

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended – October 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 Fourth Quarter 2020 Earnings Release and the 2020 Annual Report.

Additional financial information is also available in the Q4 2020 Supplementary Financial Information, Q4 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

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 Q4 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

Tables and Templates		Frequency	Q4 2020 Supplementary Financial Information	Q4 2020 Supplementary Regulatory Capital Information	2020 Annual MD&A	2020 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
	OVA - Bank risk management approach	Annual			63-70, 73-113	
	OV1 - Overview of RWA	Quarterly		11		
Linkages between Financial Statements and Regulatory Exposures	L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		12		
	L12 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		13		
	L1A - Explanations of differences between accounting and regulatory exposure amounts	Annual		12-13	116	186-193
Composition of Capital and TLAC	CC1 - Composition of regulatory capital	Quarterly		3-4		
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	TLAC2 - Material subgroup entity - creditor ranking at legal entity level			Not applicable to BMO		
Leverage Ratio	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		9		
	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		10		
	LR2 - Leverage ratio common disclosure	Quarterly		10		
Credit Risk	CRA - General qualitative information about credit risk	Annual			78-84	
	CR1 - Credit quality of assets	Quarterly		14		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		15		
	CRB - Additional disclosure related to the credit quality of assets	Annual	20-26, 30	14, 33-35	114-116	153, 159-164
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			84-86	175, 187
	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	86-87	
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18		
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		19-20		
	CRE - Qualitative disclosures related to IRB models	Annual			85-87, 109	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		21-30		
CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly		31			
CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		32			
CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual		60-63	86-87, 109		
CR10 - IRB (specialized lending and equities under the simple risk-weight method)			Not applicable to BMO			
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			84-85, 103	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		36		
	CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		37		
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		38-39		
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	CCR5 - Composition of collateral for CCR exposure	Quarterly		45		
	CCR6 - Credit derivatives exposures	Quarterly		46		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)			Not applicable to BMO		
CCR8 - Exposures to central counterparties	Quarterly		47			
Securitization	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			71, 85	150, 154, 166-168
	SEC1 - Securitization exposures in the banking book	Quarterly		50-51		
	SEC2 - Securitization exposures in the trading book	Quarterly		52-53		
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		54-55		
SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		56-57			
Market Risk	MRA - Qualitative disclosure requirements related to market risk			BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017		
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
	MR1 - Market risk under standardized approach					
	MR2 - RWA flow statements of market risk exposures under an IMA					
	MR3 - IMA values for trading portfolios					
MR4 - Comparison of VaR estimates with gains/losses						
Operational Risk	General qualitative information on a bank's operational risk framework	Annual			106-109	
Interest Rate Risk in the Banking Book	Qualitative information on IRRBB	Annual			95	
	Quantitative information on IRRBB	Annual			96	

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

		Cross	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
		reference (3)					
(\$ millions except as noted)							
Common Equity Tier 1 Capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,732	13,502	13,301	13,301	13,274
2	Retained earnings	c	30,745	29,902	29,426	29,510	28,725
3	Accumulated other comprehensive income (and other reserves)	d	5,518	5,835	7,159	4,017	3,729
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		49,995	49,239	49,886	46,828	45,728
Common Equity Tier 1 Capital: regulatory adjustments							
7	Prudential valuation adjustments		148	159	153	146	138
8	Goodwill (net of related tax liability)	e+f-g	6,352	6,384	6,615	6,241	6,193
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	2,050	2,075	2,241	2,154	2,138
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	99	128	272	251	361
11	Cash flow hedge reserve	l	1,979	2,195	2,148	748	513
12	Shortfall of provisions to expected losses	m	-	-	-	182	230
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		(100)	(117)	264	(165)	(85)
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	105	121	120	117	169
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	(715)	(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		9,918	10,255	11,461	9,684	9,657
29	Common Equity Tier 1 Capital (CET1)		40,077	38,984	38,425	37,144	36,071
29a	Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied		39,362	38,294	38,073	n.a.	n.a.
Additional Tier 1 Capital: instruments							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	5,558	5,058	5,058	5,058	5,058
31	of which: classified as equity under applicable accounting standards		5,558	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>		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)	s	-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
36	Additional Tier 1 Capital before regulatory adjustments		5,848	5,348	5,348	5,348	5,348
Additional Tier 1 Capital: regulatory adjustments							
37	Investments in own Additional Tier 1 instruments	t	7	8	3	1	5
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	78	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		85	86	81	214	218
44	Additional Tier 1 Capital (AT1)		5,763	5,262	5,267	5,134	5,130
45	Tier 1 Capital (T1 = CET1 + AT1)		45,840	44,246	43,692	42,278	41,201
45a	Tier 1 Capital with transitional arrangements for ECL provisioning not applied		45,125	43,556	43,340	n.a.	n.a.
Tier 2 Capital: instruments and provisions							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	8,270	8,355	7,198	6,878	6,850
47	<i>Directly issued capital instruments subject to phase out from Tier 2 Capital</i>	w	146	146	146	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	458	452	238	193	194
51	Tier 2 Capital before regulatory adjustments		8,874	8,953	7,582	7,216	7,189

(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	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
(\$ millions except as noted)							
52	Tier 2 Capital: regulatory adjustments						
53	Investments in own Tier 2 instruments	y	3	-	16	6	-
54	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54a	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)		-	-	-	-	-
55	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		-	-	-	-	-
56	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 Other deductions from Tier 2 capital	z	50	50	50	50	50
57	Total regulatory adjustments to Tier 2 Capital		53	50	66	56	50
58	Tier 2 Capital (T2)		8,821	8,903	7,516	7,160	7,139
59	Total Capital (TC = T1 + T2)		54,661	53,149	51,208	49,438	48,340
59a	Total Capital with transitional arrangements for ECL provisioning not applied		54,661	53,149	51,208	n.a.	n.a.
60	Total Risk-Weighted Assets						
60a	Common Equity Tier 1 (CET 1) Capital RWA (1)		336,607	337,377	348,167	325,647	317,029
60b	Tier 1 Capital RWA (1)		336,607	337,377	348,167	325,647	317,029
60c	Total Capital RWA (1)		336,607	337,377	348,167	325,647	317,029
Capital Ratios							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		11.9%	11.6%	11.0%	11.4%	11.4%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		11.7%	11.4%	10.9%	n.a.	n.a.
62	Tier 1 (as percentage of risk-weighted assets)		13.6%	13.1%	12.5%	13.0%	13.0%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		13.4%	12.9%	12.4%	n.a.	n.a.
63	Total Capital (as percentage of risk-weighted assets)		16.2%	15.8%	14.7%	15.2%	15.2%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		16.2%	15.8%	14.7%	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)		11.9%	11.6%	11.0%	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	581	650	828	714	428
73	Significant investments in the common stock of financials	c1	1,814	1,761	1,796	1,878	1,796
74	Mortgage servicing rights (net of related tax liability)	d1	31	30	35	40	43
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	1,904	1,886	1,585	1,756	1,653
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)		326	324	263	193	195
77	Cap on inclusion of provisions in Tier 2 under standardized approach		326	324	263	193	195
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,395	2,304	1,767	1,233	1,194
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		847	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	864	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	1,027	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 Q4 2019 through Q4 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)
	Q4 2020	Q4 2020	Q4 2020	Q4 2020		Q4 2020	Q4 2020	Q4 2020	
Assets					Liabilities and Equity				
Cash and Cash Equivalents					Deposits				
1	57,408	57,307			40	659,034	659,034		
Interest Bearing Deposits with Banks					Other Liabilities				
2	9,035	9,035			Derivative instruments				
Securities					Acceptances				
3	234,260	223,632			41	30,375	30,085		
4		-	p		42	13,493	13,493		
5		7	t		43	29,376	29,376		
6		3	y		44		19,330		b1
7		19,911	a1		45	88,658	88,658		
8		-			46	26,889	26,889		
9		1,814	c1		47	126	126		
10		43	e		48	108	101		
11		78	u		49		226		g
12		50			50		392		i
13	111,878	111,878			51		20		o
Securities Borrowed or Purchased Under Resale Agreements					52		28		k
Loans					53		537		f1
14	127,024	127,024			54	36,193	23,700		
15	70,148	70,148			55	225,218	212,428		
16	7,889	7,889			Subordinated Debt				
17	243,246	242,994			56	8,416	8,416		
18	(3,303)	(3,303)			57		8,270		v
19		715	q		58		146		w
20		458	x		Equity				
21		-	m		59	6,598	6,598		
22	445,004	444,752			60		5,558		r
Other Assets					61		290		s
23	36,815	36,813			62	13,430	13,430		a
24	13,493	13,493			63	302	302		b
25	4,183	4,084		f	64	30,745	30,745		c
26	6,535	6,535			65	5,518	5,518		d
27	2,442	2,442		h	66		1,979		l
28	1,260	1,238			Total Equity				
29	1,473	1,473			67	56,593	56,593		
30		127	j		Total Liabilities and Equity				
31		2,441			68	949,261	936,471		
32		-							
33		2,441	e1						
34	25,475	23,789							
35		125	n						
36		31							
37		-							
38		31	d1						
39	949,261	936,471							

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited.
 BMO Life Insurance Company (\$12,469 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 (\$321 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

	LINE #	(\$ millions)				
		Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
Common Equity Tier 1 Capital						
Opening Balance	1	38,984	38,425	37,144	36,071	35,663
New capital issues	2	267	215	2	27	13
Redeem capital or treasury shares	3	(37)	(15)	-	-	-
Gross dividends and distributions (deduction)	4	(737)	(755)	(730)	(748)	(710)
Net Income	5	1,584	1,232	689	1,592	1,194
Removal of own credit spread (net of tax)	6	(18)	381	(429)	80	(67)
Movements in other comprehensive income						
Currency translation differences	7	(94)	(974)	1,183	162	18
Fair value through other comprehensive income securities	8	(18)	123	134	90	39
Other (1)	9	10	(519)	424	(198)	(106)
Goodwill and other intangible assets (deduction, net of related tax liability)	10	57	397	(461)	(64)	(104)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	29	144	(21)	110	117
Prudential valuation adjustments	12	11	(6)	(7)	(8)	3
Other (2) (5)	13	39	336	497	30	11
Closing Balance	14	40,077	38,984	38,425	37,144	36,071
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	5,262	5,267	5,134	5,130	5,131
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	1,250	-	-	-	-
Redeemed capital	17	(750)	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (3)	18	1	(5)	133	4	(1)
Closing Balance	19	5,763	5,262	5,267	5,134	5,130
Total Tier 1 Capital	20	45,840	44,246	43,692	42,278	41,201
Tier 2 Capital						
Opening Balance	21	8,903	7,516	7,160	7,139	6,995
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	(82)	137	356	21	144
Closing Balance	26	8,821	8,903	7,516	7,160	7,139
Total Regulatory Capital	27	54,661	53,149	51,208	49,438	48,340

(1) Includes: AOCI on pension and other post-employment benefits and on own credit risk on 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 #					
		Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
Bank of Montreal Mortgage Corporation - Basel III (1)						
Common Equity Tier 1 ratio	1	20.8%	21.5%	22.1%	19.8%	19.1%
Tier 1 ratio	2	20.8%	21.5%	22.1%	19.8%	19.1%
Total capital ratio	3	21.0%	21.7%	22.3%	20.0%	19.4%
BMO Harris Bank N.A. - Basel III (2)						
Tier 1 ratio	4	12.4%	12.1%	11.2%	11.3%	11.3%
Total capital ratio	5	14.2%	13.6%	12.4%	12.5%	12.4%

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

(2) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: September 2020, June 2020, March 2020, December 2019, and September 2019.

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

(\$ millions except as noted)

	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	77,870	77,004	74,406	67,625	64,588
1a Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	77,870	77,004	74,406	n.a.	n.a.
2 Total RWA at the level of the resolution group	336,607	337,377	348,167	325,647	317,029
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	23.1 %	22.8 %	21.4 %	20.8 %	20.4 %
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	23.1 %	22.8 %	21.4 %	n.a.	n.a.
4 Leverage ratio exposure measure at the level of the resolution group	953,640	937,266	945,468	985,382	956,493
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.2 %	8.2 %	7.9 %	6.9 %	6.8 %
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 %	8.2 %	7.9 %	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)

(\$ millions except as noted)

	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
	a	b	c	d	e
Regulatory capital elements of TLAC and adjustments					
1 Common Equity Tier 1 capital (CET1)	40,077	38,984	38,425	37,144	36,071
2 Additional Tier 1 capital (AT1) before TLAC adjustments	5,763	5,262	5,267	5,134	5,130
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	5,763	5,262	5,267	5,134	5,130
6 Tier 2 capital (T2) before TLAC adjustments	8,821	8,903	7,516	7,160	7,139
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	8,821	8,903	7,516	7,160	7,139
11 TLAC arising from regulatory capital	54,661	53,149	51,208	49,438	48,340
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	23,280	23,855	23,198	18,187	16,248
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	23,280	23,855	23,198	18,187	16,248
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	77,941	77,004	74,406	67,625	64,588
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	(71)	-	-	-	-
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	77,870	77,004	74,406	67,625	64,588
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23 Total risk-weighted assets adjusted as permitted under the TLAC regime	336,607	337,377	348,167	325,647	317,029
24 Leverage exposure measure	953,640	937,266	945,468	985,382	956,493
TLAC ratios and buffers					
25 TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	23.1 %	22.8 %	21.4 %	20.8 %	20.4 %
26 TLAC Leverage Ratio (as a percentage of leverage exposure)	8.2 %	8.2 %	7.9 %	6.9 %	6.8 %
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)

Q4 2020						
Creditor ranking						Sum 1 to 6
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	13,430	3,940	1,908	8,297	25,387	-	52,962
3	Subset of row 2 that are excluded liabilities	-	8	-	3	54	-	65
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,430	3,932	1,908	8,294	25,333	-	52,897
5	Subset of row 4 that are potentially eligible as TLAC	13,430	3,932	1,908	8,294	22,977	-	50,541
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	2,961	-	2,961
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	15,899	-	15,899
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,529	648	-	7,177
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,765	3,469	-	5,234
10	Subset of row 5 that is perpetual securities	13,430	3,932	1,908	-	-	-	19,270

(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)

	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
1 Total consolidated assets as per published financial statements	949,261	973,508	987,067	879,720	852,195
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,479)	(12,805)	(11,890)	(12,409)	(11,803)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(8,094)	(8,359)	(9,496)	(9,257)	(9,178)
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5 Adjustments for derivative financial instruments	9,667	1,097	(8,049)	9,247	9,625
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	1,488	399	5,006	2,811	2,377
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	134,443	129,444	122,695	125,333	123,237
8 Other adjustments ⁽¹⁾	(120,646)	(146,018)	(139,865)	(10,063)	(9,960)
9 Leverage Ratio Exposure Measure	953,640	937,266	945,468	985,382	956,493

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

	Leverage ratio framework				
	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	670,168	659,962	677,241	730,478	705,066
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(4,996)	(7,329)	(11,070)	(4,411)	(4,248)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(10,817)	(11,148)	(11,630)	(10,063)	(9,960)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	654,355	641,485	654,541	716,004	690,858
Derivative exposures					
6 Replacement cost associated with all derivative transactions ⁽²⁾	26,144	26,864	25,558	14,256	14,364
7 Add-on amounts for potential future exposure associated with all derivative transactions ⁽³⁾	27,024	23,382	22,622	23,448	23,699
8 (Exempted central counterparty-leg of client cleared trade exposures)	(1,828)	(3,170)	(4,153)	(2,206)	(2,082)
9 Adjusted effective notional amount of written credit derivatives	19,958	18,277	17,190	13,683	10,451
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(19,823)	(18,133)	(17,051)	(13,491)	(10,416)
11 Total derivative exposures (sum of lines 6 to 10)	51,475	47,220	44,166	35,690	36,016
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	115,865	123,547	120,618	108,378	104,950
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(9,813)	(9,948)	(5,060)	(6,522)	(3,484)
14 Counterparty credit risk (CCR) exposure for SFTs	7,315	5,518	8,508	6,499	4,916
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	113,367	119,117	124,066	108,355	106,382
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	411,215	402,486	388,988	384,529	377,283
18 (Adjustments for conversion to credit equivalent amounts)	(276,772)	(273,042)	(266,293)	(259,196)	(254,046)
19 Off-balance sheet items (sum of lines 17 and 18)	134,443	129,444	122,695	125,333	123,237
Capital and Total Exposures					
20 Tier 1 capital	45,840	44,246	43,692	42,278	41,201
20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied	45,125	43,556	43,340	n.a.	n.a.
21 Total Exposures (sum of lines 5, 11, 16 and 19)	953,640	937,266	945,468	985,382	956,493
Leverage Ratios					
22 Basel III leverage ratio	4.8%	4.7%	4.6%	4.3%	4.3%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.7%	4.6%	4.6%	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
		Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q4 2020
		a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk (CCR))	252,268	254,549	263,753	246,037	240,523	20,181
2	Of which standardized approach (SA)	41,664	42,386	44,572	43,796	42,523	3,333
3	Of which internal rating-based (IRB) approach	210,604	212,163	219,181	202,241	198,000	16,848
4	Counterparty credit risk	19,842	18,361	20,210	18,204	15,987	1,587
5	Of which standardized approach for counterparty credit risk (SA-CCR)	11,605	10,354	9,197	8,128	7,161	928
6	Of which internal model method (IMM)	-	-	-	-	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	3,408	3,647	3,181	3,327	2,961	273
6b	Of which CVA capital charge	4,198	3,754	7,164	6,182	5,400	336
6c	Of which exposures to QCCP	631	606	668	567	465	50
7	Equity positions in banking book under market-based approach	-	-	-	-	-	-
8	Equity investments in funds – look-through approach	97	85	113	104	63	8
9	Equity investments in funds – mandate-based approach	1,363	1,291	1,279	1,145	1,126	109
10	Equity investments in funds – fall-back approach	214	191	194	199	126	17
11	Settlement risk	-	-	372	5	4	-
12	Securitization exposures in banking book	5,761	6,299	5,779	4,309	2,722	461
12a	Of which subject to the transitional arrangement (3)	-	-	-	-	(1,304)	-
13	Of which securitization internal ratings-based approach (SEC-IRBA)	4,386	4,895	4,007	2,815	2,903	351
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	304	304	304	306	180	24
15	Of which securitization standardized approach (SEC-SA)	1,071	1,100	1,468	1,188	943	86
16	Market risk	9,348	9,609	10,525	9,590	11,183	748
17	Of which standardized approach (SA) (4)	159	289	831	904	1,173	13
18	Of which internal model approaches (IMM)	9,189	9,320	9,694	8,686	10,010	735
19	Operational risk	38,342	37,799	37,402	36,870	36,565	3,067
20	Of which Basic Indicator Approach	-	-	48	49	50	-
21	Of which Standardized Approach (5)	38,342	37,799	37,354	36,821	2,052	3,067
22	Of which Advanced Measurement Approach (5)	-	-	-	-	34,463	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	9,372	9,193	8,540	9,184	8,730	750
24	Floor adjustment (6)	-	-	-	-	-	-
25	Total	336,607	337,377	348,167	325,647	317,029	26,928

(1) RWA were \$336.6 billion as at October 31, 2020, down from \$337.4 billion as at July 31, 2020, primarily due to lower loans and the impact of foreign exchange movements, largely offset by model and methodology changes and other impacts.

(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 Q4 2019 through Q4 2020.

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions)	LINE #	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
Personal and Commercial Banking	1	201,926	204,228	209,750	199,124	195,244
BMO Wealth Management	2	23,504	22,678	22,416	22,132	21,313
BMO Capital Markets	3	97,057	96,950	103,462	92,190	88,945
Corporate Services, including Technology and Operations	4	14,120	13,521	12,539	12,201	11,527
Total Risk-Weighted Assets	5	336,607	337,377	348,167	325,647	317,029

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

		Q4 2020						
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				
LINE #	a			b	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework
(\$ millions)	#	a	b	c	d	e	f	g
Assets								
Cash and Cash Equivalents	1	57,408	57,307	57,307	-	-	-	-
Interest Bearing Deposits with Banks	2	9,035	9,035	8,885	-	-	150	-
Securities	3	234,260	223,632	125,154	-	566	97,816	96
Securities Borrowed or Purchased Under Resale Agreements	4	111,878	111,878	-	111,878	-	-	-
Loans								
Residential mortgages	5	127,024	127,024	126,569	-	418	-	37
Consumer instalment and other personal	6	70,148	70,148	66,751	-	66	-	3,331
Credit cards	7	7,889	7,889	1,952	-	1,654	-	4,283
Businesses and governments	8	243,246	242,994	227,732	1,744	13,075	-	443
Allowance for credit losses	9	(3,303)	(3,303)	(37)	-	(2)	-	(3,264)
Other Assets								
Derivative instruments	10	36,815	36,813	-	36,813	-	32,457	-
Customers' liability under acceptances	11	13,493	13,493	13,493	-	-	-	-
Premises and equipment	12	4,183	4,084	4,084	-	-	-	-
Goodwill	13	6,535	6,535	-	-	-	-	6,535
Intangible assets	14	2,442	2,442	-	-	-	-	2,442
Current tax assets	15	1,260	1,238	1,238	-	-	-	-
Deferred tax assets	16	1,473	1,473	1,346	-	-	-	127
Other	17	25,475	23,789	12,217	5,913	-	7,744	125
Total assets	18	949,261	936,471	646,691	156,348	15,777	138,167	14,155
Liabilities								
Deposits	19	659,034	659,034	-	-	-	18,073	640,961
Other Liabilities								
Derivative instruments	20	30,375	30,085	-	30,085	-	26,355	-
Acceptances	21	13,493	13,493	-	-	-	-	13,493
Securities sold but not yet purchased	22	29,376	29,376	-	-	-	29,376	-
Securities lent or sold under repurchase agreements	23	88,658	88,658	-	88,658	-	-	-
Securitization and structured entities' liabilities	24	26,889	26,889	-	-	-	-	26,889
Current tax liabilities	25	126	126	-	-	-	-	126
Deferred tax liabilities	26	108	101	-	-	-	-	101
Other	27	36,193	23,700	-	-	-	-	23,700
Subordinated Debt	28	8,416	8,416	-	-	-	-	8,416
Total liabilities	29	892,668	879,878	-	118,743	-	73,804	713,686

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$12,469 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 (\$321 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)

		Q4 2020				
		Items subject to:				
		Total	Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
		a	b	c	d	e
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11) (1)	922,316	646,691	156,348	15,777	138,167
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	166,192	-	118,743	-	73,804
3	Total net amount under regulatory scope of consolidation	756,124	646,691	37,605	15,777	64,363
4	Off-balance sheet amounts	261,233	189,493	53,255	18,485	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	15,000	558	14,442	-	-
6	Differences due to consideration of provisions	498	498	-	-	-
7	Exposures related to liability repo-style transactions	177,318	-	177,318	-	-
8	Potential future exposure on derivatives	29,732	-	29,732	-	-
9	Differences due to consideration of CRM	(228,217)	-	(226,951)	(1,266)	-
10	Exposure amounts considered for regulatory purposes (2)	1,011,688	837,240	85,401	32,996	64,363

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

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

Explanations of differences between accounting and regulatory exposure amounts

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

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

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

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

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

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

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

CR1 - CREDIT QUALITY OF ASSETS (1)

		Q4 2020						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
LINE #	(\$ millions)	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	3,633	432,864	2,939	37	266	2,636	433,558
Debt securities	2	-	120,876	5	-	-	5	120,871
Off-balance sheet exposures	3	1,261	188,230	488	10	26	452	189,003
Total	4	4,894	741,970	3,432	47	292	3,093	743,432

CR1 - CREDIT QUALITY OF ASSETS (1)

		Q3 2020						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
LINE #	(\$ millions)	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)

		Q2 2020						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
LINE #	(\$ millions)	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)

		Q1 2020						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
LINE #	(\$ millions)	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)

		Q4 2019						
		Gross carrying values of		Allowances / impairments (4)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
LINE #	(\$ millions)	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

(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).

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

(\$ millions)

Q4 2020

a

1	Defaulted loans and debt securities at end of the previous financial reporting period	4,325
2	Loans and debt securities that have defaulted since the last reporting period	671
3	Returned to non-defaulted status	(291)
4	Amounts written off	(272)
5	Other charges	(800)
6	Defaulted loans and debt securities at end of the reporting period	3,633

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

(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)	Q4 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	377,653	55,905	-	54,408	-
2 Debt securities	120,871	-	-	-	-
3 Total	498,524	55,905	-	54,408	-
4 Of which: defaulted	2,499	410	-	223	-

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	-

(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 requirements 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		Q4 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	18	-	18	-	-	0.00%
2	Non-central government public sector entities	285	46	285	12	95	31.68%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	5	423	5	232	47	20.00%
5	Securities firms	3	662	3	27	6	20.00%
6	Corporates	16,579	11,428	16,579	4,518	19,193	90.97%
7	Regulatory retail portfolios	10,736	6,064	10,736	217	8,083	73.80%
8	Secured by residential property	896	145	896	52	404	42.63%
9	Secured by commercial real estate	429	66	429	35	464	100.00%
10	Equity	1,507	381	1,507	191	1,266	74.57%
11	Defaulted exposures	676	75	676	20	948	136.22%
12	Higher-risk categories (3)	197	273	197	124	481	150.00%
13	Other assets	9,197	-	9,197	-	10,677	116.10%
14	Total	40,528	19,563	40,528	5,428	41,664	90.66%

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	-	-	-	-	-	-
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%

(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	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%

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%

(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)		Q4 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	
Asset classes											
1	Sovereigns and their central banks	18	-	-	-	-	-	-	-	-	18
2	Non-central government public sector entities	-	-	181	-	116	-	-	-	-	297
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	237	-	-	-	-	-	-	237
5	Securities firms	-	-	30	-	-	-	-	-	-	30
6	Corporates	1,524	-	327	-	236	-	19,010	-	-	21,097
7	Regulatory retail portfolios	437	-	-	-	-	9,731	785	-	-	10,953
8	Secured by residential property	-	-	-	767	-	181	-	-	-	948
9	Secured by commercial real estate	-	-	-	-	-	-	464	-	-	464
10	Equity	481	-	28	-	-	-	1,189	-	-	1,698
11	Defaulted exposures	24	-	-	-	-	-	139	533	-	696
12	Higher-risk categories (4)	-	-	-	-	-	-	-	321	-	321
13	Other assets	974	-	1,483	-	-	-	6,423	-	317	9,197
14	Total	3,458	-	2,286	767	352	9,912	28,010	854	317	45,956

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	
		a	b	c	d	e	f	g	h	i	
Asset classes											
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

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

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

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

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

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

(\$ millions)

Asset classes	Q2 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	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

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

(\$ millions)

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	585	-	-	752
12 Higher-risk categories (4)	-	-	-	-	-	-	-	408	-	-	408
13 Other assets	2,180	-	1,201	-	-	-	6,333	-	306	-	10,020
14 Total	3,102	-	2,138	909	242	9,238	30,611	993	306	-	47,539

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

(\$ millions)

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

(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)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 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)	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	29,329	-	-	43,743	0.00 %	130,600	26.99 %		441	0.96 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	9,034	-	-	-	-	18,543	-		-	-	-	
Medium		0.75 to <2.50			5	2,800	-	-	-	-	7,491	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,297	-	-	-	-	6,759	-		-	-	-	
High		10.00 to <100.00			7	147	-	-	-	-	671	-		-	-	-	
Default		100.00 (Default)			8	137	-	-	-	-	612	-		-	-	-	
Sub-total					9	43,744	-	-	43,743	-	164,676	-		441	-	-	5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	54,916	29,401	41.90 %	67,236	0.09 %	417,540	15.83 %		2,357	3.51 %	9	
Very low to Low		0.15 to <0.25			11	7,829	1,351	26.05 %	8,181	0.22 %	47,785	18.21 %		673	8.23 %	3	
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			13	15,031	21	73.32 %	15,047	0.61 %	46,157	15.02 %		2,136	14.20 %	14	
Medium		0.75 to <2.50			14	7,604	472	23.47 %	7,715	1.20 %	32,259	17.27 %		1,949	25.27 %	16	
Medium to High		2.50 to <10.00			15	5,056	84	32.46 %	5,083	6.73 %	15,312	13.58 %		2,759	54.28 %	46	
High		10.00 to <100.00			16	328	23	22.99 %	333	40.17 %	1,982	13.42 %		249	74.94 %	17	
Default		100.00 (Default)			17	177	11	18.99 %	179	100.00 %	1,177	13.85 %		274	152.97 %	15	
Sub-total					18	90,941	31,363		103,774		562,212			10,397		120	99
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,360	5,793	59.03 %	4,779	0.04 %	43,192	67.88 %		423	8.84 %	1	
Very low to Low		0.15 to <0.25			20	5,675	39	100.00 %	5,714	0.19 %	14,310	22.31 %		516	9.02 %	2	
Low		0.25 to <0.50			21	530	202	50.67 %	632	0.37 %	6,223	70.84 %		301	47.64 %	2	
Low		0.50 to <0.75			22	302	-	-	302	0.74 %	5,128	49.91 %		163	54.13 %	1	
Medium		0.75 to <2.50			23	1,708	42	61.71 %	1,734	1.13 %	8,653	39.07 %		983	56.67 %	8	
Medium to High		2.50 to <10.00			24	299	-	-	300	4.58 %	3,645	60.56 %		593	197.89 %	8	
High		10.00 to <100.00			25	217	85	61.19 %	269	27.30 %	2,416	41.77 %		604	224.79 %	32	
Default		100.00 (Default)			26	313	-	-	313	100.00 %	5,852	44.21 %		959	306.30 %	98	
Sub-total					27	10,404	6,161		14,043		89,419			4,542		152	197
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	726	38,503	56.62 %	22,528	0.05 %	2,984,956	72.54 %		480	2.13 %	7	
Very low to Low		0.15 to <0.25			29	128	2,481	68.45 %	1,827	0.18 %	347,545	91.70 %		171	9.37 %	3	
Low		0.25 to <0.50			30	40	397	74.41 %	336	0.32 %	81,861	91.70 %		51	15.24 %	1	
Low		0.50 to <0.75			31	3,433	10,659	38.63 %	7,552	0.56 %	616,818	60.31 %		1,177	15.59 %	25	
Medium		0.75 to <2.50			32	459	635	83.24 %	988	1.31 %	160,254	80.61 %		543	54.99 %	14	
Medium to High		2.50 to <10.00			33	2,231	1,229	64.99 %	3,029	3.50 %	394,345	77.49 %		2,317	76.50 %	82	
High		10.00 to <100.00			34	611	240	63.05 %	762	20.61 %	97,765	71.88 %		1,277	167.56 %	110	
Default		100.00 (Default)			35	67	23	42.44 %	76	100.00 %	4,523	55.33 %		256	334.29 %	33	
Sub-total					36	7,695	54,167		37,098		4,688,067			6,272		275	447
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,534	3,312	74.25 %	5,040	0.07 %	86,813	57.77 %		685	13.59 %	3	
Very low to Low		0.15 to <0.25			38	85	271	71.11 %	278	0.24 %	16,617	86.50 %		118	42.42 %	1	
Low		0.25 to <0.50			39	2	6	86.48 %	7	0.28 %	2,572	98.54 %		4	52.74 %	-	
Low		0.50 to <0.75			40	1,063	496	81.45 %	1,466	0.57 %	11,355	70.20 %		842	57.46 %	6	
Medium		0.75 to <2.50			41	632	483	52.89 %	888	1.40 %	27,309	71.96 %		779	87.78 %	9	
Medium to High		2.50 to <10.00			42	1,887	212	48.00 %	942	5.08 %	28,737	76.61 %		1,136	120.59 %	36	
High		10.00 to <100.00			43	84	19	76.02 %	98	24.87 %	2,414	73.21 %		166	168.56 %	18	
Default		100.00 (Default)			44	88	4	87.84 %	92	100.00 %	6,369	69.58 %		845	921.93 %	-	
Sub-total					45	5,375	4,803		8,811		182,186			4,575		73	81
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	10,470	3,283	49.77 %	12,384	0.08 %	151,005	19.76 %		481	3.88 %	2	
Very low to Low		0.15 to <0.25			47	5,847	1,023	74.69 %	6,611	0.20 %	264,931	72.56 %		2,017	30.51 %	9	
Low		0.25 to <0.50			48	4,718	930	26.21 %	4,962	0.35 %	747,448	42.00 %		1,310	26.40 %	8	
Low		0.50 to <0.75			49	4,110	994	33.05 %	4,271	0.60 %	17,170	33.51 %		1,183	27.69 %	8	
Medium		0.75 to <2.50			50	8,027	580	46.98 %	8,237	1.37 %	526,376	44.00 %		4,318	52.42 %	52	
Medium to High		2.50 to <10.00			51	2,011	43	41.15 %	1,987	5.01 %	141,578	39.92 %		1,216	61.23 %	36	
High		10.00 to <100.00			52	975	253	33.33 %	1,055	21.07 %	229,847	63.56 %		1,405	133.12 %	132	
Default		100.00 (Default)			53	151	2	42.61 %	147	100.00 %	70,227	39.30 %		337	228.52 %	52	
Sub-total					54	36,309	7,108		39,654		2,148,582			12,267		299	298
Total (all retail portfolios)					55	194,468	103,602		247,123		7,835,142			38,494		919	1,127

(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 #	Q4 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	44,787	82,237	50.53 %	98,577	0.08 %	5,730	33.45 %	2.03	18,348	18.61 %	27	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	28,253	42,426	47.17 %	46,304	0.20 %	5,197	36.35 %	2.08	15,618	33.73 %	34	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,043	42,675	44.87 %	55,322	0.32 %	8,803	36.09 %	2.10	23,611	42.68 %	64	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	59	38,516	34,609	45.47 %	51,735	0.60 %	8,047	35.75 %	2.19	29,647	57.31 %	111	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	45,638	34,597	44.38 %	57,711	1.27 %	11,409	35.46 %	2.30	43,461	75.31 %	260	
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	14,132	9,769	48.51 %	16,723	3.85 %	3,778	32.10 %	2.21	16,007	95.71 %	211	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,573	1,293	45.69 %	2,994	14.41 %	971	45.87 %	2.15	6,388	213.33 %	196	
Default	Default	100.00 (Default)	C	C to D	63	2,409	1,305	100.00 %	3,422	100.00 %	525	37.53 %	2.16	9,455	276.26 %	830	
Sub-total					64	214,351	248,911		332,788		44,460			162,535		1,733	2,440
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	171,857	7,400	63.48 %	176,638	0.02 %	1,864	4.93 %	2.67	5,651	3.20 %	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	175	208	64.19 %	295	0.20 %	99	22.18 %	1.93	56	19.15 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	93	153	42.84 %	129	0.46 %	102	44.60 %	2.61	51	39.39 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	68	202	132	37.39 %	241	0.61 %	62	25.29 %	2.55	110	45.55 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	814	92	45.90 %	831	0.95 %	94	26.27 %	1.87	439	52.85 %	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-	70	147	34	43.45 %	159	3.41 %	54	23.13 %	1.05	101	63.21 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	2	2	33.22 %	1	13.95 %	5	15.00 %	1.00	1	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	4	-	-	4	100.00 %	3	51.34 %	1.00	24	680.23 %	-	
Sub-total					73	173,294	8,021		178,298		2,283			6,433		8	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	11,409	3,939	71.10 %	15,719	0.07 %	171	15.53 %	1.04	960	6.11 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,987	5,449	60.12 %	5,833	0.19 %	97	16.88 %	1.24	702	12.03 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,065	1,402	60.62 %	1,590	0.32 %	74	12.31 %	1.47	226	14.20 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	77	2,774	793	61.56 %	3,078	0.55 %	43	13.25 %	2.30	679	22.05 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	2,043	17	64.34 %	1,760	1.04 %	39	15.00 %	0.44	473	26.90 %	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	478	107	73.87 %	280	2.97 %	24	14.29 %	0.69	102	36.62 %	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	20,756	11,707		28,260		448			3,142		11	10
Total (all wholesale portfolios)					83	408,401	268,639		539,346		47,191			172,110		1,752	2,464

(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 - 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 %	4,983	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 Baa1	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 Baa1	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 Baa1	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 - 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 - 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 (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	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 Baa1	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 Baa1	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 Baa1	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 - 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.

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

(\$ millions)

		Q4 2020		Q3 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)

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

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

(\$ millions)

		Q4 2019	
		Pre-credit Derivatives RWA	Actual RWA
		a	b
Portfolio			
1	Corporate - AIRB	9	5
2	Sovereign - AIRB	-	-
3	Bank - AIRB	-	-
4	Total	9	5

(1) As at October 31, 2020, 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)

(\$ millions)	Q4 2020			Q3 2020		
	Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized		AIRB	Standardized	
a	b	c	d	e	f	
1 RWA as at beginning of reporting period	212,163	42,386	18,361	219,181	44,572	20,210
2 Asset size (3)	(864)	(581)	835	(4,625)	(1,094)	(1,802)
3 Asset quality (4)	(755)	8	17	3,759	121	151
4 Model updates (5)	674	-	-	(1,479)	-	-
5 Methodology and policy (6)	-	-	723	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(614)	(149)	(94)	(4,673)	(1,213)	(198)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	210,604	41,664	19,842	212,163	42,386	18,361

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

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

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

(\$ millions)	Q4 2019		
	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized	
a	b	c	
1 RWA as at beginning of reporting period	193,589	43,843	15,494
2 Asset size (3)	3,775	(281)	453
3 Asset quality (4)	315	84	(119)
4 Model updates (5)	-	-	-
5 Methodology and policy (6)	540	(1,050)	-
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	(219)	(73)	159
8 Other	-	-	-
9 RWA as at end of reporting period	198,000	42,523	15,987

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

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

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

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

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

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

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)

(\$ millions)	LINE #	Q4 2020				Q3 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	22,312	1,850	332,788	14,795	23,700	1,953	332,053	14,628
Sovereign	2	315	-	178,298	151	295	-	197,943	163
Bank	3	267	-	28,260	1,828	277	-	29,176	2,495
Total Wholesale	4	22,894	1,850	539,346	16,774	24,272	1,953	559,172	17,286
Residential mortgages excluding home equity line of credits (HELOCs)	5	914	-	111,326	42,749	1,018	-	110,066	43,677
HELOCs	6	147	-	50,234	-	134	-	49,503	-
Other retail	7	4,178	437	39,654	1,419	4,139	450	38,598	1,492
Qualifying revolving retail	8	-	-	37,098	-	-	-	37,980	-
Retail SMEs	9	6,929	-	8,811	1,048	6,561	-	8,506	840
Total Retail	10	12,168	437	247,123	45,216	11,852	450	244,653	46,009
Other assets	11	9,197	-	-	-	9,193	-	-	-
Equity	12	1,697	-	-	-	1,656	-	-	-
Total Bank	13	45,956	2,287	786,469	61,990	46,973	2,403	803,825	63,295

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)

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

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)

(\$ millions)	LINE #	Q4 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	24,150	233	317,963	10,503
Sovereign	2	215	-	135,216	306
Bank	3	234	-	28,906	1,140
Total Wholesale	4	24,599	233	482,085	11,949
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,211	15	108,705	44,643
HELOCs	6	174	-	46,574	-
Other retail	7	3,614	424	37,591	1,662
Qualifying revolving retail	8	-	-	38,220	-
Retail SMEs	9	6,749	-	6,896	-
Total Retail	10	11,748	439	237,986	46,305
Other assets	11	8,365	-	-	-
Equity	12	1,927	-	-	-
Total Bank	13	46,639	672	720,071	58,254

(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) 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 (1)		LINE #	Q4 2020				Q3 2020			
			Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
(\$ millions)										
Corporate (incl specialized lending and SMEs treated as corporate)	1	146,961	195,850	12,289	355,100	146,773	196,021	12,959	355,753	
Sovereign	2	72,168	93,006	13,439	178,613	75,649	107,549	15,040	198,238	
Bank	3	3,037	7,142	18,348	28,527	4,969	6,865	17,619	29,453	
Total Wholesale	4	222,166	295,998	44,076	562,240	227,391	310,435	45,618	583,444	
Residential mortgages excluding home equity line of credits (HELOCs)	5	103,610	8,630	-	112,240	101,714	9,370	-	111,084	
HELOCs	6	43,907	6,474	-	50,381	42,973	6,664	-	49,637	
Other retail	7	31,965	11,398	469	43,832	30,690	11,470	577	42,737	
Qualifying revolving retail	8	37,098	-	-	37,098	37,980	-	-	37,980	
Retail SMEs	9	7,805	7,932	3	15,740	7,655	7,411	1	15,067	
Total Retail	10	224,385	34,434	472	259,291	221,012	34,915	578	256,505	
Other assets	11	5,945	2,670	582	9,197	6,050	2,710	433	9,193	
Equity	12	93	1,370	234	1,697	91	1,348	217	1,656	
Total Bank	13	452,589	334,472	45,364	832,425	454,544	349,408	46,846	850,798	

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		LINE #	Q2 2020				Q1 2020			
			Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
(\$ millions)										
Corporate (incl specialized lending and SMEs treated as corporate)	1	150,750	214,059	12,192	377,001	143,640	191,519	11,585	346,744	
Sovereign	2	69,369	98,954	17,437	185,760	40,185	88,033	14,820	143,038	
Bank	3	5,594	7,344	16,852	29,790	4,602	6,547	16,890	28,039	
Total Wholesale	4	225,713	320,357	46,481	592,551	188,427	286,099	43,295	517,821	
Residential mortgages excluding home equity line of credits (HELOCs)	5	100,932	10,404	-	111,336	100,190	10,203	-	110,393	
HELOCs	6	42,080	7,035	-	49,115	41,164	6,709	-	47,873	
Other retail	7	30,001	11,974	566	42,541	30,143	11,714	490	42,347	
Qualifying revolving retail	8	39,186	-	-	39,186	39,383	-	-	39,383	
Retail SMEs	9	7,533	6,804	1	14,338	7,292	6,034	-	13,326	
Total Retail	10	219,732	36,217	567	256,516	218,172	34,660	490	253,322	
Other assets	11	5,583	2,671	452	8,706	5,579	3,976	465	10,020	
Equity	12	83	1,614	218	1,915	74	1,522	221	1,817	
Total Bank	13	451,111	360,859	47,718	859,688	412,252	326,257	44,471	782,980	

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		LINE #	Q4 2019			
			Canada	U.S.	Other	Total
(\$ millions)						
Corporate (incl specialized lending and SMEs treated as corporate)	1	142,241	189,224	10,648	342,113	
Sovereign	2	37,571	82,637	15,223	135,431	
Bank	3	4,657	6,803	17,680	29,140	
Total Wholesale	4	184,469	278,664	43,551	506,684	
Residential mortgages excluding home equity line of credits (HELOCs)	5	99,477	10,439	-	109,916	
HELOCs	6	40,066	6,682	-	46,748	
Other retail	7	29,513	11,155	537	41,205	
Qualifying revolving retail	8	38,220	-	-	38,220	
Retail SMEs	9	7,073	6,572	-	13,645	
Total Retail	10	214,349	34,848	537	249,734	
Other assets	11	4,739	3,261	365	8,365	
Equity	12	82	1,644	201	1,927	
Total Bank	13	403,639	318,417	44,654	766,710	

(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.

CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)

LINE #	Q4 2020				Q3 2020				Q2 2020	Q1 2020	Q4 2019	
	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total	
(\$ millions)												
Corporate (incl specialized lending and SMEs treated as corporate)	1	231,961	102,575	20,564	355,100	236,498	99,809	19,446	355,753	377,001	346,744	342,113
Sovereign	2	173,597	3,089	1,927	178,613	192,953	3,338	1,947	198,238	185,760	143,038	135,431
Bank	3	20,764	6,246	1,517	28,527	21,860	5,915	1,678	29,453	29,790	28,039	29,140
Total Wholesale	4	426,322	111,910	24,008	562,240	451,311	109,062	23,071	583,444	592,551	517,821	506,684
Residential mortgages excluding home equity line of credits (HELOCs)	5	112,143	50	47	112,240	110,991	42	51	111,084	111,336	110,393	109,916
HELOCs	6	33,960	16,421	-	50,381	33,320	16,317	-	49,637	49,115	47,873	46,748
Other retail	7	40,383	3,447	2	43,832	39,331	3,405	1	42,737	42,541	42,347	41,205
Qualifying revolving retail	8	7,699	29,399	-	37,098	7,820	30,160	-	37,980	39,186	39,383	38,220
Retail SMEs	9	12,186	3,512	42	15,740	11,590	3,435	42	15,067	14,338	13,326	13,645
Total Retail	10	206,371	52,829	91	259,291	203,052	53,359	94	256,505	256,516	253,322	249,734
Other assets	11	9,197	-	-	9,197	9,193	-	-	9,193	8,706	10,020	8,365
Equity	12	1,507	190	-	1,697	1,474	182	-	1,656	1,915	1,817	1,927
Total Bank	13	643,397	164,929	24,099	832,425	665,030	162,603	23,165	850,798	859,688	782,980	766,710

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

LINE #	Q4 2020				Q3 2020				Q2 2020	Q1 2020	Q4 2019	
	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total	
(\$ millions)												
Up to 1 year	1	233,568	92,828	17,659	344,055	253,603	93,539	16,673	363,815	364,692	322,472	315,521
1 to 5 years	2	319,593	66,819	6,328	392,740	324,736	63,700	6,396	394,832	405,286	376,644	369,735
Greater than 5 years	3	90,236	5,282	112	95,630	86,691	5,364	96	92,151	89,710	83,864	81,454
Total Bank	4	643,397	164,929	24,099	832,425	665,030	162,603	23,165	850,798	859,688	782,980	766,710

CREDIT RISK EXPOSURE BY INDUSTRY (1)

LINE #	Q4 2020				Q3 2020				Q2 2020	Q1 2020	Q4 2019	
	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total	
(\$ millions)												
Agriculture	1	12,679	1,977	48	14,704	12,878	1,952	44	14,874	15,179	14,592	14,526
Communications	2	1,139	1,275	263	2,677	1,057	1,321	273	2,651	2,574	2,413	2,415
Construction	3	4,429	3,526	1,271	9,226	4,772	3,436	1,281	9,489	10,153	8,834	8,839
Financial	4	142,364	24,302	6,518	173,184	152,237	25,501	5,938	183,676	182,471	148,391	148,390
Forest products	5	910	637	126	1,673	1,020	510	124	1,654	1,801	1,665	1,589
Government	6	78,506	1,579	590	80,675	82,607	1,713	589	84,909	79,326	69,078	60,609
Individual	7	206,368	52,833	90	259,291	203,048	53,363	93	256,504	256,521	253,320	249,733
Manufacturing	8	27,914	16,696	1,714	46,324	29,655	15,925	1,683	47,263	51,652	45,768	44,465
Mining	9	2,531	4,331	1,645	8,507	3,598	3,924	1,547	9,069	8,955	8,073	7,957
Oil and Gas	10	13,008	11,675	1,900	26,583	13,956	11,018	1,934	26,908	28,122	26,075	26,519
Other	11	14,725	464	651	15,840	16,758	433	576	17,767	16,048	16,290	16,304
Real estate	12	42,403	9,735	973	53,111	42,486	9,344	956	52,786	53,348	49,644	46,957
Retail trade	13	19,842	4,809	604	25,255	20,419	4,752	623	25,794	30,756	27,249	27,118
Service industries	14	47,508	15,438	3,118	66,064	50,212	14,088	3,197	67,497	70,365	63,926	62,948
Transportation	15	8,181	2,881	1,291	12,353	8,637	2,654	1,212	12,503	12,813	11,832	12,166
Utilities	16	5,551	7,316	2,697	15,564	5,677	7,193	2,554	15,424	15,204	13,094	13,466
Wholesale trade	17	15,339	5,455	600	21,394	16,013	5,476	541	22,030	24,400	22,736	22,709
Total Bank	18	643,397	164,929	24,099	832,425	665,030	162,603	23,165	850,798	859,688	782,980	766,710

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

(3) Includes items such as standby letters of credit and documentary credits.

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

	Q4 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)	9,402	18,319		1.4	38,583	11,605
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)					25,490	3,408
5 VaR for SFTs					-	-
6 Total						15,013

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

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

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

(\$ millions)

		Q4 2020		Q3 2020	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
1	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
	(i) VaR component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardized CVA capital charge	27,167	4,198	25,975	3,754
4	Total subject to the CVA capital charge	27,167	4,198	25,975	3,754

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

(\$ millions)

		Q2 2020		Q1 2020	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
1	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
	(i) VaR component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardized CVA capital charge	25,196	7,164	22,429	6,182
4	Total subject to the CVA capital charge	25,196	7,164	22,429	6,182

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

(\$ millions)

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

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

(\$ millions)

		Q4 2020								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	291	-	-	-	-	-	291
Securities firms	5	-	-	3	-	-	-	-	-	3
Corporates	6	-	-	-	-	-	440	-	-	440
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	6	-	-	6
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	9	-	9
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	294	-	-	446	9	-	749

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

(\$ millions)

		Q3 2020								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	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

(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)

		Q2 2020								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	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

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

		Q1 2020								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	240	-	-	1	-	-	241
Securities firms	5	-	-	10	-	-	-	-	-	10
Corporates	6	-	-	-	-	-	515	-	-	515
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	4	-	-	4
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	10	-	10
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	250	-	-	520	10	-	780

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

(\$ millions)

		Q4 2019								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	226	-	-	-	-	-	226
Securities firms	5	-	-	-	-	-	-	-	-	-
Corporates	6	-	-	-	-	-	533	-	-	533
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	4	-	-	4
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	10	-	10
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	226	-	-	537	10	-	773

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

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

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 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	14,250	0.06%	2,950	28.08%	1.01	1,543	10.83%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,866	0.19%	364	37.61%	2.45	701	37.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,661	0.32%	494	45.67%	2.32	1,535	57.68%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,853	0.57%	577	34.17%	1.55	2,665	54.91%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	3,518	1.25%	758	33.10%	1.76	2,560	72.76%
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	1,642	4.08%	293	28.72%	1.97	1,474	89.80%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	162	16.36%	24	30.55%	1.56	246	151.65%
Default	Default	100.00 (Default)	C	C to D	8	69	100.00%	22	37.27%	1.27	338	493.79%
Sub-total					9	29,021		5,482			11,062	
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	15,199	0.03%	223	10.12%	1.49	443	2.91%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	120	0.19%	6	41.11%	0.89	33	27.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	34	0.32%	7	10.71%	0.15	3	8.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	1	0.54%	4	20.96%	1.00	-	26.84%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	2	0.91%	2	39.96%	1.00	1	66.16%
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	9.70%	1	40.00%	1.00	3	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	15,358		243			483	
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	15,962	0.06%	275	34.50%	1.20	2,114	14.80%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,973	0.19%	97	35.29%	0.52	456	23.13%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	688	0.32%	57	33.44%	0.52	201	29.23%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	273	0.54%	129	35.49%	0.63	131	61.42%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	36	1.37%	10	43.70%	1.00	32	88.84%
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	13	4.41%	6	36.72%	0.68	14	103.74%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,945		574			2,948	
Total (all wholesale portfolios)					28	63,324		6,299			14,493	

(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 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 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 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 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 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 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)**

		Q4 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		
Cash – domestic currency	1	1	1,619	-	2,173	44,245	42,536
Cash – other currencies	2	-	5,124	-	2,127	68,849	79,254
Domestic sovereign debt	3	109	2,040	73	3,317	45,158	41,810
Other sovereign debt	4	953	318	583	834	46,877	35,242
Government agency debt	5	32	2,083	-	822	9,564	22,890
Corporate bonds	6	27	1	82	14	21,421	28,907
Equity securities	7	40	146	698	2,711	38,973	40,242
Other collateral	8	-	-	-	-	-	-
Total	9	1,162	11,331	1,436	11,998	275,087	290,881

**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		
Cash – domestic currency	1	-	1,687	-	2,300	42,995	45,453
Cash – other currencies	2	-	4,378	-	4,471	84,390	83,735
Domestic sovereign debt	3	58	1,833	344	3,439	46,829	36,178
Other sovereign debt	4	1,181	576	461	992	49,200	50,220
Government agency debt	5	-	2,119	23	946	12,745	23,918
Corporate bonds	6	50	2	80	1	20,402	22,207
Equity securities	7	62	99	619	3,769	39,705	43,633
Other collateral	8	-	-	-	-	774	388
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		
Cash – domestic currency	1	-	2,184	-	4,718	44,985	40,710
Cash – other currencies	2	-	4,204	-	5,438	85,878	85,324
Domestic sovereign debt	3	113	2,783	326	3,226	52,065	44,269
Other sovereign debt	4	1,060	478	464	937	55,389	44,327
Government agency debt	5	28	2,033	-	278	8,218	28,855
Corporate bonds	6	64	10	9	520	19,178	22,897
Equity securities	7	68	130	925	3,876	39,514	48,455
Other collateral	8	-	-	-	-	11	-
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		
Cash – domestic currency	1	2	1,555	-	1,119	21,505	35,876
Cash – other currencies	2	-	2,960	-	2,573	90,650	78,486
Domestic sovereign debt	3	58	1,119	258	2,633	49,227	33,563
Other sovereign debt	4	245	689	221	620	54,155	52,474
Government agency debt	5	14	1,327	53	310	9,806	24,094
Corporate bonds	6	23	1	76	-	16,524	12,940
Equity securities	7	8	105	666	2,331	36,172	52,398
Other collateral	8	-	-	-	-	-	-
Total	9	350	7,756	1,274	9,586	278,039	289,831

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

(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 Supranationals 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

(\$ millions)	LINE #	Q4 2020		Q3 2020	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
Notionals					
Single-name credit default swaps	1	1,046	510	1,145	589
Index credit default swaps	2	6,021	1,285	5,380	807
Total return swaps	3	3,787	76	2,460	176
Credit options	4	340	-	93	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	11,194	1,871	9,078	1,572
Fair values					
Positive fair value (asset)	7	94	70	49	27
Negative fair value (liability)	8	13	52	131	9

CCR6 - CREDIT DERIVATIVES EXPOSURES

(\$ millions)	LINE #	Q2 2020		Q1 2020	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
Notionals					
Single-name credit default swaps	1	1,208	634	1,148	258
Index credit default swaps	2	2,937	718	5,080	2,564
Total return swaps	3	2,011	112	1,268	28
Credit options	4	102	102	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	6,258	1,566	7,496	2,850
Fair values					
Positive fair value (asset)	7	140	15	17	65
Negative fair value (liability)	8	144	15	126	5

CCR6 - CREDIT DERIVATIVES EXPOSURES

(\$ millions)	LINE #	Q4 2019	
		Protection bought	Protection sold
		a	b
Notionals			
Single-name credit default swaps	1	973	129
Index credit default swaps	2	4,388	1,939
Total return swaps	3	1,081	-
Credit options	4	-	-
Other credit derivatives	5	-	-
Total notionals	6	6,442	2,068
Fair values			
Positive fair value (asset)	7	38	47
Negative fair value (liability)	8	125	4

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q4 2020		Q3 2020		Q2 2020		Q1 2020		Q4 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)		631		606		668		567		465
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3 (i) OTC derivatives	16,901	349	14,026	294	12,284	255	8,004	172	8,545	181
4 (ii) Exchange-traded derivatives	3,381	79	2,817	70	3,005	70	3,045	73	3,180	73
5 (iii) Securities financing transactions	12,862	257	10,558	211	8,666	173	4,095	82	4,531	91
6 (iv) Netting sets where cross-product netting has been approved	658	13	651	13	613	12	864	17	834	17
7 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8 Non-segregated initial margin	3,629	-	3,800	-	4,780	-	3,209	-	2,404	-
9 Pre-funded default fund contributions	798	282	1,000	312	1,129	413	733	395	544	284
10 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-
11 Exposures to non-QCCPs (total)										
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-

DERIVATIVE INSTRUMENTS	LINE #	Q4 2020				Q3 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	4,335,291	5,228	10,713	3,380	4,462,948	6,380	12,292	4,152
Forward rate agreements	2	517,332	1,153	3,332	1,479	448,726	879	2,299	1,083
Purchased options	3	57,833	2	55	12	56,180	43	114	136
Written options	4	64,728	68	206	150	63,770	80	216	168
	5	4,975,184	6,451	14,306	5,021	5,031,624	7,382	14,921	5,539
Exchange traded									
Futures	6	297,626	22	83	2	319,350	200	351	7
Purchased options	7	24,683	45	66	1	23,384	794	1,114	22
Written options	8	3,796	3	4	-	13,145	5	8	-
	9	326,105	70	153	3	355,879	999	1,473	29
Total Interest Rate Contracts	10	5,301,289	6,521	14,459	5,024	5,387,503	8,381	16,394	5,568
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	637,501	872	5,581	794	632,810	997	5,576	710
Forward foreign exchange contracts	12	494,640	1,032	7,859	823	466,333	1,922	7,886	1,276
Purchased options	13	39,067	68	196	95	48,834	83	241	118
Written options	14	41,327	5	76	27	52,692	6	87	27
	15	1,212,535	1,977	13,712	1,739	1,200,669	3,008	13,790	2,131
Exchange traded									
Futures	16	1,608	1	2	-	1,972	1	5	-
Purchased options	17	1,673	12	17	-	2,265	10	18	-
Written options	18	2,346	12	18	-	2,250	18	27	1
	19	5,627	25	37	-	6,487	29	50	1
Total Foreign Exchange Contracts	20	1,218,162	2,002	13,749	1,739	1,207,156	3,037	13,840	2,132
Commodity Contracts									
Over-the-counter									
Swaps	21	30,613	1,424	4,215	2,119	25,966	316	2,301	1,032
Purchased options	22	5,728	117	746	257	6,388	82	530	257
Written options	23	3,704	1	234	74	3,975	3	200	66
	24	40,045	1,542	5,195	2,450	36,329	401	3,031	1,355
Exchange traded									
Futures	25	39,011	635	1,612	33	35,895	1,203	2,298	46
Purchased options	26	4,846	373	562	11	4,637	250	379	8
Written options	27	6,514	221	363	7	6,530	273	431	9
	28	50,371	1,229	2,537	51	47,062	1,726	3,108	63
Total Commodity Contracts	29	90,416	2,771	7,732	2,501	83,391	2,127	6,139	1,418
Equity Contracts									
Over-the-counter	30	60,504	563	8,010	2,399	53,882	402	7,163	1,348
Exchange traded	31	110,274	5,958	10,135	203	56,035	3,218	5,929	119
Total Equity Contracts	32	170,778	6,521	18,145	2,602	109,917	3,620	13,092	1,467
Credit Contracts									
Sub-total	34	6,789,847	18,087	54,826	11,941	6,795,981	17,525	50,238	10,635
Total	35	6,789,847	18,087	54,826	11,941	6,795,981	17,525	50,238	10,635

(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 (\$ millions)	LINE #	Q2 2020				Q1 2020				Q4 2019			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts													
Over-the-counter													
Swaps (2)	1	4,606,997	4,483	9,673	3,334	4,321,207	3,481	8,317	2,424	4,396,272	3,233	8,114	2,300
Forward rate agreements	2	389,833	444	1,918	525	422,053	14	1,201	249	491,437	102	1,162	236
Purchased options	3	54,828	234	384	118	51,550	524	782	163	42,084	11	62	39
Written options	4	62,331	84	222	162	60,035	45	157	111	49,487	38	154	98
	5	5,113,989	5,245	12,197	4,139	4,854,845	4,064	10,457	2,947	4,979,280	3,384	9,492	2,673
Exchange traded													
Futures	6	319,812	19	69	1	275,276	66	145	3	225,747	90	161	3
Purchased options	7	23,308	42	61	1	6,866	12	18	-	13,737	28	40	1
Written options	8	14,601	-	1	-	7,305	9	13	-	16,446	3	6	-
	9	357,721	61	131	2	289,447	87	176	3	255,930	121	207	4
Total Interest Rate Contracts	10	5,471,710	5,306	12,328	4,141	5,144,292	4,151	10,633	2,950	5,235,210	3,505	9,699	2,677
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	624,102	1,103	5,883	787	594,791	1,031	5,537	929	604,728	1,184	6,248	989
Forward foreign exchange contracts	12	523,326	2,972	9,357	1,620	450,486	1,605	7,384	1,171	453,711	1,753	7,225	1,260
Purchased options	13	48,295	166	393	143	36,203	50	181	52	37,398	40	167	46
Written options	14	48,744	7	96	22	37,942	6	97	27	42,074	10	119	29
	15	1,244,467	4,248	15,729	2,572	1,119,422	2,692	13,199	2,179	1,137,911	2,987	13,759	2,324
Exchange traded													
Futures	16	964	13	19	-	631	1	3	-	882	13	20	-
Purchased options	17	2,257	20	30	1	1,982	34	50	1	3,295	13	24	-
Written options	18	3,115	-	1	-	1,585	20	31	1	2,502	-	2	-
	19	6,336	33	50	1	4,198	55	84	2	6,679	26	46	-
Total Foreign Exchange Contracts	20	1,250,803	4,281	15,779	2,573	1,123,620	2,747	13,283	2,181	1,144,590	3,013	13,805	2,324
Commodity Contracts													
Over-the-counter													
Swaps	21	24,164	529	2,169	779	25,533	139	1,779	510	24,722	213	2,154	629
Purchased options	22	6,688	78	336	139	6,818	198	537	273	6,608	98	472	125
Written options	23	4,260	140	327	205	4,382	12	187	49	4,371	116	370	204
	24	35,112	747	2,832	1,123	36,733	349	2,503	832	35,701	427	2,996	958
Exchange traded													
Futures	25	33,327	983	1,882	38	31,986	122	695	14	32,422	393	1,079	22
Purchased options	26	3,790	757	1,085	22	3,510	232	359	7	3,615	378	567	11
Written options	27	6,022	16	60	1	5,578	307	481	10	5,230	1	52	1
	28	43,139	1,756	3,027	61	41,074	661	1,535	31	41,267	772	1,698	34
Total Commodity Contracts	29	78,251	2,503	5,859	1,184	77,807	1,010	4,038	863	76,968	1,199	4,694	992
Equity Contracts													
Over-the-counter													
Swaps	30	54,858	736	7,400	1,397	58,106	379	8,129	2,205	51,226	197	4,572	1,246
Exchange traded	31	44,071	3,216	5,457	109	51,164	552	2,300	46	39,952	1,083	2,580	52
Total Equity Contracts	32	98,929	3,952	12,857	1,506	109,270	931	10,429	2,251	91,178	1,280	7,152	1,298
Credit Contracts	33	5,701	230	563	36	9,050	355	672	38	7,429	277	496	34
Sub-total	34	6,905,394	16,272	47,386	9,440	6,464,039	9,194	39,055	8,283	6,555,375	9,274	35,846	7,325
Total	35	6,905,394	16,272	47,386	9,440	6,464,039	9,194	39,055	8,283	6,555,375	9,274	35,846	7,325

(1) Risk-weighted assets are reported after the impact of master netting agreements and application of 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)		Q4 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:	2,167	-	2,167	12,285	-	12,285	44	-	44
2	Residential mortgage (2)	418	-	418	2,011	-	2,011	19	-	19
3	Credit card	1,654	-	1,654	827	-	827	-	-	-
4	Other retail exposures	95	-	95	9,447	-	9,447	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	73	14,641	14,714	5,045	-	5,045	7	-	7
7	Loans to corporates	73	14,641	14,714	316	-	316	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,182	-	4,182	-	-	-
10	Other wholesale	-	-	-	547	-	547	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-

- (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 October 31, 2020, \$nil (\$127 million at July 31, 2020, \$161 million at April 30, 2020, \$203 million at January 31, 2020 and \$919 million at October 31, 2019) securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$8,094 million at October 31, 2020 (\$8,359 million at July 31, 2020, \$9,496 million at April 30, 2020, \$9,257 million at January 31, 2020 and \$9,177 million at October 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.

SEC 1 - 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	-	-	-	-	-	-	-	-	-

SEC 1 - 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	-	-	-	-	-	-	-	-	-

SEC 1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1)

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

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

As at October 31, 2020, \$nil (\$127 million at July 31, 2020, \$161 million at April 30, 2020, \$203 million at January 31, 2020 and \$919 million at October 31, 2019) securitization exposures did not qualify for risk transference. The table excludes securitization-related assets of \$8,094 million at October 31, 2020 (\$8,359 million at July 31, 2020, \$9,496 million at April 30, 2020, \$9,257 million at January 31, 2020 and \$9,177 million at October 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)		Q4 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:	-	-	-	-	-	-	151	-	151
2	Residential mortgage	-	-	-	-	-	-	49	-	49
3	Credit card	-	-	-	-	-	-	(7)	-	(7)
4	Auto loans/leases	-	-	-	-	-	-	65	-	65
5	Student loans	-	-	-	-	-	-	9	-	9
6	Other retail exposures	-	-	-	-	-	-	35	-	35
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	85	-	85
9	Loans to corporates	-	-	-	-	-	-	1	-	1
10	Commercial mortgage	-	-	-	-	-	-	68	-	68
11	Lease and receivables	-	-	-	-	-	-	2	-	2
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	10	-	10
14	Other wholesale	-	-	-	-	-	-	4	-	4
15	Re-securitization	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-

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

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	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

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

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

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

(\$ millions)	Q4 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	30,959	1,804	39	75	68	25,145	2,130	5,670	-	4,462	295	1,284	-	351	23	86	-
2	Traditional securitization	19,257	147	39	75	52	11,770	2,130	5,670	-	1,813	295	1,284	-	139	23	86	-
3	Of which securitization	19,257	147	39	75	52	11,770	2,130	5,670	-	1,813	295	1,284	-	139	23	86	-
4	Of which retail underlying	14,345	11	16	28	52	7,445	2,130	4,877	-	1,048	295	1,167	-	84	23	77	-
5	Of which wholesale	4,912	136	23	47	-	4,325	-	793	-	765	-	117	-	55	-	9	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-	-
10	Of which securitization	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-	-
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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitization exposures where the risk transferance 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)

	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	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)

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

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q4 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	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
2 Traditional securitization	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
3 Of which securitization	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
4 Of which retail underlying	34	10	-	-	-	25	19	-	-	5	4	-	-	-	1	-	-
5 Of which wholesale	-	-	7	-	-	-	7	-	-	-	4	-	-	-	-	-	-
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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)

	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%
(\$ millions)	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	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%
(\$ millions)	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)

	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%
(\$ millions)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	1	-
2 Traditional securitization	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	1	-
3 Of which securitization	55	-	8	-	-	-	63	-	-	-	-	14	-	-	-	1	-
4 Of which retail underlying	55	-	-	-	-	-	55	-	-	-	-	9	-	-	-	1	-
5 Of which wholesale	-	-	8	-	-	-	8	-	-	-	-	5	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	LINE	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019
	#					
Market Risk RWA, beginning of quarter	1	9,609	10,525	9,590	11,183	10,713
Movement in risk levels (1)	2	(1,028)	(737)	5,525	(1,571)	(257)
Model updates (2)	3	-	-	-	318	-
Methodology and policy (3)	4	767	(179)	(4,590)	(340)	727
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	9,348	9,609	10,525	9,590	11,183

(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

Risk Profile	LINE #	Q4 2020						Q3 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	0.90%	0.74%	34.11%	20.99%	1,797	1,560	0.92%	0.85%	34.21%	16.17%	1,674	1,476
Corporate small and medium enterprises (SMEs)	2	1.04%	0.48%	38.78%	15.25%	185	128	1.05%	0.41%	38.77%	16.52%	196	140
Sovereign	3	0.11%	0.00%	12.30%	0.00%	-	-	0.10%	0.00%	12.23%	0.00%	-	-
Bank	4	0.38%	0.00%	15.22%	0.00%	-	-	0.42%	0.00%	15.79%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	5	0.92%	0.48%	23.70%	5.04%	268	268	0.92%	0.50%	22.95%	7.52%	287	287
HELOCs (9)	6	0.42%	0.24%	39.44%	6.65%	101	85	0.44%	0.27%	38.25%	9.79%	121	107
Qualifying revolving retail (QRR)	7	1.24%	1.06%	84.92%	78.38%	509	472	1.26%	1.13%	84.76%	78.92%	528	497
Other retail (excl. SMEs)	8	5.13%	4.39%	84.57%	77.12%	327	325	5.38%	4.58%	84.54%	77.04%	346	345
Retail SMEs	9	1.34%	1.23%	84.10%	77.91%	41	37	1.40%	1.29%	83.73%	76.62%	44	40

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

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

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

Risk Profile	LINE #	Q4 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	0.94%	0.54%	33.83%	26.88%	430	254
Corporate small and medium enterprises (SMEs)	2	1.13%	0.48%	38.74%	21.87%	109	64
Sovereign	3	0.11%	0.00%	15.98%	0.00%	-	-
Bank	4	0.51%	0.00%	14.11%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	5	0.94%	0.65%	23.94%	11.85%	286	286
HELOCs (9)	6	0.41%	0.45%	32.74%	16.47%	180	168
Qualifying revolving retail (QRR)	7	1.22%	1.18%	84.44%	78.35%	522	502
Other retail (excl. SMEs)	8	5.42%	4.81%	83.56%	75.10%	330	329
Retail SMEs	9	1.21%	0.95%	96.61%	79.25%	43	35

(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.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2020						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
a	b											
Residential mortgages and HELOCs												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	91,750	92,792	56	7	0.03%
Very low		> 0.05 to 0.20			2	0.10%	0.09%	509,713	512,850	374	5	0.07%
Low		> 0.20 to 0.75			3	0.50%	0.45%	123,503	123,836	292	10	0.32%
Medium		> 0.75 to 7.00			4	3.29%	2.84%	77,994	72,998	1,225	7	2.20%
High		> 7.00 to 99.99			5	32.75%	28.53%	6,251	6,190	1,096	4	22.19%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			809,211	808,666	3,043	33	
Other retail												
Exceptionally low		≤ 0.05			8	0.04%	0.04%	13,455	13,991	3	-	0.04%
Very low		> 0.05 to 0.20			9	0.12%	0.14%	325,964	314,218	324	9	0.10%
Low		> 0.20 to 0.75			10	0.41%	0.34%	792,643	852,345	2,425	392	0.24%
Medium		> 0.75 to 7.00			11	2.08%	2.07%	682,890	627,842	10,626	526	1.43%
High		> 7.00 to 99.99			12	23.14%	29.35%	313,209	269,959	81,069	54	25.45%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,128,161	2,078,355	94,447	981	
Qualifying revolving retail												
Exceptionally low		≤ 0.05			15	0.02%	0.02%	1,867,766	1,810,069	630	-	0.02%
Very low		> 0.05 to 0.20			16	0.10%	0.09%	1,499,913	1,491,469	1,572	50	0.08%
Low		> 0.20 to 0.75			17	0.54%	0.52%	798,986	729,642	4,230	74	0.33%
Medium		> 0.75 to 7.00			18	3.05%	3.01%	603,012	538,362	15,424	540	2.41%
High		> 7.00 to 99.99			19	23.05%	23.71%	156,374	114,002	31,375	250	20.31%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			4,926,051	4,683,544	53,231	914	
Retail small-and-medium-sized entities												
Exceptionally low		≤ 0.05			22	0.02%	0.02%	32,315	37,503	14	-	0.05%
Very low		> 0.05 to 0.20			23	0.10%	0.10%	50,281	49,310	86	2	0.16%
Low		> 0.20 to 0.75			24	0.51%	0.40%	30,027	30,544	201	14	0.55%
Medium		> 0.75 to 7.00			25	2.51%	1.95%	38,461	35,459	638	6	1.69%
High		> 7.00 to 99.99			26	14.30%	16.70%	7,180	23,001	1,052	22	15.05%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			158,264	175,817	1,991	44	
Total (all retail portfolios)					29			8,021,687	7,746,382	152,712	1,972	

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

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts. The reported count reflects the model coverage as at the reporting period for both the previous and current year.

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

(5) Retail portfolios use 9-19 year average of the annual default rate.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2020						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03%	0.03%	83	77	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04%	0.06%	595	518	-	-	0.07%
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07%	0.08%	1,634	1,727	1	-	0.04%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.11%	0.13%	3,524	3,408	1	-	0.09%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20%	0.22%	4,956	5,199	8	1	0.17%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32%	0.32%	8,752	8,801	9	-	0.26%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.62%	0.63%	8,362	8,047	26	3	0.57%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	0.98%	1.15%	7,758	7,537	57	15	0.99%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.79%	1.74%	3,584	3,872	33	1	1.59%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74%	2.74%	2,227	3,224	41	2	2.31%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	6.24%	7.13%	358	554	28	2	7.12%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	13.46%	15.18%	649	829	82	3	14.75%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	19.22%	20.41%	150	142	16	-	20.35%
Default	Default	100.00 (Default)	C	C/D	15	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					16			42,632	43,935	302	27	
Sovereign												
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.01%	0.01%	23	32	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.02%	0.02%	568	394	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.04%	0.04%	976	599	-	-	0.00%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.07%	0.07%	1,192	521	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.11%	0.12%	588	318	-	-	0.00%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.20%	0.20%	325	99	-	-	0.00%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.32%	0.32%	121	102	-	-	0.00%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.62%	0.61%	100	62	-	-	0.00%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.05%	1.09%	49	56	-	-	0.00%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.72%	1.72%	42	38	-	-	0.00%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.74%	2.74%	36	44	-	-	0.00%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	5.71%	5.71%	1	10	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	13.52%	14.39%	6	5	-	-	0.00%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	31	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					32			4,027	2,280	-	-	
Bank												
Investment grade	I-1	≤ 0.02	-	-	33	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03%	0.03%	16	17	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05%	0.05%	43	39	-	-	0.05%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07%	0.07%	63	71	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11%	0.11%	53	44	-	-	0.06%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19%	0.19%	80	97	-	-	0.06%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32%	0.32%	80	74	-	-	0.08%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.56%	0.57%	46	43	-	-	0.09%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91%	0.97%	24	22	-	-	0.36%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.55%	1.66%	22	17	-	-	1.16%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74%	2.74%	13	22	-	-	0.33%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	5.16%	5.16%	2	1	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	9.70%	9.70%	1	1	-	-	3.13%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	47	0.00%	0.00%	-	-	-	-	0.00%
Sub-total					48			443	448	-	-	
Total (all wholesale portfolios)					49			47,102	46,663	302	27	

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

(2) Calculated as the obligor PD weighted by EAD.

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

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

(5) Wholesale portfolios use 16 year average of the annual default rate.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2019						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
						a	b	c	d	e	f	
Residential mortgages and HELOCs												
Exceptionally low		≤ 0.05			1	0.04%	0.04%	277,877	285,386	162	-	0.03%
Very low		> 0.05 to 0.20			2	0.11%	0.11%	368,780	363,199	428	3	0.09%
Low		> 0.20 to 0.75			3	0.60%	0.61%	75,918	73,572	232	4	0.47%
Medium		> 0.75 to 7.00			4	3.27%	2.75%	72,266	78,608	1,825	3	2.15%
High		> 7.00 to 99.99			5	34.85%	30.83%	6,210	5,129	1,595	9	24.68%
Default		100.00 (Default)			6	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					7			801,051	805,894	4,242	19	
Other retail												
Exceptionally low		≤ 0.05			8	0.04%	0.04%	32,525	28,668	16	2	0.03%
Very low		> 0.05 to 0.20			9	0.14%	0.14%	498,906	440,250	862	120	0.10%
Low		> 0.20 to 0.75			10	0.48%	0.36%	677,897	699,930	2,479	617	0.26%
Medium		> 0.75 to 7.00			11	2.14%	2.09%	533,355	646,199	11,906	865	1.45%
High		> 7.00 to 99.99			12	23.80%	29.31%	327,592	313,092	86,082	100	25.46%
Default		100.00 (Default)			13	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					14			2,070,275	2,128,139	101,345	1,704	
Qualifying revolving retail												
Exceptionally low		≤ 0.05			15	0.02%	0.02%	2,114,174	1,841,972	604	-	0.02%
Very low		> 0.05 to 0.20			16	0.09%	0.09%	1,045,849	1,478,539	1,574	-	0.08%
Low		> 0.20 to 0.75			17	0.54%	0.51%	776,408	804,440	4,372	106	0.32%
Medium		> 0.75 to 7.00			18	3.02%	2.99%	663,324	647,172	18,906	1,148	2.37%
High		> 7.00 to 99.99			19	22.32%	22.88%	138,023	153,928	32,361	456	19.43%
Default		100.00 (Default)			20	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					21			4,737,778	4,926,051	57,817	1,710	
Retail small-and-medium-sized entities												
Exceptionally low		≤ 0.05			22	0.02%	0.03%	40,258	40,072	14	1	0.01%
Very low		> 0.05 to 0.20			23	0.10%	0.10%	34,078	28,846	55	-	0.05%
Low		> 0.20 to 0.75			24	0.53%	0.33%	84,529	60,205	78	2	0.17%
Medium		> 0.75 to 7.00			25	2.69%	2.09%	23,164	39,888	686	4	1.22%
High		> 7.00 to 99.99			26	19.50%	20.91%	5,277	4,784	961	3	17.02%
Default		100.00 (Default)			27	100.00%	100.00%	-	-	-	-	100.00%
Sub-total					28			187,306	173,795	1,794	10	
Total (all retail portfolios)					29			7,796,410	8,033,879	165,198	3,443	

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

(2) Calculated as the obligor PD weighted by EAD.

(3) Obligor count for Retail portfolios is at the account level, excluding defaulted accounts.

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

(5) Retail portfolios use 6-15 year average of the annual default rate.

CR9 - IRB - BACKTESTING OF PROBABILITY OF DEFAULT (PD) PER PORTFOLIO (1)

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Range (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2019						
						Weighted average PD (2)	Arithmetic average PD by obligors	Number of obligors (3)		Defaulted obligors in the year	Of which: new defaulted obligors in the year (4)	Average historical annual default rate (5)
								End of previous year	End of the year			
Corporate												
Investment grade	I-1	≤ 0.02	-	-	1	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1	AAA/AA+	2	0.03%	0.03%	79	83	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	Aa2/Aa3	AA/AA-	3	0.04%	0.06%	566	595	-	-	0.08%
Investment grade	I-4	>0.07 to ≤ 0.11	A1/A2/A3	A+/A/A-	4	0.07%	0.09%	1,600	1,634	-	-	0.04%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	5	0.12%	0.13%	3,257	3,524	1	-	0.09%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	6	0.20%	0.23%	4,910	4,956	3	-	0.18%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	7	0.32%	0.33%	8,833	8,752	7	-	0.26%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	8	0.66%	0.67%	8,027	8,362	11	-	0.56%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	9	1.02%	1.10%	8,313	7,758	15	-	0.99%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	10	1.83%	1.79%	3,925	3,584	14	1	1.53%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	11	2.74%	2.74%	2,686	2,227	28	1	2.25%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	12	6.00%	7.32%	437	358	22	-	6.87%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	13	13.74%	14.92%	673	649	55	-	13.19%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	14	20.17%	21.61%	152	150	8	-	15.59%
Default	Default	100.00 (Default)	C	C/D	15	100.00%	100.00%	-	-	-	-	0.00%
Sub-total					16			43,458	42,632	164	2	
Sovereign												
Investment grade	I-1	≤ 0.02	Aaa	AAA	17	0.01%	0.01%	21	23	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aa1/Aa2/Aa3	AA+/AA/AA-	18	0.03%	0.03%	512	568	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	19	0.05%	0.05%	906	976	-	-	0.00%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	20	0.08%	0.08%	1,020	1,192	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	21	0.12%	0.13%	496	588	-	-	0.00%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	22	0.20%	0.21%	307	325	-	-	0.00%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	23	0.34%	0.34%	126	121	-	-	0.00%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	24	0.67%	0.67%	83	100	-	-	0.00%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	25	1.06%	1.09%	68	49	-	-	0.00%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	26	1.79%	1.79%	26	42	-	-	0.00%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	27	2.79%	3.05%	33	36	-	-	0.00%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	28	7.75%	7.75%	9	1	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	29	15.15%	15.15%	1	6	-	-	0.00%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	30	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	31	0.00%	0.00%	-	-	-	-	0.00%
Sub-total					32			3,608	4,027	-	-	
Bank												
Investment grade	I-1	≤ 0.02	-	-	33	0.00%	0.00%	-	-	-	-	0.00%
Investment grade	I-2	>0.02 to ≤ 0.03	Aaa/Aa1/Aa2/Aa3	AAA/AA+/AA/AA-	34	0.03%	0.03%	15	16	-	-	0.00%
Investment grade	I-3	>0.03 to ≤ 0.07	A1/A2	A+/A	35	0.05%	0.05%	46	43	-	-	0.06%
Investment grade	I-4	>0.07 to ≤ 0.11	A3	A-	36	0.07%	0.07%	66	63	-	-	0.00%
Investment grade	I-5	>0.11 to ≤ 0.19	Baa1	BBB+	37	0.11%	0.11%	62	53	-	-	0.06%
Investment grade	I-6	>0.19 to ≤ 0.32	Baa2	BBB	38	0.19%	0.20%	82	80	-	-	0.06%
Investment grade	I-7	>0.32 to ≤ 0.54	Baa3	BBB-	39	0.32%	0.32%	72	80	-	-	0.08%
Non-investment grade	S-1	>0.54 to ≤ 0.91	Ba1	BB+	40	0.55%	0.57%	56	46	-	-	0.10%
Non-investment grade	S-2	>0.91 to ≤ 1.54	Ba2	BB	41	0.91%	0.96%	23	24	-	-	0.39%
Non-investment grade	S-3	>1.54 to ≤ 2.74	Ba3	BB-	42	1.54%	1.60%	24	22	-	-	0.18%
Non-investment grade	S-4	>2.74 to ≤ 5.16	B1	B+	43	2.74%	2.74%	9	13	-	-	0.36%
Watchlist	P-1	>5.16 to ≤ 9.70	B2	B	44	0.00%	0.00%	3	2	-	-	0.00%
Watchlist	P-2	>9.70 to ≤ 18.23	B3	B-	45	9.70%	9.70%	1	1	-	-	3.33%
Watchlist	P-3	>18.23 to < 100.00	Caa/Ca	CCC/CC	46	0.00%	0.00%	-	-	-	-	0.00%
Default	Default	100.00 (Default)	C	C/D	47	0.00%	0.00%	-	-	-	-	0.00%
Sub-total					48			459	443	-	-	
Total (all wholesale portfolios)					49			47,525	47,102	164	2	

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

(2) Calculated as the obligor PD weighted by EAD.

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

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

(5) Wholesale portfolios use 15 year average of the annual default rate.

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.