amounts written off	(158)
5	Other charges	(192)
6	Defaulted loans and debt securities at end of the reporting period	2,782

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

(\$ millions)

		Q3 2019
		a
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,515
2	Loans and debt securities that have defaulted since the last reporting period	613
3	Returned to non-defaulted status	(127)
4	Amounts written off	(138)
5	Other charges	(270)
6	Defaulted loans and debt securities at end of the reporting period	2,593

(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)**

(\$ millions)

	Q3 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	376,729	59,699	-	55,764	-
2 Debt securities	122,740	-	-	-	-
3 Total	499,469	59,699	-	55,764	-
4 Of which: defaulted	3,018	592	-	238	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

	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 Total	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)**

(\$ millions)

	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 Total	470,339	56,980	-	48,226	216
4 Of which: defaulted	2,118	250	-	197	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

	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 Total	453,827	59,323	-	49,089	106
4 Of which: defaulted	2,123	199	-	155	-

**CR3 - CREDIT RISK MITIGATION
TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)**

(\$ millions)

	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 Total	441,124	57,663	-	48,924	-
4 Of which: defaulted	1,985	164	-	156	-

(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		Q3 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	14	-	14	-	-	0.00%
2	Non-central government public sector entities	268	48	268	14	92	32.78%
3	Multilateral development banks	-	-	-	-	-	0.00%
4	Banks	11	399	11	224	47	20.00%
5	Securities firms	26	509	26	16	9	20.00%
6	Corporates	17,759	11,257	17,759	4,597	20,348	91.02%
7	Regulatory retail portfolios	10,304	6,218	10,304	233	7,788	73.91%
8	Secured by residential property	950	154	950	56	430	42.80%
9	Secured by commercial real estate	428	77	428	39	467	100.00%
10	Equity	1,474	363	1,474	182	1,231	74.37%
11	Defaulted exposures	820	137	820	52	1,207	138.31%
12	Higher-risk categories (3)	144	415	144	169	470	150.00%
13	Other assets	9,193	-	9,193	-	10,297	112.01%
14	Total	41,391	19,577	41,391	5,582	42,386	90.23%

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	Total	43,648	17,618	43,648	5,410	44,572	90.86%

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

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

(\$ millions except as noted)

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

(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)		Q3 2020									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
Asset classes	a	b	c	d	e	f	g	h	i	j	
1	Sovereigns and their central banks	14	-	-	-	-	-	-	-	-	14
2	Non-central government public sector entities	-	-	162	-	120	-	-	-	-	282
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	235	-	-	-	-	-	-	235
5	Securities firms	-	-	42	-	-	-	-	-	-	42
6	Corporates	1,650	-	286	-	260	-	20,160	-	-	22,356
7	Regulatory retail portfolios	450	-	-	-	-	9,196	891	-	-	10,537
8	Secured by residential property	-	-	-	810	-	196	-	-	-	1,006
9	Secured by commercial real estate	-	-	-	-	-	-	467	-	-	467
10	Equity	483	-	13	-	-	-	1,160	-	-	1,656
11	Defaulted exposures	26	-	7	-	-	-	129	710	-	872
12	Higher-risk categories (4)	-	-	-	-	-	-	-	313	-	313
13	Other assets	1,030	-	1,664	-	-	-	6,198	-	301	9,193
14	Total	3,653	-	2,409	810	380	9,392	29,005	1,023	301	46,973

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									
		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	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	Total	3,635	-	2,322	904	251	9,188	31,401	1,061	296	49,058

(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)

Asset classes		Q1 2020									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
a	b	c	d	e	f	g	h	i	j		
1	Sovereigns and their central banks	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	-	-	752
12	Higher-risk categories (4)	-	-	-	-	-	-	-	408	-	408
13	Other assets	2,180	-	1,201	-	-	-	6,333	-	306	10,020
14	Total	3,102	-	2,138	909	242	9,238	30,611	993	306	47,539

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

Asset classes		Q4 2019									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
a	b	c	d	e	f	g	h	i	j		
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	171	-	45	-	-	-	-	216
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	212	-	-	-	-	-	-	212
5	Securities firms	-	-	23	-	-	-	-	-	-	23
6	Corporates	-	-	278	-	182	-	22,197	-	-	22,657
7	Regulatory retail portfolios	420	-	-	-	-	9,175	633	-	-	10,228
8	Secured by residential property	-	-	3	955	-	271	-	-	-	1,229
9	Secured by commercial real estate	-	-	-	-	-	-	606	-	-	606
10	Equity	475	-	358	-	-	-	1,095	-	-	1,928
11	Defaulted exposures	-	-	17	-	-	-	116	550	-	683
12	Higher-risk categories (4)	-	-	-	-	-	-	-	492	-	492
13	Other assets	2,203	-	1,205	-	-	-	4,672	-	285	8,365
14	Total	3,098	-	2,267	955	227	9,446	29,319	1,042	285	46,639

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

Asset classes		Q3 2019									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
a	b	c	d	e	f	g	h	i	j		
1	Sovereigns and their central banks	2	-	-	-	-	-	-	-	-	2
2	Non-central government public sector entities	-	-	217	-	6	-	-	-	-	223
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	168	-	-	-	-	-	-	168
5	Securities firms	-	-	24	-	-	-	-	-	-	24
6	Corporates	-	-	268	-	21	-	22,522	-	-	22,811
7	Regulatory retail portfolios	433	-	-	-	-	8,703	664	-	-	9,800
8	Secured by residential property	-	-	4	3,963	-	314	-	-	-	4,281
9	Secured by commercial real estate	-	-	-	-	-	-	626	-	-	626
10	Equity	477	-	357	-	-	-	1,039	-	-	1,873
11	Defaulted exposures	-	-	16	-	-	-	121	527	-	664
12	Higher-risk categories (4)	-	-	-	-	-	-	-	307	-	307
13	Other assets	2,403	-	1,439	-	-	-	5,463	-	273	9,578
14	Total	3,315	-	2,493	3,963	27	9,017	30,435	834	273	50,357

(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 RISK EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)

(\$ millions except as noted)

				Q3 2020													
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-	Off-balance	Average CCF	EAD post-CRM	Average PD	Number of	Average LGD	Average maturity	RWA	RWA	EL	Provisions
						balance sheet gross exposure	sheet exposures pre-CCF	(4)	and post-CCF	(5)	obligors (6)	(7)	(years)	density	(8)		
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	30,685	-	-	44,662	0.00 %	136,451	26.16 %		394	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	8,832	-	-	-	-	17,628	-		-	-	-	
Medium		0.75 to <2.50			5	2,635	-	-	-	-	7,069	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,272	-	-	-	-	6,768	-		-	-	-	
High		10.00 to <100.00			7	88	-	-	-	-	435	-		-	-	-	
Default		100.00 (Default)			8	151	-	-	-	-	685	-		-	-	-	
Sub-total					9	44,663	-	-	44,662	-	169,036	-		394			8
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	52,461	28,962	41.70 %	64,538	0.09 %	410,753	15.73 %		2,243	3.48 %	9	
Very low to Low		0.15 to <0.25			11	7,719	1,371	25.79 %	8,073	0.22 %	48,093	18.03 %		658	8.15 %	3	
Low		0.25 to <0.50			12	1	-	-	1	0.47 %	-	14.02 %		-	11.24 %	-	
Low		0.50 to <0.75			13	14,024	19	72.10 %	14,038	0.65 %	44,552	13.81 %		1,948	13.88 %	13	
Medium		0.75 to <2.50			14	7,540	440	23.73 %	7,644	1.20 %	32,734	16.98 %		1,901	24.87 %	15	
Medium to High		2.50 to <10.00			15	5,250	92	31.70 %	5,279	6.75 %	15,937	13.46 %		2,848	53.95 %	47	
High		10.00 to <100.00			16	239	19	22.93 %	243	44.13 %	1,614	12.03 %		150	61.81 %	12	
Default		100.00 (Default)			17	206	10	20.90 %	208	100.00 %	1,324	13.05 %		304	145.63 %	16	
Sub-total					18	87,440	30,913		100,024		555,007			10,052		115	98
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,437	6,053	58.98 %	5,007	0.04 %	45,184	68.22 %		445	8.89 %	1	
Very low to Low		0.15 to <0.25			20	6,182	28	100.00 %	6,210	0.19 %	15,211	22.87 %		574	9.25 %	3	
Low		0.25 to <0.50			21	512	201	50.28 %	613	0.37 %	5,660	71.43 %		294	48.03 %	2	
Low		0.50 to <0.75			22	350	-	-	350	0.74 %	5,980	60.27 %		229	65.37 %	2	
Medium		0.75 to <2.50			23	1,827	50	58.95 %	1,857	1.12 %	9,461	39.15 %		1,052	56.64 %	8	
Medium to High		2.50 to <10.00			24	286	1	32.10 %	286	4.55 %	3,643	58.71 %		550	192.39 %	8	
High		10.00 to <100.00			25	206	73	62.41 %	252	21.96 %	2,008	37.06 %		511	203.03 %	22	
Default		100.00 (Default)			26	308	-	-	308	100.00 %	14,681	47.26 %		1,007	326.64 %	99	
Sub-total					27	11,108	6,406		14,883		101,828			4,662		145	189
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	729	39,155	56.94 %	23,023	0.05 %	2,979,089	71.66 %		491	2.13 %	7	
Very low to Low		0.15 to <0.25			29	128	2,452	69.50 %	1,833	0.18 %	336,536	90.77 %		169	9.24 %	3	
Low		0.25 to <0.50			30	39	403	75.73 %	344	0.32 %	81,246	91.02 %		52	15.11 %	1	
Low		0.50 to <0.75			31	3,394	10,872	39.10 %	7,645	0.56 %	626,006	59.70 %		1,180	15.43 %	26	
Medium		0.75 to <2.50			32	479	674	84.80 %	1,050	1.30 %	167,853	80.60 %		566	53.89 %	15	
Medium to High		2.50 to <10.00			33	2,334	1,324	65.91 %	3,207	3.50 %	414,512	77.89 %		2,472	77.05 %	88	
High		10.00 to <100.00			34	639	238	63.11 %	790	20.05 %	98,787	72.57 %		1,326	167.96 %	110	
Default		100.00 (Default)			35	76	26	45.63 %	88	100.00 %	5,161	56.80 %		283	321.40 %	40	
Sub-total					36	7,818	55,144		37,980		4,709,190			6,539		290	438
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,551	3,278	74.22 %	4,825	0.07 %	86,030	54.83 %		618	12.82 %	2	
Very low to Low		0.15 to <0.25			38	85	255	70.88 %	266	0.24 %	15,972	85.83 %		112	42.09 %	1	
Low		0.25 to <0.50			39	2	6	86.34 %	7	0.28 %	2,554	98.54 %		4	52.74 %	-	
Low		0.50 to <0.75			40	1,035	480	80.74 %	1,423	0.57 %	11,695	62.27 %		726	51.06 %	5	
Medium		0.75 to <2.50			41	624	468	52.98 %	872	1.41 %	27,649	65.82 %		700	80.26 %	8	
Medium to High		2.50 to <10.00			42	1,662	199	47.89 %	917	5.07 %	27,925	73.53 %		1,062	115.82 %	35	
High		10.00 to <100.00			43	95	20	73.35 %	110	26.84 %	2,554	67.58 %		169	154.47 %	21	
Default		100.00 (Default)			44	78	8	95.16 %	86	100.00 %	6,411	64.29 %		732	851.82 %	-	
Sub-total					45	5,132	4,714		8,506		180,790			4,123		72	82
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	10,170	3,221	48.93 %	12,020	0.08 %	173,899	19.42 %		457	3.80 %	2	
Very low to Low		0.15 to <0.25			47	5,737	1,042	74.81 %	6,517	0.20 %	266,674	71.14 %		1,947	29.88 %	9	
Low		0.25 to <0.50			48	4,508	934	26.01 %	4,751	0.35 %	729,032	41.76 %		1,246	26.23 %	7	
Low		0.50 to <0.75			49	3,804	967	33.41 %	3,964	0.60 %	17,540	33.82 %		1,107	27.92 %	8	
Medium		0.75 to <2.50			50	7,913	560	47.38 %	8,121	1.36 %	517,740	43.91 %		4,237	52.17 %	51	
Medium to High		2.50 to <10.00			51	2,070	37	40.90 %	2,040	5.02 %	146,362	39.50 %		1,236	60.59 %	36	
High		10.00 to <100.00			52	940	209	34.06 %	1,010	20.17 %	222,206	64.39 %		1,359	134.57 %	127	
Default		100.00 (Default)			53	180	3	49.38 %	175	100.00 %	72,755	42.11 %		374	214.53 %	70	
Sub-total					54	35,322	6,973		38,598		2,146,208			11,963		310	297
Total (all retail portfolios)					55	191,483	104,150		244,653		7,862,059			37,733		932	1,112

(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 RISK 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 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 (9)
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	43,236	85,525	49.75 %	97,902	0.08 %	5,920	32.86 %	2.14	18,256	18.65 %	26	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	26,959	40,110	47.56 %	44,355	0.20 %	4,963	36.27 %	2.24	15,456	34.85 %	32	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,994	37,549	46.26 %	54,258	0.32 %	8,647	36.52 %	2.22	24,119	44.45 %	64	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,886	34,086	44.74 %	52,739	0.60 %	8,340	35.89 %	2.31	30,995	58.77 %	114	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	49,335	33,201	43.94 %	60,677	1.25 %	11,529	35.23 %	2.40	45,853	75.57 %	268	
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	14,278	8,265	48.43 %	16,031	3.71 %	4,154	32.30 %	2.34	15,426	96.23 %	194	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,115	1,066	40.58 %	2,441	14.03 %	897	48.98 %	2.01	5,490	224.88 %	168	
Default	Default	100.00 (Default)	C	C to D	63	2,859	1,124	100.00 %	3,650	100.00 %	450	34.84 %	2.17	9,645	264.22 %	773	
Sub-total					64	217,662	240,926		332,053		44,920			165,240		1,639	2,299
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	191,200	7,899	63.21 %	196,293	0.02 %	1,848	4.23 %	2.44	5,246	2.67 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	155	206	67.67 %	270	0.20 %	99	21.52 %	1.73	49	18.10 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	64	87	40.96 %	73	0.32 %	121	31.33 %	0.68	93	127.47 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	323	137	37.32 %	364	0.58 %	59	17.64 %	2.62	119	32.64 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	113	72	48.06 %	113	1.57 %	102	43.90 %	2.24	112	98.46 %	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	811	37	42.85 %	824	2.88 %	61	25.23 %	3.22	670	81.25 %	7	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	6	3	35.22 %	6	17.95 %	6	38.48 %	1.00	11	199.51 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	
Sub-total					73	192,672	8,441		197,943		2,297			6,300		12	14
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,407	3,268	73.39 %	16,381	0.06 %	176	17.04 %	1.00	1,025	6.26 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,032	5,695	60.98 %	4,982	0.19 %	86	13.80 %	0.96	505	10.14 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	781	1,345	61.48 %	1,332	0.32 %	68	9.54 %	0.88	113	8.47 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	4,229	839	62.01 %	4,578	0.54 %	46	9.36 %	2.42	720	15.72 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	2,028	51	73.10 %	1,621	1.03 %	40	14.98 %	0.45	432	26.68 %	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	345	127	77.09 %	282	2.76 %	22	13.80 %	0.75	95	33.76 %	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	21,822	11,325		29,176		438			2,890		9	13
Total (all wholesale portfolios)					83	432,156	260,692		559,172		47,655			174,430		1,660	2,326

(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 RISK 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 (d)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions (8)
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	31,735	-	-	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
Canadian uninsured residential																	
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
Non-Canadian residential																	
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	-	104,314	-		5,635	-	163	196
Qualifying revolving retail																	
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	66.83 %	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
Retail small-and-medium-sized entities																	
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
Other retail																	
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
Total (all retail portfolios)					55	190,114	104,622	-	244,903	-	8,122,116	-		38,702	-	978	955

(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 RISK 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 (9)
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,580	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
Total (all wholesale portfolios)					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 RISK 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
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	30,727	-	-	44,905	0.00 %	138,117	26.48 %		402	0.90 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,928	-	-	-	-	17,901	-		-	-	-	
Medium		0.75 to <2.50			5	2,679	-	-	-	-	7,262	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,262	-	-	-	-	6,873	-		-	-	-	
High		10.00 to <100.00			7	158	-	-	-	-	761	-		-	-	-	
Default		100.00 (Default)			8	152	-	-	-	-	683	-		-	-	-	
Sub-total					9	44,906	-	-	44,905	-	171,597	-		402	-	-	4
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	50,610	27,665	41.44 %	62,074	0.09 %	404,012	15.95 %		2,194	3.53 %	8	
Very low to Low		0.15 to <0.25			11	7,366	1,404	28.15 %	7,761	0.22 %	48,757	18.21 %		639	8.23 %	3	
Low		0.25 to <0.50			12	19	-	-	19	0.48 %	-	-		2	11.24 %	-	
Low		0.50 to <0.75			13	13,368	22	72.86 %	13,384	0.66 %	43,891	14.23 %		1,921	14.35 %	13	
Medium		0.75 to <2.50			14	7,397	533	23.85 %	7,524	1.21 %	33,753	17.21 %		1,898	25.22 %	15	
Medium to High		2.50 to <10.00			15	5,164	101	29.74 %	5,194	6.75 %	16,385	13.76 %		2,865	55.16 %	48	
High		10.00 to <100.00			16	325	26	27.65 %	332	42.52 %	2,287	12.27 %		214	64.33 %	17	
Default		100.00 (Default)			17	160	8	20.17 %	162	100.00 %	1,246	13.36 %		236	145.62 %	12	
Sub-total					18	84,409	29,759	-	96,450	-	550,331	-		9,969	-	116	34
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,427	5,981	58.81 %	4,945	0.04 %	45,443	68.99 %		444	8.99 %	1	
Very low to Low		0.15 to <0.25			20	6,491	36	100.00 %	6,527	0.19 %	13,554	29.60 %		782	11.98 %	4	
Low		0.25 to <0.50			21	523	222	51.41 %	637	0.37 %	5,999	72.67 %		311	48.87 %	2	
Low		0.50 to <0.75			22	399	-	-	399	0.74 %	6,555	60.32 %		261	65.42 %	2	
Medium		0.75 to <2.50			23	2,207	59	62.12 %	2,243	1.11 %	10,149	43.84 %		1,402	62.49 %	11	
Medium to High		2.50 to <10.00			24	328	1	48.45 %	329	4.59 %	3,997	59.92 %		650	197.72 %	9	
High		10.00 to <100.00			25	162	46	61.86 %	191	21.98 %	1,826	43.95 %		462	242.23 %	19	
Default		100.00 (Default)			26	323	-	-	323	100.00 %	15,047	50.50 %		1,114	344.85 %	109	
Sub-total					27	11,860	6,345	-	15,594	-	102,570	-		5,426	-	157	193
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	794	38,738	58.78 %	23,563	0.05 %	3,028,270	72.58 %		515	2.19 %	7	
Very low to Low		0.15 to <0.25			29	137	2,482	71.50 %	1,911	0.18 %	354,457	90.78 %		179	9.35 %	3	
Low		0.25 to <0.50			30	41	393	77.46 %	346	0.32 %	82,374	91.06 %		52	15.13 %	1	
Low		0.50 to <0.75			31	3,574	10,868	39.91 %	7,912	0.56 %	660,068	60.90 %		1,245	15.74 %	27	
Medium		0.75 to <2.50			32	457	699	88.42 %	1,075	1.29 %	184,448	80.98 %		574	53.42 %	15	
Medium to High		2.50 to <10.00			33	2,588	1,423	69.12 %	3,572	3.53 %	480,743	77.72 %		2,758	77.22 %	98	
High		10.00 to <100.00			34	754	254	66.03 %	922	21.50 %	127,214	72.24 %		1,558	168.90 %	137	
Default		100.00 (Default)			35	71	25	44.87 %	82	100.00 %	4,734	55.51 %		277	336.13 %	35	
Sub-total					36	8,416	54,882	-	39,383	-	4,922,308	-		7,158	-	323	315
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,426	3,179	72.66 %	3,736	0.09 %	91,786	64.02 %		530	14.20 %	2	
Very low to Low		0.15 to <0.25			38	23	75	78.82 %	83	0.21 %	11,793	87.35 %		32	38.25 %	-	
Low		0.25 to <0.50			39	51	108	72.90 %	130	0.34 %	48,785	98.16 %		76	58.86 %	-	
Low		0.50 to <0.75			40	1,056	383	83.52 %	1,375	0.56 %	7,733	53.72 %		601	43.73 %	4	
Medium		0.75 to <2.50			41	676	286	82.01 %	910	1.43 %	31,063	63.71 %		708	77.76 %	8	
Medium to High		2.50 to <10.00			42	557	165	77.87 %	686	4.72 %	13,266	72.29 %		773	112.79 %	25	
High		10.00 to <100.00			43	81	19	84.74 %	98	26.05 %	2,982	68.90 %		152	155.98 %	19	
Default		100.00 (Default)			44	46	4	84.92 %	49	100.00 %	5,961	55.36 %		304	616.27 %	5	
Sub-total					45	3,916	4,219	-	7,067	-	213,369	-		3,176	-	63	54
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	9,498	2,995	49.29 %	11,281	0.08 %	163,743	19.34 %		423	3.75 %	2	
Very low to Low		0.15 to <0.25			47	5,866	1,078	76.57 %	6,691	0.20 %	267,226	73.01 %		2,051	30.66 %	9	
Low		0.25 to <0.50			48	4,460	895	26.81 %	4,700	0.35 %	695,219	42.52 %		1,261	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 %	541,091	44.58 %		4,603	53.06 %	55	
Medium to High		2.50 to <10.00			51	2,223	50	39.40 %	2,189	4.75 %	165,247	41.58 %		1,386	63.28 %	39	
High		10.00 to <100.00			52	947	217	32.35 %	1,013	23.66 %	277,999	63.96 %		1,367	134.95 %	145	
Default		100.00 (Default)			53	198	2	46.40 %	193	100.00 %	79,048	45.69 %		478	247.95 %	79	
Sub-total					54	35,174	6,696	-	38,375	-	2,206,813	-		12,599	-	343	239
Total (all retail portfolios)					55	188,681	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 RISK EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)

(\$ millions except as noted)

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

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

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

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

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

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

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

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

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

(9) Includes Stage 1, Stage 2, Stage 3 allowances and partial write-offs.

CR6 - IRB - CREDIT RISK 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
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	31,684	-	-	45,571	0.00 %	139,905	26.52 %		379	0.82 %	-	-
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-	-	-	-	-	-
Low		0.25 to <0.50			3	-	-	-	-	-	-	-	-	-	-	-	-
Low		0.50 to <0.75			4	8,599	-	-	-	-	18,002	-	-	-	-	-	-
Medium		0.75 to <2.50			5	2,688	-	-	-	-	7,294	-	-	-	-	-	-
Medium to High		2.50 to <10.00			6	2,285	-	-	-	-	6,958	-	-	-	-	-	-
High		10.00 to <100.00			7	167	-	-	-	-	759	-	-	-	-	-	-
Default		100.00 (Default)			8	148	-	-	-	-	709	-	-	-	-	-	-
Sub-total					9	45,571	-	-	45,571	-	173,627	-	-	379	-	-	-
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	49,464	27,051	40.20 %	60,338	0.07 %	399,209	15.98 %		1,838	3.05 %	7	-
Very low to Low		0.15 to <0.25			11	7,405	1,452	25.29 %	7,772	0.18 %	49,931	18.20 %		554	7.12 %	3	-
Low		0.25 to <0.50			12	16	-	-	16	0.48 %	-	-		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	-
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,451	5,914	58.67 %	4,921	0.04 %	45,573	68.67 %		440	8.94 %	1	-
Very low to Low		0.15 to <0.25			20	6,703	37	100.00 %	6,740	0.19 %	13,967	29.58 %		807	11.97 %	4	-
Low		0.25 to <0.50			21	508	224	50.84 %	622	0.37 %	5,928	71.87 %		301	48.33 %	2	-
Low		0.50 to <0.75			22	417	-	0.00 %	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	-	0.00 %	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	-
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	741	38,166	57.67 %	22,752	0.05 %	3,008,415	72.96 %		501	2.20 %	7	-
Very low to Low		0.15 to <0.25			29	111	2,589	70.93 %	1,947	0.17 %	368,556	90.06 %		174	8.92 %	3	-
Low		0.25 to <0.50			30	32	407	76.48 %	343	0.31 %	84,366	90.94 %		51	14.82 %	1	-
Low		0.50 to <0.75			31	3,604	10,797	37.71 %	7,675	0.56 %	663,614	60.94 %		1,207	15.72 %	26	-
Medium		0.75 to <2.50			32	421	755	87.48 %	1,082	1.30 %	193,439	85.37 %		452	41.81 %	12	-
Medium to High		2.50 to <10.00			33	2,475	1,445	68.52 %	3,466	3.51 %	482,626	80.09 %		2,786	80.38 %	100	-
High		10.00 to <100.00			34	713	248	65.24 %	875	21.25 %	125,035	71.54 %		1,458	166.64 %	127	-
Default		100.00 (Default)			35	70	22	42.88 %	80	100.00 %	4,481	55.19 %		243	304.79 %	37	-
Sub-total					36	8,167	54,429	-	38,220	-	4,930,532	-	-	6,872	-	313	-
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,417	3,073	72.29 %	3,638	0.09 %	68,918	62.98 %		515	14.14 %	2	-
Very low to Low		0.15 to <0.25			38	32	118	76.50 %	122	0.21 %	5,508	85.56 %		46	37.46 %	-	-
Low		0.25 to <0.50			39	53	113	73.37 %	136	0.34 %	49,237	98.00 %		80	58.85 %	-	-
Low		0.50 to <0.75			40	980	354	82.53 %	1,272	0.56 %	5,460	53.14 %		550	43.28 %	4	-
Medium		0.75 to <2.50			41	663	315	81.61 %	920	1.42 %	29,889	64.03 %		716	77.84 %	8	-
Medium to High		2.50 to <10.00			42	521	147	79.73 %	638	4.75 %	12,264	71.67 %		714	111.95 %	23	-
High		10.00 to <100.00			43	81	21	81.46 %	98	26.04 %	2,519	70.21 %		157	161.04 %	19	-
Default		100.00 (Default)			44	40	39	82.63 %	72	100.00 %	5,880	68.32 %		265	368.23 %	33	-
Sub-total					45	3,787	4,180	-	6,896	-	179,675	-	-	3,043	-	89	-
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	9,262	3,364	49.38 %	11,247	0.07 %	326,475	21.05 %		446	3.96 %	2	-
Very low to Low		0.15 to <0.25			47	8,832	586	91.61 %	9,369	0.20 %	227,554	61.88 %		2,438	26.03 %	11	-
Low		0.25 to <0.50			48	1,490	868	26.94 %	1,724	0.45 %	560,891	54.73 %		673	39.06 %	4	-
Low		0.50 to <0.75			49	4,235	901	30.96 %	4,331	0.59 %	53,928	36.29 %		1,293	29.85 %	9	-
Medium		0.75 to <2.50			50	7,539	513	47.72 %	7,708	1.44 %	508,995	46.89 %		4,364	56.61 %	53	-
Medium to High		2.50 to <10.00			51	2,139	56	33.47 %	2,102	4.76 %	190,434	43.25 %		1,383	65.78 %	38	-
High		10.00 to <100.00			52	857	194	33.36 %	917	23.45 %	259,862	65.99 %		1,272	138.69 %	133	-
Default		100.00 (Default)			53	197	2	44.85 %	193	100.00 %	79,286	46.64 %		476	247.18 %	83	-
Sub-total					54	34,551	6,484	-	37,591	-	2,207,425	-	-	12,345	-	333	-
Total (all retail portfolios)					55	186,721	100,483	-	237,986	-	8,140,659	-	-	37,854	-	1,011	-

(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 RISK EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)
 (\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2019											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions (9)
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	46,163	80,695	51.19 %	95,131	0.08 %	5,830	34.08 %	2.33	19,486	20.48 %	27	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	27,656	41,522	49.07 %	46,394	0.20 %	4,956	38.05 %	2.37	17,636	38.01 %	36	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	42,115	36,734	47.56 %	58,250	0.32 %	8,764	36.88 %	2.45	27,530	47.26 %	69	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	41,041	30,849	44.58 %	53,116	0.62 %	8,374	35.24 %	2.48	31,548	59.39 %	116	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	41,386	28,174	45.64 %	52,252	1.23 %	11,328	36.03 %	2.57	40,545	77.60 %	230	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	6,859	5,467	46.22 %	8,600	3.48 %	2,581	30.63 %	2.13	7,384	85.86 %	94	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,208	1,256	46.30 %	2,586	14.06 %	799	28.56 %	2.09	3,404	131.63 %	105	
Default	Default	100.00 (Default)	C	C to D	63	1,357	307	100.00 %	1,634	100.00 %	369	36.53 %	2.53	4,834	295.73 %	339	
Sub-total					64	208,785	225,004		317,963		43,001			152,367		1,016	339
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	128,075	7,978	64.46 %	133,392	0.02 %	3,347	5.25 %	2.61	3,745	2.81 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	531	114	50.91 %	462	0.20 %	325	22.73 %	1.63	89	19.33 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	96	147	37.41 %	142	0.32 %	121	51.59 %	2.56	86	60.89 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	206	69	38.04 %	209	0.62 %	100	40.98 %	1.51	130	61.90 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	945	51	40.84 %	952	0.98 %	91	28.54 %	2.37	573	60.20 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	30	25	48.20 %	41	3.56 %	37	41.74 %	1.21	47	116.09 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	19	2	39.65 %	18	13.44 %	6	16.88 %	1.13	15	80.92 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	100.00 %	-	100.00 %	1	15.00 %	1.00	-	198.75 %	-	
Sub-total					73	129,902	8,386		135,216		4,028			4,685		8	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,822	3,792	81.14 %	16,865	0.07 %	175	19.39 %	1.19	1,448	8.58 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,399	5,821	60.35 %	7,548	0.19 %	80	11.30 %	1.41	673	8.92 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,689	1,456	62.30 %	2,458	0.32 %	80	14.99 %	1.07	392	16.00 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	367	709	62.69 %	680	0.56 %	46	16.27 %	1.18	161	23.74 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,417	152	95.23 %	1,275	1.07 %	46	15.87 %	0.51	391	30.64 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	109	15	98.16 %	80	2.82 %	16	15.22 %	0.26	29	36.95 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,803	11,945		28,906		443			3,094		8	-
Total (all wholesale portfolios)					83	359,490	245,335		482,085		47,472			160,146		1,032	339

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

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

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

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

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

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

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

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

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

CR6 - IRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (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 (%)	EAD post-CRM and post-CCF	Average PD (%)	Number of obligors	Average LGD (%)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	31,158	-	-	45,350	0.00 %	140,137	26.31 %		372	0.83 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,874	-	-	-	-	18,122	-		-	-	-	
Medium		0.75 to <2.50			5	2,686	-	-	-	-	7,367	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,311	-	-	-	-	7,171	-		-	-	-	
High		10.00 to <100.00			7	172	-	-	-	-	815	-		-	-	-	
Default		100.00 (Default)			8	150	-	-	-	-	724	-		-	-	-	
Sub-total					9	45,351	-	-	45,350	-	174,336	-		372	-	-	
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	48,731	26,632	39.98 %	59,377	0.07 %	396,054	15.94 %		1,809	3.05 %	7	
Very low to Low		0.15 to <0.25			11	7,295	1,435	25.53 %	7,662	0.18 %	49,725	17.52 %		528	6.89 %	2	
Low		0.25 to <0.50			12	16	-	-	16	0.48 %	-	14.03 %		2	0	-	
Low		0.50 to <0.75			13	12,050	20	70.79 %	12,064	0.61 %	41,683	15.06 %		1,713	14.20 %	11	
Medium		0.75 to <2.50			14	7,571	596	19.65 %	7,688	1.24 %	36,791	16.08 %		1,860	24.19 %	15	
Medium to High		2.50 to <10.00			15	4,733	36	25.55 %	4,743	6.92 %	13,444	13.20 %		2,562	54.01 %	43	
High		10.00 to <100.00			16	348	32	20.46 %	355	39.81 %	2,457	14.66 %		284	79.95 %	20	
Default		100.00 (Default)			17	167	9	15.08 %	168	100.00 %	1,255	12.80 %		242	144.08 %	10	
Sub-total					18	80,911	28,760	-	92,073	-	541,409	-		9,000	-	108	
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,447	5,911	58.65 %	4,913	0.04 %	45,719	69.20 %		443	9.01 %	1	
Very low to Low		0.15 to <0.25			20	4,376	48	100.00 %	4,424	0.19 %	14,408	30.49 %		546	12.34 %	3	
Low		0.25 to <0.50			21	788	246	49.39 %	910	0.47 %	9,041	72.76 %		522	57.40 %	3	
Low		0.50 to <0.75			22	447	-	-	447	0.74 %	7,085	61.70 %		299	66.91 %	2	
Medium		0.75 to <2.50			23	1,482	30	85.38 %	1,508	1.18 %	7,193	43.02 %		986	65.38 %	8	
Medium to High		2.50 to <10.00			24	302	1	59.41 %	303	4.55 %	3,891	64.05 %		633	208.99 %	9	
High		10.00 to <100.00			25	165	42	60.76 %	191	22.91 %	1,815	45.77 %		469	246.15 %	20	
Default		100.00 (Default)			26	351	-	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	
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	758	37,708	57.68 %	22,508	0.05 %	2,974,849	72.84 %		493	2.19 %	7	
Very low to Low		0.15 to <0.25			29	113	2,581	70.51 %	1,932	0.17 %	365,335	89.29 %		170	8.81 %	3	
Low		0.25 to <0.50			30	33	412	75.61 %	344	0.31 %	86,238	90.82 %		51	14.81 %	1	
Low		0.50 to <0.75			31	3,532	10,564	37.96 %	7,542	0.56 %	658,174	60.62 %		1,182	15.67 %	26	
Medium		0.75 to <2.50			32	421	741	87.04 %	1,066	1.30 %	192,980	80.85 %		422	39.62 %	11	
Medium to High		2.50 to <10.00			33	2,404	1,401	68.81 %	3,368	3.51 %	474,547	76.50 %		2,556	75.88 %	91	
High		10.00 to <100.00			34	699	252	63.35 %	859	21.90 %	123,912	70.87 %		1,414	164.66 %	126	
Default		100.00 (Default)			35	80	30	40.93 %	92	100.00 %	5,350	54.27 %		319	345.74 %	37	
Sub-total					36	8,040	53,689	-	37,711	-	4,881,385	-		6,607	-	302	
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,346	2,894	71.83 %	3,425	0.09 %	69,981	61.78 %		472	13.80 %	2	
Very low to Low		0.15 to <0.25			38	28	112	76.98 %	114	0.21 %	5,508	85.47 %		43	37.43 %	-	
Low		0.25 to <0.50			39	50	109	72.72 %	129	0.34 %	49,241	98.00 %		76	59.20 %	-	
Low		0.50 to <0.75			40	954	312	83.09 %	1,213	0.56 %	5,799	51.20 %		506	41.69 %	3	
Medium		0.75 to <2.50			41	576	305	81.63 %	825	1.41 %	30,170	64.25 %		640	77.57 %	7	
Medium to High		2.50 to <10.00			42	496	147	79.96 %	613	4.84 %	12,743	71.82 %		690	112.44 %	22	
High		10.00 to <100.00			43	75	19	80.46 %	90	27.37 %	2,771	71.29 %		146	161.03 %	19	
Default		100.00 (Default)			44	36	39	82.71 %	68	100.00 %	5,967	68.88 %		244	358.68 %	32	
Sub-total					45	3,561	3,937	-	6,477	-	182,180	-		2,817	-	85	
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	9,024	3,333	49.28 %	11,008	0.07 %	318,547	21.07 %		430	3.90 %	2	
Very low to Low		0.15 to <0.25			47	8,261	607	92.24 %	8,821	0.20 %	224,083	60.77 %		2,260	25.62 %	10	
Low		0.25 to <0.50			48	1,431	829	26.96 %	1,654	0.45 %	548,345	54.83 %		655	39.59 %	4	
Low		0.50 to <0.75			49	4,056	878	32.18 %	4,146	0.59 %	52,646	35.18 %		1,201	28.96 %	8	
Medium		0.75 to <2.50			50	7,277	492	47.06 %	7,429	1.44 %	506,766	45.57 %		4,096	55.13 %	50	
Medium to High		2.50 to <10.00			51	2,057	50	38.12 %	2,017	4.76 %	199,035	41.69 %		1,279	63.40 %	36	
High		10.00 to <100.00			52	837	189	31.59 %	892	24.00 %	276,654	65.57 %		1,232	138.14 %	131	
Default		100.00 (Default)			53	200	3	48.68 %	196	100.00 %	79,023	47.25 %		497	253.05 %	84	
Sub-total					54	33,143	6,381	-	36,163	-	2,205,099	-		11,650	-	325	
Total (all retail portfolios)					55	180,364	99,045	-	230,821	-	8,089,264	-		35,551	-	981	

(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 RISK 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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	42,772	80,070	50.67 %	91,141	0.08 %	5,697	34.63 %	2.34	18,847	20.68 %	26	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	29,301	39,306	47.97 %	46,424	0.20 %	5,134	37.98 %	2.39	17,703	38.13 %	36	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	41,102	38,255	48.71 %	58,082	0.32 %	9,055	37.02 %	2.50	27,804	47.87 %	69	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,865	29,603	45.59 %	51,933	0.62 %	8,522	34.98 %	2.49	30,686	59.09 %	113	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	40,747	29,604	46.54 %	52,540	1.23 %	11,795	36.11 %	2.58	40,724	77.51 %	232	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	6,216	6,230	47.85 %	8,331	3.59 %	2,780	31.79 %	2.07	7,459	89.53 %	94	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	1,734	1,082	51.36 %	2,173	14.44 %	783	29.10 %	2.20	2,941	135.35 %	92	
Default	Default	100.00 (Default)	C	C to D	63	1,120	292	100.00 %	1,399	100.00 %	356	35.42 %	2.49	4,070	291.05 %	268	
Sub-total					64	202,857	224,442		312,023		44,122		150,234		930	268	
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	112,534	7,892	61.93 %	117,682	0.02 %	3,292	5.90 %	2.74	3,720	3.16 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	603	340	76.35 %	698	0.20 %	329	20.18 %	1.36	113	16.15 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	126	177	45.50 %	153	0.32 %	119	39.38 %	2.39	74	48.06 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	703	55	38.38 %	717	0.63 %	83	48.39 %	2.50	598	83.31 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	129	62	40.39 %	127	1.26 %	89	30.80 %	1.69	82	64.30 %	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	41	16	44.43 %	45	2.74 %	40	46.37 %	1.22	56	124.31 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	2	-	44.73 %	1	14.66 %	4	65.00 %	1.00	2	311.58 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	100.00 %	-	100.00 %	-	15.00 %	1.00	-	198.75 %	-	
Sub-total					73	114,138	8,542		119,423		3,956		4,645		7	-	
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,824	4,799	75.24 %	16,144	0.07 %	172	17.66 %	1.27	1,393	8.63 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,468	4,398	60.67 %	7,021	0.19 %	76	12.65 %	1.55	712	10.14 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,703	1,184	62.06 %	2,353	0.32 %	74	14.67 %	1.14	373	15.85 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	573	852	64.75 %	962	0.56 %	47	15.94 %	0.96	214	22.22 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,598	155	98.45 %	1,402	1.10 %	45	16.13 %	0.36	413	29.44 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	119	4	97.78 %	122	2.82 %	15	16.79 %	0.50	54	43.95 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,285	11,392		28,004		429		3,159		10	-	
Total (all wholesale portfolios)					83	337,280	244,376		459,450		48,507		158,038		947	268	

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

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

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

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

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

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

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

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

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

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

(\$ millions)

		Q3 2020		Q2 2020	
		Pre-credit Derivatives RWA	Actual RWA	Pre-credit Derivatives RWA	Actual RWA
		a	b	c	d
Portfolio					
1	Corporate - AIRB	-	-	-	-
2	Sovereign - AIRB	-	-	-	-
3	Bank - AIRB	-	-	-	-
4	Total	-	-	-	-

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

(\$ millions)

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

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

(\$ millions)

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

(1) As at July 31, 2020 and April 30, 2020, there were 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)

	Q3 2020			Q2 2020		
	Credit risk, of which		Counterparty credit risk (6)	Credit risk, of which		Counterparty credit risk (6)
	AIRB	Standardized		AIRB	Standardized	
(\$ millions)	a	b	c	d	e	f
1 RWA as at beginning of reporting period	219,181	44,572	20,210	202,241	43,796	18,204
2 Asset size (2)	(4,625)	(1,094)	(1,802)	6,317	(904)	1,771
3 Asset quality (3)	3,759	121	151	4,887	103	192
4 Model updates (4)	(1,479)	-	-	-	-	-
5 Methodology and policy (5)	-	-	-	-	-	(633)
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(4,673)	(1,213)	(198)	5,736	1,577	676
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	212,163	42,386	18,361	219,181	44,572	20,210

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

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

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

	Q3 2019		
	Credit risk, of which		Counterparty credit risk (6)
	AIRB	Standardized	
(\$ millions)	a	b	c
1 RWA as at beginning of reporting period	189,685	42,281	15,861
2 Asset size (2)	6,175	1,972	(67)
3 Asset quality (3)	(1,505)	43	(139)
4 Model updates (4)	-	-	-
5 Methodology and policy (5)	849	-	73
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	(1,615)	(453)	(234)
8 Other	-	-	-
9 RWA as at end of reporting period	193,589	43,843	15,494

- (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 include model implementation, change in model scope or any change to address model malfunctions.
- (5) Methodology and policy include 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 #	Q3 2020				Q2 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	23,700	1,953	332,053	14,628	26,278	1,909	350,723	16,226
Sovereign	2	295	-	197,943	163	278	-	185,482	159
Bank	3	277	-	29,176	2,495	268	-	29,522	2,914
Total Wholesale	4	24,272	1,953	559,172	17,286	26,824	1,909	565,727	19,299
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,018	-	110,066	43,677	1,140	14	110,196	45,034
HELOCs	6	134	-	49,503	-	154	-	48,961	-
Other retail	7	4,139	450	38,598	1,492	3,826	461	38,715	1,563
Qualifying revolving retail	8	-	-	37,980	-	-	-	39,186	-
Retail SMEs	9	6,561	-	8,506	840	6,493	-	7,845	555
Total Retail	10	11,852	450	244,653	46,009	11,613	475	244,903	47,152
Other assets	11	9,193	-	-	-	8,706	-	-	-
Equity	12	1,656	-	-	-	1,915	-	-	-
Total Bank	13	46,973	2,403	803,825	63,295	49,058	2,384	810,630	66,451

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

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

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)

(\$ millions)	LINE #	Q3 2019			
		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	24,122	236	312,023	10,663
Sovereign	2	225	-	119,423	396
Bank	3	191	-	28,004	871
Total Wholesale	4	24,538	236	459,450	11,930
Residential mortgages excluding home equity line of credits (HELOCs)	5	4,256	16	104,362	44,421
HELOCs	6	189	-	46,108	-
Other retail	7	3,234	437	36,163	1,732
Qualifying revolving retail	8	-	-	37,711	-
Retail SMEs	9	6,689	-	6,477	-
Total Retail	10	14,368	453	230,821	46,153
Other assets	11	9,578	-	-	-
Equity	12	1,873	-	-	-
Total Bank	13	50,357	689	690,271	58,083

(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 #	Q3 2020				Q2 2020			
	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	146,773	196,021	12,959	355,753	150,750	214,059	12,192	377,001
Sovereign	75,649	107,549	15,040	198,238	69,369	98,954	17,437	185,760
Bank	4,969	6,865	17,619	29,453	5,594	7,344	16,852	29,790
Total Wholesale	227,391	310,435	45,618	583,444	225,713	320,357	46,481	592,551
Residential mortgages excluding home equity line of credits (HELOCs)	101,714	9,370	-	111,084	100,932	10,404	-	111,336
HELOCs	42,973	6,664	-	49,637	42,080	7,035	-	49,115
Other retail	30,690	11,470	577	42,737	30,001	11,974	566	42,541
Qualifying revolving retail	37,980	-	-	37,980	39,186	-	-	39,186
Retail SMEs	7,655	7,411	1	15,067	7,533	6,804	1	14,338
Total Retail	221,012	34,915	578	256,505	219,732	36,217	567	256,516
Other assets	6,050	2,710	433	9,193	5,583	2,671	452	8,706
Equity	91	1,348	217	1,656	83	1,614	218	1,915
Total Bank	454,544	349,408	46,846	850,798	451,111	360,859	47,718	859,688

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION

LINE #	Q3 2019			
	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	144,025	182,411	9,709	336,145
Sovereign	32,620	72,134	14,894	119,648
Bank	4,775	6,613	16,807	28,195
Total Wholesale	181,420	261,158	41,410	483,988
Residential mortgages excluding home equity line of credits (HELOCs)	97,851	10,767	-	108,618
HELOCs	39,572	6,725	-	46,297
Other retail	28,591	10,272	534	39,397
Qualifying revolving retail	37,711	-	-	37,711
Retail SMEs	6,598	6,567	1	13,166
Total Retail	210,323	34,331	535	245,189
Other assets	5,610	3,681	287	9,578
Equity	59	1,613	201	1,873
Total Bank	397,412	300,783	42,433	740,628

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS

LINE #	Q3 2020				Q2 2020				Q1 2020	Q4 2019	Q3 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	236,498	99,809	19,446	355,753	262,581	94,744	19,676	377,001	346,744	342,113	336,145
Sovereign	2	192,953	3,338	1,947	198,238	180,574	3,544	1,642	185,760	143,038	135,431	119,648
Bank	3	21,860	5,915	1,678	29,453	21,826	6,155	1,809	29,790	28,039	29,140	28,195
Total Wholesale	4	451,311	109,062	23,071	583,444	464,981	104,443	23,127	592,551	517,821	506,684	483,988
Residential mortgages excluding home equity line of credits (HELOCs)	5	110,991	42	51	111,084	111,228	52	56	111,336	110,393	109,916	108,618
HELOCs	6	33,320	16,317	-	49,637	33,050	16,065	-	49,115	47,873	46,748	46,297
Other retail	7	39,331	3,405	1	42,737	39,229	3,311	1	42,541	42,347	41,205	39,397
Qualifying revolving retail	8	7,820	30,160	-	37,980	7,196	31,990	-	39,186	39,383	38,220	37,711
Retail SMEs	9	11,590	3,435	42	15,067	10,784	3,509	45	14,338	13,326	13,645	13,166
Total Retail	10	203,052	53,359	94	256,505	201,487	54,927	102	256,516	253,322	249,734	245,189
Other assets	11	9,193	-	-	9,193	8,706	-	-	8,706	10,020	8,365	9,578
Equity	12	1,474	182	-	1,656	1,728	187	-	1,915	1,817	1,927	1,873
Total Bank	13	665,030	162,603	23,165	850,798	676,902	159,557	23,229	859,688	782,980	766,710	740,628

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN

LINE #	Q3 2020				Q2 2020				Q1 2020	Q4 2019	Q3 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	253,603	93,539	16,673	363,815	254,242	93,935	16,515	364,692	322,472	315,521	301,584
1 to 5 years	2	324,736	63,700	6,396	394,832	339,025	59,651	6,610	405,286	376,644	369,735	358,925
Greater than 5 years	3	86,691	5,364	96	92,151	83,635	5,971	104	89,710	83,864	81,454	80,119
Total Bank	4	665,030	162,603	23,165	850,798	676,902	159,557	23,229	859,688	782,980	766,710	740,628

CREDIT RISK EXPOSURE BY INDUSTRY

LINE #	Q3 2020				Q2 2020				Q1 2020	Q4 2019	Q3 2019	
	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Drawn	Commitments (undrawn) (1)	Other off-balance sheet items (2)	Total	Total	Total	Total	
Agriculture	1	12,878	1,952	44	14,874	13,085	2,051	43	15,179	14,592	14,526	14,527
Communications	2	1,057	1,321	273	2,651	1,065	1,228	281	2,574	2,413	2,415	2,335
Construction	3	4,772	3,436	1,281	9,489	5,733	3,226	1,194	10,153	8,834	8,839	8,473
Financial	4	152,237	25,501	5,938	183,676	148,265	27,666	6,540	182,471	148,391	148,390	135,177
Forest products	5	1,020	510	124	1,654	1,273	431	97	1,801	1,665	1,589	1,589
Government	6	82,607	1,713	589	84,909	76,994	1,706	626	79,326	69,078	60,609	53,918
Individual	7	203,048	53,363	93	256,504	201,490	54,928	103	256,521	253,320	249,733	245,192
Manufacturing	8	29,655	15,925	1,683	47,263	36,584	13,400	1,668	51,652	45,768	44,465	44,140
Mining	9	3,598	3,924	1,547	9,069	3,877	3,696	1,382	8,955	8,073	7,957	7,909
Oil and Gas	10	13,956	11,018	1,934	26,908	14,965	11,205	1,952	28,122	26,075	26,519	26,633
Other	11	16,758	433	576	17,767	15,496	403	149	16,048	16,290	16,304	19,052
Real estate	12	42,486	9,344	956	52,786	43,806	8,629	913	53,348	49,644	46,957	45,779
Retail trade	13	20,419	4,752	623	25,794	26,249	3,872	635	30,756	27,249	27,118	26,905
Service industries	14	50,212	14,088	3,197	67,497	54,310	12,814	3,241	70,365	63,926	62,948	61,314
Transportation	15	8,637	2,654	1,212	12,503	9,029	2,562	1,222	12,813	11,832	12,166	11,792
Utilities	16	5,677	7,193	2,554	15,424	5,859	6,778	2,567	15,204	13,094	13,466	13,443
Wholesale trade	17	16,013	5,476	541	22,030	18,822	4,962	616	22,400	22,736	22,709	22,450
Total Bank	18	665,030	162,603	23,165	850,798	676,902	159,557	23,229	859,688	782,980	766,710	740,628

(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)

	Q3 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)	10,415	16,090	-	1.4	36,863	10,354
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)					21,328	3,647
5 VaR for SFTs					-	-
6 Total						14,001

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

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

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

(\$ millions)

		Q3 2020		Q2 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	25,975	3,754	25,196	7,164
4	Total subject to the CVA capital charge	25,975	3,754	25,196	7,164

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

(\$ millions)

		Q1 2020		Q4 2019	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1	(i) VaR component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardized CVA capital charge	22,429	6,182	19,787	5,400
4	Total subject to the CVA capital charge	22,429	6,182	19,787	5,400

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

(\$ millions)

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

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

(\$ millions)

Regulatory portfolio		Q3 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	-	-	326	-	-	-	-	-	326
Securities firms	5	-	-	3	-	-	-	-	-	3
Corporates	6	-	-	-	-	-	491	-	-	491
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	-	-	-	-	-	-	8	-	8
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	329	-	-	499	8	-	836

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	-	-	-	-	-	-	-	-	-
Total	14	-	-	323	1	-	351	17	-	692

(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		Q1 2020								
		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	-	-	240	-	-	1	-	-	241
Securities firms	5	-	-	10	-	-	-	-	-	10
Corporates	6	-	-	-	-	515	-	-	-	515
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	4	-	-	-	4
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	10	-	-	10
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	250	-	520	10	-	-	780

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

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	-	-	-	-	-	-	-	-	-
Total	14	-	-	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	-	-	-	-	-	-	-	-	-
Total	14	-	-	168	-	180	2	-	-	350

(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 #	Q3 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	13,650	0.06%	2,964	27.61%	1.13	1,606	11.77%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,937	0.19%	340	38.05%	2.54	736	38.00%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,867	0.32%	453	43.47%	2.33	1,584	55.27%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	3,361	0.58%	590	29.53%	2.01	1,623	48.30%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	4,048	1.30%	821	35.34%	1.58	3,140	77.57%
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	1,242	3.40%	295	27.53%	2.31	1,034	83.21%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	114	13.56%	23	34.28%	1.71	186	163.50%
Default	Default	100.00 (Default)	C	C to D	8	25	100.00%	25	44.62%	1.38	147	591.17%
Sub-total					9	27,244		5,511			10,056	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,030	0.04%	221	12.58%	1.93	457	3.80%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	121	0.19%	6	37.33%	0.75	29	24.32%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	61	0.32%	8	10.05%	0.02	4	7.12%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	108	0.54%	3	39.45%	1.00	55	50.53%
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	10	9.70%	1	40.00%	1.00	17	163.52%
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	12,330		240			562	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,603	0.06%	266	34.46%	1.04	2,233	14.31%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,578	0.19%	96	35.08%	0.50	370	23.46%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	263	0.32%	53	35.01%	0.65	30	11.40%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	323	0.54%	71	35.20%	0.43	159	49.23%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	10	1.53%	8	42.18%	1.00	9	88.71%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	3	32.09%	0.24	3	72.70%
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	17,781		497			2,804	
Total (all wholesale portfolios)					28	57,355		6,248			13,422	

(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 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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	
Total (all wholesale portfolios)					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
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,446	0.06%	3,197	28.04%	1.01	1,750	11.33%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,076	0.19%	400	39.83%	2.14	399	37.08%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,389	0.32%	511	37.50%	2.66	1,262	52.81%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	3,092	0.57%	680	36.07%	1.52	1,794	58.01%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,250	1.38%	592	36.87%	1.87	1,941	86.25%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	517	2.98%	300	38.80%	2.70	624	120.64%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	58	13.56%	28	22.18%	1.40	61	105.76%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	5	45.00%	1.86	12	596.25%
Sub-total					9	24,830		5,713			7,843	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	8,992	0.04%	223	12.68%	2.26	369	4.11%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	40	0.19%	5	39.86%	0.60	10	23.81%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	84	0.32%	6	25.57%	0.53	19	23.14%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.54%	2	10.73%	1.00	-	13.82%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	1	0.94%	2	39.20%	1.00	1	65.13%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	9,119		238			399	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,678	0.06%	273	34.90%	1.30	2,133	14.53%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,319	0.19%	109	24.04%	0.78	163	12.36%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	605	0.32%	51	34.98%	0.44	173	28.57%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	397	0.54%	26	35.93%	0.12	154	38.75%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	4	1.27%	9	39.82%	0.83	3	72.15%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	3	3.79%	2	35.00%	2.21	3	121.94%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,006		470			2,629	
Total (all wholesale portfolios)					28	50,955		6,421			10,871	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2019						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,379	0.06%	2,997	27.05%	1.11	1,207	9.75%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,518	0.19%	479	36.19%	1.70	476	31.34%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,832	0.32%	470	37.55%	2.18	1,377	48.63%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,059	0.61%	677	33.50%	1.78	1,168	56.72%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,124	1.38%	556	36.57%	1.60	1,775	83.57%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	473	3.10%	319	37.47%	1.91	513	108.36%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	67	13.09%	31	19.19%	1.33	60	90.27%
Default	Default	100.00 (Default)	C	C to D	8	1	100.00%	3	45.00%	1.00	4	596.25%
Sub-total					9	21,453		5,532			6,580	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	9,721	0.03%	225	10.58%	2.14	339	3.49%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	44	0.19%	3	39.93%	0.60	11	23.90%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	125	0.32%	6	31.32%	0.57	35	27.67%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.61%	1	15.00%	1.00	-	20.48%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	12	0.91%	3	39.91%	1.00	8	66.11%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	8.49%	4	40.00%	1.00	-	152.59%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	9,902		242			393	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	11,767	0.06%	273	34.96%	1.08	1,685	14.32%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,290	0.19%	115	29.09%	2.00	586	25.60%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	223	0.32%	46	34.93%	1.16	79	35.68%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	454	0.54%	27	36.25%	0.12	184	40.48%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	5	0.99%	11	44.18%	0.64	4	71.15%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	8	5.16%	3	35.00%	5.00	13	178.93%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	14,747		475			2,551	
Total (all wholesale portfolios)					28	46,102		6,249			9,524	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2019						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,068	0.05%	2,914	26.16%	1.15	1,216	10.07%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,169	0.19%	476	36.59%	1.94	391	33.44%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,820	0.32%	511	32.18%	1.50	1,450	37.96%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,852	0.61%	507	34.23%	1.68	1,046	56.46%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,776	1.32%	679	33.53%	1.45	1,322	74.44%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	609	3.10%	323	35.64%	1.78	624	102.58%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	34	13.16%	28	16.55%	1.37	26	77.25%
Default	Default	100.00 (Default)	C	C to D	8	13	100.00%	3	22.00%	1.00	39	291.54%
Sub-total					9	21,341		5,441			6,114	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	9,052	0.04%	218	12.66%	2.22	358	3.95%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	22	0.19%	5	39.21%	0.95	6	26.50%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	139	0.32%	6	32.12%	0.61	40	28.61%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.59%	2	27.02%	1.00	-	35.50%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	44	0.98%	3	39.97%	1.00	30	68.02%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	5.16%	1	40.00%	1.00	-	125.81%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	9,257		235			434	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,136	0.06%	266	34.46%	1.19	2,132	15.08%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,514	0.19%	114	34.21%	1.16	381	25.16%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	289	0.32%	49	35.07%	0.78	100	34.65%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	584	0.54%	24	35.35%	0.07	213	36.56%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	30	1.67%	12	52.23%	0.88	33	110.63%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	3	5.09%	3	35.00%	4.88	6	176.86%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	16,556		468			2,865	
Total (all wholesale portfolios)					28	47,154		6,144			9,413	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2) (3) (4)

		Q3 2020					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE	#	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d	e	f
Cash – domestic currency	1	-	1,687	-	-	2,300	42,995
Cash – other currencies	2	-	4,378	-	-	4,471	84,390
Domestic sovereign debt	3	58	1,833	344	-	3,439	46,829
Other sovereign debt	4	1,181	576	461	-	992	49,200
Government agency debt	5	-	2,119	23	-	946	12,745
Corporate bonds	6	50	2	80	-	1	20,402
Equity securities	7	62	99	619	-	3,769	39,705
Other collateral	8	-	-	-	-	-	774
Total	9	1,351	10,694	1,527	15,918	297,040	305,732

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

		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
LINE	#	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d	e	f
Cash – domestic currency	1	-	2,184	-	-	4,718	44,985
Cash – other currencies	2	-	4,204	-	-	5,438	85,878
Domestic sovereign debt	3	113	2,783	326	-	3,298	52,065
Other sovereign debt	4	1,060	478	464	-	937	55,389
Government agency debt	5	28	2,033	-	-	278	8,218
Corporate bonds	6	64	10	9	-	520	19,178
Equity securities	7	68	130	925	-	3,876	39,514
Other collateral	8	-	-	-	-	-	11
Total	9	1,333	11,822	1,724	18,993	305,238	314,837

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

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

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

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

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

		Q3 2019					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE	#	Segregated	Unsegregated	Segregated	Unsegregated	e	f
(\$ millions)		a	b	c	d	e	f
Cash – domestic currency	1	-	1,837	-	-	1,115	20,218
Cash – other currencies	2	-	2,171	-	-	1,906	78,660
Domestic sovereign debt	3	-	181	-	-	1,299	49,470
Other sovereign debt	4	-	105	-	-	464	51,812
Government agency debt	5	-	1,018	-	-	1,135	8,361
Corporate bonds	6	-	-	-	-	205	13,893
Equity securities	7	-	-	-	-	2,289	31,654
Other collateral	8	-	-	-	-	-	-
Total	9	-	5,312	-	8,413	254,068	273,984

(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.
(4) Effective Q3, 2020, certain Canadian Mortgage Bonds have been reclassified from Domestic sovereign debt to Government agency debt.

CCR6 - CREDIT DERIVATIVES EXPOSURES (1)		Q3 2020		Q2 2020	
		Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	LINE #	a	b	c	d
Notionals					
	1	1,145	589	1,208	634
	2	5,380	807	2,937	718
	3	2,460	176	2,011	112
	4	93	-	102	102
	5	-	-	-	-
	6	9,078	1,572	6,258	1,566
Fair values					
	7	49	27	140	15
	8	131	9	144	15

CCR6 - CREDIT DERIVATIVES EXPOSURES (1)		Q1 2020		Q4 2019	
		Protection bought	Protection sold	Protection bought	Protection sold
(\$ millions)	LINE #	a	b	c	d
Notionals					
	1	1,148	258	973	129
	2	5,080	2,564	4,388	1,939
	3	1,268	28	1,081	-
	4	-	-	-	-
	5	-	-	-	-
	6	7,496	2,850	6,442	2,068
Fair values					
	7	17	65	38	47
	8	126	5	125	4

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q3 2019	
		Protection bought	Protection sold
(\$ millions)	LINE #	a	b
Notionals			
	1	1,053	5
	2	10,192	7,655
	3	1,212	-
	4	660	-
	5	-	-
	6	13,117	7,660
Fair values			
	7	16	174
	8	255	-

(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)	Q3 2020		Q2 2020		Q1 2020		Q4 2019		Q3 2019			
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA		
	a	b	c	d	e	f	g	h	i	j		
1	Exposures to QCCPs (total)		606		668		567		465		517	
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:											
3	14,026	294	12,284	255	8,004	172	8,545	181	8,424	175		
4	2,817	70	3,005	70	3,045	73	3,180	73	2,723	61		
5	10,558	211	8,666	173	4,095	82	4,531	91	4,635	93		
6	651	13	613	12	864	17	834	17	1,066	21		
7	-	-	-	-	-	-	-	-	-	-		
8	3,800	-	4,780	-	3,209	-	2,404	-	2,650	-		
9	1,000	312	1,129	413	733	395	544	284	670	342		
10	-	-	-	-	-	-	-	-	-	-		
11	Exposures to non-QCCPs (total)		-		-		-		-		-	
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:											
13	-	-	-	-	-	-	-	-	-	-		
14	-	-	-	-	-	-	-	-	-	-		
15	-	-	-	-	-	-	-	-	-	-		
16	-	-	-	-	-	-	-	-	-	-		
17	-	-	-	-	-	-	-	-	-	-		
18	-	-	-	-	-	-	-	-	-	-		
19	-	-	-	-	-	-	-	-	-	-		
20	-	-	-	-	-	-	-	-	-	-		

DERIVATIVE INSTRUMENTS	LINE #	Q3 2020				Q2 2020			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)									
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	4,462,948	6,380	12,292	4,152	4,606,997	4,483	9,673	3,334
Forward rate agreements	2	448,726	879	2,299	1,083	389,833	444	1,918	525
Purchased options	3	56,180	43	114	136	54,828	234	384	118
Written options	4	63,770	80	216	168	62,331	84	222	162
	5	5,031,624	7,382	14,921	5,539	5,113,989	5,245	12,197	4,139
Exchange traded									
Futures	6	319,350	200	351	7	319,812	19	69	1
Purchased options	7	23,384	794	1,114	22	23,308	42	61	1
Written options	8	13,145	5	8	-	14,601	-	1	-
	9	355,879	999	1,473	29	357,721	61	131	2
Total Interest Rate Contracts	10	5,387,503	8,381	16,394	5,568	5,471,710	5,306	12,328	4,141
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	632,810	997	5,576	710	624,102	1,103	5,883	787
Forward foreign exchange contracts	12	466,333	1,922	7,886	1,276	523,326	2,972	9,357	1,620
Purchased options	13	48,834	83	241	118	48,295	166	393	143
Written options	14	52,692	6	87	27	48,744	7	96	22
	15	1,200,669	3,008	13,790	2,131	1,244,467	4,248	15,729	2,572
Exchange traded									
Futures	16	1,972	1	5	-	964	13	19	-
Purchased options	17	2,265	10	18	-	2,257	20	30	1
Written options	18	2,250	18	27	1	3,115	-	1	-
	19	6,487	29	50	1	6,336	33	50	1
Total Foreign Exchange Contracts	20	1,207,156	3,037	13,840	2,132	1,250,803	4,281	15,779	2,573
Commodity Contracts									
Over-the-counter									
Swaps	21	25,966	316	2,301	1,032	24,164	529	2,169	779
Purchased options	22	6,388	82	530	257	6,688	78	336	139
Written options	23	3,975	3	200	66	4,260	140	327	205
	24	36,329	401	3,031	1,355	35,112	747	2,832	1,123
Exchange traded									
Futures	25	35,895	1,203	2,298	46	33,327	983	1,882	38
Purchased options	26	4,637	250	379	8	3,790	757	1,085	22
Written options	27	6,530	273	431	9	6,022	16	60	1
	28	47,062	1,726	3,108	63	43,139	1,756	3,027	61
Total Commodity Contracts	29	83,391	2,127	6,139	1,418	78,251	2,503	5,859	1,184
Equity Contracts									
Over-the-counter	30	53,882	402	7,163	1,348	54,858	736	7,400	1,397
Exchange traded	31	56,035	3,218	5,929	119	44,071	3,216	5,457	109
Total Equity Contracts	32	109,917	3,620	13,092	1,467	98,929	3,952	12,857	1,506
Credit Contracts	33	8,014	360	773	50	5,701	230	563	36
Sub-total	34	6,795,981	17,525	50,238	10,635	6,905,394	16,272	47,386	9,440
Total	35	6,795,981	17,525	50,238	10,635	6,905,394	16,272	47,386	9,440

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of 1.06 AIRB scaling factor, where applicable.

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

DERIVATIVE INSTRUMENTS	LINE #	Q1 2020				Q4 2019				Q3 2019			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)													
Interest Rate Contracts													
Over-the-counter Swaps (2)	1	4,321,207	3,481	8,317	2,424	4,396,272	3,233	8,114	2,300	4,135,002	3,335	8,132	2,001
Forward rate agreements	2	422,053	14	1,201	249	491,437	102	1,162	236	314,127	76	1,041	224
Purchased options	3	51,550	524	782	163	42,084	11	62	39	49,072	6	60	39
Written options	4	60,035	45	157	111	49,487	38	154	98	40,492	35	148	95
	5	4,854,845	4,064	10,457	2,947	4,979,280	3,384	9,492	2,673	4,538,693	3,452	9,381	2,359
Exchange traded													
Futures	6	275,276	66	145	3	225,747	90	161	3	251,372	109	193	4
Purchased options	7	6,866	12	18	-	13,737	28	40	1	8,551	-	-	-
Written options	8	7,305	9	13	-	16,446	3	6	-	12,540	12	19	-
	9	289,447	87	176	3	255,930	121	207	4	272,463	121	212	4
Total Interest Rate Contracts	10	5,144,292	4,151	10,633	2,950	5,235,210	3,505	9,699	2,677	4,811,156	3,573	9,593	2,363
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	594,791	1,031	5,537	929	604,728	1,184	6,248	989	587,889	1,064	5,642	904
Forward foreign exchange contracts	12	450,486	1,605	7,384	1,171	453,711	1,753	7,225	1,260	406,872	1,971	7,415	1,335
Purchased options	13	36,203	50	181	52	37,398	40	167	46	34,162	31	139	42
Written options	14	37,942	6	97	27	42,074	10	119	29	32,393	10	98	28
	15	1,119,422	2,692	13,199	2,179	1,137,911	2,987	13,759	2,324	1,061,316	3,076	13,294	2,309
Exchange traded													
Futures	16	631	1	3	-	882	13	20	-	1,030	1	4	-
Purchased options	17	1,982	34	50	1	3,295	13	24	1	1,783	21	32	1
Written options	18	1,585	20	31	1	2,502	-	2	-	1,563	17	26	1
	19	4,198	55	84	2	6,679	26	46	-	4,376	39	62	2
Total Foreign Exchange Contracts	20	1,123,620	2,747	13,283	2,181	1,144,590	3,013	13,805	2,324	1,065,692	3,115	13,356	2,311
Commodity Contracts													
Over-the-counter													
Swaps	21	25,533	139	1,779	510	24,722	213	2,154	629	24,597	460	2,584	763
Purchased options	22	6,818	198	537	273	6,608	98	472	125	6,607	40	444	109
Written options	23	4,382	12	187	49	4,371	116	370	204	4,562	8	210	52
	24	36,733	349	2,503	832	35,701	427	2,996	958	35,766	508	3,238	924
Exchange traded													
Futures	25	31,986	122	695	14	32,422	393	1,079	22	32,026	762	1,620	32
Purchased options	26	3,510	232	359	7	3,615	378	567	11	3,186	124	207	4
Written options	27	5,578	307	481	10	5,230	1	52	1	4,897	190	318	6
	28	41,074	661	1,535	31	41,267	772	1,698	34	40,109	1,076	2,145	42
Total Commodity Contracts	29	77,807	1,010	4,038	863	76,968	1,199	4,694	992	75,875	1,584	5,383	966
Equity Contracts													
Over-the-counter	30	58,106	379	8,129	2,205	51,226	197	4,572	1,246	53,695	258	4,338	1,304
Exchange traded	31	51,164	552	2,300	46	39,952	1,083	2,580	52	30,663	907	2,216	44
Total Equity Contracts	32	109,270	931	10,429	2,251	91,178	1,280	7,152	1,298	84,358	1,165	6,554	1,348
Credit Contracts	33	9,050	355	672	38	7,429	277	496	34	8,918	193	382	32
Sub-total	34	6,464,039	9,194	39,055	8,283	6,555,375	9,274	35,846	7,325	6,045,999	9,630	35,268	7,020
Total	35	6,464,039	9,194	39,055	8,283	6,555,375	9,274	35,846	7,325	6,045,999	9,630	35,268	7,020

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of 1.06 AIRB scaling factor where applicable.

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

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q3 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	2,426	-	2,426	12,158	-	12,158	22	-	22
2	Residential mortgage (2)	543	-	543	2,052	-	2,052	22	-	22
3	Credit card	1,654	-	1,654	964	-	964	-	-	-
4	Other retail exposures	229	-	229	9,142	-	9,142	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	73	14,894	14,967	5,223	-	5,223	7	-	7
7	Loans to corporates	73	14,894	14,967	318	-	318	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,416	-	4,416	-	-	-
10	Other wholesale	-	-	-	489	-	489	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

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	Total retail, of which:	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	Total wholesale, of which:	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	-	-	-	-	-	-	-	-	-

- (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 July 31, 2020, \$127 million (\$161 million at April 30, 2020, \$203 million at January 31, 2020, \$919 million at October 31, 2019 and \$312 million at July 31, 2019) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$8,359 million at July 31, 2020 (\$9,496 million at April 30, 2020, \$9,257 million at January 31, 2020, \$9,177 million at October 31, 2019 and \$8,190 million at July 31, 2019) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (2) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

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

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q4 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	3,446	-	3,446	10,995	-	10,995	55	-	55
2	Residential mortgage (2)	779	-	779	2,716	-	2,716	55	-	55
3	Credit card	1,654	-	1,654	956	-	956	-	-	-
4	Other retail exposures	1,013	-	1,013	7,323	-	7,323	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	72	8,704	8,776	5,954	-	5,954	8	-	8
7	Loans to corporates	72	8,704	8,776	202	-	202	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	5,267	-	5,267	-	-	-
10	Other wholesale	-	-	-	485	-	485	8	-	8
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

(\$ millions)		Q3 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	3,488	-	3,488	10,406	-	10,406	8	-	8
2	Residential mortgage (2)	883	-	883	2,722	-	2,722	8	-	8
3	Credit card	2,204	-	2,204	957	-	957	-	-	-
4	Other retail exposures	401	-	401	6,727	-	6,727	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	72	8,620	8,692	6,111	-	6,111	40	-	40
7	Loans to corporates	72	8,620	8,692	208	-	208	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	5,416	-	5,416	32	-	32
10	Other wholesale	-	-	-	487	-	487	8	-	8
11	Re-securitization	-	-	-	-	-	-	-	-	-

(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 July 31, 2020, \$127 million (\$161 million at April 30, 2020, \$203 million at January 31, 2020, \$919 million at October 31, 2019 and \$312 million at July 31, 2019) of securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$8,359 million at July 31, 2020 (\$9,496 million at April 30, 2020, \$9,257 million at January 31, 2020, \$9,177 million at October 31, 2019 and \$8,190 million at July 31, 2019) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	263	-	263
2	Residential mortgage	-	-	-	-	-	-	69	-	69
3	Credit card	-	-	-	-	-	-	2	-	2
4	Auto loans/leases	-	-	-	-	-	-	121	-	121
5	Student loans	-	-	-	-	-	-	22	-	22
6	Other retail exposures	-	-	-	-	-	-	49	-	49
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	70	-	70
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	63	-	63
11	Lease and receivables	-	-	-	-	-	-	5	-	5
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	2	-	2
15	Re-securitization	-	-	-	-	-	-	-	-	-

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	Total retail, of which:	-	-	-	-	-	-	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	Total wholesale, of which:	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	593	-	593
2	Residential mortgage	-	-	-	-	-	-	262	-	262
3	Credit card	-	-	-	-	-	-	75	-	75
4	Auto loans/leases	-	-	-	-	-	-	188	-	188
5	Student loans	-	-	-	-	-	-	47	-	47
6	Other retail exposures	-	-	-	-	-	-	21	-	21
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	268	-	268
9	Loans to corporates	-	-	-	-	-	-	8	-	8
10	Commercial mortgage	-	-	-	-	-	-	98	-	98
11	Lease and receivables	-	-	-	-	-	-	111	-	111
12	Auto floorplan	-	-	-	-	-	-	26	-	26
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	25	-	25
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2019								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	454	-	454
2	Residential mortgage	-	-	-	-	-	-	158	-	158
3	Credit card	-	-	-	-	-	-	95	-	95
4	Auto loans/leases	-	-	-	-	-	-	164	-	164
5	Student loans	-	-	-	-	-	-	27	-	27
6	Other retail exposures	-	-	-	-	-	-	10	-	10
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	177	-	177
9	Loans to corporates	-	-	-	-	-	-	11	-	11
10	Commercial mortgage	-	-	-	-	-	-	85	-	85
11	Lease and receivables	-	-	-	-	-	-	58	-	58
12	Auto floorplan	-	-	-	-	-	-	19	-	19
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	4	-	4
15	Re-securitization	-	-	-	-	-	-	-	-	-

(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)	Q3 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	31,357	1,828	15	102	75	25,311	2,130	5,936	-	4,961	295	1,313	-	392	23	88	-
2 Traditional securitization	19,440	136	15	102	59	11,686	2,130	5,936	-	2,075	295	1,313	-	161	23	88	-
3 Of which securitization	19,440	136	15	102	59	11,686	2,130	5,936	-	2,075	295	1,313	-	161	23	88	-
4 Of which retail underlying	14,343	-	11	43	59	7,188	2,130	5,138	-	1,109	295	1,194	-	88	23	79	-
5 Of which wholesale	5,097	136	4	59	-	4,498	-	798	-	966	-	119	-	73	-	9	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	11,917	1,692	-	-	16	13,625	-	-	-	2,886	-	-	-	231	-	-	-
10 Of which securitization	11,917	1,692	-	-	16	13,625	-	-	-	2,886	-	-	-	231	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	11,917	1,692	-	-	16	13,625	-	-	-	2,886	-	-	-	231	-	-	-
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)	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 Total exposures	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)

(\$ millions)	Q1 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	28,317	4	1	68	55	21,620	2,123	4,702	-	2,867	294	1,401	-	225	23	95	-
2 Traditional securitization	19,603	4	1	68	52	12,903	2,123	4,702	-	1,514	294	1,401	-	116	23	95	-
3 Of which securitization	19,603	4	1	68	52	12,903	2,123	4,702	-	1,514	294	1,401	-	116	23	95	-
4 Of which retail underlying	13,753	-	1	54	52	7,753	2,123	3,984	-	861	294	1,318	-	67	23	89	-
5 Of which wholesale	5,850	4	-	14	-	5,150	-	718	-	653	-	83	-	49	-	6	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	8,714	-	-	-	3	8,717	-	-	-	1,353	-	-	-	109	-	-	-
10 Of which securitization	8,714	-	-	-	3	8,717	-	-	-	1,353	-	-	-	109	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	8,714	-	-	-	3	8,717	-	-	-	1,353	-	-	-	109	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q4 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	27,087	206	11	32	48	22,051	1,656	3,676	-	2,965	166	945	-	232	13	76	-
2 Traditional securitization	19,259	206	11	32	41	14,216	1,656	3,676	-	1,696	166	945	-	131	13	76	-
3 Of which securitization	19,259	206	11	32	41	14,216	1,656	3,676	-	1,696	166	945	-	131	13	76	-
4 Of which retail underlying	13,453	-	11	17	41	8,927	1,656	2,938	-	975	166	860	-	76	13	69	-
5 Of which wholesale	5,806	206	-	15	-	5,289	-	738	-	721	-	85	-	55	-	7	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	7,828	-	-	-	7	7,835	-	-	-	1,269	-	-	-	101	-	-	-
10 Of which securitization	7,828	-	-	-	7	7,835	-	-	-	1,269	-	-	-	101	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	7,828	-	-	-	7	7,835	-	-	-	1,269	-	-	-	101	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q3 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q3 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	22	-	7	-	-	-	29	-	-	-	-	9	-	-	1	-	-
2 Traditional securitization	22	-	7	-	-	-	29	-	-	-	-	9	-	-	1	-	-
3 Of which securitization	22	-	7	-	-	-	29	-	-	-	-	9	-	-	1	-	-
4 Of which retail underlying	22	-	-	-	-	-	22	-	-	-	-	4	-	-	-	-	-
5 Of which wholesale	-	-	7	-	-	-	7	-	-	-	-	5	-	-	1	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q2 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q1 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	44	-	7	-	-	-	51	-	-	-	-	12	-	-	-	-	1
2 Traditional securitization	44	-	7	-	-	-	51	-	-	-	-	12	-	-	-	-	1
3 Of which securitization	44	-	7	-	-	-	51	-	-	-	-	12	-	-	-	-	1
4 Of which retail underlying	32	-	-	-	-	-	32	-	-	-	-	5	-	-	-	-	-
5 Of which wholesale	12	-	7	-	-	-	19	-	-	-	-	7	-	-	-	-	1
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q4 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	-	1
2 Traditional securitization	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	-	1
3 Of which securitization	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	-	1
4 Of which retail underlying	55	-	-	-	-	-	55	-	-	-	-	9	-	-	-	-	1
5 Of which wholesale	-	-	8	-	-	-	8	-	-	-	-	5	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q3 2019																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	40	-	8	-	-	8	40	-	-	1	11	-	-	-	-	-	1
2 Traditional securitization	40	-	8	-	-	8	40	-	-	1	11	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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					
	#	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Market Risk RWA, beginning of quarter	1	10,525	9,590	11,183	10,713	12,332
Movement in risk levels (1)	2	(737)	5,525	(1,571)	(257)	(242)
Model updates (2)	3	-	-	318	-	-
Methodology and policy (3)	4	(179)	(4,590)	(340)	727	(1,377)
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	9,609	10,525	9,590	11,183	10,713

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

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

(3) Methodology and policy include 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 #	Q3 2020						Q2 2020					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate including specialized lending	1	0.92%	0.85%	34.21%	16.17%	1,674	1,476	0.93%	0.65%	34.12%	14.95%	1,172	970
Corporate small and medium enterprises (SMEs)	2	1.05%	0.41%	38.77%	16.52%	196	140	1.06%	0.40%	39.19%	16.76%	166	137
Sovereign	3	0.10%	0.00%	12.23%	0.00%	-	-	0.09%	0.00%	15.75%	0.00%	-	-
Bank	4	0.42%	0.00%	15.79%	0.00%	-	-	0.46%	0.00%	15.45%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	5	0.92%	0.50%	22.95%	7.52%	287	287	1.01%	0.58%	19.38%	7.49%	262	262
HELOCs (9)	6	0.44%	0.27%	38.25%	9.79%	121	107	0.48%	0.39%	31.17%	11.43%	149	137
Qualifying revolving retail (QRR)	7	1.26%	1.13%	84.76%	78.92%	528	497	1.30%	1.20%	84.98%	80.22%	547	520
Other retail (excl. SMEs)	8	5.38%	4.58%	84.54%	77.04%	346	345	5.38%	4.68%	84.53%	77.17%	338	338
Retail SMEs	9	1.40%	1.29%	83.73%	76.62%	44	40	1.31%	1.04%	96.31%	79.67%	48	32

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

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

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2019					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate including specialized lending	1	0.84%	0.40%	34.18%	27.98%	291	161
Corporate small and medium enterprises (SMEs)	2	1.17%	0.48%	38.77%	23.59%	108	59
Sovereign	3	0.10%	0.00%	16.19%	0.00%	-	-
Bank	4	0.41%	0.00%	14.81%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	5	0.96%	0.64%	25.65%	12.97%	273	273
HELOCs (9)	6	0.47%	0.47%	34.12%	19.22%	191	182
Qualifying revolving retail (QRR)	7	1.27%	1.15%	84.36%	74.72%	503	486
Other retail (excl. SMEs)	8	5.43%	4.75%	83.70%	75.76%	325	324
Retail SMEs	9	1.24%	0.88%	96.34%	79.59%	42	36

(1) The actual percentages reflect the experience of the past 12 months and are compared to the estimated percentages as at the beginning of the 12 month period being assessed.

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

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

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

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

(6) 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.

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

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

(9) 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 a 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, 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 within 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.