

BMO Financial Group

# Supplementary Regulatory Capital Information

For the Quarter Ended – January 31, 2021

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

**Use of this Document**

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's First Quarter 2021 Report to Shareholders and the 2020 Annual Report.

Additional financial information is also available in the Q1 2021 Supplementary Financial Information, Q1 2021 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at [www.bmo.com/investorrelations](http://www.bmo.com/investorrelations).

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Items indicated n.a. were not applicable.

**Changes**

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 implemented this adjustment 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 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](mailto:bill2.anderson@bmo.com)*

Tables and Templates		Frequency	Q1 2021 Supplementary Financial Information	Q1 2021 Supplementary Regulatory Capital Information	2020 Annual MD&A	2020 Annual Financial Statements
Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
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	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			84-86	175, 187
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	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		Impact is immaterial and has been disclosed in CR3, footnote 6.			
	CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		31		
CR9 - IRB - Backtesting of probability of default (PD) per portfolio (2)	Annual				86-87, 109	
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	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)		Not applicable to BMO			
Securitization	CCR8 - Exposures to central counterparties	Quarterly		46		
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	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		53-54		
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	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						
Operational Risk	MR4 - Comparison of VaR estimates with gains/losses					
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	Quantitative information on IRRBB	Annual			96	

(1) CCA is available at <https://www.bmo.com/home/about/banking/investor-relations/regulatory-disclosure>.

(2) Refer to Q4 2020 Supplementary Regulatory Capital Information for CR9 - IRB - Backtesting of probability of default (PD) per portfolio quantitative disclosure.

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

		Cross reference (3)					
(\$ millions except as noted)		Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020	
<b>Common Equity Tier 1 Capital: instruments and reserves</b>							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,810	13,732	13,502	13,301	13,301
2	Retained earnings	c	32,012	30,745	29,902	29,426	29,510
3	Accumulated other comprehensive income (and other reserves)	d	4,478	5,518	5,835	7,159	4,017
4	Directly issued capital subject to phase out from CET1		n.a.	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
<b>Common Equity Tier 1 Capital before regulatory adjustments</b>			<b>50,300</b>	<b>49,995</b>	<b>49,239</b>	<b>49,886</b>	<b>46,828</b>
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>							
7	Prudential valuation adjustments		112	148	159	153	146
8	Goodwill (net of related tax liability)	e+f-g	6,187	6,352	6,384	6,615	6,241
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	1,938	2,050	2,075	2,241	2,154
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	47	99	128	272	251
11	Cash flow hedge reserve	l	1,771	1,979	2,195	2,148	748
12	Shortfall of provisions to expected losses	m	-	-	-	-	182
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		(363)	(100)	(117)	264	(165)
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	171	105	121	120	117
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	(498)	(715)	(690)	(352)	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
<b>28 Total regulatory adjustments to Common Equity Tier 1 Capital</b>			<b>9,365</b>	<b>9,918</b>	<b>10,255</b>	<b>11,461</b>	<b>9,684</b>
<b>29 Common Equity Tier 1 Capital (CET1)</b>			<b>40,935</b>	<b>40,077</b>	<b>38,984</b>	<b>38,425</b>	<b>37,144</b>
<b>29a Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied</b>			<b>40,437</b>	<b>39,362</b>	<b>38,294</b>	<b>38,073</b>	<b>n.a.</b>
<b>Additional Tier 1 Capital: instruments</b>							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	5,558	5,558	5,058	5,058	5,058
31	of which: classified as equity under applicable accounting standards		5,558	5,558	5,058	5,058	5,058
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	s	290	290	290	290	290
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
<b>36 Additional Tier 1 Capital before regulatory adjustments</b>			<b>5,848</b>	<b>5,848</b>	<b>5,348</b>	<b>5,348</b>	<b>5,348</b>
<b>Additional Tier 1 Capital: regulatory adjustments</b>							
37	Investments in own Additional Tier 1 instruments	t	5	7	8	3	1
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	78	213
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
41a	of which: Reverse mortgages		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
<b>43 Total regulatory adjustments applied to Additional Tier 1 Capital</b>			<b>83</b>	<b>85</b>	<b>86</b>	<b>81</b>	<b>214</b>
<b>44 Additional Tier 1 Capital (AT1)</b>			<b>5,765</b>	<b>5,763</b>	<b>5,262</b>	<b>5,267</b>	<b>5,134</b>
<b>45 Tier 1 Capital (T1 = CET1 + AT1)</b>			<b>46,700</b>	<b>45,840</b>	<b>44,246</b>	<b>43,692</b>	<b>42,278</b>
<b>45a Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>			<b>46,202</b>	<b>45,125</b>	<b>43,556</b>	<b>43,340</b>	<b>n.a.</b>
<b>Tier 2 Capital: instruments and provisions</b>							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	7,130	8,270	8,355	7,198	6,878
47	Directly issued capital instruments subject to phase out from Tier 2 Capital	w	141	146	146	146	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	692	458	452	238	193
<b>51 Tier 2 Capital before regulatory adjustments</b>			<b>7,963</b>	<b>8,874</b>	<b>8,953</b>	<b>7,582</b>	<b>7,216</b>

(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)

(\$ millions except as noted)		Cross reference	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
52	<b>Tier 2 Capital: regulatory adjustments</b>						
	Investments in own Tier 2 instruments	y	29	3	-	16	6
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	z	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	<b>Total regulatory adjustments to Tier 2 Capital</b>		79	53	50	66	56
58	<b>Tier 2 Capital (T2)</b>		7,884	8,821	8,903	7,516	7,160
59	<b>Total Capital (TC = T1 + T2)</b>		54,584	54,661	53,149	51,208	49,438
59a	<b>Total Capital with transitional arrangements for ECL provisioning not applied</b>		54,584	54,661	53,149	51,208	n.a.
60	<b>Total Risk-Weighted Assets</b>						
60a	<b>Common Equity Tier 1 (CET 1) Capital RWA (1)</b>		328,822	336,607	337,377	348,167	325,647
60b	<b>Tier 1 Capital RWA (1)</b>		328,822	336,607	337,377	348,167	325,647
60c	<b>Total Capital RWA (1)</b>		328,822	336,607	337,377	348,167	325,647
	<b>Capital Ratios</b>						
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		12.4%	11.9%	11.6%	11.0%	11.4%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		12.3%	11.7%	11.4%	10.9%	n.a.
62	Tier 1 (as percentage of risk-weighted assets)		14.2%	13.6%	13.1%	12.5%	13.0%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		14.1%	13.4%	12.9%	12.4%	n.a.
63	Total Capital (as percentage of risk-weighted assets)		16.6%	16.2%	15.8%	14.7%	15.2%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		16.6%	16.2%	15.8%	14.7%	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)		12.4%	11.9%	11.6%	11.0%	11.4%
	<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))</b>						
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>						
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	850	581	650	828	714
73	Significant investments in the common stock of financials	c1	1,877	1,814	1,761	1,796	1,878
74	Mortgage servicing rights (net of related tax liability)	d1	29	31	30	35	40
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	1,843	1,904	1,886	1,585	1,756
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>						
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		323	326	324	263	193
77	Cap on inclusion of provisions in Tier 2 under standardized approach		323	326	324	263	193
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,389	2,395	2,304	1,767	1,233
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		866	847	817	327	-
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>						
80	Current cap on CET1 instruments subject to phase out arrangements		-	-	-	-	-
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-
82	Current cap on AT1 instruments subject to phase out arrangements		432	864	864	864	864
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		513	1,027	1,027	1,027	1,027
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-

(1) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its risk-weighted assets to the extent such floor applies. Based on these requirements, there was no capital floor applicable for Q1 2020 through Q1 2021.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

LINE #	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)
			Q1 2021					Q1 2021	
	(\$ millions)								
<b>Assets</b>					<b>Liabilities and Equity</b>				
Cash and Cash Equivalents	1	73,091	72,824		Deposits	40	672,500	672,500	
Interest Bearing Deposits with Banks	2	8,376	8,376		<b>Other Liabilities</b>				
Securities	3	233,190	222,618		Derivative instruments	41	29,430	29,193	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	p	Acceptances	42	11,878	11,878	
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	-	t	Securities sold but not yet purchased	43	34,164	34,164	
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	-	y	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44	-	22,382	b1
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7	-	23,232	a1	Securities lent or sold under repurchase agreements	45	99,892	99,892	
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8	-	-		Securitization and structured entities' liabilities	46	25,610	25,610	
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9	-	1,877	c1	Current tax liabilities	47	196	196	
Goodwill embedded in significant investments	10	-	43	e	Deferred tax liabilities (5)	48	155	155	
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11	-	-		related to goodwill	49	-	221	g
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12	-	78	u	related to intangibles	50	-	450	i
Securities Borrowed or Purchased Under Resale Agreements	13	121,573	121,573	z	related to defined-benefit pension fund net assets	51	-	34	o
Loans					related to deferred tax assets excluding those arising from temporary differences	52	-	12	k
Residential mortgages	14	128,170	128,170		related to deferred tax assets arising from temporary differences	53	-	497	f1
Consumer instalment and other personal	15	70,780	70,780		Other	54	35,962	23,095	
Credit cards	16	7,342	7,342		Total other liabilities	55	237,287	224,183	
Business and government	17	248,752	248,475		<b>Subordinated Debt</b>				
Allowance for credit losses	18	(3,188)	(3,188)		Subordinated debt	56	7,276	7,276	
Transitional arrangements for capital treatment of ECL provisioning included in CET1	19	-	(498)	q	Directly issued qualifying subordinated debt	57	-	7,130	v
Allowance reflected in Tier 2 regulatory capital	20	-	(692)	x	Directly issued subordinated debt subject to phase out	58	-	141	w
Shortfall of provisions to expected loss	21	-	-	m	<b>Equity</b>				
Total net loans	22	451,856	451,579		Preferred shares and other equity instruments	59	5,848	5,848	
<b>Other Assets</b>					Directly issued qualifying Additional Tier 1 instruments	60	-	5,558	r
Derivative instruments	23	34,054	34,051		Directly issued Additional Tier 1 instruments subject to phase out	61	-	290	s
Customers' liability under acceptances	24	11,878	11,878		Common shares	62	13,501	13,501	a
Premises and equipment	25	4,202	4,103		Contributed surplus	63	309	309	b
Goodwill	26	6,365	6,365	f	Retained earnings	64	32,012	32,012	c
Intangible assets	27	2,388	2,388	h	Accumulated other comprehensive income of which: Cash flow hedges	65	4,478	4,478	d
Current tax assets	28	1,434	1,414		Total Equity	67	56,148	56,148	l
Deferred tax assets (5)	29	1,339	1,346		<b>Total Liabilities and Equity</b>	68	973,211	960,107	
Deferred tax assets excluding those arising from temporary differences	30	-	59	j					
Deferred tax assets arising from temporary differences	31	-	2,340						
of which: exceeding regulatory thresholds	32	-	-						
of which: not exceeding regulatory thresholds	33	-	2,340	e1					
Other	34	23,465	21,592						
Defined-benefit pension fund net assets	35	-	205	n					
Mortgage servicing rights	36	-	29						
of which: exceeding regulatory thresholds	37	-	-						
of which: not exceeding regulatory thresholds	38	-	29	d1					
<b>Total Assets</b>	39	973,211	960,107						

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$14,152 million assets and \$1,208 million equity) covers the development and marketing of individual and group life, accident and health insurance and annuity products in Canada. BMO Reinsurance Limited (\$460 million assets and \$153 million 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)				
		Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
<b>Common Equity Tier 1 Capital</b>						
<b>Opening Balance</b>	1	40,077	38,984	38,425	37,144	36,071
New capital issues	2	27	267	215	2	27
Redeemed capital or Treasury Shares	3	44	(37)	(15)	-	-
Gross dividends and distributions (deduction)	4	(742)	(737)	(755)	(730)	(748)
Net Income	5	2,017	1,584	1,232	689	1,592
Removal of own credit spread (net of tax)	6	263	(18)	381	(429)	80
Movements in other comprehensive income						
Currency translation differences	7	(910)	(94)	(974)	1,183	162
Fair value through other comprehensive income securities	8	48	(18)	123	134	90
Other (1)	9	30	10	(519)	424	(198)
Goodwill and other intangible assets (deduction, net of related tax liability)	10	277	57	397	(461)	(64)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	52	29	144	(21)	110
Prudential valuation adjustments	12	36	11	(6)	(7)	(8)
Other (2) (5)	13	(284)	39	336	497	30
<b>Closing Balance</b>	14	40,935	40,077	38,984	38,425	37,144
<b>Other non-core Tier 1 (Additional Tier 1) Capital</b>						
<b>Opening Balance</b>	15	5,763	5,262	5,267	5,134	5,130
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	2	1	(5)	133	4
<b>Closing Balance</b>	19	5,765	5,763	5,262	5,267	5,134
<b>Total Tier 1 Capital</b>	20	46,700	45,840	44,246	43,692	42,278
<b>Tier 2 Capital</b>						
<b>Opening Balance</b>	21	8,821	8,903	7,516	7,160	7,139
New Tier 2 eligible capital issues	22	-	-	1,250	-	-
Redeemed capital	23	(1,000)	-	-	-	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	25	63	(82)	137	356	21
<b>Closing Balance</b>	26	7,884	8,821	8,903	7,516	7,160
<b>Total Regulatory Capital</b>	27	54,584	54,661	53,149	51,208	49,438

(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 #					
		Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
<b>Bank of Montreal Mortgage Corporation - Basel III (1)</b>						
Common Equity Tier 1 ratio	1	22.1%	20.8%	21.5%	22.1%	19.8%
Tier 1 ratio	2	22.1%	20.8%	21.5%	22.1%	19.8%
Total capital ratio	3	22.2%	21.0%	21.7%	22.3%	20.0%
<b>BMO Harris Bank N.A. - Basel III (2)</b>						
Tier 1 ratio	4	12.4%	12.4%	12.1%	11.2%	11.3%
Total capital ratio	5	14.2%	14.2%	13.6%	12.4%	12.5%

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

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



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

(\$ millions except as noted)

	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	80,861	77,870	77,004	74,406	67,625
1a Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	80,861	77,870	77,004	74,406	n.a.
2 Total RWA at the level of the resolution group	328,822	336,607	337,377	348,167	325,647
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	24.6 %	23.1 %	22.8 %	21.4 %	20.8 %
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	24.6 %	23.1 %	22.8 %	21.4 %	n.a.
4 Leverage ratio exposure measure at the level of the resolution group	966,509	953,640	937,266	945,468	985,382
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.4 %	8.2 %	8.2 %	7.9 %	6.9 %
5a TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) (%)	8.4 %	8.2 %	8.2 %	7.9 %	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)**

		Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
		a	b	c	d	e
(\$ millions except as noted)						
<b>Regulatory capital elements of TLAC and adjustments</b>						
1	Common Equity Tier 1 capital (CET1)	40,935	40,077	38,984	38,425	37,144
2	Additional Tier 1 capital (AT1) before TLAC adjustments	5,765	5,763	5,262	5,267	5,134
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	5,765	5,763	5,262	5,267	5,134
6	Tier 2 capital (T2) before TLAC adjustments	7,884	8,821	8,903	7,516	7,160
7	Amortized portion of T2 instruments where remaining maturity > 1 year	5	-	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9	Other adjustments	-	-	-	-	-
10	T2 instruments eligible under the TLAC framework	7,889	8,821	8,903	7,516	7,160
11	TLAC arising from regulatory capital	54,589	54,661	53,149	51,208	49,438
<b>Non-regulatory capital elements of TLAC</b>						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	26,318	23,280	23,855	23,198	18,187
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	26,318	23,280	23,855	23,198	18,187
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	80,907	77,941	77,004	74,406	67,625
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	(46)	(71)	-	-	-
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	80,861	77,870	77,004	74,406	67,625
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	328,822	336,607	337,377	348,167	325,647
24	Leverage exposure measure	966,509	953,640	937,266	945,468	985,382
<b>TLAC ratios and buffers</b>						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	24.6 %	23.1 %	22.8 %	21.4 %	20.8 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.4 %	8.2 %	8.2 %	7.9 %	6.9 %
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements (2)	n.a.	n.a.	n.a.	n.a.	n.a.
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	Of which: capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: bank specific countercyclical buffer	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
31	Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied. TLAC1 is reported on a consolidated basis excluding insurance subsidiaries.

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

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

(\$ millions)

		Q1 2021						Sum 1 to 6
		Creditor ranking						
		1 (most junior)	2	3	4	5	6 (most senior)	
	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	13,501	3,940	1,908	7,188	27,700	-	54,237
3	Subset of row 2 that are excluded liabilities	-	6	-	26	36	-	68
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,501	3,934	1,908	7,162	27,664	-	54,169
5	Subset of row 4 that are potentially eligible as TLAC	13,501	3,934	1,908	7,162	26,044	-	52,549
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	3,468	-	3,468
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	25	16,924	-	16,949
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	5,437	1,969	-	7,406
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	1,250	1,700	3,683	-	6,633
10	Subset of row 5 that is perpetual securities	13,501	3,934	658	-	-	-	18,093

(1) Instruments are reported at nominal values.

(2) Under the Bail-in Regime, Bail-in Debt, which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) Completion of this column is not required by OSFI at this time.

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

(\$ millions)	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
1 Total consolidated assets as per published financial statements	973,211	949,261	973,508	987,067	879,720
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(13,178)	(12,479)	(12,805)	(11,890)	(12,409)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(6,781)	(8,094)	(8,359)	(9,496)	(9,257)
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	11,416	9,667	1,097	(8,049)	9,247
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	1,065	1,488	399	5,006	2,811
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	130,473	134,443	129,444	122,695	125,333
8 Other adjustments (1)	(129,697)	(120,646)	(146,018)	(139,865)	(10,063)
<b>9 Leverage Ratio Exposure Measure</b>	<b>966,509</b>	<b>953,640</b>	<b>937,266</b>	<b>945,468</b>	<b>985,382</b>

**LR2 - LEVERAGE RATIO COMMON DISCLOSURE**

(\$ millions except as noted)	Leverage ratio framework				
	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
<b>On-balance sheet exposures</b>					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	678,238	670,168	659,962	677,241	730,478
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)	(4,625)	(4,996)	(7,329)	(11,070)	(4,411)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(10,308)	(10,817)	(11,148)	(11,630)	(10,063)
<b>5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>663,305</b>	<b>654,355</b>	<b>641,485</b>	<b>654,541</b>	<b>716,004</b>
<b>Derivative exposures</b>					
6 Replacement cost associated with all derivative transactions (2)	23,380	26,144	26,864	25,558	14,256
7 Add-on amounts for potential future exposure associated with all derivative transactions (3)	28,067	27,024	23,382	22,622	23,448
8 (Exempted central counterparty-leg of client cleared trade exposures)	(1,468)	(1,828)	(3,170)	(4,153)	(2,206)
9 Adjusted effective notional amount of written credit derivatives	20,888	19,958	18,277	17,190	13,683
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(20,775)	(19,823)	(18,133)	(17,051)	(13,491)
<b>11 Total derivative exposures (sum of lines 6 to 10)</b>	<b>50,092</b>	<b>51,475</b>	<b>47,220</b>	<b>44,166</b>	<b>35,690</b>
<b>Securities financing transaction exposures</b>					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	123,301	115,865	123,547	120,618	108,378
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(9,207)	(9,813)	(9,948)	(5,060)	(6,522)
14 Counterparty credit risk (CCR) exposure for SFTs	8,545	7,315	5,518	8,508	6,499
15 Agent transaction exposures	-	-	-	-	-
<b>16 Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>122,639</b>	<b>113,367</b>	<b>119,117</b>	<b>124,066</b>	<b>108,355</b>
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	400,296	411,215	402,486	388,988	384,529
18 (Adjustments for conversion to credit equivalent amounts)	(269,823)	(276,772)	(273,042)	(266,293)	(259,196)
<b>19 Off-balance sheet items (sum of lines 17 and 18)</b>	<b>130,473</b>	<b>134,443</b>	<b>129,444</b>	<b>122,695</b>	<b>125,333</b>
<b>Capital and Total Exposures</b>					
20 Tier 1 capital	46,700	45,840	44,246	43,692	42,278
20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied	46,202	45,125	43,556	43,340	n.a.
<b>21 Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>966,509</b>	<b>953,640</b>	<b>937,266</b>	<b>945,468</b>	<b>985,382</b>
<b>Leverage Ratios</b>					
22 Basel III leverage ratio	4.8%	4.8%	4.7%	4.6%	4.3%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.8%	4.7%	4.6%	4.6%	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
		Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q1 2021
		a	b	c	d	e	f
1	<b>Credit risk (excluding counterparty credit risk (CCR))</b>	243,291	252,268	254,549	263,753	246,037	19,463
2	Of which standardized approach (SA)	41,198	41,664	42,386	44,572	43,796	3,296
3	Of which internal rating-based (IRB) approach	202,093	210,604	212,163	219,181	202,241	16,167
4	<b>Counterparty credit risk</b>	21,602	19,842	18,361	20,210	18,204	1,728
5	Of which standardized approach for counterparty credit risk (SA-CCR)	11,524	11,605	10,354	9,197	8,128	922
6	Of which internal model method (IMM)	-	-	-	-	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	4,165	3,408	3,647	3,181	3,327	333
6b	Of which CVA capital charge	5,036	4,198	3,754	7,164	6,182	403
6c	Of which exposures to QCCP	877	631	606	668	567	70
7	<b>Equity positions in banking book under market-based approach</b>	-	-	-	-	-	-
8	<b>Equity investments in funds – look-through approach</b>	122	97	85	113	104	10
9	<b>Equity investments in funds – mandate-based approach</b>	1,428	1,363	1,291	1,279	1,145	114
10	<b>Equity investments in funds – fall-back approach</b>	230	214	191	194	199	18
11	<b>Settlement risk</b>	-	-	-	372	5	-
12	<b>Securitization exposures in banking book</b>	4,887	5,761	6,299	5,779	4,309	391
13	Of which securitization internal ratings-based approach (SEC-IRBA)	3,804	4,386	4,895	4,007	2,815	304
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	134	304	304	304	306	11
15	Of which securitization standardized approach (SEC-SA)	949	1,071	1,100	1,468	1,188	76
16	<b>Market risk</b>	9,111	9,348	9,609	10,525	9,590	729
17	Of which standardized approach (SA) (3)	151	159	289	831	904	12
18	Of which internal model approaches (IMM)	8,960	9,189	9,320	9,694	8,686	717
19	<b>Operational risk</b>	38,779	38,342	37,799	37,402	36,870	3,102
20	Of which Basic Indicator Approach	-	-	-	48	49	-
21	Of which Standardized Approach	38,779	38,342	37,799	37,354	36,821	3,102
22	Of which Advanced Measurement Approach	-	-	-	-	-	-
23	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	9,372	9,372	9,193	8,540	9,184	750
24	<b>Floor adjustment (4)</b>	-	-	-	-	-	-
25	<b>Total</b>	328,822	336,607	337,377	348,167	325,647	26,305

(1) RWA were \$328.8 billion as at January 31, 2021, decreased from \$336.6 billion as at October 31, 2020, driven by asset quality changes, foreign exchange movements and model updates, partially offset by growth in asset size.

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

(3) Standardized approach market risk RWA reflects specific risk on securitization positions in the trading book.

(4) Under OSFI's CAR Guideline, which governs advanced approaches, the Bank calculates a Basel Capital Floor and increases its risk-weighted assets if the Capital Floor applies. Based on these requirements, there was no capital floor applicable for Q1 2020 through Q1 2021.

**RISK-WEIGHTED ASSETS BY OPERATING GROUPS**

(\$ millions)	LINE #	RWA				
		Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Personal and Commercial Banking	1	196,869	201,926	204,228	209,750	199,124
BMO Wealth Management	2	23,777	23,504	22,678	22,416	22,132
BMO Capital Markets	3	93,569	97,057	96,950	103,462	92,190
Corporate Services, including Technology and Operations	4	14,607	14,120	13,521	12,539	12,201
<b>Total Risk-Weighted Assets</b>	5	328,822	336,607	337,377	348,167	325,647

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

(\$ millions)	LINE #	Q1 2021							
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:					Not subject to capital requirements or subject to deduction from capital
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework		
a	b	c	d	e	f	g			
<b>Assets</b>									
<b>Cash and Cash Equivalents</b>	1	73,091	72,824	72,824	-	-	-	-	
<b>Interest Bearing Deposits with Banks</b>	2	8,376	8,376	8,298	-	-	78	-	
<b>Securities</b>	3	233,190	222,618	123,035	-	454	98,976	153	
<b>Securities Borrowed or Purchased Under Resale Agreements</b>	4	121,573	121,573	-	121,573	-	-	-	
<b>Loans</b>									
Residential mortgages	5	128,170	128,170	128,170	-	-	-	-	
Consumer instalment and other personal	6	70,780	70,780	67,875	-	54	-	2,851	
Credit cards	7	7,342	7,342	3,786	-	-	-	3,556	
Business and government	8	248,752	248,475	232,074	1,576	14,451	3,162	374	
Allowance for credit losses	9	(3,188)	(3,188)	(35)	-	(1)	-	(3,152)	
<b>Other Assets</b>									
Derivative instruments	10	34,054	34,051	-	34,051	-	29,739	-	
Customers' liability under acceptances	11	11,878	11,878	11,878	-	-	-	-	
Premises and equipment	12	4,202	4,103	4,103	-	-	-	-	
Goodwill	13	6,365	6,365	-	-	-	-	6,365	
Intangible assets	14	2,388	2,388	-	-	-	-	2,388	
Current tax assets	15	1,434	1,414	1,414	-	-	-	-	
Deferred tax assets	16	1,339	1,346	1,287	-	-	-	59	
Other	17	23,465	21,592	11,314	5,817	-	4,471	205	
<b>Total assets</b>	18	973,211	960,107	666,023	163,017	14,958	136,426	12,799	
<b>Liabilities</b>									
<b>Deposits</b>	19	672,500	672,500	-	-	-	20,297	652,203	
<b>Other Liabilities</b>									
Derivative instruments	20	29,430	29,193	-	29,193	-	26,871	-	
Acceptances	21	11,878	11,878	-	-	-	-	11,878	
Securities sold but not yet purchased	22	34,164	34,164	-	-	-	34,164	-	
Securities lent or sold under repurchase agreements	23	99,892	99,892	-	99,892	-	-	-	
Securitization and structured entities' liabilities	24	25,610	25,610	-	-	-	-	25,610	
Current tax liabilities	25	196	196	-	-	-	-	196	
Deferred tax liabilities	26	155	155	-	-	-	-	155	
Other	27	35,962	23,095	-	-	-	-	23,095	
<b>Subordinated Debt</b>	28	7,276	7,276	-	-	-	-	7,276	
<b>Total liabilities</b>	29	917,063	903,959	-	129,085	-	81,332	720,413	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$14,152 million assets and \$1,208 million equity) covers the development and marketing of individual and group life, accident and health insurance and annuity products in Canada. BMO Reinsurance Limited (\$460 million assets and \$153 million 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.

**L12 - MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS**

(\$ millions)		Q1 2021				
		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)	947,308	666,023	163,017	14,958	136,426
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	183,546	-	129,085	-	81,332
3	<b>Total net amount under regulatory scope of consolidation</b>	<b>763,762</b>	<b>666,023</b>	<b>33,932</b>	<b>14,958</b>	<b>55,094</b>
4	Off-balance sheet amounts	260,301	185,544	57,698	17,059	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	14,466	555	13,911	-	-
6	Differences due to consideration of provisions	502	502	-	-	-
7	Exposures related to liability repo-style transactions	199,785	-	199,785	-	-
8	Potential future exposure on derivatives	31,207	-	31,207	-	-
9	Differences due to consideration of CRM	(247,379)	-	(246,075)	(1,304)	-
10	<b>Exposure amounts considered for regulatory purposes (2)</b>	<b>1,022,644</b>	<b>852,624</b>	<b>90,458</b>	<b>30,713</b>	<b>55,094</b>

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

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

**Explanations of differences between accounting and regulatory exposure amounts**

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

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

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

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

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

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

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

## CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		Q1 2021						
		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)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans	1	3,488	440,295	2,931	35	206	2,690	440,852
Debt securities	2	-	118,279	3	-	-	3	118,276
Off-balance sheet exposures	3	1,212	183,977	462	9	16	437	184,727
<b>Total</b>	<b>4</b>	<b>4,700</b>	<b>742,551</b>	<b>3,396</b>	<b>44</b>	<b>222</b>	<b>3,130</b>	<b>743,855</b>

## CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		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)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans (5)	1	3,633	435,280	2,939	37	266	2,636	435,974
Debt securities	2	-	120,876	5	-	-	5	120,871
Off-balance sheet exposures	3	1,261	188,230	488	10	26	452	189,003
<b>Total</b>	<b>4</b>	<b>4,894</b>	<b>744,386</b>	<b>3,432</b>	<b>47</b>	<b>292</b>	<b>3,093</b>	<b>745,848</b>

## CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		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)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans (5)	1	4,325	437,139	2,880	49	288	2,543	438,584
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
<b>Total</b>	<b>4</b>	<b>5,489</b>	<b>740,901</b>	<b>3,318</b>	<b>59</b>	<b>319</b>	<b>2,940</b>	<b>743,072</b>

## CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		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)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans (5)	1	3,825	461,906	2,390	29	277	2,084	463,341
Debt securities	2	-	114,611	4	-	-	4	114,607
Off-balance sheet exposures	3	941	171,111	355	10	32	313	171,697
<b>Total</b>	<b>4</b>	<b>4,766</b>	<b>747,628</b>	<b>2,749</b>	<b>39</b>	<b>309</b>	<b>2,401</b>	<b>749,645</b>

## CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		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)
		Defaulted exposures (2) (3)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
(\$ millions)	#	a	b	c	d	e	f	g
Loans (5)	1	2,972	429,785	1,796	28	206	1,562	430,961
Debt securities	2	-	97,302	3	-	-	3	97,299
Off-balance sheet exposures	3	437	179,550	234	10	35	189	179,753
<b>Total</b>	<b>4</b>	<b>3,409</b>	<b>706,637</b>	<b>2,033</b>	<b>38</b>	<b>241</b>	<b>1,754</b>	<b>708,013</b>

(1) Excludes positions subject to Counterparty Credit Risk and Securitization regulatory frameworks.

(2) Exposures are considered to be in default when they are 90 days past due with the following exceptions: (i) credit card loans which are immediately written off when principal or interest payments are 180 days past due; and (ii) residential mortgages guaranteed by the Government of Canada that are less than one year past due.

(3) There are no defaulted debt securities.

(4) The approach for establishing and maintaining allowance for credit losses is based on IFRS requirements. Under capital reporting, general allowance refers to allowances on performing loans (Stage 1 and Stage 2), and specific allowance refers to allowances on impaired loans (Stage 3).

(5) Certain comparative figures have been reclassified to conform with the current period's presentation.



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

(\$ millions)

Q1 2021

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	3,633
2	Loans and debt securities that have defaulted since the last reporting period	614
3	Returned to non-defaulted status	(184)
4	Amounts written off	(180)
5	Other charges	(395)
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	3,488

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

(\$ millions)

Q4 2020

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	3,633

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

(\$ millions)

Q3 2020

a

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	4,325

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

(\$ millions)

Q2 2020

a

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

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

(\$ millions)

Q1 2020

a

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

(1) There are no defaulted debt securities.

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q1 2021				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
(\$ millions)						
1	Loans	385,789	55,063	-	52,671	-
2	Debt securities	118,276	-	-	-	-
3	<b>Total</b>	504,065	55,063	-	52,671	-
4	Of which: defaulted	2,410	398	-	231	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q4 2020				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
(\$ millions)						
1	Loans (7)	380,069	55,905	-	54,408	-
2	Debt securities	120,871	-	-	-	-
3	<b>Total</b>	500,940	55,905	-	54,408	-
4	Of which: defaulted	2,499	410	-	223	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q3 2020				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
(\$ millions)						
1	Loans (7)	378,885	59,699	-	55,764	-
2	Debt securities	122,740	-	-	-	-
3	<b>Total</b>	501,625	59,699	-	55,764	-
4	Of which: defaulted	3,018	592	-	238	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q2 2020				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
(\$ millions)						
1	Loans (7)	394,623	68,718	-	57,175	-
2	Debt securities	114,607	-	-	-	-
3	<b>Total</b>	509,230	68,718	-	57,175	-
4	Of which: defaulted	2,552	550	-	232	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q1 2020				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives (6)
		a	b1	b	d	f
(\$ millions)						
1	Loans (7)	373,981	56,980	-	48,226	216
2	Debt securities	97,299	-	-	-	-
3	<b>Total</b>	471,280	56,980	-	48,226	216
4	Of which: defaulted	2,118	250	-	197	-

(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.

(6) As at January 31, 2021 the RWA impact of credit derivatives used as CRM techniques is \$nil (October 31, 2020 \$nil, July 31, 2020 \$nil, April 30, 2020 \$nil, Jan 31, 2020 a decrease of \$3 million).

(7) Certain comparative figures have been reclassified to conform with the current period's presentation.

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

(\$ millions except as noted)

Asset classes	Q1 2021					
	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	12	-	12	-	-	0.00%
2 Non-central government public sector entities	268	47	268	12	83	29.74%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	9	438	9	253	52	20.00%
5 Securities firms	4	699	4	26	6	20.00%
6 Corporates	15,639	11,305	15,639	4,357	18,399	92.01%
7 Regulatory retail portfolios	10,929	5,892	10,929	224	8,208	73.60%
8 Secured by residential property	785	132	785	47	353	42.36%
9 Secured by commercial real estate	376	71	376	37	413	100.00%
10 Equity	1,530	391	1,530	195	1,305	75.63%
11 Defaulted exposures	568	63	568	19	797	135.92%
12 Higher-risk categories (3)	99	345	99	161	390	150.00%
13 Other assets	9,500	-	9,500	-	11,192	117.80%
14 <b>Total</b>	39,719	19,383	39,719	5,331	41,198	91.45%

**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 <b>Total</b>	40,528	19,563	40,528	5,428	41,664	90.66%

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

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

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

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

**MITIGATION (CRM) EFFECTS (1) (2)**

(\$ millions except as noted)

Asset classes	Q3 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%
<b>14 Total</b>	<b>41,391</b>	<b>19,577</b>	<b>41,391</b>	<b>5,582</b>	<b>42,386</b>	<b>90.23%</b>

**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%
<b>14 Total</b>	<b>43,648</b>	<b>17,618</b>	<b>43,648</b>	<b>5,410</b>	<b>44,572</b>	<b>90.86%</b>

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

**MITIGATION (CRM) EFFECTS (1) (2)**

(\$ millions except as noted)

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

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

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

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

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

(\$ millions)

Asset classes		Q1 2021									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	12	-	-	-	-	-	-	-	-	-	12
2	Non-central government public sector entities	-	-	189	-	91	-	-	-	-	-	280
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	262	-	-	-	-	-	-	-	262
5	Securities firms	-	-	30	-	-	-	-	-	-	-	30
6	Corporates	1,243	-	314	-	205	-	18,234	-	-	-	19,996
7	Regulatory retail portfolios	475	-	-	-	-	9,878	800	-	-	-	11,153
8	Secured by residential property	-	-	-	679	-	153	-	-	-	-	832
9	Secured by commercial real estate	-	-	-	-	-	-	413	-	-	-	413
10	Equity	462	-	40	-	-	-	1,223	-	-	-	1,725
11	Defaulted exposures	21	-	-	-	-	-	119	447	-	-	587
12	Higher-risk categories (4)	-	-	-	-	-	-	-	260	-	-	260
13	Other assets	984	-	1,273	-	-	-	6,922	-	321	-	9,500
14	<b>Total</b>	<b>3,197</b>	<b>-</b>	<b>2,108</b>	<b>679</b>	<b>296</b>	<b>10,031</b>	<b>27,711</b>	<b>707</b>	<b>321</b>	<b>-</b>	<b>45,050</b>

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

(\$ millions)

Asset classes		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		j
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	<b>Total</b>	<b>3,458</b>	<b>-</b>	<b>2,286</b>	<b>767</b>	<b>352</b>	<b>9,912</b>	<b>28,010</b>	<b>854</b>	<b>317</b>	<b>-</b>	<b>45,956</b>

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

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

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

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

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

(\$ millions)

Asset classes	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	j	
1 Sovereigns and their central banks	14	-	-	-	-	-	-	-	-	-	14
2 Non-central government public sector entities	-	-	162	-	120	-	-	-	-	-	282
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	235	-	-	-	-	-	-	-	235
5 Securities firms	-	-	42	-	-	-	-	-	-	-	42
6 Corporates	1,650	-	286	-	260	-	20,160	-	-	-	22,356
7 Regulatory retail portfolios	450	-	-	-	-	9,196	891	-	-	-	10,537
8 Secured by residential property	-	-	-	810	-	196	-	-	-	-	1,006
9 Secured by commercial real estate	-	-	-	-	-	-	467	-	-	-	467
10 Equity	483	-	13	-	-	-	1,160	-	-	-	1,656
11 Defaulted exposures	26	-	7	-	-	-	129	710	-	-	872
12 Higher-risk categories (4)	-	-	-	-	-	-	-	313	-	-	313
13 Other assets	1,030	-	1,664	-	-	-	6,198	-	301	-	9,193
14 Total	3,653	-	2,409	810	380	9,392	29,005	1,023	301	-	46,973

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

(\$ millions)

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

- (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)

										Q1 2021								
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF (d) c	EAD post-CRM and post-CCF d	Average PD (5) e	Number of obligors (6) f	Average LGD (7) g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l	
<b>Canadian insured residential</b>																		
Exceptionally low to Very low		0.00 to <0.15			1	30,299	-	-	43,443	0.00 %	133,018	26.86 %		417	0.95 %	-		
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-		
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-		
Low		0.50 to <0.75			4	8,152	-	-	-	-	15,820	-		-	-	-		
Medium		0.75 to <2.50			5	2,550	-	-	-	-	6,741	-		-	-	-		
Medium to High		2.50 to <10.00			6	2,117	-	-	-	-	6,357	-		-	-	-		
High		10.00 to <100.00			7	126	-	-	-	-	563	-		-	-	-		
Default		100.00 (Default)			8	199	-	-	-	-	679	-		-	-	-		
Sub-total					9	43,443	-	-	43,443	-	163,178	-		417	-	-	9	
<b>Canadian uninsured residential</b>																		
Exceptionally low to Very low		0.00 to <0.15			10	61,458	30,127	42.46 %	74,250	0.09 %	432,454	15.68 %		2,598	3.50 %	10		
Very low to Low		0.15 to <0.25			11	7,907	1,415	27.10 %	8,290	0.22 %	47,347	18.38 %		689	8.31 %	3		
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-		
Low		0.50 to <0.75			13	11,642	19	72.20 %	11,656	0.61 %	39,021	15.30 %		1,681	14.42 %	11		
Medium		0.75 to <2.50			14	7,296	530	22.40 %	7,415	1.19 %	31,218	17.32 %		1,865	25.16 %	15		
Medium to High		2.50 to <10.00			15	4,695	108	33.82 %	4,731	6.68 %	14,671	13.22 %		2,487	52.57 %	41		
High		10.00 to <100.00			16	348	23	22.23 %	354	43.83 %	1,995	13.72 %		256	72.27 %	20		
Default		100.00 (Default)			17	274	11	20.30 %	276	100.00 %	1,247	14.50 %		482	174.69 %	15		
Sub-total					18	93,620	32,233		106,972		567,953			10,058		115	57	
<b>Non-Canadian residential</b>																		
Exceptionally low to Very low		0.00 to <0.15			19	1,272	5,542	59.10 %	4,546	0.04 %	42,571	67.53 %		400	8.80 %	1		
Very low to Low		0.15 to <0.25			20	5,416	27	100.00 %	5,443	0.17 %	13,969	21.74 %		437	8.03 %	2		
Low		0.25 to <0.50			21	497	181	50.13 %	588	0.37 %	5,987	70.15 %		277	47.17 %	2		
Low		0.50 to <0.75			22	1,205	15	100.00 %	1,219	0.71 %	7,349	30.55 %		385	31.62 %	3		
Medium		0.75 to <2.50			23	454	32	47.07 %	469	1.24 %	5,097	71.56 %		507	108.21 %	4		
Medium to High		2.50 to <10.00			24	531	2	90.87 %	533	3.74 %	4,203	40.32 %		655	122.83 %	9		
High		10.00 to <100.00			25	163	94	63.11 %	222	28.54 %	1,990	39.31 %		472	212.41 %	26		
Default		100.00 (Default)			26	327	1	59.48 %	327	100.00 %	5,974	41.65 %		992	303.35 %	91		
Sub-total					27	9,865	5,894		13,347		87,140			4,125		138	167	
<b>Qualifying revolving retail</b>																		
Exceptionally low to Very low		0.00 to <0.15			28	1,342	39,194	57.03 %	23,695	0.05 %	2,995,853	74.79 %		566	2.39 %	8		
Very low to Low		0.15 to <0.25			29	334	2,346	67.51 %	1,918	0.23 %	319,310	94.15 %		226	11.78 %	4		
Low		0.25 to <0.50			30	99	421	73.61 %	409	0.37 %	72,628	93.30 %		72	17.55 %	1		
Low		0.50 to <0.75			31	3,512	10,820	38.95 %	7,727	0.58 %	636,154	60.74 %		1,257	16.27 %	28		
Medium		0.75 to <2.50			32	650	637	82.14 %	1,174	1.35 %	151,915	84.63 %		654	55.72 %	17		
Medium to High		2.50 to <10.00			33	2,608	1,265	64.87 %	3,429	3.55 %	393,101	80.93 %		2,776	80.94 %	99		
High		10.00 to <100.00			34	712	236	63.54 %	861	22.48 %	95,639	75.55 %		1,532	177.88 %	144		
Default		100.00 (Default)			35	63	23	41.45 %	73	100.00 %	4,520	57.00 %		258	354.94 %	30		
Sub-total					36	9,320	54,942		39,286		4,669,120			7,341		331	540	
<b>Retail small-and-medium-sized entities</b>																		
Exceptionally low to Very low		0.00 to <0.15			37	1,323	2,894	75.34 %	4,547	0.07 %	58,088	54.56 %		602	13.24 %	2		
Very low to Low		0.15 to <0.25			38	104	486	64.03 %	415	0.19 %	31,990	88.89 %		151	36.33 %	1		
Low		0.25 to <0.50			39	79	273	70.35 %	271	0.44 %	16,166	88.46 %		170	62.58 %	1		
Low		0.50 to <0.75			40	936	373	85.40 %	1,254	0.56 %	2,933	67.23 %		684	54.57 %	5		
Medium		0.75 to <2.50			41	643	593	56.05 %	975	1.38 %	34,855	74.32 %		872	89.40 %	10		
Medium to High		2.50 to <10.00			42	1,842	209	47.41 %	898	5.11 %	30,409	76.64 %		1,084	120.73 %	35		
High		10.00 to <100.00			43	75	19	78.55 %	90	26.32 %	2,318	72.90 %		150	166.28 %	18		
Default		100.00 (Default)			44	82	3	90.92 %	85	100.00 %	6,386	67.54 %		758	894.91 %	-		
Sub-total					45	5,084	4,850		8,535		183,145			4,471		72	81	
<b>Other retail</b>																		
Exceptionally low to Very low		0.00 to <0.15			46	11,651	3,391	49.38 %	13,552	0.08 %	189,042	19.46 %		533	3.93 %	2		
Very low to Low		0.15 to <0.25			47	5,631	1,042	75.67 %	6,420	0.20 %	262,779	75.33 %		2,035	31.71 %	9		
Low		0.25 to <0.50			48	5,020	1,009	23.87 %	5,261	0.35 %	761,826	42.63 %		1,412	26.84 %	8		
Low		0.50 to <0.75			49	3,741	1,034	32.75 %	3,947	0.60 %	15,722	34.86 %		1,135	28.76 %	8		
Medium		0.75 to <2.50			50	8,136	559	45.43 %	8,339	1.37 %	492,094	45.26 %		4,485	53.77 %	54		
Medium to High		2.50 to <10.00			51	1,915	44	40.21 %	1,897	4.98 %	154,142	40.50 %		1,177	62.04 %	34		
High		10.00 to <100.00			52	1,002	300	30.70 %	1,091	20.12 %	229,020	65.13 %		1,481	135.69 %	140		
Default		100.00 (Default)			53	150	2	41.08 %	146	100.00 %	71,237	44.48 %		465	319.36 %	47		
Sub-total					54	37,246	7,381		40,653		2,175,862			12,723		302	293	
<b>Total (all retail portfolios)</b>					<b>55</b>	<b>198,578</b>	<b>105,300</b>		<b>252,236</b>		<b>7,846,398</b>			<b>39,135</b>		<b>958</b>	<b>1,147</b>	

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level.

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

**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 2021											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	49,355	76,219	52.10 %	100,247	0.08 %	5,558	34.50 %	1.90	18,256	18.21 %	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	31,165	43,030	46.70 %	49,471	0.20 %	5,335	36.14 %	1.96	16,321	32.99 %	36	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,404	41,112	44.43 %	54,988	0.32 %	8,976	35.80 %	2.08	23,057	41.93 %	63	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,853	34,053	45.52 %	50,041	0.60 %	8,003	34.79 %	2.18	27,965	55.88 %	105	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	43,552	32,856	43.82 %	54,852	1.26 %	11,287	34.17 %	2.29	39,732	72.44 %	237	
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	13,525	8,699	47.21 %	15,829	3.79 %	3,767	31.19 %	2.05	14,417	91.08 %	192	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,065	1,095	42.84 %	2,379	14.27 %	955	46.42 %	2.06	5,074	213.31 %	157	
Default	Default	100.00 (Default)	C	C to D	63	2,278	1,229	100.00 %	3,166	100.00 %	529	36.76 %	2.16	8,229	259.97 %	828	
Sub-total					64	217,197	238,293		330,973		44,410			153,051		1,646	2,477
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	184,822	7,799	63.16 %	189,846	0.02 %	1,888	4.81 %	2.57	6,052	3.19 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	92	199	64.42 %	193	0.21 %	100	30.08 %	1.41	50	26.01 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	258	128	42.15 %	286	0.32 %	92	20.33 %	1.32	60	21.09 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	125	117	31.24 %	145	0.69 %	79	60.83 %	2.32	148	102.10 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	922	120	40.31 %	945	1.67 %	111	27.62 %	2.73	671	71.01 %	4	
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	128	22	50.85 %	137	2.91 %	64	24.54 %	1.16	88	64.66 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	2	31.71 %	1	13.95 %	6	15.00 %	1.00	1	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	4	-	-	4	100.00 %	1	51.34 %	1.00	24	680.23 %	-	
Sub-total					73	186,352	8,387		191,557		2,341			7,094		10	13
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,379	3,583	72.29 %	16,198	0.07 %	181	16.45 %	1.01	983	6.07 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,955	5,116	61.06 %	4,660	0.19 %	80	13.86 %	1.40	498	10.69 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,096	1,280	61.68 %	1,586	0.32 %	74	10.73 %	1.17	176	11.11 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	3,008	848	60.97 %	3,398	0.54 %	40	12.44 %	2.26	683	20.09 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,705	8	84.15 %	1,505	1.02 %	37	14.79 %	0.39	393	26.10 %	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	309	132	71.78 %	227	2.98 %	20	13.14 %	1.48	80	35.34 %	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	20,452	10,967		27,574		432			2,813		9	8
<b>Total (all wholesale portfolios)</b>					83	424,001	257,647		550,104		47,183			162,958		1,665	2,498

(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.



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

(\$ millions except as noted)

										Q4 2020								
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure a	Off-balance sheet exposures pre-CCF b	Average CCF (d) c	EAD post-CRM and post-CCF d	Average PD (5) e	Number of obligors (6) f	Average LGD (7) g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l	
<b>Canadian insured residential</b>																		
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
<b>Canadian uninsured residential</b>																		
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	5,066	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
<b>Non-Canadian residential</b>																		
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
<b>Qualifying revolving retail</b>																		
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
<b>Retail small-and-medium-sized entities</b>																		
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
<b>Other retail</b>																		
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
<b>Total (all retail portfolios)</b>					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.

**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
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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 Ba1	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	18,007	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
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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 Ba1	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
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,409	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 Ba1	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
<b>Total (all wholesale portfolios)</b>					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.

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

(\$ millions except as noted)

						Q3 2020											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-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
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	30,685	-	-	44,662	0.00 %	136,451	26.16 %		394	0.83 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,832	-	-	-	-	17,628	-		-	-	-	
Medium		0.75 to <2.50			5	2,635	-	-	-	-	7,069	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,272	-	-	-	-	6,768	-		-	-	-	
High		10.00 to <100.00			7	88	-	-	-	-	435	-		-	-	-	
Default		100.00 (Default)			8	151	-	-	-	-	685	-		-	-	-	
Sub-total					9	44,663	-	-	44,662	-	169,036	-		394	-	-	8
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	52,461	28,962	41.70 %	64,538	0.09 %	410,753	15.73 %		2,243	3.48 %	9	
Very low to Low		0.15 to <0.25			11	7,719	1,371	25.79 %	8,073	0.22 %	48,093	18.03 %		658	8.15 %	3	
Low		0.25 to <0.50			12	1	-	-	1	0.47 %	-	14.02 %		-	11.24 %	-	
Low		0.50 to <0.75			13	14,024	19	72.10 %	14,038	0.65 %	44,552	13.81 %		1,948	13.88 %	13	
Medium		0.75 to <2.50			14	7,540	440	23.73 %	7,644	1.20 %	32,734	16.98 %		1,901	24.87 %	15	
Medium to High		2.50 to <10.00			15	5,250	92	31.70 %	5,279	6.75 %	15,937	13.46 %		2,848	53.95 %	47	
High		10.00 to <100.00			16	239	19	22.93 %	243	44.13 %	1,614	12.03 %		150	61.81 %	12	
Default		100.00 (Default)			17	206	10	20.90 %	208	100.00 %	1,324	13.05 %		304	145.63 %	16	
Sub-total					18	87,440	30,913		100,024		555,007			10,052		115	98
<b>Non-Canadian residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			19	1,437	6,053	58.98 %	5,007	0.04 %	45,184	68.22 %		445	8.89 %	1	
Very low to Low		0.15 to <0.25			20	6,182	28	100.00 %	6,210	0.19 %	15,211	22.87 %		574	9.25 %	3	
Low		0.25 to <0.50			21	512	201	50.28 %	613	0.37 %	5,660	71.43 %		294	48.03 %	2	
Low		0.50 to <0.75			22	350	-	-	350	0.74 %	5,980	60.27 %		229	65.37 %	2	
Medium		0.75 to <2.50			23	1,827	50	58.95 %	1,857	1.12 %	9,461	39.15 %		1,052	56.64 %	8	
Medium to High		2.50 to <10.00			24	286	1	32.10 %	286	4.55 %	3,643	58.71 %		550	192.39 %	8	
High		10.00 to <100.00			25	206	73	62.41 %	252	21.96 %	2,008	37.06 %		511	203.03 %	22	
Default		100.00 (Default)			26	308	-	-	308	100.00 %	14,681	47.26 %		1,007	326.64 %	99	
Sub-total					27	11,108	6,406		14,863		101,828			4,662		145	189
<b>Qualifying revolving retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			28	729	39,155	56.94 %	23,023	0.05 %	2,979,089	71.66 %		491	2.13 %	7	
Very low to Low		0.15 to <0.25			29	128	2,452	69.50 %	1,833	0.18 %	336,536	90.77 %		169	9.24 %	3	
Low		0.25 to <0.50			30	39	403	75.73 %	344	0.32 %	81,246	91.02 %		52	15.11 %	1	
Low		0.50 to <0.75			31	3,394	10,872	39.10 %	7,645	0.56 %	626,006	59.70 %		1,180	15.43 %	26	
Medium		0.75 to <2.50			32	479	674	84.80 %	1,050	1.30 %	167,853	80.60 %		566	53.89 %	15	
Medium to High		2.50 to <10.00			33	2,334	1,324	65.91 %	3,207	3.50 %	414,512	77.89 %		2,472	77.05 %	88	
High		10.00 to <100.00			34	639	238	63.11 %	790	20.05 %	98,787	72.57 %		1,326	167.96 %	110	
Default		100.00 (Default)			35	76	26	45.63 %	88	100.00 %	5,161	56.80 %		283	321.40 %	40	
Sub-total					36	7,818	55,144		37,980		4,709,190			6,539		290	438
<b>Retail small-and-medium-sized entities</b>																	
Exceptionally low to Very low		0.00 to <0.15			37	1,551	3,278	74.22 %	4,825	0.07 %	86,030	54.83 %		618	12.82 %	2	
Very low to Low		0.15 to <0.25			38	85	255	70.88 %	266	0.24 %	15,972	85.83 %		112	42.09 %	1	
Low		0.25 to <0.50			39	2	6	86.34 %	7	0.28 %	2,554	98.54 %		4	52.74 %	-	
Low		0.50 to <0.75			40	1,035	480	80.74 %	1,423	0.57 %	11,695	62.27 %		726	51.06 %	5	
Medium		0.75 to <2.50			41	624	468	52.98 %	872	1.41 %	27,649	65.82 %		700	80.26 %	8	
Medium to High		2.50 to <10.00			42	1,662	199	47.89 %	917	5.07 %	27,925	73.53 %		1,062	115.82 %	35	
High		10.00 to <100.00			43	95	20	73.35 %	110	26.84 %	2,554	67.58 %		169	154.47 %	21	
Default		100.00 (Default)			44	78	8	95.16 %	86	100.00 %	6,411	64.29 %		732	851.82 %	-	
Sub-total					45	5,132	4,714		8,506		180,790			4,123		72	82
<b>Other retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			46	10,170	3,221	48.93 %	12,020	0.08 %	173,899	19.42 %		457	3.80 %	2	
Very low to Low		0.15 to <0.25			47	5,737	1,042	74.81 %	6,517	0.20 %	266,674	71.14 %		1,947	29.88 %	9	
Low		0.25 to <0.50			48	4,508	934	26.01 %	4,751	0.35 %	729,032	41.76 %		1,246	26.23 %	7	
Low		0.50 to <0.75			49	3,804	967	33.41 %	3,964	0.60 %	17,540	33.82 %		1,107	27.92 %	8	
Medium		0.75 to <2.50			50	7,913	560	47.38 %	8,121	1.36 %	517,740	43.91 %		4,237	52.17 %	51	
Medium to High		2.50 to <10.00			51	2,070	37	40.90 %	2,040	5.02 %	146,362	39.50 %		1,236	60.59 %	36	
High		10.00 to <100.00			52	940	209	34.06 %	1,010	20.17 %	222,206	64.39 %		1,359	134.57 %	127	
Default		100.00 (Default)			53	180	3	49.38 %	175	100.00 %	72,755	42.11 %		374	214.53 %	70	
Sub-total					54	35,322	6,973		38,598		2,146,208			11,963		310	297
<b>Total (all retail portfolios)</b>					55	191,483	104,150		244,653		7,862,059			37,733		932	1,112

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level.

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

**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
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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 Ba1	BBB- to BB+	59	39,886	34,086	44.74 %	52,739	0.60 %	8,340	35.89 %	2.31	30,995	58.77 %	114	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	49,335	33,201	43.94 %	60,677	1.25 %	11,529	35.23 %	2.40	45,853	75.57 %	268	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	14,278	8,265	48.43 %	16,031	3.71 %	4,154	32.30 %	2.34	15,426	96.23 %	194	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,115	1,066	40.58 %	2,441	14.03 %	897	48.98 %	2.01	5,490	224.88 %	168	
Default	Default	100.00 (Default)	C	C to D	63	2,859	1,124	100.00 %	3,850	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
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	191,200	7,899	63.21 %	196,293	0.02 %	1,848	4.23 %	2.44	5,246	2.67 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	155	206	67.67 %	270	0.20 %	99	21.52 %	1.73	49	18.10 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	64	87	40.96 %	73	0.32 %	121	31.33 %	0.68	93	127.47 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	323	137	37.32 %	364	0.58 %	59	17.64 %	2.62	119	32.64 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	113	72	48.06 %	113	1.57 %	102	43.90 %	2.24	112	98.46 %	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB+ to B-	70	811	37	42.85 %	824	2.88 %	61	25.23 %	3.22	670	81.25 %	7	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	6	3	35.22 %	6	17.95 %	6	38.48 %	1.00	11	199.51 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	
Sub-total					73	192,672	8,441		197,943		2,297			6,300		12	14
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,407	3,268	73.39 %	16,381	0.06 %	176	17.04 %	1.00	1,025	6.26 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,032	5,695	60.98 %	4,982	0.19 %	86	13.80 %	0.96	505	10.14 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	781	1,345	61.48 %	1,332	0.32 %	68	9.54 %	0.88	113	8.47 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	4,229	839	62.01 %	4,578	0.54 %	46	9.36 %	2.42	720	15.72 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	2,028	51	73.10 %	1,621	1.03 %	40	14.98 %	0.45	432	26.68 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	345	127	77.09 %	282	2.76 %	22	13.80 %	0.75	95	33.76 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	21,822	11,325		29,176		438			2,890		9	13
<b>Total (all wholesale portfolios)</b>					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.

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

(\$ millions except as noted)

						Q2 2020											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (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
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	31,735	-	-	45,901	0.00 %	139,530	26.37 %		411	0.90 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	9,111	-	-	-	-	18,248	-		-	-	-	
Medium		0.75 to <2.50			5	2,360	-	-	-	-	7,259	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,314	-	-	-	-	6,776	-		-	-	-	
High		10.00 to <100.00			7	233	-	-	-	-	1,055	-		-	-	-	
Default		100.00 (Default)			8	148	-	-	-	-	701	-		-	-	-	
Sub-total					9	45,901	-	-	45,901	-	173,569	-		411	-	-	6
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	50,347	28,105	41.50 %	62,011	0.09 %	402,779	15.95 %		2,185	3.52 %	8	
Very low to Low		0.15 to <0.25			11	7,602	1,431	26.30 %	7,979	0.22 %	49,155	18.18 %		656	8.22 %	3	
Low		0.25 to <0.50			12	4	-	-	-	0.48 %	-	14.03 %		-	11.24 %	-	
Low		0.50 to <0.75			13	13,668	22	73.02 %	13,684	0.65 %	44,239	14.38 %		1,958	14.31 %	13	
Medium		0.75 to <2.50			14	7,548	503	23.14 %	7,664	1.20 %	34,146	17.26 %		1,934	25.23 %	15	
Medium to High		2.50 to <10.00			15	5,184	93	29.18 %	5,211	6.75 %	16,320	13.68 %		2,859	54.86 %	48	
High		10.00 to <100.00			16	380	25	23.69 %	386	44.35 %	2,324	12.45 %		251	64.96 %	21	
Default		100.00 (Default)			17	173	11	22.29 %	175	100.00 %	1,281	13.88 %		269	153.63 %	13	
Sub-total					18	84,906	30,190		97,114		550,244			10,112		121	48
<b>Non-Canadian residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			19	1,517	6,269	58.86 %	5,207	0.04 %	45,340	68.98 %		468	8.98 %	2	
Very low to Low		0.15 to <0.25			20	6,772	37	100.00 %	6,809	0.19 %	16,058	29.70 %		818	12.02 %	4	
Low		0.25 to <0.50			21	542	218	50.92 %	653	0.37 %	5,898	72.62 %		319	48.83 %	2	
Low		0.50 to <0.75			22	391	-	-	391	0.74 %	6,234	60.42 %		256	65.53 %	2	
Medium		0.75 to <2.50			23	2,136	56	60.57 %	2,170	1.12 %	10,260	44.89 %		1,392	64.13 %	11	
Medium to High		2.50 to <10.00			24	329	1	33.06 %	329	4.59 %	3,923	60.73 %		661	200.49 %	9	
High		10.00 to <100.00			25	222	60	61.02 %	258	22.06 %	1,949	40.67 %		583	225.74 %	24	
Default		100.00 (Default)			26	325	-	-	325	100.00 %	14,652	51.35 %		1,138	350.43 %	109	
Sub-total					27	12,234	6,641		16,142		104,314			5,635		163	196
<b>Qualifying revolving retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			28	383	40,136	59.34 %	24,200	0.05 %	3,079,358	72.85 %		524	2.16 %	7	
Very low to Low		0.15 to <0.25			29	34	2,478	71.73 %	1,811	0.18 %	346,944	90.88 %		170	9.38 %	3	
Low		0.25 to <0.50			30	7	398	77.41 %	315	0.32 %	80,083	90.57 %		48	15.11 %	1	
Low		0.50 to <0.75			31	3,311	10,800	39.35 %	7,561	0.56 %	629,223	59.64 %		1,165	15.41 %	25	
Medium		0.75 to <2.50			32	381	768	85.94 %	1,040	1.29 %	187,332	81.20 %		564	54.21 %	15	
Medium to High		2.50 to <10.00			33	2,305	1,490	66.83 %	3,301	3.47 %	465,247	76.85 %		2,492	75.50 %	88	
High		10.00 to <100.00			34	696	265	63.75 %	865	21.77 %	118,706	70.91 %		1,424	164.50 %	126	
Default		100.00 (Default)			35	80	29	45.08 %	93	100.00 %	5,352	56.40 %		337	362.86 %	37	
Sub-total					36	7,197	56,364		39,186		4,912,245			6,724		302	351
<b>Retail small-and-medium-sized entities</b>																	
Exceptionally low to Very low		0.00 to <0.15			37	1,484	3,497	73.37 %	4,604	0.08 %	94,820	56.41 %		582	12.64 %	2	
Very low to Low		0.15 to <0.25			38	21	90	74.38 %	89	0.21 %	12,510	87.02 %		34	38.11 %	-	
Low		0.25 to <0.50			39	41	112	71.36 %	121	0.35 %	48,422	98.00 %		72	60.09 %	-	
Low		0.50 to <0.75			40	1,013	411	83.95 %	1,358	0.56 %	6,919	54.54 %		603	44.39 %	4	
Medium		0.75 to <2.50			41	644	307	81.49 %	894	1.42 %	29,997	63.72 %		692	77.42 %	8	
Medium to High		2.50 to <10.00			42	1,042	151	78.02 %	605	4.73 %	20,584	72.89 %		688	113.76 %	22	
High		10.00 to <100.00			43	96	25	81.38 %	116	25.96 %	3,420	68.93 %		181	155.34 %	23	
Default		100.00 (Default)			44	54	6	85.56 %	58	100.00 %	5,918	57.69 %		445	762.40 %	-	
Sub-total					45	4,395	4,599		7,845		222,590			3,297		59	70
<b>Other retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			46	9,756	3,128	49.05 %	11,586	0.08 %	170,591	19.65 %		443	3.83 %	2	
Very low to Low		0.15 to <0.25			47	5,712	1,068	75.00 %	6,513	0.20 %	268,944	72.74 %		1,986	30.49 %	9	
Low		0.25 to <0.50			48	4,600	900	26.23 %	4,836	0.35 %	717,817	41.73 %		1,258	26.02 %	7	
Low		0.50 to <0.75			49	3,607	911	33.59 %	3,742	0.60 %	17,347	34.18 %		1,057	28.24 %	7	
Medium		0.75 to <2.50			50	8,399	561	47.61 %	8,599	1.36 %	537,954	44.30 %		4,518	52.54 %	54	
Medium to High		2.50 to <10.00			51	2,231	52	38.15 %	2,203	4.84 %	139,285	40.70 %		1,369	62.14 %	39	
High		10.00 to <100.00			52	977	205	33.53 %	1,042	23.06 %	228,545	63.20 %		1,375	131.99 %	141	
Default		100.00 (Default)			53	199	3	51.60 %	194	100.00 %	78,671	44.74 %		517	266.08 %	74	
Sub-total					54	35,481	6,828		38,715		2,159,154			12,523		333	284
<b>Total (all retail portfolios)</b>					55	190,114	104,622		244,903		8,122,116			38,702		978	955

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level.

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

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 (d)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	49,588	88,281	49.18 %	104,822	0.08 %	6,024	33.68 %	2.26	20,269	19.34 %	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	30,527	37,217	47.69 %	46,199	0.20 %	4,933	37.49 %	2.34	17,154	37.13 %	34	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	45,639	37,359	46.41 %	61,211	0.32 %	8,846	36.65 %	2.34	28,074	45.86 %	72	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	45,936	31,198	45.03 %	57,280	0.60 %	8,604	35.73 %	2.39	33,702	58.84 %	123	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	52,274	28,624	44.48 %	61,908	1.23 %	11,451	35.55 %	2.52	47,661	76.99 %	271	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	12,521	6,068	44.53 %	13,445	3.56 %	2,890	30.44 %	2.38	12,134	90.25 %	150	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,382	1,405	50.98 %	2,951	14.75 %	840	30.65 %	1.89	4,342	147.16 %	135	
Default	Default	100.00 (Default)	C	C to D	63	2,184	977	100.00 %	2,907	100.00 %	406	36.96 %	2.40	8,349	287.20 %	606	
Sub-total					64	241,051	231,129		350,723		43,994			171,685		1,419	1,762
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	178,483	8,032	61.91 %	183,561	0.02 %	3,420	4.51 %	2.35	4,792	2.61 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	330	125	48.51 %	300	0.20 %	300	25.44 %	2.20	70	23.24 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	229	150	38.74 %	285	0.32 %	109	29.65 %	1.96	98	34.35 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	238	65	41.12 %	253	0.58 %	64	25.66 %	2.83	111	44.01 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	975	96	44.71 %	1,017	0.99 %	78	26.73 %	3.05	626	61.58 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	45	37	46.41 %	62	4.42 %	37	30.98 %	1.05	58	93.57 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	3	2	34.48 %	4	13.95 %	1	15.00 %	1.00	3	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	
Sub-total					73	180,303	8,507		185,482		4,010			5,758		8	8
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,580	3,519	74.97 %	16,837	0.06 %	179	19.08 %	1.06	1,314	7.80 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	5,341	5,808	61.91 %	8,341	0.19 %	80	10.84 %	1.81	752	9.02 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,227	1,510	60.94 %	1,846	0.32 %	74	14.18 %	1.53	318	17.23 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	421	812	61.31 %	736	0.56 %	46	10.90 %	0.86	101	13.76 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,948	56	77.21 %	1,538	1.06 %	46	17.05 %	0.44	473	30.73 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	269	65	64.70 %	224	3.01 %	20	13.67 %	0.83	78	34.70 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	21,786	11,770		29,522		445			3,036		9	4
<b>Total (all wholesale portfolios)</b>					83	443,140	251,406		565,727		48,449			180,479		1,436	1,774

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

						Q1 2020											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	30,727	-	-	44,905	0.00 %	138,117	26.48 %		402	0.90 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,928	-	-	-	-	17,901	-		-	-	-	
Medium		0.75 to <2.50			5	2,679	-	-	-	-	7,262	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,262	-	-	-	-	6,873	-		-	-	-	
High		10.00 to <100.00			7	158	-	-	-	-	761	-		-	-	-	
Default		100.00 (Default)			8	152	-	-	-	-	683	-		-	-	-	
Sub-total					9	44,906	-	-	44,905	-	171,597	-		402	-	-	4
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	50,610	27,665	41.44 %	62,074	0.09 %	404,012	15.95 %		2,194	3.53 %	8	
Very low to Low		0.15 to <0.25			11	7,366	1,404	28.15 %	7,761	0.22 %	48,757	18.21 %		639	8.23 %	3	
Low		0.25 to <0.50			12	19	-	-	19	0.48 %	-	14.03 %		2	11.24 %	-	
Low		0.50 to <0.75			13	13,368	22	72.86 %	13,384	0.66 %	43,891	14.23 %		1,921	14.35 %	13	
Medium		0.75 to <2.50			14	7,397	533	23.85 %	7,524	1.21 %	33,753	17.21 %		1,898	25.22 %	15	
Medium to High		2.50 to <10.00			15	5,164	101	29.74 %	5,194	6.75 %	16,385	13.76 %		2,865	55.16 %	48	
High		10.00 to <100.00			16	325	26	27.65 %	332	42.52 %	2,287	12.27 %		214	64.33 %	17	
Default		100.00 (Default)			17	160	8	20.17 %	162	100.00 %	1,246	13.36 %		236	145.62 %	12	
Sub-total					18	84,409	29,759		96,450		550,331			9,969		116	34
<b>Non-Canadian residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			19	1,427	5,981	58.81 %	4,945	0.04 %	45,443	68.99 %		444	8.99 %	1	
Very low to Low		0.15 to <0.25			20	6,491	36	100.00 %	6,527	0.19 %	13,554	29.60 %		782	11.98 %	4	
Low		0.25 to <0.50			21	523	222	51.41 %	637	0.37 %	5,999	72.67 %		311	48.87 %	2	
Low		0.50 to <0.75			22	399	-	-	399	0.74 %	6,555	60.32 %		261	65.42 %	2	
Medium		0.75 to <2.50			23	2,207	59	62.12 %	2,243	1.11 %	10,149	43.84 %		1,402	62.49 %	11	
Medium to High		2.50 to <10.00			24	328	1	48.45 %	329	4.59 %	3,997	59.92 %		650	197.72 %	9	
High		10.00 to <100.00			25	162	46	61.86 %	191	21.98 %	1,826	43.95 %		462	242.23 %	19	
Default		100.00 (Default)			26	323	-	-	323	100.00 %	15,047	50.50 %		1,114	344.85 %	109	
Sub-total					27	11,860	6,345		15,594		102,570			5,426		157	193
<b>Qualifying revolving retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			28	794	38,738	58.78 %	23,563	0.05 %	3,028,270	72.58 %		515	2.19 %	7	
Very low to Low		0.15 to <0.25			29	137	2,482	71.50 %	1,911	0.18 %	354,457	90.78 %		179	9.35 %	3	
Low		0.25 to <0.50			30	41	393	77.46 %	346	0.32 %	82,374	91.06 %		52	15.13 %	1	
Low		0.50 to <0.75			31	3,574	10,868	39.91 %	7,912	0.56 %	660,068	60.90 %		1,245	15.74 %	27	
Medium		0.75 to <2.50			32	457	699	88.42 %	1,075	1.29 %	184,448	80.98 %		574	53.42 %	15	
Medium to High		2.50 to <10.00			33	2,588	1,423	69.12 %	3,572	3.53 %	480,743	77.72 %		2,758	77.22 %	98	
High		10.00 to <100.00			34	754	254	66.03 %	922	21.50 %	127,214	72.24 %		1,558	168.90 %	137	
Default		100.00 (Default)			35	71	25	44.87 %	82	100.00 %	4,734	55.51 %		277	336.13 %	35	
Sub-total					36	8,416	54,882		39,383		4,922,308			7,158		323	315
<b>Retail small-and-medium-sized entities</b>																	
Exceptionally low to Very low		0.00 to <0.15			37	1,426	3,179	72.66 %	3,736	0.09 %	91,786	64.02 %		530	14.20 %	2	
Very low to Low		0.15 to <0.25			38	23	75	78.82 %	83	0.21 %	11,793	87.35 %		32	38.25 %	-	
Low		0.25 to <0.50			39	51	108	72.90 %	130	0.34 %	48,785	98.16 %		76	58.86 %	-	
Low		0.50 to <0.75			40	1,056	383	83.52 %	1,375	0.56 %	7,733	53.72 %		601	43.73 %	4	
Medium		0.75 to <2.50			41	676	286	82.01 %	910	1.43 %	31,063	63.71 %		708	77.76 %	8	
Medium to High		2.50 to <10.00			42	557	165	77.87 %	686	4.72 %	13,266	72.29 %		773	112.79 %	25	
High		10.00 to <100.00			43	81	19	84.74 %	98	26.05 %	2,982	68.90 %		152	155.98 %	19	
Default		100.00 (Default)			44	46	4	84.92 %	49	100.00 %	5,961	55.36 %		304	616.27 %	5	
Sub-total					45	3,916	4,219		7,067		213,369			3,176		63	54
<b>Other retail</b>																	
Exceptionally low to Very low		0.00 to <0.15			46	9,498	2,995	49.29 %	11,281	0.08 %	163,743	19.34 %		423	3.75 %	2	
Very low to Low		0.15 to <0.25			47	5,866	1,078	76.57 %	6,691	0.20 %	267,226	73.01 %		2,051	30.66 %	9	
Low		0.25 to <0.50			48	4,460	895	26.81 %	4,700	0.35 %	695,219	42.52 %		1,261	26.82 %	7	
Low		0.50 to <0.75			49	3,509	909	32.94 %	3,634	0.60 %	17,240	34.33 %		1,030	28.34 %	7	
Medium		0.75 to <2.50			50	8,473	550	48.81 %	8,674	1.37 %	541,091	44.58 %		4,603	53.06 %	55	
Medium to High		2.50 to <10.00			51	2,223	50	39.40 %	2,189	4.75 %	165,247	41.58 %		1,386	63.28 %	39	
High		10.00 to <100.00			52	947	217	32.35 %	1,013	23.66 %	277,999	63.96 %		1,367	134.95 %	145	
Default		100.00 (Default)			53	198	2	46.40 %	193	100.00 %	79,048	45.69 %		478	247.95 %	79	
Sub-total					54	35,174	6,696		38,375		2,206,813			12,599		343	239
<b>Total (all retail portfolios)</b>					55	188,681	101,901		241,774		8,166,988			38,730		1,002	839

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

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

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

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

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

(6) Obligor count for Retail portfolios is at the account level.

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2020											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	45,267	84,204	51.35 %	96,145	0.08 %	5,941	34.64 %	2.27	19,713	20.50 %	27	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	27,228	38,738	48.38 %	44,231	0.20 %	4,931	37.70 %	2.43	16,837	38.07 %	33	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	41,787	37,757	47.46 %	58,620	0.32 %	8,725	37.02 %	2.39	27,344	46.65 %	70	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	42,329	32,589	44.85 %	55,041	0.60 %	8,410	35.27 %	2.46	32,212	58.52 %	117	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	42,858	30,299	45.28 %	54,577	1.23 %	11,651	36.56 %	2.51	42,880	78.57 %	245	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	8,279	5,860	45.39 %	10,292	3.43 %	2,677	29.45 %	2.24	8,490	82.50 %	107	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,028	1,198	40.71 %	2,401	14.51 %	798	28.97 %	2.11	3,237	134.82 %	101	
Default	Default	100.00 (Default)	C	C to D	63	1,493	431	100.00 %	1,771	100.00 %	368	40.50 %	2.67	5,104	288.23 %	462	
Sub-total					64	211,269	231,076		323,078		43,501			155,817		1,162	1,132
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	136,075	7,757	63.98 %	141,171	0.02 %	3,371	4.92 %	2.62	3,826	2.71 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	379	119	47.77 %	347	0.20 %	311	24.80 %	1.88	75	21.54 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	80	136	40.19 %	129	0.32 %	123	74.59 %	2.58	111	85.89 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	145	61	41.79 %	149	0.62 %	84	35.85 %	1.67	83	56.06 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	923	102	43.27 %	954	1.01 %	91	29.61 %	1.42	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 %	2.35	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
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,537	3,025	76.09 %	15,676	0.07 %	181	19.04 %	1.22	1,364	8.70 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,264	6,252	60.18 %	7,730	0.19 %	82	10.28 %	1.60	629	8.13 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,390	1,422	60.67 %	2,138	0.32 %	77	14.99 %	1.12	351	16.40 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	398	704	62.43 %	741	0.55 %	49	16.11 %	1.07	165	22.20 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,618	38	84.13 %	1,395	1.04 %	47	15.11 %	0.37	383	27.43 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	158	12	97.54 %	93	2.86 %	19	15.15 %	0.22	33	35.49 %	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,365	11,453		27,773		456			2,925		8	5
<b>Total (all wholesale portfolios)</b>					83	369,289	250,735		493,667		47,983			163,511		1,177	1,142

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

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

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

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

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

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

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

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



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

(\$ millions)	Q1 2021			Q4 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	210,604	41,664	19,842	212,163	42,386	18,361
2 Asset size (3)	3,263	619	1,768	(864)	(581)	835
3 Asset quality (4)	(6,034)	(7)	(67)	(755)	8	17
4 Model updates (5)	(1,255)	-	-	674	-	-
5 Methodology and policy (6)	(171)	-	-	-	-	723
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(4,314)	(1,078)	59	(614)	(149)	(94)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	202,093	41,198	21,602	210,604	41,664	19,842

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

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

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

(\$ millions)	Q1 2020		
	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized	
	a	b	c
1 RWA as at beginning of reporting period	198,000	42,523	15,987
2 Asset size (3)	3,827	(1,086)	1,271
3 Asset quality (4)	(173)	53	(51)
4 Model updates (5)	-	-	-
5 Methodology and policy (6)	-	2,137	909
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	587	169	88
8 Other	-	-	-
9 RWA as at end of reporting period	202,241	43,796	18,204

(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 #	Q1 2021				Q4 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	21,046	1,558	330,973	13,957	22,312	1,850	332,788	14,795
Sovereign	2	291	-	191,557	159	315	-	178,298	151
Bank	3	291	-	27,574	1,577	267	-	28,260	1,828
<b>Total Wholesale</b>	<b>4</b>	<b>21,628</b>	<b>1,558</b>	<b>550,104</b>	<b>15,693</b>	<b>22,894</b>	<b>1,850</b>	<b>539,346</b>	<b>16,774</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	810	-	112,647	42,413	914	-	111,326	42,749
HELOCs	6	122	-	51,115	-	147	-	50,234	-
Other retail	7	4,242	470	40,653	1,329	4,178	437	39,654	1,419
Qualifying revolving retail	8	-	-	39,286	-	-	-	37,098	-
Retail SMEs	9	7,023	5	8,535	1,044	6,929	-	8,811	1,048
<b>Total Retail</b>	<b>10</b>	<b>12,197</b>	<b>475</b>	<b>252,236</b>	<b>44,786</b>	<b>12,168</b>	<b>437</b>	<b>247,123</b>	<b>45,216</b>
Other assets	11	9,500	-	-	-	9,197	-	-	-
Equity	12	1,725	-	-	-	1,697	-	-	-
<b>Total Bank</b>	<b>13</b>	<b>45,050</b>	<b>2,033</b>	<b>802,340</b>	<b>60,479</b>	<b>45,956</b>	<b>2,287</b>	<b>786,469</b>	<b>61,990</b>

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

(\$ millions)	LINE #	Q3 2020				Q2 2020			
		Standardized		AIRB		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	23,700	1,953	332,053	14,628	26,278	1,909	350,723	16,226
Sovereign	2	295	-	197,943	163	278	-	185,482	159
Bank	3	277	-	29,176	2,495	268	-	29,522	2,914
<b>Total Wholesale</b>	<b>4</b>	<b>24,272</b>	<b>1,953</b>	<b>559,172</b>	<b>17,286</b>	<b>26,824</b>	<b>1,909</b>	<b>565,727</b>	<b>19,299</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,018	-	110,066	43,677	1,140	14	110,196	45,034
HELOCs	6	134	-	49,503	-	154	-	48,961	-
Other retail	7	4,139	450	38,598	1,492	3,826	461	38,715	1,563
Qualifying revolving retail	8	-	-	37,980	-	-	-	39,186	-
Retail SMEs	9	6,561	-	8,506	840	6,493	-	7,845	555
<b>Total Retail</b>	<b>10</b>	<b>11,852</b>	<b>450</b>	<b>244,653</b>	<b>46,009</b>	<b>11,613</b>	<b>475</b>	<b>244,903</b>	<b>47,152</b>
Other assets	11	9,193	-	-	-	8,706	-	-	-
Equity	12	1,656	-	-	-	1,915	-	-	-
<b>Total Bank</b>	<b>13</b>	<b>46,973</b>	<b>2,403</b>	<b>803,825</b>	<b>63,295</b>	<b>49,058</b>	<b>2,384</b>	<b>810,630</b>	<b>66,451</b>

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

(\$ millions)	LINE #	Q1 2020			
		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
Corporate (incl specialized lending and SMEs treated as corporate)	1	23,666	208	323,078	11,073
Sovereign	2	222	-	142,816	187
Bank	3	266	-	27,773	1,083
<b>Total Wholesale</b>	<b>4</b>	<b>24,154</b>	<b>208</b>	<b>493,667</b>	<b>12,343</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,158	14	109,235	43,886
HELOCs	6	159	-	47,714	-
Other retail	7	3,972	446	38,375	1,593
Qualifying revolving retail	8	-	-	39,383	-
Retail SMEs	9	6,259	-	7,067	-
<b>Total Retail</b>	<b>10</b>	<b>11,548</b>	<b>460</b>	<b>241,774</b>	<b>45,479</b>
Other assets	11	10,020	-	-	-
Equity	12	1,817	-	-	-
<b>Total Bank</b>	<b>13</b>	<b>47,539</b>	<b>668</b>	<b>735,441</b>	<b>57,822</b>

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

(2) 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)**

(\$ millions)	LINE #	Q1 2021				Q4 2020			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	145,799	193,611	12,609	352,019	146,961	195,850	12,289	355,100
Sovereign	2	77,029	100,986	13,833	191,848	72,168	93,006	13,439	178,613
Bank	3	3,436	7,754	16,675	27,865	3,037	7,142	18,348	28,527
<b>Total Wholesale</b>	<b>4</b>	<b>226,264</b>	<b>302,351</b>	<b>43,117</b>	<b>571,732</b>	<b>222,166</b>	<b>295,998</b>	<b>44,076</b>	<b>562,240</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	105,269	8,188	-	113,457	103,610	8,630	-	112,240
HELOCs	6	45,147	6,090	-	51,237	43,907	6,474	-	50,381
Other retail	7	33,337	10,976	582	44,895	31,965	11,398	469	43,832
Qualifying revolving retail	8	39,286	-	-	39,286	37,098	-	-	37,098
Retail SMEs	9	7,775	7,781	2	15,558	7,805	7,932	3	15,740
<b>Total Retail</b>	<b>10</b>	<b>230,814</b>	<b>33,035</b>	<b>584</b>	<b>264,433</b>	<b>224,385</b>	<b>34,434</b>	<b>472</b>	<b>259,291</b>
Other assets	11	6,286	2,570	644	9,500	5,945	2,670	582	9,197
Equity	12	101	1,372	252	1,725	93	1,370	234	1,697
<b>Total Bank</b>	<b>13</b>	<b>463,465</b>	<b>339,328</b>	<b>44,597</b>	<b>847,390</b>	<b>452,589</b>	<b>334,472</b>	<b>45,364</b>	<b>832,425</b>

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)**

(\$ millions)	LINE #	Q3 2020				Q2 2020			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	146,773	196,021	12,959	355,753	150,750	214,059	12,192	377,001
Sovereign	2	75,649	107,549	15,040	198,238	69,369	98,954	17,437	185,760
Bank	3	4,969	6,865	17,619	29,453	5,594	7,344	16,852	29,790
<b>Total Wholesale</b>	<b>4</b>	<b>227,391</b>	<b>310,435</b>	<b>45,618</b>	<b>583,444</b>	<b>225,713</b>	<b>320,357</b>	<b>46,481</b>	<b>592,551</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	101,714	9,370	-	111,084	100,932	10,404	-	111,336
HELOCs	6	42,973	6,664	-	49,637	42,080	7,035	-	49,115
Other retail	7	30,690	11,470	577	42,737	30,001	11,974	566	42,541
Qualifying revolving retail	8	37,980	-	-	37,980	39,186	-	-	39,186
Retail SMEs	9	7,655	7,411	1	15,067	7,533	6,804	1	14,338
<b>Total Retail</b>	<b>10</b>	<b>221,012</b>	<b>34,915</b>	<b>578</b>	<b>256,505</b>	<b>219,732</b>	<b>36,217</b>	<b>567</b>	<b>256,516</b>
Other assets	11	6,050	2,710	433	9,193	5,583	2,671	452	8,706
Equity	12	91	1,348	217	1,656	83	1,614	218	1,915
<b>Total Bank</b>	<b>13</b>	<b>454,544</b>	<b>349,408</b>	<b>46,846</b>	<b>850,798</b>	<b>451,111</b>	<b>360,859</b>	<b>47,718</b>	<b>859,688</b>

**CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)**

(\$ millions)	LINE #	Q1 2020			
		Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	143,640	191,519	11,585	346,744
Sovereign	2	40,185	88,033	14,820	143,038
Bank	3	4,602	6,547	16,890	28,039
<b>Total Wholesale</b>	<b>4</b>	<b>188,427</b>	<b>286,099</b>	<b>43,295</b>	<b>517,821</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	100,190	10,203	-	110,393
HELOCs	6	41,164	6,709	-	47,873
Other retail	7	30,143	11,714	490	42,347
Qualifying revolving retail	8	39,383	-	-	39,383
Retail SMEs	9	7,292	6,034	-	13,326
<b>Total Retail</b>	<b>10</b>	<b>218,172</b>	<b>34,660</b>	<b>490</b>	<b>253,322</b>
Other assets	11	5,579	3,976	465	10,020
Equity	12	74	1,522	221	1,817
<b>Total Bank</b>	<b>13</b>	<b>412,252</b>	<b>326,257</b>	<b>44,471</b>	<b>782,980</b>

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

**CREDIT RISK EXPOSURE BY MAJOR ASSET CLASS (1)**

LINE #	Q1 2021				Q4 2020				Q3 2020	Q2 2020	Q1 2020	
	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	233,667	98,162	20,190	352,019	231,961	102,575	20,564	355,100	355,753	377,001	346,744
Sovereign	2	186,632	3,325	1,891	191,848	173,597	3,089	1,927	178,613	198,238	185,760	143,038
Bank	3	20,464	5,881	1,520	27,865	20,764	6,246	1,517	28,527	29,453	29,790	28,039
<b>Total Wholesale</b>	<b>4</b>	<b>440,763</b>	<b>107,368</b>	<b>23,601</b>	<b>571,732</b>	<b>426,322</b>	<b>111,910</b>	<b>24,008</b>	<b>562,240</b>	<b>583,444</b>	<b>592,551</b>	<b>517,821</b>
Residential mortgages excluding home equity line of credits (HELOCs)	5	113,367	47	43	113,457	112,143	50	47	112,240	111,084	111,336	110,393
HELOCs	6	34,450	16,787	-	51,237	33,960	16,421	-	50,381	49,637	49,115	47,873
Other retail	7	41,396	3,497	2	44,895	40,383	3,447	2	43,832	42,737	42,541	42,347
Qualifying revolving retail	8	9,321	29,965	-	39,286	7,699	29,399	-	37,098	37,980	39,186	39,383
Retail SMEs	9	11,971	3,548	39	15,558	12,186	3,512	42	15,740	15,067	14,338	13,326
<b>Total Retail</b>	<b>10</b>	<b>210,505</b>	<b>53,844</b>	<b>84</b>	<b>264,433</b>	<b>206,371</b>	<b>52,829</b>	<b>91</b>	<b>259,291</b>	<b>256,505</b>	<b>256,516</b>	<b>253,322</b>
Other assets	11	9,500	-	-	9,500	9,197	-	-	9,197	9,193	8,706	10,020
Equity	12	1,530	195	-	1,725	1,507	190	-	1,697	1,656	1,915	1,817
<b>Total Bank</b>	<b>13</b>	<b>662,298</b>	<b>161,407</b>	<b>23,685</b>	<b>847,390</b>	<b>643,397</b>	<b>164,929</b>	<b>24,099</b>	<b>832,425</b>	<b>850,798</b>	<b>859,688</b>	<b>782,980</b>

**CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)**

LINE #	Q1 2021				Q4 2020				Q3 2020	Q2 2020	Q1 2020	
	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	254,652	91,325	17,111	363,088	233,568	92,828	17,659	344,055	363,815	364,692	322,472
1 to 5 years	2	318,775	65,340	6,484	390,599	319,593	66,819	6,328	392,740	394,832	405,286	376,644
Greater than 5 years	3	88,871	4,742	90	93,703	90,236	5,282	112	95,630	92,151	89,710	83,864
<b>Total Bank</b>	<b>4</b>	<b>662,298</b>	<b>161,407</b>	<b>23,685</b>	<b>847,390</b>	<b>643,397</b>	<b>164,929</b>	<b>24,099</b>	<b>832,425</b>	<b>850,798</b>	<b>859,688</b>	<b>782,980</b>

**CREDIT RISK EXPOSURE BY INDUSTRY (1)**

LINE #	Q1 2021				Q4 2020				Q3 2020	Q2 2020	Q1 2020	
	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	12,627	1,787	44	14,458	12,679	1,977	48	14,704	14,874	15,179	14,592
Communications	2	1,229	1,146	269	2,644	1,139	1,275	263	2,677	2,651	2,574	2,413
Construction	3	3,836	3,664	1,154	8,654	4,429	3,526	1,271	9,226	9,489	10,153	8,834
Financial	4	167,763	22,691	6,373	196,827	142,364	24,302	6,518	173,184	183,676	182,471	148,391
Forest products	5	906	607	137	1,650	910	637	126	1,673	1,654	1,801	1,665
Government	6	73,233	1,775	581	75,589	78,506	1,579	590	80,675	84,909	79,326	69,078
Individual	7	210,504	53,842	83	264,429	206,368	52,833	90	259,291	256,504	256,521	253,320
Manufacturing	8	26,576	16,254	1,730	44,560	27,914	16,696	1,714	46,324	47,263	51,652	45,768
Mining	9	2,909	4,280	1,508	8,697	2,531	4,331	1,645	8,507	9,069	8,955	8,073
Oil and Gas	10	11,584	10,968	1,654	24,206	13,008	11,675	1,900	26,583	26,908	28,122	26,075
Other	11	16,536	433	833	17,802	14,725	464	651	15,840	17,767	16,048	16,290
Real estate	12	42,251	9,293	1,039	52,583	42,403	9,735	973	53,111	52,786	53,348	49,644
Retail trade	13	19,000	4,510	586	24,096	19,842	4,809	604	25,255	25,794	30,756	27,249
Service industries	14	45,718	15,165	3,002	63,885	47,508	15,438	3,118	66,064	67,497	70,365	63,926
Transportation	15	7,809	2,721	1,242	11,772	8,181	2,881	1,291	12,353	12,503	12,813	11,832
Utilities	16	5,243	6,854	2,840	14,937	5,551	7,316	2,697	15,564	15,424	15,204	13,094
Wholesale trade	17	14,574	5,417	610	20,601	15,339	5,455	600	21,394	22,030	24,400	22,736
<b>Total Bank</b>	<b>18</b>	<b>662,298</b>	<b>161,407</b>	<b>23,685</b>	<b>847,390</b>	<b>643,397</b>	<b>164,929</b>	<b>24,099</b>	<b>832,425</b>	<b>850,798</b>	<b>859,688</b>	<b>782,980</b>

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

(2) 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)**

	Q1 2021					
	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
1 SA-CCR (for derivatives)	8,261	18,967		1.4	37,960	11,524
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)					29,317	4,165
5 VaR for SFTs					-	-
6 Total						15,689

(\$ millions except as noted)

**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
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

(\$ millions except as noted)

**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
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

(\$ millions except as noted)

**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
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

(\$ millions except as noted)

**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
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

(\$ millions except as noted)

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

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

(\$ millions)

	Q1 2021		Q4 2020	
	EAD post-CRM	RWA	EAD post-CRM	RWA
	a	b	c	d
Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1 (i) VaR component (including the 3×multiplier)	-	-	-	-
2 (ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3 All portfolios subject to the Standardized CVA capital charge	26,683	5,036	27,167	4,198
4 Total subject to the CVA capital charge	26,683	5,036	27,167	4,198

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

(\$ millions)

	Q3 2020		Q2 2020	
	EAD post-CRM	RWA	EAD post-CRM	RWA
	a	b	c	d
Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1 (i) VaR component (including the 3×multiplier)	-	-	-	-
2 (ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3 All portfolios subject to the Standardized CVA capital charge	25,975	3,754	25,196	7,164
4 Total subject to the CVA capital charge	25,975	3,754	25,196	7,164

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

(\$ millions)

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

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

(\$ millions)

		Q1 2021								
		Risk Weight								Total credit exposure
Regulatory portfolio	LINE #	0%	10%	20%	50%	75%	100%	150%	Others	
		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	-	-	366	-	-	-	-	-	366
Securities firms	5	-	-	366	-	-	-	-	-	366
Corporates	6	-	-	-	-	-	380	-	-	380
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	-	-	-	-	-	-	5	-	5
Other assets	13	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	<b>732</b>	-	-	<b>386</b>	<b>5</b>	-	<b>1,123</b>

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

(\$ millions)

		Q4 2020								
		Risk Weight								Total credit exposure
Regulatory portfolio	LINE #	0%	10%	20%	50%	75%	100%	150%	Others	
		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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	<b>294</b>	-	-	<b>446</b>	<b>9</b>	-	<b>749</b>

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

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

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

(\$ millions)		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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	<b>329</b>	-	-	<b>499</b>	<b>8</b>	-	<b>836</b>

**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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	<b>323</b>	<b>1</b>	-	<b>351</b>	<b>17</b>	-	<b>692</b>

**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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	<b>250</b>	-	-	<b>520</b>	<b>10</b>	-	<b>780</b>

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

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



**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 2021						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,549	0.06%	3,048	29.24%	1.03	1,487	11.85%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,494	0.19%	364	33.26%	1.72	744	29.85%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,240	0.32%	489	39.34%	1.86	1,553	47.94%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,563	0.57%	561	35.85%	1.60	2,662	58.33%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	4,015	1.23%	747	31.80%	1.70	2,738	68.20%
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	1,705	3.57%	292	30.73%	1.96	1,562	91.60%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	66	13.68%	19	38.40%	1.37	121	182.09%
Default	Default	100.00 (Default)	C	C to D	8	33	100.00%	19	39.68%	1.64	176	525.82%
Sub-total					9	28,665		5,539			11,043	
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,020	0.03%	224	11.05%	1.73	388	3.22%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	65	0.19%	5	43.40%	0.95	19	29.47%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	76	0.32%	5	10.19%	0.04	6	7.30%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54%	2	65.00%	1.00	-	83.25%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	0.91%	2	40.00%	1.00	2	66.22%
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	-	9.70%	1	40.00%	1.00	-	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	12,164		239			415	
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	21,532	0.06%	270	34.32%	1.03	2,521	11.70%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,681	0.19%	101	35.13%	0.59	411	24.43%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,231	0.32%	51	31.95%	0.35	320	26.03%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	874	0.54%	72	35.51%	1.19	436	49.95%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	6	1.14%	9	37.41%	0.82	4	64.51%
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	1	2.74%	2	35.00%	0.39	1	81.58%
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	25,325		505			3,693	
<b>Total (all wholesale portfolios)</b>					28	66,154		6,283			15,151	

(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 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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 to D	C to D	8	69	100.00%	22	37.27%	1.27	338	493.79%
Sub-total					9	29,021		5,482			11,062	
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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	
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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	
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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	
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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	
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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	
<b>Total (all wholesale portfolios)</b>					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
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,707	0.06%	3,172	27.15%	1.12	1,775	10.63%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,749	0.19%	391	39.04%	2.42	668	38.19%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,920	0.32%	524	36.46%	2.02	1,772	45.21%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,988	0.58%	534	34.98%	1.85	1,722	57.63%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,693	1.36%	772	34.54%	2.00	2,159	80.18%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,020	3.26%	303	26.95%	2.14	775	75.99%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	125	13.58%	33	24.51%	1.67	149	118.63%
Default	Default	100.00 (Default)	C	C to D	8	3	100.00%	10	40.15%	1.38	18	531.99%
Sub-total					9	29,205		5,739			9,038	
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	21,266	0.02%	223	7.77%	1.08	483	2.27%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	134	0.19%	7	40.24%	0.93	36	27.20%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	61	0.32%	8	20.53%	0.36	11	17.95%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	5	0.56%	2	13.50%	1.00	1	17.67%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	1.72%	1	15.00%	1.00	-	32.08%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	2	9.58%	2	39.47%	1.00	3	161.07%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	21,468		243			534	
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	10,884	0.04%	266	31.98%	0.59	954	8.77%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	4,109	0.19%	137	27.86%	2.50	1,153	28.07%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	347	0.32%	56	35.01%	0.77	109	31.52%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	357	0.54%	19	35.53%	0.28	141	39.64%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	1	1.36%	11	36.89%	0.99	1	70.95%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	8	35.00%	1.19	4	96.31%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	15,702		497			2,362	
<b>Total (all wholesale portfolios)</b>					28	66,375		6,479			11,934	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

**CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE**

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,446	0.06%	3,197	28.04%	1.01	1,750	11.33%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,076	0.19%	400	39.83%	2.14	399	37.08%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,389	0.32%	511	37.50%	2.66	1,262	52.81%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	3,092	0.57%	680	36.07%	1.52	1,794	58.01%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,250	1.38%	592	36.87%	1.87	1,941	86.25%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	517	2.98%	300	38.80%	2.70	624	120.64%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	58	13.56%	28	22.18%	1.40	61	105.76%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	5	45.00%	1.86	12	596.25%
Sub-total					9	24,830		5,713			7,843	
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	8,992	0.04%	223	12.68%	2.26	369	4.11%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	40	0.19%	5	39.86%	0.60	10	23.81%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	84	0.32%	6	25.57%	0.53	19	23.14%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.54%	2	10.73%	1.00	-	13.82%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	1	0.94%	2	39.20%	1.00	1	65.13%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	9,119		238			399	
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,678	0.06%	273	34.90%	1.30	2,133	14.53%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,319	0.19%	109	24.04%	0.78	163	12.36%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	605	0.32%	51	34.98%	0.44	173	28.57%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	397	0.54%	26	35.93%	0.12	154	38.75%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	4	1.27%	9	39.82%	0.83	3	72.15%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	3	3.79%	2	35.00%	2.21	3	121.94%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,006		470			2,629	
<b>Total (all wholesale portfolios)</b>					28	50,955		6,421			10,871	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

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

		Q1 2021					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
LINE #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	1	2,723	-	2,743	47,295	41,492
2	Cash – other currencies	-	4,743	-	2,466	76,616	89,315
3	Domestic sovereign debt	45	1,008	-	1,463	43,313	41,047
4	Other sovereign debt	1,377	274	858	776	57,493	40,887
5	Government agency debt	75	2,012	-	611	9,833	25,255
6	Corporate bonds	25	2	146	9	21,577	31,121
7	Equity securities	215	590	1,258	4,187	46,912	53,978
8	Other collateral	-	-	-	-	-	-
9	Total	1,738	11,352	2,262	12,255	303,039	323,095

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

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

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

		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 #	(\$ millions)	Segregated	Unsegregated	Segregated	Unsegregated	e	f
		a	b	c	d		
1	Cash – domestic currency	-	1,687	-	2,300	42,995	45,453
2	Cash – other currencies	-	4,378	-	4,471	84,390	83,735
3	Domestic sovereign debt	58	1,833	344	3,439	46,829	36,178
4	Other sovereign debt	1,181	576	461	992	49,200	50,220
5	Government agency debt	-	2,119	23	946	12,745	23,918
6	Corporate bonds	50	2	80	1	20,402	22,207
7	Equity securities	62	99	619	3,769	39,705	43,633
8	Other collateral	-	-	-	-	774	388
9	Total	1,351	10,694	1,527	15,918	297,040	305,732

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

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

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

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

(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) 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.

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

**CCR6 - CREDIT DERIVATIVES EXPOSURES**

(\$ millions)	LINE #	Q1 2021		Q4 2020	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
<b>Notionals</b>					
Single-name credit default swaps	1	940	410	1,046	510
Index credit default swaps	2	6,335	1,829	6,021	1,285
Total return swaps	3	3,455	75	3,787	76
Credit options	4	-	-	340	-
Other credit derivatives	5	-	-	-	-
<b>Total notionals</b>	<b>6</b>	<b>10,730</b>	<b>2,314</b>	<b>11,194</b>	<b>1,871</b>
<b>Fair values</b>					
Positive fair value (asset)	7	110	11	94	70
Negative fair value (liability)	8	150	6	13	52

**CCR6 - CREDIT DERIVATIVES EXPOSURES**

(\$ millions)	LINE #	Q3 2020		Q2 2020	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
<b>Notionals</b>					
Single-name credit default swaps	1	1,145	589	1,208	634
Index credit default swaps	2	5,380	807	2,937	718
Total return swaps	3	2,460	176	2,011	112
Credit options	4	93	-	102	102
Other credit derivatives	5	-	-	-	-
<b>Total notionals</b>	<b>6</b>	<b>9,078</b>	<b>1,572</b>	<b>6,258</b>	<b>1,566</b>
<b>Fair values</b>					
Positive fair value (asset)	7	49	27	140	15
Negative fair value (liability)	8	131	9	144	15

**CCR6 - CREDIT DERIVATIVES EXPOSURES**

(\$ millions)	LINE #	Q1 2020	
		Protection bought	Protection sold
		a	b
<b>Notionals</b>			
Single-name credit default swaps	1	1,148	258
Index credit default swaps	2	5,080	2,564
Total return swaps	3	1,268	28
Credit options	4	-	-
Other credit derivatives	5	-	-
<b>Total notionals</b>	<b>6</b>	<b>7,496</b>	<b>2,850</b>
<b>Fair values</b>			
Positive fair value (asset)	7	17	65
Negative fair value (liability)	8	126	5

## CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q1 2021		Q4 2020		Q3 2020		Q2 2020		Q1 2020	
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
	a	b	c	d	e	f	g	h	i	j
<b>1 Exposures to QCCPs (total)</b>		877		631		606		668		567
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3 (i) OTC derivatives	17,228	358	16,901	349	14,026	294	12,284	255	8,004	172
4 (ii) Exchange-traded derivatives	3,968	93	3,381	79	2,817	70	3,005	70	3,045	73
5 (iii) Securities financing transactions	11,844	237	12,862	257	10,558	211	8,666	173	4,095	82
6 (iv) Netting sets where cross-product netting has been approved	1,416	28	658	13	651	13	613	12	864	17
7 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8 Non-segregated initial margin	4,768	-	3,629	-	3,800	-	4,780	-	3,209	-
9 Pre-funded default fund contributions	1,185	519	798	282	1,000	312	1,129	413	733	395
10 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-
<b>11 Exposures to non-QCCPs (total)</b>										
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-



DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q1 2021				Q4 2020			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
<b>Interest Rate Contracts</b>									
Over-the-counter									
Swaps (2)	1	4,301,635	4,244	9,235	2,709	4,335,291	5,228	10,713	3,380
Forward rate agreements	2	462,501	1,169	3,177	1,399	517,332	1,153	3,332	1,479
Purchased options	3	57,437	15	73	201	57,833	2	55	12
Written options	4	63,180	59	199	143	64,728	68	206	150
	5	4,884,753	5,487	12,684	4,452	4,975,184	6,451	14,306	5,021
Exchange traded									
Futures	6	262,981	179	300	6	297,626	22	83	2
Purchased options	7	5,344	2	3	-	24,683	45	66	1
Written options	8	1,101	5	7	-	3,796	3	4	-
	9	269,426	186	310	6	326,105	70	153	3
<b>Total Interest Rate Contracts</b>	10	5,154,179	5,673	12,994	4,458	5,301,289	6,521	14,459	5,024
<b>Foreign Exchange Contracts</b>									
Over-the-counter									
Swaps	11	635,785	1,026	5,482	1,285	637,501	872	5,581	794
Forward foreign exchange contracts	12	494,785	1,137	8,234	712	494,640	1,032	7,859	823
Purchased options	13	40,187	70	205	88	39,067	68	196	95
Written options	14	43,888	5	73	25	41,327	5	76	27
	15	1,214,645	2,238	13,994	2,110	1,212,535	1,977	13,712	1,739
Exchange traded									
Futures	16	1,018	2	3	-	1,608	1	2	-
Purchased options	17	1,321	19	27	1	1,673	12	17	-
Written options	18	2,201	31	44	1	2,346	12	18	-
	19	4,540	52	74	2	5,627	25	37	-
<b>Total Foreign Exchange Contracts</b>	20	1,219,185	2,290	14,068	2,112	1,218,162	2,002	13,749	1,739
<b>Commodity Contracts</b>									
Over-the-counter									
Swaps	21	29,999	1,349	4,441	1,832	30,613	1,424	4,215	2,119
Purchased options	22	5,450	72	581	197	5,728	117	746	257
Written options	23	3,580	5	254	77	3,704	1	234	74
	24	39,029	1,426	5,276	2,106	40,045	1,542	5,195	2,450
Exchange traded									
Futures	25	36,469	1,288	2,625	53	39,011	635	1,612	33
Purchased options	26	5,269	877	1,276	26	4,846	373	562	11
Written options	27	6,634	663	987	20	6,514	221	363	7
	28	48,372	2,828	4,888	99	50,371	1,229	2,537	51
<b>Total Commodity Contracts</b>	29	87,401	4,254	10,164	2,205	90,416	2,771	7,732	2,501
<b>Equity Contracts</b>									
Over-the-counter	30	71,946	541	9,162	2,884	60,504	563	8,010	2,399
Exchange traded	31	80,185	3,101	6,572	131	110,274	5,958	10,135	203
<b>Total Equity Contracts</b>	32	152,131	3,642	15,734	3,015	170,778	6,521	18,145	2,602
<b>Credit Contracts</b>									
Sub-total	33	9,514	372	812	64	9,202	272	741	75
<b>Total</b>	35	6,622,410	16,231	53,772	11,854	6,789,847	18,087	54,826	11,941

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

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

DERIVATIVE INSTRUMENTS													
LINE #	Q3 2020				Q2 2020				Q1 2020				
	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	
(\$ millions)													
<b>Interest Rate Contracts</b>													
Over-the-counter													
Swaps (2)	1	4,462,948	6,380	12,292	4,152	4,606,997	4,483	9,673	3,334	4,321,207	3,481	8,317	2,424
Forward rate agreements	2	448,726	879	2,299	1,083	389,833	444	1,918	525	422,053	14	1,201	249
Purchased options	3	56,180	43	114	136	54,828	234	384	118	51,550	524	782	163
Written options	4	63,770	80	216	168	62,331	84	222	162	60,035	45	157	111
	5	5,031,624	7,382	14,921	5,539	5,113,989	5,245	12,197	4,139	4,854,845	4,064	10,457	2,947
Exchange traded													
Futures	6	319,350	200	351	7	319,812	19	69	1	275,276	66	145	3
Purchased options	7	23,384	794	1,114	22	23,308	42	61	1	6,866	12	18	-
Written options	8	13,145	5	8	-	14,601	-	1	-	7,305	9	13	-
	9	355,879	999	1,473	29	357,721	61	131	2	289,447	87	176	3
<b>Total Interest Rate Contracts</b>	10	5,387,503	8,381	16,394	5,568	5,471,710	5,306	12,328	4,141	5,144,292	4,151	10,633	2,950
<b>Foreign Exchange Contracts</b>													
Over-the-counter													
Swaps	11	632,810	997	5,576	710	624,102	1,103	5,883	787	594,791	1,031	5,537	929
Forward foreign exchange contracts	12	466,333	1,922	7,886	1,276	523,326	2,972	9,357	1,620	450,486	1,605	7,384	1,171
Purchased options	13	48,834	83	241	118	48,295	166	393	143	36,203	50	181	52
Written options	14	52,692	6	87	27	48,744	7	96	22	37,942	6	97	27
	15	1,200,669	3,008	13,790	2,131	1,244,467	4,248	15,729	2,572	1,119,422	2,692	13,199	2,179
Exchange traded													
Futures	16	1,972	1	5	-	964	13	19	-	631	1	3	-
Purchased options	17	2,265	10	18	-	2,257	20	30	1	1,982	34	50	1
Written options	18	2,250	18	27	1	3,115	-	1	-	1,585	20	31	1
	19	6,487	29	50	1	6,336	33	50	1	4,198	55	84	2
<b>Total Foreign Exchange Contracts</b>	20	1,207,156	3,037	13,840	2,132	1,250,803	4,281	15,779	2,573	1,123,620	2,747	13,283	2,181
<b>Commodity Contracts</b>													
Over-the-counter													
Swaps	21	25,966	316	2,301	1,032	24,164	529	2,169	779	25,533	139	1,779	510
Purchased options	22	6,388	82	530	257	6,688	78	336	139	6,818	198	537	273
Written options	23	3,975	3	200	66	4,260	140	327	205	4,382	12	187	49
	24	36,329	401	3,031	1,355	35,112	747	2,832	1,123	36,733	349	2,503	832
Exchange traded													
Futures	25	35,895	1,203	2,298	46	33,327	983	1,882	38	31,986	122	695	14
Purchased options	26	4,637	250	379	8	3,790	757	1,085	22	3,510	232	359	7
Written options	27	6,530	273	431	9	6,022	16	60	1	5,578	307	481	10
	28	47,062	1,726	3,108	63	43,139	1,756	3,027	61	41,074	661	1,535	31
<b>Total Commodity Contracts</b>	29	83,391	2,127	6,139	1,418	78,251	2,503	5,859	1,184	77,807	1,010	4,038	863
<b>Equity Contracts</b>													
Over-the-counter	30	53,882	402	7,163	1,348	54,858	736	7,400	1,397	58,106	379	8,129	2,205
Exchange traded	31	56,035	3,218	5,929	119	44,071	3,216	5,457	109	51,164	552	2,300	46
<b>Total Equity Contracts</b>	32	109,917	3,620	13,092	1,467	98,929	3,952	12,857	1,506	109,270	931	10,429	2,251
<b>Credit Contracts</b>													
	33	8,014	360	773	50	5,701	230	563	36	9,050	355	672	38
<b>Sub-total</b>	34	6,795,981	17,525	50,238	10,635	6,905,394	16,272	47,386	9,440	6,464,039	9,194	39,055	8,283
<b>Total</b>	35	6,795,981	17,525	50,238	10,635	6,905,394	16,272	47,386	9,440	6,464,039	9,194	39,055	8,283

(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) (2)**

(\$ millions)	Q1 2021									
	Bank acts as originator			Bank acts as sponsor			Bank acts as investor			
	Traditional a	Synthetic b	Sub-total c	Traditional d	Synthetic e	Sub-total f	Traditional g	Synthetic h	Sub-total i	
1	<b>Total retail, of which:</b>	736	-	736	12,791	-	12,791	40	-	40
2	Residential mortgage (3)	337	-	337	1,887	-	1,887	15	-	15
3	Credit card	-	-	-	816	-	816	-	-	-
4	Other retail exposures	399	-	399	10,088	-	10,088	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	<b>Total wholesale, of which:</b>	70	14,345	14,415	4,689	-	4,689	7	-	7
7	Loans to corporates	70	14,345	14,415	218	-	218	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	3,936	-	3,936	-	-	-
10	Other wholesale	-	-	-	535	-	535	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

**SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)**

(\$ millions)	Q4 2020									
	Bank acts as originator			Bank acts as sponsor			Bank acts as investor			
	Traditional a	Synthetic b	Sub-total c	Traditional d	Synthetic e	Sub-total f	Traditional g	Synthetic h	Sub-total i	
1	<b>Total retail, of which:</b>	2,167	-	2,167	12,285	-	12,285	44	-	44
2	Residential mortgage (3)	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	<b>Total wholesale, of which:</b>	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	-	-	-	-	-	-	-	-	-

- (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 and where capital is not calculated under OSFI's CAR guideline, Chapter 7, structured credit products. At January 31, 2021, \$661 million (\$nil at October 31, 2020, \$127 million at July 31, 2020, \$161 million at April 30, 2020 and \$203 million at January 31, 2020) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$6,781 million at January 31, 2021 (\$8,094 million at October 31, 2020, \$8,359 million at July 31, 2020, \$9,496 million at April 30, 2020 and \$9,257 million at January 31, 2020) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (3) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

## SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

(\$ 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	<b>Total retail, of which:</b>	2,426	-	2,426	12,158	-	12,158	22	-	22
2	Residential mortgage (3)	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	<b>Total wholesale, of which:</b>	73	14,894	14,967	5,223	-	5,223	7	-	7
7	Loans to corporates	73	14,894	14,967	318	-	318	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,416	-	4,416	-	-	-
10	Other wholesale	-	-	-	489	-	489	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

## SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

(\$ millions)		Q2 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	2,587	-	2,587	12,295	-	12,295	27	-	27
2	Residential mortgage (3)	660	-	660	2,619	-	2,619	27	-	27
3	Credit card	1,654	-	1,654	986	-	986	-	-	-
4	Other retail exposures	273	-	273	8,690	-	8,690	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	<b>Total wholesale, of which:</b>	76	12,730	12,806	5,819	-	5,819	12	-	12
7	Loans to corporates	76	12,730	12,806	331	-	331	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,990	-	4,990	5	-	5
10	Other wholesale	-	-	-	498	-	498	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

## SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (2)

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

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline, Chapter 7, structured credit products. At January 31, 2021, \$661 million (\$nil at October 31, 2020, \$127 million at July 31, 2020, \$161 million at April 30, 2020 and \$203 million at January 31, 2020) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$6,781 million at January 31, 2021 (\$8,094 million at October 31, 2020, \$8,359 million at July 31, 2020, \$9,496 million at April 30, 2020 and \$9,257 million at January 31, 2020) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- (3) Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitizations as per OSFI's CAR Guideline, Chapter 7, Structured Credit Products.

**SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)**

(\$ millions)		Q1 2021								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	123	-	123
2	Residential mortgage	-	-	-	-	-	-	62	-	62
3	Credit card	-	-	-	-	-	-	4	-	4
4	Auto loans/leases	-	-	-	-	-	-	53	-	53
5	Student loans	-	-	-	-	-	-	-	-	-
6	Other retail exposures	-	-	-	-	-	-	4	-	4
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	25	-	25
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	24	-	24
11	Lease and receivables	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	1	-	1
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

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

**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	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	70	-	70
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	63	-	63
11	Lease and receivables	-	-	-	-	-	-	5	-	5
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	2	-	2
15	Re-securitization	-	-	-	-	-	-	-	-	-

**SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)**

(\$ millions)		Q2 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	419	-	419
2	Residential mortgage	-	-	-	-	-	-	154	-	154
3	Credit card	-	-	-	-	-	-	4	-	4
4	Auto loans/leases	-	-	-	-	-	-	147	-	147
5	Student loans	-	-	-	-	-	-	74	-	74
6	Other retail exposures	-	-	-	-	-	-	40	-	40
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	143	-	143
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	64	-	64
11	Lease and receivables	-	-	-	-	-	-	57	-	57
12	Auto floorplan	-	-	-	-	-	-	4	-	4
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	18	-	18
15	Re-securitization	-	-	-	-	-	-	-	-	-

**SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)**

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

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

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

Q1 2021																		
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap				
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	<b>Total exposures</b>	28,998	1,522	23	74	49	24,634	476	5,556	-	3,873	130	1,162	-	303	10	76	-
2	Traditional securitization	17,340	155	23	74	34	11,594	476	5,556	-	1,623	130	1,162	-	124	10	76	-
3	Of which securitization	17,340	155	23	74	34	11,594	476	5,556	-	1,623	130	1,162	-	124	10	76	-
4	Of which retail underlying	12,780	10	16	27	34	7,518	476	4,873	-	921	130	1,062	-	74	10	68	-
5	Of which wholesale	4,560	145	7	47	-	4,076	-	683	-	702	-	100	-	50	-	8	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,658	1,367	-	-	15	13,040	-	-	2,250	-	-	-	179	-	-	-	-
10	Of which securitization	11,658	1,367	-	-	15	13,040	-	-	2,250	-	-	-	179	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,658	1,367	-	-	15	13,040	-	-	2,250	-	-	-	179	-	-	-	-
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 2020																		
(\$ millions)	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap				
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	<b>Total exposures</b>	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	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	<b>Total exposures</b>	31,357	1,828	15	102	75	25,311	2,130	5,936	-	4,961	295	1,313	-	392	23	88
2	Traditional securitization	19,440	136	15	102	59	11,686	2,130	5,936	-	2,075	295	1,313	-	161	23	88
3	Of which securitization	19,440	136	15	102	59	11,686	2,130	5,936	-	2,075	295	1,313	-	161	23	88
4	Of which retail underlying	14,343	-	11	43	59	7,188	2,130	5,138	-	1,109	295	1,194	-	88	23	79
5	Of which wholesale	5,097	136	4	59	-	4,498	-	798	-	966	-	119	-	73	-	9
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,917	1,692	-	-	16	13,625	-	-	-	2,886	-	-	-	231	-	-
10	Of which securitization	11,917	1,692	-	-	16	13,625	-	-	-	2,886	-	-	-	231	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,917	1,692	-	-	16	13,625	-	-	-	2,886	-	-	-	231	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q2 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	28,314	3,720	29	70	80	24,548	2,123	5,542	-	4,080	294	1,681	-	321	23	117
2	Traditional securitization	20,290	163	29	70	64	12,951	2,123	5,542	-	1,560	294	1,681	-	119	23	117
3	Of which securitization	20,290	163	29	70	64	12,951	2,123	5,542	-	1,560	294	1,681	-	119	23	117
4	Of which retail underlying	14,601	1	-	54	64	7,878	2,123	4,719	-	866	294	1,560	-	68	23	107
5	Of which wholesale	5,689	162	29	16	-	5,073	-	823	-	694	-	121	-	51	-	10
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	8,024	3,557	-	-	16	11,597	-	-	-	2,520	-	-	-	202	-	-
10	Of which securitization	8,024	3,557	-	-	16	11,597	-	-	-	2,520	-	-	-	202	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	8,024	3,557	-	-	16	11,597	-	-	-	2,520	-	-	-	202	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.



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

(\$ millions)	Q1 2021																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	30	10	7	-	-	40	7	-	-	7	4	-	-	1	1	-
2	Traditional securitization	30	10	7	-	-	40	7	-	-	7	4	-	-	1	1	-
3	Of which securitization	30	10	7	-	-	40	7	-	-	7	4	-	-	1	1	-
4	Of which retail underlying	30	10	-	-	-	40	-	-	-	7	-	-	1	-	-	-
5	Of which wholesale	-	-	7	-	-	-	7	-	-	-	4	-	-	1	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q4 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

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

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

(\$ millions)	Q2 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	32	-	7	-	-	39	-	-	-	10	-	-	-	1	-	-
2	Traditional securitization	32	-	7	-	-	39	-	-	-	10	-	-	-	1	-	-
3	Of which securitization	32	-	7	-	-	39	-	-	-	10	-	-	-	1	-	-
4	Of which retail underlying	27	-	-	-	-	27	-	-	-	4	-	-	-	-	-	-
5	Of which wholesale	5	-	7	-	-	12	-	-	-	6	-	-	-	1	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	LINE					
	#	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
<b>Market Risk RWA, beginning of quarter</b>	1	9,348	9,609	10,525	9,590	11,183
Movement in risk levels (1)	2	133	(1,028)	(737)	5,525	(1,571)
Model updates (2)	3	-	-	-	-	318
Methodology and policy (3)	4	(370)	767	(179)	(4,590)	(340)
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
<b>Market Risk RWA, end of quarter</b>	7	9,111	9,348	9,609	10,525	9,590

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

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

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

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

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2021						Q4 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
<b>Wholesale</b>													
Corporate (8)	1	1.02%	0.69%	35.74%	20.06%	1,839	1,513	1.02%	0.70%	35.51%	19.14%	1,982	1,688
Sovereign	2	0.10%	0.00%	12.38%	0.00%	-	-	0.11%	0.00%	12.30%	0.00%	-	-
Bank	3	0.42%	0.00%	15.23%	0.00%	-	-	0.38%	0.00%	15.22%	0.00%	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (9) (10)	4	0.89%	0.49%	23.04%	8.20%	319	319	0.92%	0.48%	23.70%	5.04%	268	268
HELOCs (10)	5	0.42%	0.25%	39.99%	8.94%	100	88	0.42%	0.24%	39.44%	6.65%	101	85
Qualifying revolving retail (QRR)	6	1.26%	1.01%	87.05%	74.99%	493	451	1.24%	1.06%	84.92%	78.38%	509	472
Other retail (excl. SMEs)	7	5.31%	4.31%	84.51%	78.25%	310	308	5.13%	4.39%	84.57%	77.12%	327	325
Retail SMEs	8	1.42%	1.17%	85.53%	77.98%	38	34	1.34%	1.23%	84.10%	77.91%	41	37

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

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2020						Q2 2020					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
Corporate (8)	1	1.03%	0.65%	35.67%	16.28%	1,871	1,617	1.04%	0.56%	35.78%	15.53%	1,337	1,106
Sovereign	2	0.10%	0.00%	12.23%	0.00%	-	-	0.09%	0.00%	15.75%	0.00%	-	-
Bank	3	0.42%	0.00%	15.79%	0.00%	-	-	0.46%	0.00%	15.45%	0.00%	-	-
<b>Retail</b>													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (9) (10)	4	0.92%	0.50%	22.95%	7.52%	287	287	1.01%	0.58%	19.38%	7.49%	262	262
HELOCs (10)	5	0.44%	0.27%	38.25%	9.79%	121	107	0.48%	0.39%	31.17%	11.43%	149	137
Qualifying revolving retail (QRR)	6	1.26%	1.13%	84.76%	78.92%	528	497	1.30%	1.20%	84.98%	80.22%	547	520
Other retail (excl. SMEs)	7	5.38%	4.58%	84.54%	77.04%	346	345	5.38%	4.68%	84.53%	77.17%	338	338
Retail SMEs	8	1.40%	1.29%	83.73%	76.62%	44	40	1.31%	1.04%	96.31%	79.67%	48	32

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

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2020					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>							
Corporate (8)	1	1.06%	0.64%	36.15%	14.51%	875	741
Sovereign	2	0.09%	0.00%	15.70%	0.00%	-	-
Bank	3	0.49%	0.00%	13.30%	0.00%	-	-
<b>Retail</b>							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (9) (10)	4	0.93%	0.62%	21.68%	9.66%	286	286
HELOCs (10)	5	0.45%	0.42%	32.39%	13.94%	159	148
Qualifying revolving retail (QRR)	6	1.23%	1.20%	84.71%	78.92%	540	514
Other retail (excl. SMEs)	7	5.37%	4.92%	85.12%	78.06%	343	342
Retail SMEs	8	1.18%	0.96%	96.55%	79.46%	51	39

(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) Certain comparative figures have been reclassified to conform with the current period's presentation.

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

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

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

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

**Central Counterparty (CCP):** 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):** 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):** 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):** 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):** 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):** A measure of 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):** An approach that 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):** 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:** The unutilized authorizations associated with the drawn loans, including those which are unconditionally cancellable.