

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended – April 30, 2021

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Q2 | 21



	Page		Page
Notes to Users	1	Counterparty Credit Risk Schedules	35-48
Pillar 3 Disclosure Requirements Index	2	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	35
Overview of Regulatory Capital, Risk Weighted Assets and Capital Ratios	3-13	CCR2 - Credit Valuation Adjustment (CVA) Capital Charge	36
CC1 - Composition of Regulatory Capital	3-4	CCR3 - Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	37-38
CC2 - Reconciliation of Regulatory Capital to Balance Sheet	5	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale	39-43
Flow Statement of Basel III Regulatory Capital	6	CCR5 - Composition of Collateral for CCR Exposure	44
Capital Ratios for Significant Bank Subsidiaries	6	CCR6 - Credit Derivatives Exposures	45
KM2 - Key Metrics - TLAC Requirements	7	CCR8 - Exposures to Central Counterparties	46
TLAC1 - TLAC Composition	8	Derivative Instruments	47-48
TLAC3 - Resolution Entity - Creditor Ranking at Legal Entity Level	9	Securitization Schedules	49-56
LR1 - Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure	10	SEC1 - Securitization Exposures in the Banking Book	49-50
LR2 - Leverage Ratio Common Disclosure	10	SEC2 - Securitization Exposures in the Trading Book	51-52
OV1 - Overview of RWA	11	SEC3 - Securitization Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Originator or as Sponsor)	53-54
Risk-Weighted Assets By Operating Groups	11	SEC4 - Securitization Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Investor)	55-56
LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	12	Market Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	57
LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	13	Backtesting Under AIRB Approach	58
Credit Risk Schedules	14-34	Estimated and Actual Loss Parameters under AIRB Approach	58
CR1 - Credit Quality of Assets	14	Glossary	59
CR2 - Changes in Stock of Defaulted Loans and Debt Securities	15		
CR3 - Credit Risk Mitigation Techniques - Overview	16		
CR4 - Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	17-18		
CR5 - Standardized Approach - Exposures by Asset Classes and Risk Weights	19-20		
CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range	21-30		
CR8 - RWA Flow Statements of Credit Risk and Counterparty Credit Risk Exposures	31		
Exposure Covered by Credit Risk Mitigation	32		
Credit Risk Exposure by Geographic Region	33		
Credit Risk Exposure by Major Asset Class	34		
Credit Risk by Residual Contract Maturity Breakdown	34		
Credit Risk Exposure by Industry	34		

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

Use of this Document

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

Additional financial information is also available in the Q2 2021 Supplementary Financial Information, Q2 2021 Investor Presentation as well as the Conference Call Webcast which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

Changes

In 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

Tables and Templates		Frequency	Q2 2021 Supplementary Financial Information	Q2 2021 Supplementary Regulatory Capital Information	2020 Annual MD&A	2020 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7		
	OVA - Bank risk management approach	Annual			63-70, 73-113	
	OV1 - Overview of RWA	Quarterly		11		
Linkages between Financial Statements and Regulatory Exposures	LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		12		
	LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		13		
	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		12-13	116	186-193
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments (1)	Quarterly				
	CC1 - Composition of regulatory capital	Quarterly		3-4		
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		5		
	TLAC1 - TLAC composition	Quarterly		8		
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level		Not applicable to BMO			
Leverage Ratio	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		9		
	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		10		
	LR2 - Leverage ratio common disclosure	Quarterly		10		
Credit Risk	CRA - General qualitative information about credit risk	Annual			78-84	
	CR1 - Credit quality of assets	Quarterly		14		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		15		
	CRB - Additional disclosure related to the credit quality of assets	Annual	20-26, 30	14, 32-34	114-116	153, 159-164
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			84-86	175, 187
	CR3 - Credit risk mitigation techniques - overview	Quarterly		16		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20		86-87
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18		
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		19-20		
	CRE - Qualitative disclosures related to IRB models	Annual				85-87, 109
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		21-30		
CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques		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	
CR10 - IRB (specialized lending and equities under the simple risk-weight method)		Not applicable to BMO				
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			84-85, 103	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		35		
	CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		36		
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		37-38		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		39-43		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		44		
	CCR6 - Credit derivatives exposures	Quarterly		45		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)		Not applicable to BMO			
CCR8 - Exposures to central counterparties	Quarterly		46			
Securitization	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			71, 85	150, 154, 166-168
	SEC1 - Securitization exposures in the banking book	Quarterly		49-50		
	SEC2 - Securitization exposures in the trading book	Quarterly		51-52		
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		53-54		
SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		55-56			
Market Risk	MRA - Qualitative disclosure requirements related to market risk		BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017			
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)					
	MR1 - Market risk under standardized approach					
	MR2 - RWA flow statements of market risk exposures under an IMA					
	MR3 - IMA values for trading portfolios					
MR4 - Comparison of VaR estimates with gains/losses						
Operational Risk	General qualitative information on a bank's operational risk framework	Annual			106-109	
Interest Rate Risk in the Banking Book	Qualitative information on IRRBB	Annual			95	
	Quantitative information on IRRBB	Annual			96	

(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)					
		Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020	
Common Equity Tier 1 Capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	13,849	13,810	13,732	13,502	13,301
2	Retained earnings	c	32,561	32,012	30,745	29,902	29,426
3	Accumulated other comprehensive income (and other reserves)	d	3,256	4,478	5,518	5,835	7,159
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)		-	-	-	-	-
Common Equity Tier 1 Capital before regulatory adjustments			49,666	50,300	49,995	49,239	49,886
Common Equity Tier 1 Capital: regulatory adjustments							
7	Prudential valuation adjustments		64	112	148	159	153
8	Goodwill (net of related tax liability)	e+f-g	5,206	6,187	6,352	6,384	6,615
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	1,988	1,938	2,050	2,075	2,241
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	30	47	99	128	272
11	Cash flow hedge reserve	l	1,206	1,771	1,979	2,195	2,148
12	Shortfall of provisions to expected losses	m	-	-	-	-	-
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		(356)	(363)	(100)	(117)	264
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	513	171	105	121	120
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	-	-	-
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	(400)	(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		-	-	-	-	-
28 Total regulatory adjustments to Common Equity Tier 1 Capital			8,251	9,365	9,918	10,255	11,461
29 Common Equity Tier 1 Capital (CET1)			41,415	40,935	40,077	38,984	38,425
29a Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied			41,015	40,437	39,362	38,294	38,073
Additional Tier 1 Capital: instruments							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	5,558	5,558	5,558	5,058	5,058
31	of which: classified as equity under applicable accounting standards		5,558	5,558	5,558	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		-	-	-	-	-
36 Additional Tier 1 Capital before regulatory adjustments			5,848	5,848	5,848	5,348	5,348
Additional Tier 1 Capital: regulatory adjustments							
37	Investments in own Additional Tier 1 instruments	t	5	5	7	8	3
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	78
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
41a	of which: Reverse mortgages		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
43 Total regulatory adjustments applied to Additional Tier 1 Capital			83	83	85	86	81
44 Additional Tier 1 Capital (AT1)			5,765	5,765	5,763	5,262	5,267
45 Tier 1 Capital (T1 = CET1 + AT1)			47,180	46,700	45,840	44,246	43,692
45a Tier 1 Capital with transitional arrangements for ECL provisioning not applied			46,780	46,202	45,125	43,556	43,340
Tier 2 Capital: instruments and provisions							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	5,758	7,130	8,270	8,355	7,198
47	Directly issued capital instruments subject to phase out from Tier 2 Capital	w	141	141	146	146	146
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	473	692	458	452	238
51 Tier 2 Capital before regulatory adjustments			6,372	7,963	8,874	8,953	7,582

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

CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)

			Cross reference				
(\$ millions except as noted)			Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
52	Tier 2 Capital: regulatory adjustments						
	Investments in own Tier 2 instruments	y	19	29	3	-	16
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	z	50	50	50	50	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		69	79	53	50	66
58	Tier 2 Capital (T2)		6,303	7,884	8,821	8,903	7,516
59	Total Capital (TC = T1 + T2)		53,483	54,584	54,661	53,149	51,208
59a	Total Capital with transitional arrangements for ECL provisioning not applied		53,483	54,584	54,661	53,149	51,208
60	Total Risk-Weighted Assets						
60a	Common Equity Tier 1 (CET 1) Capital RWA (1)		319,802	328,822	336,607	337,377	348,167
60b	Tier 1 Capital RWA (1)		319,802	328,822	336,607	337,377	348,167
60c	Total Capital RWA (1)		319,802	328,822	336,607	337,377	348,167
	Capital Ratios						
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		13.0%	12.4%	11.9%	11.6%	11.0%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		12.8%	12.3%	11.7%	11.4%	10.9%
62	Tier 1 (as percentage of risk-weighted assets)		14.8%	14.2%	13.6%	13.1%	12.5%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		14.6%	14.1%	13.4%	12.9%	12.4%
63	Total Capital (as percentage of risk-weighted assets)		16.7%	16.6%	16.2%	15.8%	14.7%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		16.7%	16.6%	16.2%	15.8%	14.7%
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)		13.0%	12.4%	11.9%	11.6%	11.0%
	OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))						
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
	Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	809	850	581	650	828
73	Significant investments in the common stock of financials	c1	1,912	1,877	1,814	1,761	1,796
74	Mortgage servicing rights (net of related tax liability)	d1	29	29	31	30	35
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	1,825	1,843	1,904	1,886	1,585
	Applicable caps on the inclusion of provisions in Tier 2						
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		250	323	326	324	263
77	Cap on inclusion of provisions in Tier 2 under standardized approach		250	323	326	324	263
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		2,337	2,389	2,395	2,304	1,767
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		624	866	847	817	327
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)						
80	Current cap on CET1 instruments subject to phase out arrangements		-	-	-	-	-
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		-	-	-	-	-
82	Current cap on AT1 instruments subject to phase out arrangements		432	432	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	513	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 Q2 2020 through Q2 2021.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders		Under regulatory scope of consolidation (1)	Cross Reference (2)	
		Q2 2021		Q2 2021			Q2 2021		Q2 2021		
Assets						Liabilities and Equity					
Cash and Cash Equivalents						Deposits					
1 98,593 98,254						40 657,201 657,201					
Interest Bearing Deposits with Banks						Other Liabilities					
2 8,955 8,955						Derivative instruments					
Securities						3 212,867 203,092					
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)						4 - p					
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes						5 5 t					
Investments in own Tier 2 instruments not derecognized for accounting purposes						6 19 y					
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)						7 33,410 a1					
Significant investments in the common stock of financials exceeding regulatory thresholds (4)						8 -					
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)						9 1,912 c1					
Goodwill embedded in significant investments						10 55 e					
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation						11 78 u					
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation						12 50 z					
Securities Borrowed or Purchased Under Resale Agreements						13 98,327 98,327					
Loans						Total other liabilities					
Residential mortgages						14 130,529 130,529					
Consumer instalment and other personal						15 71,918 71,918					
Credit cards						16 7,488 7,488					
Business and government						17 237,702 237,428					
Allowance for credit losses						18 (3,028) (3,028)					
Transitional arrangements for capital treatment of ECL provisioning included in CET1						19 (400) q					
Allowance reflected in Tier 2 regulatory capital						20 (473) x					
Shortfall of provisions to expected loss						21 - m					
Total net loans						Total Liabilities and Equity					
22 444,609 444,335						68 949,839 937,395					
Other Assets						Subordinated Debt					
Derivative instruments						23 37,998 37,995					
Customers' liability under acceptances						24 11,952 11,952					
Premises and equipment						25 4,298 4,200					
Goodwill						26 5,375 5,375					
Intangible assets						27 2,323 2,323					
Current tax assets						28 1,141 1,133					
Deferred tax assets (5)						29 1,294 1,301					
Deferred tax assets excluding those arising from temporary differences						30 - 42					
Deferred tax assets arising from temporary differences						31 - 2,567					
of which: exceeding regulatory thresholds						32 -					
of which: not exceeding regulatory thresholds						33 2,567 e1					
Other						34 22,107 20,153					
Defined-benefit pension fund net assets						35 678 n					
Mortgage servicing rights						36 29					
of which: exceeding regulatory thresholds						37 -					
of which: not exceeding regulatory thresholds						38 29 d1					
Total Assets						Total Liabilities and Equity					
39 949,839 937,395						68 949,839 937,395					

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$13,533 million assets and \$1,251 million equity) covers the development and marketing of individual life, critical illness and annuity products as well as segregated funds. It also offers group creditor and travel insurance to bank customers in Canada. BMO Reinsurance Limited (\$430 million assets and \$168 million equity) covers the reinsurance of life, health and disability insurance 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)				
		Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Common Equity Tier 1 Capital						
Opening Balance	1	40,935	40,077	38,984	38,425	37,144
New capital issues	2	32	27	267	215	2
Redeemed capital or Treasury Shares	3	3	44	(37)	(15)	-
Gross dividends and distributions (deduction)	4	(754)	(742)	(737)	(755)	(730)
Net Income	5	1,303	2,017	1,584	1,232	689
Removal of own credit spread (net of tax)	6	(7)	263	(18)	381	(429)
Movements in other comprehensive income						
Currency translation differences	7	(988)	(910)	(94)	(974)	1,183
Fair value through other comprehensive income securities	8	(108)	48	(18)	123	134
Other (1)	9	439	30	10	(519)	424
Goodwill and other intangible assets (deduction, net of related tax liability)	10	931	277	57	397	(461)
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	17	52	29	144	(21)
Prudential valuation adjustments	12	48	36	11	(6)	(7)
Other (2)	13	(436)	(284)	39	336	497
Closing Balance	14	41,415	40,935	40,077	38,984	38,425
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	5,765	5,763	5,262	5,267	5,134
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
Closing Balance	19	5,765	5,765	5,763	5,262	5,267
Total Tier 1 Capital	20	47,180	46,700	45,840	44,246	43,692
Tier 2 Capital						
Opening Balance	21	7,884	8,821	8,903	7,516	7,160
New Tier 2 eligible capital issues	22	-	-	-	1,250	-
Redeemed capital	23	(1,250)	(1,000)	-	-	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	25	(331)	63	(82)	137	356
Closing Balance	26	6,303	7,884	8,821	8,903	7,516
Total Regulatory Capital	27	53,483	54,584	54,661	53,149	51,208

(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, threshold deductions and transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020.

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

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

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE #					
		Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Bank of Montreal Mortgage Corporation - Basel III (1)						
Common Equity Tier 1 ratio	1	21.7%	22.1%	20.8%	21.5%	22.1%
Tier 1 ratio	2	21.7%	22.1%	20.8%	21.5%	22.1%
Total capital ratio	3	21.8%	22.2%	21.0%	21.7%	22.3%
BMO Harris Bank N.A. - Basel III (2)						
Tier 1 ratio	4	13.1%	12.4%	12.4%	12.1%	11.2%
Total capital ratio	5	14.8%	14.2%	14.2%	13.6%	12.4%

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

(2) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: March 2021, December 2020, September 2020, June 2020 and March 2020.

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

(\$ millions except as noted)

	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	77,277	80,861	77,870	77,004	74,406
1a Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	77,277	80,861	77,870	77,004	74,406
2 Total RWA at the level of the resolution group	319,802	328,822	336,607	337,377	348,167
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	24.2 %	24.6 %	23.1 %	22.8 %	21.4 %
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	24.2 %	24.6 %	23.1 %	22.8 %	21.4 %
4 Leverage ratio exposure measure at the level of the resolution group	926,323	966,509	953,640	937,266	945,468
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.3 %	8.4 %	8.2 %	8.2 %	7.9 %
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) (%)	8.3 %	8.4 %	8.2 %	8.2 %	7.9 %
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)

		Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
		a	b	c	d	e
(\$ millions except as noted)						
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	41,415	40,935	40,077	38,984	38,425
2	Additional Tier 1 capital (AT1) before TLAC adjustments	5,765	5,765	5,763	5,262	5,267
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	5,765	5,763	5,262	5,267
6	Tier 2 capital (T2) before TLAC adjustments	6,303	7,884	8,821	8,903	7,516
7	Amortized portion of T2 instruments where remaining maturity > 1 year	5	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	6,308	7,889	8,821	8,903	7,516
11	TLAC arising from regulatory capital	53,488	54,589	54,661	53,149	51,208
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	23,816	26,318	23,280	23,855	23,198
14	Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17	TLAC arising from non-regulatory capital instruments before adjustments	23,816	26,318	23,280	23,855	23,198
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	77,304	80,907	77,941	77,004	74,406
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	(27)	(46)	(71)	-	-
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	77,277	80,861	77,870	77,004	74,406
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	319,802	328,822	336,607	337,377	348,167
24	Leverage exposure measure	926,323	966,509	953,640	937,266	945,468
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	24.2 %	24.6 %	23.1 %	22.8 %	21.4 %
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.3 %	8.4 %	8.2 %	8.2 %	7.9 %
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements (2)	n.a.	n.a.	n.a.	n.a.	n.a.
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5 %	3.5 %	3.5 %	3.5 %	3.5 %
29	Of which: capital conservation buffer	2.5 %	2.5 %	2.5 %	2.5 %	2.5 %
30	Of which: bank specific countercyclical buffer	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
31	Of which: D-SIB / G-SIB buffer	1.0 %	1.0 %	1.0 %	1.0 %	1.0 %

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

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

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

(\$ millions)

		Q2 2021						
		Creditor ranking						
		1	2	3	4	5	6	Sum
		(most junior)					(most senior)	1 to 6
1	Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2	Total capital and liabilities net of credit risk mitigation	13,536	3,940	1,908	5,828	27,824	-	53,036
3	Subset of row 2 that are excluded liabilities	-	5	-	18	25	-	48
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,536	3,935	1,908	5,810	27,799	-	52,988
5	Subset of row 4 that are potentially eligible as TLAC	13,536	3,935	1,908	5,810	24,080	-	49,269
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	3,070	-	3,070
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	25	15,309	-	15,334
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	4,153	1,950	-	6,103
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	1,250	1,632	3,751	-	6,633
10	Subset of row 5 that is perpetual securities	13,536	3,935	658	-	-	-	18,129

(1) Instruments are reported at nominal values.

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

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

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

(\$ millions)	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
1 Total consolidated assets as per published financial statements	949,839	973,211	949,261	973,508	987,067
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,394)	(13,178)	(12,479)	(12,805)	(11,890)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(6,171)	(6,781)	(8,094)	(8,359)	(9,496)
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	5,573	11,416	9,667	1,097	(8,049)
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	5,104	1,065	1,488	399	5,006
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	130,403	130,473	134,443	129,444	122,695
8 Other adjustments (1)	(146,031)	(129,697)	(120,646)	(146,018)	(139,865)
9 Leverage Ratio Exposure Measure	926,323	966,509	953,640	937,266	945,468

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)	Leverage ratio framework				
	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	658,010	678,238	670,168	659,962	677,241
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)	(3,997)	(4,625)	(4,996)	(7,329)	(11,070)
4 (Asset amounts deducted in determining transitional Tier 1 capital)	(9,090)	(10,308)	(10,817)	(11,148)	(11,630)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	644,923	663,305	654,355	641,485	654,541
Derivative exposures					
6 Replacement cost associated with all derivative transactions (2)	23,874	23,380	26,144	26,864	25,558
7 Add-on amounts for potential future exposure associated with all derivative transactions (3)	25,760	28,067	27,024	23,382	22,622
8 (Exempted central counterparty-leg of client cleared trade exposures)	(2,198)	(1,468)	(1,828)	(3,170)	(4,153)
9 Adjusted effective notional amount of written credit derivatives	21,155	20,888	19,958	18,277	17,190
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(21,025)	(20,775)	(19,823)	(18,133)	(17,051)
11 Total derivative exposures (sum of lines 6 to 10)	47,566	50,092	51,475	47,220	44,166
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	100,805	123,301	115,865	123,547	120,618
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(7,898)	(9,207)	(9,813)	(9,948)	(5,060)
14 Counterparty credit risk (CCR) exposure for SFTs	10,524	8,545	7,315	5,518	8,508
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	103,431	122,639	113,367	119,117	124,066
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	408,277	400,296	411,215	402,486	388,988
18 (Adjustments for conversion to credit equivalent amounts)	(277,874)	(269,823)	(276,772)	(273,042)	(266,293)
19 Off-balance sheet items (sum of lines 17 and 18)	130,403	130,473	134,443	129,444	122,695
Capital and Total Exposures					
20 Tier 1 capital	47,180	46,700	45,840	44,246	43,692
20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied	46,780	46,202	45,125	43,556	43,340
21 Total Exposures (sum of lines 5, 11, 16 and 19)	926,323	966,509	953,640	937,266	945,468
Leverage Ratios					
22 Basel III leverage ratio	5.1%	4.8%	4.8%	4.7%	4.6%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	5.1%	4.8%	4.7%	4.6%	4.6%

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

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

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

OV1 - OVERVIEW OF RWA (1)

(\$ millions)		RWA (2)					Minimum capital requirements
		Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q2 2021
		a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk (CCR))	234,802	243,291	252,268	254,549	263,753	18,784
2	Of which standardized approach (SA)	34,637	41,198	41,664	42,386	44,572	2,771
3	Of which internal rating-based (IRB) approach	200,165	202,093	210,604	212,163	219,181	16,013
4	Counterparty credit risk	20,748	21,602	19,842	18,361	20,210	1,659
5	Of which standardized approach for counterparty credit risk (SA-CCR)	10,987	11,524	11,605	10,354	9,197	879
6	Of which internal model method (IMM)	-	-	-	-	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	4,606	4,165	3,408	3,647	3,181	368
6b	Of which CVA capital charge	4,563	5,036	4,198	3,754	7,164	365
6c	Of which exposures to QCCP	592	877	631	606	668	47
7	Equity positions in banking book under market-based approach	-	-	-	-	-	-
8	Equity investments in funds – look-through approach	598	122	97	85	113	48
9	Equity investments in funds – mandate-based approach	1,563	1,428	1,363	1,291	1,279	125
10	Equity investments in funds – fall-back approach	150	230	214	191	194	12
11	Settlement risk	5	-	-	-	372	-
12	Securitization exposures in banking book	4,563	4,887	5,761	6,299	5,779	366
13	Of which securitization internal ratings-based approach (SEC-IRBA)	3,560	3,804	4,386	4,895	4,007	285
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	132	134	304	304	304	11
15	Of which securitization standardized approach (SEC-SA)	871	949	1,071	1,100	1,468	70
16	Market risk	8,553	9,111	9,348	9,609	10,525	684
17	Of which standardized approach (SA) (3)	189	151	159	289	831	15
18	Of which internal model approaches (IMM)	8,364	8,960	9,189	9,320	9,694	669
19	Operational risk	39,404	38,779	38,342	37,799	37,402	3,152
20	Of which Basic Indicator Approach	-	-	-	-	48	-
21	Of which Standardized Approach	39,404	38,779	38,342	37,799	37,354	3,152
22	Of which Advanced Measurement Approach	-	-	-	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	9,416	9,372	9,372	9,193	8,540	753
24	Floor adjustment (4)	-	-	-	-	-	-
25	Total	319,802	328,822	336,607	337,377	348,167	25,583

- (1) RWA were \$319.8 billion as at April 30, 2021, a decrease from \$328.8 billion as at January 31, 2021, due to foreign exchange movements and positive asset quality changes, partially offset by increased 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 Q2 2020 through Q2 2021.

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions)	LINE #	RWA				
		Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Personal and Commercial Banking	1	191,701	196,869	201,926	204,228	209,750
BMO Wealth Management	2	23,251	23,777	23,504	22,678	22,416
BMO Capital Markets	3	91,065	93,569	97,057	96,950	103,462
Corporate Services, including Technology and Operations	4	13,785	14,607	14,120	13,521	12,539
Total Risk-Weighted Assets	5	319,802	328,822	336,607	337,377	348,167

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

(\$ millions)	LINE #	Q2 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			
Assets									
Cash and Cash Equivalents	1	98,593	98,254	98,254	-	-	-	-	
Interest Bearing Deposits with Banks	2	8,955	8,955	8,934	-	-	21	-	
Securities	3	212,867	203,092	111,720	-	678	90,531	163	
Securities Borrowed or Purchased Under Resale Agreements	4	98,327	98,327	-	98,327	-	-	-	
Loans									
Residential mortgages	5	130,529	130,529	130,529	-	-	-	-	
Consumer instalment and other personal	6	71,918	71,918	69,569	-	43	-	2,306	
Credit cards	7	7,488	7,488	3,933	-	-	-	3,555	
Business and government	8	237,702	237,428	222,133	2,004	12,981	3,236	310	
Allowance for credit losses	9	(3,028)	(3,028)	(49)	-	(1)	-	(2,978)	
Other Assets									
Derivative instruments	10	37,998	37,995	-	37,995	-	34,229	-	
Customers' liability under acceptances	11	11,952	11,952	11,952	-	-	-	-	
Premises and equipment	12	4,298	4,200	4,200	-	-	-	-	
Goodwill	13	5,375	5,375	-	-	-	-	5,375	
Intangible assets	14	2,323	2,323	-	-	-	-	2,323	
Current tax assets	15	1,141	1,133	1,133	-	-	-	-	
Deferred tax assets	16	1,294	1,301	1,259	-	-	-	42	
Other	17	22,107	20,153	10,395	5,733	-	3,347	678	
Total assets	18	949,839	937,395	673,962	144,059	13,701	131,364	11,774	
Liabilities									
Deposits	19	657,201	657,201	-	-	-	21,487	635,714	
Other Liabilities									
Derivative instruments	20	33,218	33,024	-	33,025	-	30,928	-	
Acceptances	21	11,952	11,952	-	-	-	-	11,952	
Securities sold but not yet purchased	22	32,540	32,540	-	-	-	32,540	-	
Securities lent or sold under repurchase agreements	23	87,703	87,703	-	87,703	-	-	-	
Securitization and structured entities' liabilities	24	25,657	25,657	-	-	-	-	25,657	
Current tax liabilities	25	193	193	-	-	-	-	193	
Deferred tax liabilities	26	163	163	-	-	-	-	163	
Other	27	38,554	26,304	-	-	-	-	26,304	
Subordinated Debt	28	7,144	7,144	-	-	-	-	7,144	
Total liabilities	29	894,325	881,881	-	120,728	-	84,955	707,127	

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$13,533 million assets and \$1,251 million equity) covers the development and marketing of individual life, critical illness and annuity products as well as segregated funds. It also offers group creditor and travel insurance to bank customers in Canada. BMO Reinsurance Limited (\$430 million assets and \$168 million equity) covers the reinsurance of life, health and disability insurance risks. The business reinsured is written by insurers and reinsurers principally in North America and Europe.

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

		Q2 2021				
		Items subject to:				
		Total	Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
(\$ millions)		a	b	c	d	e
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11) (1)	925,621	673,962	144,059	13,701	131,364
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	174,754	-	120,728	-	84,955
3	Total net amount under regulatory scope of consolidation	750,867	673,962	23,331	13,701	46,409
4	Off-balance sheet amounts	264,352	188,612	58,945	16,795	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	14,777	565	14,212	-	-
6	Differences due to consideration of provisions	433	433	-	-	-
7	Exposures related to liability repo-style transactions	175,404	-	175,404	-	-
8	Potential future exposure on derivatives	29,024	-	29,024	-	-
9	Differences due to consideration of CRM	(210,501)	-	(209,324)	(1,177)	-
10	Exposure amounts considered for regulatory purposes (2)	1,024,356	863,572	91,592	29,319	46,409

(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 #		Q2 2021						Net values (a + b - c)
		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	
		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	2,989	435,127	2,763	49	158	2,556	435,353
Debt securities	2	-	106,849	3	-	-	3	106,846
Off-balance sheet exposures	3	886	183,330	419	8	36	375	183,797
Total	4	3,875	725,306	3,185	57	194	2,934	725,996

CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		Q1 2021						Net values (a + b - c)
		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	
		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
Total	4	4,700	742,551	3,396	44	222	3,130	743,855

CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		Q4 2020						Net values (a + b - c)
		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	
		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	3,633	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
Total	4	4,894	744,386	3,432	47	292	3,093	745,848

CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		Q3 2020						Net values (a + b - c)
		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	
		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	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
Total	4	5,489	740,901	3,318	59	319	2,940	743,072

CR1 - CREDIT QUALITY OF ASSETS (1)

LINE #		Q2 2020						Net values (a + b - c)
		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	
		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	3,825	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
Total	4	4,766	747,628	2,749	39	309	2,401	749,645

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

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

(3) There are no defaulted debt securities.

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

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

(\$ millions)

Q2 2021

a

1	Defaulted loans and debt securities at end of the previous financial reporting period	3,488
2	Loans and debt securities that have defaulted since the last reporting period	398
3	Returned to non-defaulted status	(193)
4	Amounts written off	(139)
5	Other charges	(565)
6	Defaulted loans and debt securities at end of the reporting period	2,989

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

(\$ millions)

Q1 2021

a

1	Defaulted loans and debt securities at end of the previous financial reporting period	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	Defaulted loans and debt securities at end of the reporting period	3,488

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

(\$ millions)

Q4 2020

a

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

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

(\$ millions)

Q3 2020

a

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

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

(\$ millions)

Q2 2020

a

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

(1) There are no defaulted debt securities.

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Q2 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	380,062	55,291	-	52,546	-
2	Debt securities	106,846	-	-	-	-
3	Total	486,908	55,291	-	52,546	-
4	Of which: defaulted	2,052	343	-	230	-

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	Total	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	380,069	55,905	-	54,408	-
2	Debt securities	120,871	-	-	-	-
3	Total	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	378,885	59,699	-	55,764	-
2	Debt securities	122,740	-	-	-	-
3	Total	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	394,623	68,718	-	57,175	-
2	Debt securities	114,607	-	-	-	-
3	Total	509,230	68,718	-	57,175	-
4	Of which: defaulted	2,552	550	-	232	-

- (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) There were no credit derivatives used as CRM techniques from Q2 2020 through Q2 2021.

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

(\$ millions except as noted)

Asset classes	Q2 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	11	-	11	-	-	0.00%
2 Non-central government public sector entities	246	7	246	2	73	29.36%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	7	462	7	272	56	20.00%
5 Securities firms	1	674	1	18	4	20.00%
6 Corporates	14,099	10,547	14,099	4,155	16,870	92.42%
7 Regulatory retail portfolios	4,936	5,932	4,936	292	3,650	69.82%
8 Secured by residential property	688	119	688	42	306	41.87%
9 Secured by commercial real estate	313	63	313	32	344	100.00%
10 Equity	1,490	402	1,490	201	1,310	77.44%
11 Defaulted exposures	403	42	403	8	544	132.43%
12 Higher-risk categories (3)	66	311	66	142	312	150.00%
13 Other assets	9,555	-	9,555	-	11,168	116.88%
14 Total	31,815	18,559	31,815	5,164	34,637	93.67%

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 Total	39,719	19,383	39,719	5,331	41,198	91.45%

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

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

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

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK

MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q4 2020					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	18	-	18	-	-	0.00%
2 Non-central government public sector entities	285	46	285	12	95	31.68%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	5	423	5	232	47	20.00%
5 Securities firms	3	662	3	27	6	20.00%
6 Corporates	16,579	11,428	16,579	4,518	19,193	90.97%
7 Regulatory retail portfolios	10,736	6,064	10,736	217	8,083	73.80%
8 Secured by residential property	896	145	896	52	404	42.63%
9 Secured by commercial real estate	429	66	429	35	464	100.00%
10 Equity	1,507	381	1,507	191	1,266	74.57%
11 Defaulted exposures	676	75	676	20	948	136.22%
12 Higher-risk categories (3)	197	273	197	124	481	150.00%
13 Other assets	9,197	-	9,197	-	10,677	116.10%
14 Total	40,528	19,563	40,528	5,428	41,664	90.66%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK

MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q3 2020					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	14	-	14	-	-	0.00%
2 Non-central government public sector entities	268	48	268	14	92	32.78%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	11	399	11	224	47	20.00%
5 Securities firms	26	509	26	16	9	20.00%
6 Corporates	17,759	11,257	17,759	4,597	20,348	91.02%
7 Regulatory retail portfolios	10,304	6,218	10,304	233	7,788	73.91%
8 Secured by residential property	950	154	950	56	430	42.80%
9 Secured by commercial real estate	428	77	428	39	467	100.00%
10 Equity	1,474	363	1,474	182	1,231	74.37%
11 Defaulted exposures	820	137	820	52	1,207	138.31%
12 Higher-risk categories (3)	144	415	144	169	470	150.00%
13 Other assets	9,193	-	9,193	-	10,297	112.01%
14 Total	41,391	19,577	41,391	5,582	42,386	90.23%

CR4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK

MITIGATION (CRM) EFFECTS (1) (2)

(\$ millions except as noted)

Asset classes	Q2 2020					
	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	a	b	c	d	e	f
1 Sovereigns and their central banks	3	-	3	-	-	0.00%
2 Non-central government public sector entities	269	17	269	7	70	25.46%
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	7	402	7	221	46	20.00%
5 Securities firms	32	478	32	7	8	20.00%
6 Corporates	20,270	10,401	20,270	4,504	22,820	92.11%
7 Regulatory retail portfolios	9,970	5,259	9,970	181	7,456	73.44%
8 Secured by residential property	1,071	170	1,071	65	489	43.09%
9 Secured by commercial real estate	509	100	509	50	559	100.00%
10 Equity	1,728	373	1,728	187	1,285	67.10%
11 Defaulted exposures	902	51	902	13	1,258	137.49%
12 Higher-risk categories (3)	181	367	181	175	534	150.00%
13 Other assets	8,706	-	8,706	-	10,047	115.41%
14 Total	43,648	17,618	43,648	5,410	44,572	90.86%

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

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

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

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

(\$ millions)

Asset classes		Q2 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	11	-	-	-	-	-	-	-	-	-	11
2	Non-central government public sector entities	-	-	171	-	77	-	-	-	-	-	248
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	279	-	-	-	-	-	-	-	279
5	Securities firms	-	-	19	-	-	-	-	-	-	-	19
6	Corporates	1,088	-	247	-	197	-	16,722	-	-	-	18,254
7	Regulatory retail portfolios	478	-	-	-	-	4,398	352	-	-	-	5,228
8	Secured by residential property	-	-	-	605	-	125	-	-	-	-	730
9	Secured by commercial real estate	-	-	-	-	-	-	345	-	-	-	345
10	Equity	443	-	15	-	-	-	1,233	-	-	-	1,691
11	Defaulted exposures	28	-	-	-	-	-	61	322	-	-	411
12	Higher-risk categories (4)	-	-	-	-	-	-	-	208	-	-	208
13	Other assets	1,093	-	1,356	-	-	-	6,776	-	330	-	9,555
14	Total	3,141	-	2,087	605	274	4,523	25,489	530	330	-	36,979

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	Total	3,197	-	2,108	679	296	10,031	27,711	707	321	-	45,050

(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	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 Total	3,458	-	2,286	767	352	9,912	28,010	854	317	-	45,956

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

(\$ millions)

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

- (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)

										Q2 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 (e) e	Number of obligors (f) f	Average LGD (g) g	Average maturity (years) h	RWA i	RWA density j	EL k	Provisions l	
Canadian insured residential																		
Exceptionally low to Very low		0.00 to <0.15			1	29,866	-	-	42,624	0.01 %	129,780	25.94 %		477	1.10 %	-		
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-		
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-		
Low		0.50 to <0.75			4	8,049	-	-	-	-	15,416	-		-	-	-		
Medium		0.75 to <2.50			5	2,478	-	-	-	-	6,443	-		-	-	-		
Medium to High		2.50 to <10.00			6	1,987	-	-	-	-	5,958	-		-	-	-		
High		10.00 to <100.00			7	114	-	-	-	-	490	-		-	-	-		
Default		100.00 (Default)			8	130	-	-	-	-	573	-		-	-	-		
Sub-total					9	42,624	-	-	42,624	-	158,660	-		477	-	-		13
Canadian uninsured residential																		
Exceptionally low to Very low		0.00 to <0.15			10	64,733	30,970	42.68 %	77,952	0.09 %	444,021	15.88 %		2,765	3.55 %	11		
Very low to Low		0.15 to <0.25			11	8,586	1,300	26.38 %	8,928	0.22 %	48,060	17.97 %		731	8.18 %	4		
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-		
Low		0.50 to <0.75			13	12,407	19	73.02 %	12,420	0.61 %	39,855	16.87 %		2,004	16.13 %	13		
Medium		0.75 to <2.50			14	7,292	488	22.47 %	7,401	1.20 %	30,492	16.39 %		1,786	24.13 %	14		
Medium to High		2.50 to <10.00			15	4,719	90	34.01 %	4,749	6.74 %	14,195	13.57 %		2,579	54.30 %	43		
High		10.00 to <100.00			16	280	15	23.95 %	283	43.33 %	1,666	13.80 %		209	73.63 %	16		
Default		100.00 (Default)			17	162	15	18.42 %	165	100.00 %	1,136	11.44 %		220	133.36 %	10		
Sub-total					18	98,179	32,897	-	111,898	-	579,425	-		10,294	-	111		86
Non-Canadian residential																		
Exceptionally low to Very low		0.00 to <0.15			19	1,207	5,305	59.15 %	4,345	0.04 %	42,119	67.56 %		382	8.80 %	1		
Very low to Low		0.15 to <0.25			20	5,137	30	100.00 %	5,167	0.17 %	13,332	22.37 %		427	8.26 %	2		
Low		0.25 to <0.50			21	467	179	50.20 %	557	0.37 %	5,780	70.03 %		262	47.09 %	1		
Low		0.50 to <0.75			22	1,003	17	100.00 %	1,020	0.71 %	6,822	30.78 %		324	31.80 %	2		
Medium		0.75 to <2.50			23	402	29	46.58 %	416	1.23 %	4,784	71.31 %		446	107.14 %	4		
Medium to High		2.50 to <10.00			24	476	1	87.61 %	477	3.75 %	3,752	40.44 %		589	123.48 %	8		
High		10.00 to <100.00			25	134	92	63.14 %	192	25.08 %	1,785	37.75 %		408	212.23 %	19		
Default		100.00 (Default)			26	294	1	57.58 %	294	100.00 %	5,991	41.02 %		913	309.96 %	73		
Sub-total					27	9,120	5,654	-	12,468	-	84,365	-		3,751	-	110		138
Qualifying revolving retail																		
Exceptionally low to Very low		0.00 to <0.15			28	1,504	39,553	56.89 %	24,005	0.05 %	3,036,297	74.64 %		571	2.38 %	8		
Very low to Low		0.15 to <0.25			29	336	2,204	68.21 %	1,839	0.23 %	303,818	92.86 %		214	11.64 %	4		
Low		0.25 to <0.50			30	100	396	74.35 %	395	0.37 %	68,168	93.34 %		69	17.53 %	1		
Low		0.50 to <0.75			31	3,480	11,063	39.19 %	7,815	0.58 %	655,097	60.09 %		1,258	16.10 %	28		
Medium		0.75 to <2.50			32	653	670	81.97 %	1,203	1.34 %	153,170	85.04 %		517	42.99 %	14		
Medium to High		2.50 to <10.00			33	2,542	1,320	65.20 %	3,403	3.54 %	392,722	80.47 %		2,735	80.36 %	98		
High		10.00 to <100.00			34	658	227	62.58 %	800	21.72 %	87,420	75.50 %		1,416	177.02 %	128		
Default		100.00 (Default)			35	65	23	42.05 %	74	100.00 %	4,480	58.04 %		226	304.86 %	37		
Sub-total					36	9,338	55,456	-	39,534	-	4,701,172	-		7,006	-	318		501
Retail small-and-medium-sized entities																		
Exceptionally low to Very low		0.00 to <0.15			37	1,451	2,953	75.75 %	5,018	0.07 %	58,797	50.73 %		617	12.30 %	2		
Very low to Low		0.15 to <0.25			38	117	491	64.55 %	434	0.19 %	32,760	88.80 %		157	36.30 %	1		
Low		0.25 to <0.50			39	81	282	69.96 %	279	0.44 %	17,072	88.10 %		174	62.32 %	1		
Low		0.50 to <0.75			40	1,735	398	85.58 %	2,054	0.58 %	12,858	58.95 %		998	48.57 %	7		
Medium		0.75 to <2.50			41	1,830	607	56.73 %	2,149	1.54 %	43,514	60.80 %		1,628	75.74 %	20		
Medium to High		2.50 to <10.00			42	4,534	203	48.47 %	3,351	4.07 %	45,841	57.56 %		2,948	87.98 %	81		
High		10.00 to <100.00			43	958	23	76.18 %	975	16.56 %	6,844	54.37 %		1,087	111.52 %	90		
Default		100.00 (Default)			44	176	5	100.00 %	181	100.00 %	6,756	59.59 %		1,180	652.21 %	22		
Sub-total					45	10,882	4,962	-	14,441	-	224,442	-		8,789	-	224		153
Other retail																		
Exceptionally low to Very low		0.00 to <0.15			46	12,230	3,517	49.66 %	14,208	0.08 %	191,198	19.79 %		576	4.05 %	2		
Very low to Low		0.15 to <0.25			47	5,816	1,066	77.42 %	6,642	0.20 %	263,419	75.02 %		2,099	31.61 %	10		
Low		0.25 to <0.50			48	5,414	1,070	24.61 %	5,677	0.35 %	787,080	43.20 %		1,538	27.09 %	9		
Low		0.50 to <0.75			49	4,019	1,060	32.39 %	4,223	0.60 %	15,995	34.47 %		1,202	28.47 %	8		
Medium		0.75 to <2.50			50	8,375	537	44.17 %	8,563	1.37 %	490,125	45.74 %		4,649	54.28 %	56		
Medium to High		2.50 to <10.00			51	1,985	50	38.35 %	1,966	4.95 %	137,436	41.40 %		1,245	63.32 %	36		
High		10.00 to <100.00			52	993	292	34.40 %	1,093	19.45 %	212,286	65.14 %		1,479	135.27 %	138		
Default		100.00 (Default)			53	151	3	53.83 %	148	100.00 %	69,401	47.13 %		476	322.33 %	52		
Sub-total					54	38,983	7,595	-	42,520	-	2,166,940	-		13,264	-	311		297
Total (all retail portfolios)					55	209,126	106,564	-	263,485	-	7,915,004	-		43,581	-	1,074		1,188

(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 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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	46,216	85,065	50.46 %	100,284	0.08 %	5,563	35.03 %	1.99	18,708	18.66 %	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	31,305	44,865	46.52 %	50,364	0.20 %	5,698	35.27 %	1.98	16,363	32.49 %	36	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,517	42,641	44.91 %	55,605	0.32 %	9,304	36.11 %	2.09	23,629	42.50 %	64	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,869	31,420	43.70 %	48,555	0.60 %	7,892	34.22 %	2.11	26,194	53.95 %	100	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	39,299	32,216	45.76 %	50,948	1.26 %	11,246	34.82 %	2.25	37,240	73.09 %	223	
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	12,443	7,934	45.68 %	14,369	3.83 %	3,684	30.68 %	2.02	12,818	89.21 %	175	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,174	993	48.58 %	2,493	14.14 %	918	45.41 %	1.96	5,191	208.21 %	160	
Default	Default	100.00 (Default)	C	C to D	63	1,921	941	100.00 %	2,594	100.00 %	495	35.60 %	2.28	6,550	252.54 %	746	
Sub-total					64	208,744	246,075		325,212		44,800			146,693		1,532	2,170
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	198,860	7,799	61.03 %	203,715	0.02 %	1,876	4.24 %	2.31	5,566	2.73 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	220	145	65.94 %	284	0.20 %	108	19.87 %	1.80	49	17.17 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	144	115	43.60 %	167	0.32 %	85	30.66 %	1.05	53	31.85 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	102	93	32.41 %	115	0.71 %	74	78.22 %	3.18	158	137.62 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	815	134	39.56 %	851	1.12 %	125	33.30 %	1.50	990	116.33 %	21	
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	138	32	46.36 %	151	2.89 %	81	23.25 %	1.13	91	60.71 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	72	5	-	-	5	100.00 %	3	42.46 %	1.00	28	562.63 %	-	
Sub-total					73	200,284	8,318		205,288		2,352			6,935		27	11
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,236	4,240	71.82 %	16,483	0.07 %	177	17.01 %	0.99	1,057	6.41 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,933	4,295	61.31 %	4,195	0.19 %	73	15.89 %	1.37	515	12.28 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	858	1,334	61.57 %	1,372	0.32 %	72	7.16 %	1.30	142	10.37 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	3,290	437	61.17 %	3,382	0.54 %	33	13.34 %	2.24	728	21.53 %	3	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,552	34	89.50 %	1,400	1.50 %	44	14.78 %	0.38	439	31.37 %	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-	79	327	63	61.94 %	198	3.29 %	22	13.04 %	1.71	75	37.81 %	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	20,196	10,403		27,030		421			2,956		11	10
Total (all wholesale portfolios)					83	429,224	264,796		557,530		47,573			156,584		1,570	2,191

(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 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	
Canadian insured residential																		
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
Canadian uninsured residential																		
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
Non-Canadian residential																		
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
Qualifying revolving retail																		
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
Retail small-and-medium-sized entities																		
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
Other retail																		
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
Total (all retail portfolios)					55	198,578	105,300		252,236		7,846,398			39,135		958		1,147

(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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	49,355	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
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,379	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
Total (all wholesale portfolios)					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	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
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	29,329	-	-	43,743	0.00 %	130,600	26.99 %		441	0.96 %	-	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	9,034	-	-	-	-	18,543	-		-	-	-	
Medium		0.75 to <2.50			5	2,800	-	-	-	-	7,491	-		-	-	-	
Medium to High		2.50 to <10.00			6	2,297	-	-	-	-	6,759	-		-	-	-	
High		10.00 to <100.00			7	147	-	-	-	-	671	-		-	-	-	
Default		100.00 (Default)			8	137	-	-	-	-	612	-		-	-	-	
Sub-total					9	43,744	-	-	43,743	-	164,676	-		441	-	-	5
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	54,916	29,401	41.90 %	67,236	0.09 %	417,540	15.83 %		2,357	3.51 %	-	9
Very low to Low		0.15 to <0.25			11	7,829	1,351	26.05 %	8,181	0.22 %	47,785	18.21 %		673	8.23 %	-	3
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	-	-
Low		0.50 to <0.75			13	15,031	21	73.32 %	15,047	0.61 %	46,157	15.02 %		2,136	14.20 %	-	14
Medium		0.75 to <2.50			14	7,604	472	23.47 %	7,715	1.20 %	32,259	17.27 %		1,949	25.27 %	-	16
Medium to High		2.50 to <10.00			15	5,056	84	32.46 %	5,083	6.73 %	15,312	13.58 %		2,759	54.28 %	-	46
High		10.00 to <100.00			16	328	23	22.99 %	333	40.17 %	1,982	13.42 %		249	74.94 %	-	17
Default		100.00 (Default)			17	177	11	18.99 %	179	100.00 %	1,177	13.85 %		274	152.97 %	-	15
Sub-total					18	90,941	31,363		103,774		562,212			10,397		120	99
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,360	5,793	59.03 %	4,779	0.04 %	43,192	67.88 %		423	8.84 %	-	1
Very low to Low		0.15 to <0.25			20	5,675	39	100.00 %	5,714	0.19 %	14,310	22.31 %		516	9.02 %	-	2
Low		0.25 to <0.50			21	530	202	50.67 %	632	0.37 %	6,223	70.84 %		301	47.64 %	-	2
Low		0.50 to <0.75			22	302	-	-	302	0.74 %	5,128	49.91 %		163	54.13 %	-	1
Medium		0.75 to <2.50			23	1,708	42	61.71 %	1,734	1.13 %	8,653	39.07 %		983	56.67 %	-	8
Medium to High		2.50 to <10.00			24	299	-	-	300	4.58 %	3,645	60.56 %		593	197.89 %	-	8
High		10.00 to <100.00			25	217	85	61.19 %	269	27.30 %	2,416	41.77 %		604	224.78 %	-	32
Default		100.00 (Default)			26	313	-	-	313	100.00 %	5,852	44.21 %		959	306.30 %	-	98
Sub-total					27	10,404	6,161		14,043		89,419			4,542		152	197
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	726	38,503	56.62 %	22,528	0.05 %	2,984,956	72.54 %		480	2.13 %	-	7
Very low to Low		0.15 to <0.25			29	128	2,481	68.45 %	1,827	0.18 %	347,545	91.70 %		171	9.37 %	-	3
Low		0.25 to <0.50			30	40	397	74.41 %	336	0.32 %	81,861	91.70 %		51	15.24 %	-	1
Low		0.50 to <0.75			31	3,433	10,659	38.63 %	7,552	0.56 %	616,818	60.31 %		1,177	15.59 %	-	25
Medium		0.75 to <2.50			32	459	635	83.24 %	988	1.31 %	160,254	80.61 %		543	54.99 %	-	14
Medium to High		2.50 to <10.00			33	2,231	1,229	64.99 %	3,029	3.50 %	394,345	77.49 %		2,317	76.50 %	-	82
High		10.00 to <100.00			34	611	240	63.05 %	762	20.61 %	97,765	71.88 %		1,277	167.56 %	-	110
Default		100.00 (Default)			35	67	23	42.44 %	76	100.00 %	4,523	55.33 %		256	334.29 %	-	33
Sub-total					36	7,695	54,167		37,098		4,688,067			6,272		275	447
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	1,534	3,312	74.25 %	5,040	0.07 %	86,813	57.77 %		685	13.59 %	-	3
Very low to Low		0.15 to <0.25			38	85	271	71.11 %	278	0.24 %	16,617	86.50 %		118	42.42 %	-	1
Low		0.25 to <0.50			39	2	6	86.48 %	7	0.28 %	2,572	98.54 %		4	52.74 %	-	-
Low		0.50 to <0.75			40	1,063	496	81.45 %	1,466	0.57 %	11,355	70.20 %		842	57.46 %	-	6
Medium		0.75 to <2.50			41	632	483	52.89 %	888	1.40 %	27,309	71.96 %		779	87.78 %	-	9
Medium to High		2.50 to <10.00			42	1,887	212	48.00 %	942	5.08 %	28,737	76.61 %		1,136	120.55 %	-	36
High		10.00 to <100.00			43	84	19	76.02 %	98	24.87 %	2,414	73.21 %		166	168.56 %	-	18
Default		100.00 (Default)			44	88	4	87.84 %	92	100.00 %	6,369	69.58 %		845	921.93 %	-	-
Sub-total					45	5,375	4,803		8,811		182,186			4,575		73	81
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	10,470	3,283	49.77 %	12,384	0.08 %	151,005	19.76 %		481	3.88 %	-	2
Very low to Low		0.15 to <0.25			47	5,847	1,023	74.69 %	6,611	0.20 %	264,931	72.56 %		2,017	30.51 %	-	9
Low		0.25 to <0.50			48	4,718	930	26.21 %	4,962	0.35 %	747,448	42.00 %		1,310	26.40 %	-	8
Low		0.50 to <0.75			49	4,110	994	33.05 %	4,271	0.60 %	17,170	33.51 %		1,183	27.69 %	-	8
Medium		0.75 to <2.50			50	8,027	580	46.98 %	8,237	1.37 %	526,376	44.00 %		4,318	52.42 %	-	52
Medium to High		2.50 to <10.00			51	2,011	43	41.15 %	1,987	5.01 %	141,578	39.92 %		1,216	61.23 %	-	36
High		10.00 to <100.00			52	975	253	33.33 %	1,055	21.07 %	229,847	63.56 %		1,405	133.12 %	-	132
Default		100.00 (Default)			53	151	2	42.61 %	147	100.00 %	70,227	39.30 %		337	228.52 %	-	52
Sub-total					54	36,309	7,108		39,654		2,148,582			12,267		299	298
Total (all retail portfolios)					55	194,468	103,602		247,123		7,835,142			38,494		919	1,127

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

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

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

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

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

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

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

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 (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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	44,787	82,237	50.53 %	98,577	0.08 %	5,730	33.45 %	2.03	18,348	18.61 %	27	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	28,253	42,426	47.17 %	46,304	0.20 %	5,197	36.35 %	2.08	15,618	33.73 %	34	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,043	42,675	44.87 %	55,322	0.32 %	8,803	36.09 %	2.10	23,611	42.68 %	64	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to 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
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	171,857	7,400	63.48 %	176,638	0.02 %	1,864	4.93 %	2.67	5,651	3.20 %	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	175	208	64.19 %	295	0.20 %	99	22.18 %	1.93	56	19.15 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	93	153	42.84 %	129	0.46 %	102	44.60 %	2.61	51	39.39 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to 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
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,409	3,939	71.10 %	15,719	0.07 %	171	15.53 %	1.04	960	6.11 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,987	5,449	60.12 %	5,833	0.19 %	97	16.88 %	1.24	702	12.03 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,065	1,402	60.62 %	1,590	0.32 %	74	12.31 %	1.47	226	14.20 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to 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
Total (all wholesale portfolios)					83	408,401	268,639		539,346		47,191			172,110		1,752	2,464

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	43,236	85,525	49.75 %	97,902	0.08 %	5,920	32.86 %	2.14	18,256	18.65 %	26	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	26,959	40,110	47.56 %	44,355	0.20 %	4,983	36.27 %	2.24	15,456	34.85 %	32	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	38,994	37,549	46.26 %	54,258	0.32 %	8,647	36.52 %	2.22	24,119	44.45 %	64	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	59	39,886	34,086	44.74 %	52,739	0.60 %	8,340	35.89 %	2.31	30,995	58.77 %	114	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	49,335	33,201	43.94 %	60,677	1.25 %	11,529	35.23 %	2.40	45,853	75.57 %	268	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	14,278	8,265	48.43 %	16,031	3.71 %	4,154	32.30 %	2.34	15,426	96.23 %	194	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,115	1,066	40.58 %	2,441	14.03 %	897	48.98 %	2.01	5,490	224.88 %	168	
Default	Default	100.00 (Default)	C	C to D	63	2,859	1,124	100.00 %	3,850	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
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	191,200	7,899	63.21 %	196,293	0.02 %	1,848	4.23 %	2.44	5,246	2.67 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	155	206	67.67 %	270	0.20 %	99	21.52 %	1.73	49	18.10 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	64	87	40.96 %	73	0.32 %	121	31.33 %	0.68	93	127.47 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	68	323	137	37.32 %	364	0.58 %	59	17.64 %	2.62	119	32.64 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	113	72	48.06 %	113	1.57 %	102	43.90 %	2.24	112	98.46 %	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	811	37	42.85 %	824	2.88 %	61	25.23 %	3.22	670	81.25 %	7	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	6	3	35.22 %	6	17.95 %	6	38.48 %	1.00	11	199.51 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	
Sub-total					73	192,672	8,441		197,943		2,297			6,300		12	14
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,407	3,268	73.39 %	16,381	0.06 %	176	17.04 %	1.00	1,025	6.26 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,032	5,695	60.98 %	4,982	0.19 %	86	13.80 %	0.96	505	10.14 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	781	1,345	61.48 %	1,332	0.32 %	68	9.54 %	0.88	113	8.47 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Baa1	BBB- to BB+	77	4,229	839	62.01 %	4,578	0.54 %	46	9.36 %	2.42	720	15.72 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	2,028	51	73.10 %	1,621	1.03 %	40	14.98 %	0.45	432	26.68 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	345	127	77.09 %	282	2.76 %	22	13.80 %	0.75	95	33.76 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	21,822	11,325		29,176		438			2,890		9	13
Total (all wholesale portfolios)					83	432,156	260,692		559,172		47,655			174,430		1,660	2,326

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2020											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	49,588	88,281	49.18 %	104,822	0.08 %	6,024	33.68 %	2.26	20,269	19.34 %	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	30,527	37,217	47.69 %	46,199	0.20 %	4,933	37.49 %	2.34	17,154	37.13 %	34	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	45,639	37,359	46.41 %	61,211	0.32 %	8,846	36.65 %	2.34	28,074	45.86 %	72	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	45,936	31,198	45.03 %	57,280	0.60 %	8,604	35.73 %	2.39	33,702	58.84 %	123	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	52,274	28,624	44.48 %	61,908	1.23 %	11,451	35.55 %	2.52	47,661	76.99 %	271	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	12,521	6,068	44.53 %	13,445	3.56 %	2,890	30.44 %	2.38	12,134	90.25 %	150	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,382	1,405	50.98 %	2,951	14.75 %	840	30.65 %	1.89	4,342	147.16 %	135	
Default	Default	100.00 (Default)	C	C to D	63	2,184	977	100.00 %	2,907	100.00 %	406	36.96 %	2.40	8,349	287.20 %	606	
Sub-total					64	241,051	231,129		350,723		43,994			171,685		1,419	1,762
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	178,483	8,032	61.91 %	183,561	0.02 %	3,420	4.51 %	2.35	4,792	2.61 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	330	125	48.51 %	300	0.20 %	300	25.44 %	2.20	70	23.24 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	229	150	38.74 %	285	0.32 %	109	29.65 %	1.96	98	34.35 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	238	65	41.12 %	253	0.58 %	64	25.66 %	2.83	111	44.01 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	975	96	44.71 %	1,017	0.99 %	78	26.73 %	3.05	626	61.58 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	45	37	46.41 %	62	4.42 %	37	30.98 %	1.05	58	93.57 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	3	2	34.48 %	4	13.95 %	1	15.00 %	1.00	3	70.67 %	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	1	-	-	-	-	-	-
Sub-total					73	180,303	8,507		185,482		4,010			5,758		8	8
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	12,580	3,519	74.97 %	16,837	0.06 %	179	19.08 %	1.06	1,314	7.80 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	5,341	5,808	61.91 %	8,341	0.19 %	80	10.84 %	1.81	752	9.02 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,227	1,510	60.94 %	1,846	0.32 %	74	14.18 %	1.53	318	17.23 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	421	812	61.31 %	736	0.56 %	46	10.90 %	0.86	101	13.76 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,948	56	77.21 %	1,538	1.06 %	46	17.05 %	0.44	473	30.73 %	3	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	269	65	64.70 %	224	3.01 %	20	13.67 %	0.83	78	34.70 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					82	21,786	11,770		29,522		445			3,036		9	4
Total (all wholesale portfolios)					83	443,140	251,406		565,727		48,449			180,479		1,436	1,774

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

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

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

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

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

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

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

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

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

(\$ millions)	Q2 2021			Q1 2021		
	Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized		AIRB	Standardized	
a	b	c	d	e	f	
1 RWA as at beginning of reporting period	202,093	41,198	21,602	210,604	41,664	19,842
2 Asset size (3)	3,179	(556)	(329)	3,263	619	1,768
3 Asset quality (4)	(5,110)	1	(552)	(6,034)	(7)	(67)
4 Model updates (5)	-	-	-	(1,255)	-	-
5 Methodology and policy (6)	4,332	(4,040)	62	(171)	-	-
6 Acquisitions and disposals	-	(874)	-	-	-	-
7 Foreign exchange movements	(4,329)	(1,092)	(35)	(4,314)	(1,078)	59
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	200,165	34,637	20,748	202,093	41,198	21,602

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

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

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

(\$ millions)	Q2 2020		
	Credit risk, of which		Counterparty credit risk (2)
	AIRB	Standardized	
a	b	c	
1 RWA as at beginning of reporting period	202,241	43,796	18,204
2 Asset size (3)	6,317	(904)	1,771
3 Asset quality (4)	4,887	103	192
4 Model updates (5)	-	-	-
5 Methodology and policy (6)	-	-	(633)
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	5,736	1,577	676
8 Other	-	-	-
9 RWA as at end of reporting period	219,181	44,572	20,210

(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 #	Q2 2021				Q1 2021			
		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	19,105	1,902	325,212	14,138	21,046	1,558	330,973	13,957
Sovereign	2	259	-	205,288	149	291	-	191,557	159
Bank	3	298	-	27,030	1,369	291	-	27,574	1,577
Total Wholesale	4	19,662	1,902	557,530	15,656	21,628	1,558	550,104	15,693
Residential mortgages excluding home equity line of credits (HELOCs)	5	742	-	114,075	41,750	810	-	112,647	42,413
HELOCs	6	89	-	52,915	-	122	-	51,115	-
Other retail	7	3,738	478	42,520	1,280	4,242	470	40,653	1,329
Qualifying revolving retail	8	-	-	39,534	-	-	-	39,286	-
Retail SMEs	9	1,502	-	14,441	1,339	7,023	5	8,535	1,044
Total Retail	10	6,071	478	263,485	44,369	12,197	475	252,236	44,786
Other assets	11	9,555	-	-	-	9,500	-	-	-
Equity	12	1,691	-	-	-	1,725	-	-	-
Total Bank	13	36,979	2,380	821,015	60,025	45,050	2,033	802,340	60,479

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

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

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

(\$ millions)	LINE #	Q2 2020			
		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	26,278	1,909	350,723	16,226
Sovereign	2	278	-	185,482	159
Bank	3	268	-	29,522	2,914
Total Wholesale	4	26,824	1,909	565,727	19,299
Residential mortgages excluding home equity line of credits (HELOCs)	5	1,140	14	110,196	45,034
HELOCs	6	154	-	48,961	-
Other retail	7	3,826	461	38,715	1,563
Qualifying revolving retail	8	-	-	39,186	-
Retail SMEs	9	6,493	-	7,845	555
Total Retail	10	11,613	475	244,903	47,152
Other assets	11	8,706	-	-	-
Equity	12	1,915	-	-	-
Total Bank	13	49,058	2,384	810,630	66,451

(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 #	Q2 2021				Q1 2021			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	149,011	183,788	11,518	344,317	145,799	193,611	12,609	352,019
Sovereign	2	80,732	111,274	13,541	205,547	77,029	100,986	13,833	191,848
Bank	3	3,316	7,288	16,724	27,328	3,436	7,754	16,675	27,865
Total Wholesale	4	233,059	302,350	41,783	577,192	226,264	302,351	43,117	571,732
Residential mortgages excluding home equity line of credits (HELOCs)	5	107,247	7,570	-	114,817	105,269	8,188	-	113,457
HELOCs	6	47,274	5,730	-	53,004	45,147	6,090	-	51,237
Other retail	7	34,867	11,391	-	46,258	33,337	10,976	582	44,895
Qualifying revolving retail	8	39,533	-	1	39,534	39,286	-	-	39,286
Retail SMEs	9	8,077	7,863	3	15,943	7,775	7,781	2	15,558
Total Retail	10	236,998	32,554	4	269,556	230,814	33,035	584	264,433
Other assets	11	6,158	2,812	585	9,555	6,286	2,570	644	9,500
Equity	12	125	1,315	251	1,691	101	1,372	252	1,725
Total Bank	13	476,340	339,031	42,623	857,994	463,465	339,328	44,597	847,390

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

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

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q2 2020			
		Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	150,750	214,059	12,192	377,001
Sovereign	2	69,369	98,954	17,437	185,760
Bank	3	5,594	7,344	16,852	29,790
Total Wholesale	4	225,713	320,357	46,481	592,551
Residential mortgages excluding home equity line of credits (HELOCs)	5	100,932	10,404	-	111,336
HELOCs	6	42,080	7,035	-	49,115
Other retail	7	30,001	11,974	566	42,541
Qualifying revolving retail	8	39,186	-	-	39,186
Retail SMEs	9	7,533	6,804	1	14,338
Total Retail	10	219,732	36,217	567	256,516
Other assets	11	5,583	2,671	452	8,706
Equity	12	83	1,614	218	1,915
Total Bank	13	451,111	360,859	47,718	859,688

(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 #	Q2 2021				Q1 2021				Q4 2020	Q3 2020	Q2 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	223,517	100,948	19,852	344,317	233,667	98,162	20,190	352,019	355,100	355,753	377,001
Sovereign	2	200,542	3,446	1,559	205,547	186,632	3,325	1,891	191,848	178,613	198,238	185,760
Bank	3	20,205	5,477	1,646	27,328	20,464	5,881	1,520	27,865	28,527	29,453	29,790
Total Wholesale	4	444,264	109,871	23,057	577,192	440,763	107,368	23,601	571,732	562,240	583,444	592,551
Residential mortgages excluding home equity line of credits (HELOCs)	5	114,721	49	47	114,817	113,367	47	43	113,457	112,240	111,084	111,336
HELOCs	6	35,985	17,019	-	53,004	34,450	16,787	-	51,237	50,381	49,637	49,115
Other retail	7	42,589	3,668	1	46,258	41,396	3,497	2	44,895	43,832	42,737	42,541
Qualifying revolving retail	8	9,337	30,197	-	39,534	9,321	29,965	-	39,286	37,098	37,980	39,186
Retail SMEs	9	12,224	3,677	42	15,943	11,971	3,548	39	15,558	15,740	15,067	14,338
Total Retail	10	214,856	54,610	90	269,556	210,505	53,844	84	264,433	259,291	256,505	256,516
Other assets	11	9,555	-	-	9,555	9,500	-	-	9,500	9,197	9,193	8,706
Equity	12	1,490	201	-	1,691	1,530	195	-	1,725	1,697	1,656	1,915
Total Bank	13	670,165	164,682	23,147	857,994	662,298	161,407	23,685	847,390	832,425	850,798	859,688

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

LINE #	Q2 2021				Q1 2021				Q4 2020	Q3 2020	Q2 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	273,018	94,571	16,991	384,580	254,652	91,325	17,111	363,088	344,055	363,815	364,692
1 to 5 years	2	310,293	64,092	6,069	380,454	318,775	65,340	6,484	390,599	392,740	394,832	405,286
Greater than 5 years	3	86,854	6,019	87	92,960	88,871	4,742	90	93,703	95,630	92,151	89,710
Total Bank	4	670,165	164,682	23,147	857,994	662,298	161,407	23,685	847,390	832,425	850,798	859,688

CREDIT RISK EXPOSURE BY INDUSTRY (1)

LINE #	Q2 2021				Q1 2021				Q4 2020	Q3 2020	Q2 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	12,622	1,783	45	14,450	12,627	1,787	44	14,458	14,704	14,874	15,179
Communications	2	1,194	2,119	281	3,594	1,229	1,146	269	2,644	2,677	2,651	2,574
Construction	3	3,728	3,654	1,050	8,432	3,836	3,664	1,154	8,654	9,226	9,489	10,153
Financial	4	184,797	24,885	6,854	216,536	167,763	22,691	6,373	196,827	173,184	183,676	182,471
Forest products	5	855	656	139	1,650	906	607	137	1,650	1,673	1,654	1,801
Government	6	64,762	1,789	564	67,115	73,233	1,775	581	75,589	80,675	84,909	79,326
Individual	7	214,858	54,610	90	269,558	210,504	53,842	83	264,429	259,291	256,504	256,521
Manufacturing	8	25,977	15,414	1,770	43,161	26,576	16,254	1,730	44,560	46,324	47,263	51,652
Mining	9	2,586	4,109	1,428	8,123	2,909	4,280	1,508	8,697	8,507	9,069	8,955
Oil and Gas	10	10,510	10,172	1,626	22,308	11,584	10,968	1,654	24,206	26,583	26,908	28,122
Other	11	16,311	698	258	17,267	16,536	433	833	17,802	15,840	17,767	16,048
Real estate	12	42,979	8,950	1,036	52,965	42,251	9,293	1,039	52,583	53,111	52,786	53,348
Retail trade	13	17,977	4,578	580	23,135	19,000	4,510	586	24,096	25,255	25,794	30,756
Service industries	14	44,866	15,113	2,990	62,969	45,718	15,165	3,002	63,885	66,064	67,497	70,365
Transportation	15	7,646	4,289	1,227	13,162	7,809	2,721	1,242	11,772	12,353	12,503	12,813
Utilities	16	4,442	6,803	2,579	13,824	5,243	6,854	2,840	14,937	15,564	15,424	15,204
Wholesale trade	17	14,055	5,060	630	19,745	14,574	5,417	610	20,601	21,394	22,030	24,400
Total Bank	18	670,165	164,682	23,147	857,994	662,298	161,407	23,685	847,390	832,425	850,798	859,688

(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)

	Q2 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)	9,182	17,524		1.4	37,388	10,987
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)					33,790	4,606
5 VaR for SFTs					-	-
6 Total						15,593

(\$ millions except as noted)

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)

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

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

(\$ millions)

		Q2 2021		Q1 2021	
		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	26,170	4,563	26,683	5,036
4	Total subject to the CVA capital charge	26,170	4,563	26,683	5,036

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

(\$ millions)

		Q4 2020		Q3 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	27,167	4,198	25,975	3,754
4	Total subject to the CVA capital charge	27,167	4,198	25,975	3,754

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

(\$ millions)

		Q2 2020	
		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	25,196	7,164
4	Total subject to the CVA capital charge	25,196	7,164

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

(\$ millions)

Regulatory portfolio		Q2 2021								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
LINE #	a	b	c	d	e	f	g	h	i	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	1
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	298	-	-	-	-	-	298
Securities firms	5	-	-	528	-	-	-	-	-	528
Corporates	6	-	-	-	-	-	427	-	-	427
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	-	-	-	-	-	-	3	-	3
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	827	-	-	431	3	-	1,261

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

(\$ millions)

Regulatory portfolio		Q1 2021								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
LINE #	a	b	c	d	e	f	g	h	i	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	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	-	-	-	-	-	-	-	-	-
Total	14	-	-	732	-	-	386	5	-	1,123

(1) Excludes credit valuation adjustment charge 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)

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

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

Regulatory portfolio		Q3 2020								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
LINE #	a	b	c	d	e	f	g	h	i	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	326	-	-	-	-	-	326
Securities firms	5	-	-	3	-	-	-	-	-	3
Corporates	6	-	-	-	-	491	-	-	-	491
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	8	-	-	-	8
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	8	-	-	8
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	329	-	499	8	-	-	836

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)

Regulatory portfolio		Q2 2020								
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
LINE #	a	b	c	d	e	f	g	h	i	
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	315	-	-	-	-	-	315
Securities firms	5	-	-	8	-	-	-	-	-	8
Corporates	6	-	-	-	1	343	-	-	-	344
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	8	-	-	-	8
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	17	-	-	17
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	323	1	351	17	-	-	692

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

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 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
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,727	0.06%	3,215	28.86%	0.81	1,676	10.02%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,006	0.19%	396	35.47%	1.72	618	30.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,395	0.32%	507	38.04%	1.49	1,456	42.89%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,978	0.57%	537	36.07%	1.42	2,841	57.07%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	5,012	1.24%	709	29.15%	1.62	3,104	61.94%
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	1,731	3.38%	289	27.52%	1.50	1,333	77.03%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	60	13.48%	20	32.60%	1.47	93	154.21%
Default	Default	100.00 (Default)	C	C to D	8	29	100.00%	16	40.68%	1.39	154	539.07%
Sub-total					9	33,938		5,689			11,275	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	13,248	0.03%	228	10.44%	1.69	409	3.09%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	74	0.19%	6	41.24%	0.97	21	28.08%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	24	0.32%	5	10.88%	0.16	2	8.22%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.62%	2	19.14%	4.31	1	45.22%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.43%	2	40.00%	1.00	3	79.39%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	1	9.70%	1	40.00%	1.00	2	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	13,352		244			438	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	19,858	0.07%	278	34.47%	0.97	2,367	11.92%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,675	0.19%	95	41.23%	0.59	479	28.62%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	619	0.32%	49	33.41%	0.58	178	28.79%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	464	0.54%	55	35.01%	1.42	242	52.06%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	11	1.01%	12	49.75%	0.76	11	96.46%
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	-	2.74%	3	35.00%	1.00	-	87.85%
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	22,627		492			3,277	
Total (all wholesale portfolios)					28	69,917		6,425			14,990	

(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 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
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	12,549	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	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,020	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	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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	
Total (all wholesale portfolios)					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
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	14,250	0.06%	2,950	28.08%	1.01	1,543	10.83%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,866	0.19%	364	37.61%	2.45	701	37.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,661	0.32%	494	45.67%	2.32	1,535	57.68%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	4,853	0.57%	577	34.17%	1.55	2,665	54.91%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	3,518	1.25%	758	33.10%	1.76	2,560	72.76%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,642	4.08%	293	28.72%	1.97	1,474	89.80%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	162	16.36%	24	30.55%	1.56	246	151.65%
Default	Default	100.00 (Default)	C	C to D	8	69	100.00%	22	37.27%	1.27	338	493.79%
Sub-total					9	29,021		5,482			11,062	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	15,199	0.03%	223	10.12%	1.49	443	2.91%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	120	0.19%	6	41.11%	0.89	33	27.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	34	0.32%	7	10.71%	0.15	3	8.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	1	0.54%	4	20.96%	1.00	-	26.84%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	2	0.91%	2	39.96%	1.00	1	66.16%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	2	9.70%	1	40.00%	1.00	3	163.52%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	15,358		243			483	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,962	0.06%	275	34.50%	1.20	2,114	14.80%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,973	0.19%	97	35.29%	0.52	456	23.13%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	688	0.32%	57	33.44%	0.52	201	29.23%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	273	0.54%	129	35.49%	0.63	131	61.42%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	36	1.37%	10	43.70%	1.00	32	88.84%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	13	4.41%	6	36.72%	0.68	14	103.74%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,945		574			2,948	
Total (all wholesale portfolios)					28	63,324		6,299			14,493	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	13,650	0.06%	2,964	27.61%	1.13	1,606	11.77%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,937	0.19%	340	38.05%	2.54	736	38.00%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,867	0.32%	453	43.47%	2.33	1,584	55.27%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	3,361	0.58%	590	29.53%	2.01	1,623	48.30%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	4,048	1.30%	821	35.34%	1.58	3,140	77.57%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,242	3.40%	295	27.53%	2.31	1,034	83.21%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	114	13.56%	23	34.28%	1.71	186	163.50%
Default	Default	100.00 (Default)	C	C to D	8	25	100.00%	25	44.62%	1.38	147	591.17%
Sub-total					9	27,244		5,511			10,056	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,030	0.04%	221	12.58%	1.93	457	3.80%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	121	0.19%	6	37.33%	0.75	29	24.32%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	61	0.32%	8	10.05%	0.02	4	7.12%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	108	0.54%	3	39.45%	1.00	55	50.53%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	1.72%	1	15.00%	1.00	-	32.08%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	10	9.70%	1	40.00%	1.00	17	163.52%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	12,330		240			562	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,603	0.06%	266	34.46%	1.04	2,233	14.31%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,578	0.19%	96	35.08%	0.50	370	23.46%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	263	0.32%	53	35.01%	0.65	30	11.40%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	323	0.54%	71	35.20%	0.43	159	49.23%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	10	1.53%	8	42.18%	1.00	9	88.71%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	3	32.09%	0.24	3	72.70%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,781		497			2,804	
Total (all wholesale portfolios)					28	57,355		6,248			13,422	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - IRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2020						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,707	0.06%	3,172	27.15%	1.12	1,775	10.63%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,749	0.19%	391	39.04%	2.42	668	38.19%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,920	0.32%	524	36.46%	2.02	1,772	45.21%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,988	0.58%	534	34.98%	1.85	1,722	57.63%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,693	1.36%	772	34.54%	2.00	2,159	80.18%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,020	3.26%	303	26.95%	2.14	775	75.99%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	125	13.58%	33	24.51%	1.67	149	118.63%
Default	Default	100.00 (Default)	C	C to D	8	3	100.00%	10	40.15%	1.38	18	531.99%
Sub-total					9	29,205		5,739			9,038	
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	21,266	0.02%	223	7.77%	1.08	483	2.27%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	134	0.19%	7	40.24%	0.93	36	27.20%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	61	0.32%	8	20.53%	0.36	11	17.95%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	5	0.56%	2	13.50%	1.00	1	17.67%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	1.72%	1	15.00%	1.00	-	32.08%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	2	9.58%	2	39.47%	1.00	3	161.07%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	21,468		243			534	
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	10,884	0.04%	266	31.98%	0.59	954	8.77%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	4,109	0.19%	137	27.86%	2.50	1,153	28.07%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	347	0.32%	56	35.01%	0.77	109	31.52%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	357	0.54%	19	35.53%	0.28	141	39.64%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	1	1.36%	11	36.89%	0.99	1	70.95%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	8	35.00%	1.19	4	96.31%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	15,702		497			2,362	
Total (all wholesale portfolios)					28	66,375		6,479			11,934	

(1) Calculated as obligor PD weighted by EAD.

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

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

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

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

		Q2 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	3,745	-	1,474	29,610	34,199
2	Cash – other currencies	-	4,161	-	2,180	72,327	74,603
3	Domestic sovereign debt	226	1,036	246	2,568	34,693	33,718
4	Other sovereign debt	1,605	371	686	460	41,707	39,911
5	Government agency debt	189	1,899	-	389	8,618	23,974
6	Corporate bonds	197	32	289	11	23,569	20,162
7	Equity securities	165	421	1,721	3,511	51,301	54,833
8	Other collateral	-	-	-	-	5	4
9	Total	2,383	11,665	2,942	10,593	261,830	281,404

**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

(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 #	Q2 2021		Q1 2021	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
Notionals					
Single-name credit default swaps	1	898	416	940	410
Index credit default swaps	2	6,042	1,640	6,335	1,829
Total return swaps	3	3,450	159	3,455	75
Credit options	4	737	-	-	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	11,127	2,215	10,730	2,314
Fair values					
Positive fair value (asset)	7	27	20	110	11
Negative fair value (liability)	8	40	71	150	6

CCR6 - CREDIT DERIVATIVES EXPOSURES

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

CCR6 - CREDIT DERIVATIVES EXPOSURES

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

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q2 2021		Q1 2021		Q4 2020		Q3 2020		Q2 2020	
	EAD (post-CRM)	RWA								
	a	b	c	d	e	f	g	h	i	j
1 Exposures to QCCPs (total)		592		877		631		606		668
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	15,247	320	17,228	358	16,901	349	14,026	294	12,284	255
3 (i) OTC derivatives	4,029	96	3,968	93	3,381	79	2,817	70	3,005	70
4 (ii) Exchange-traded derivatives	10,218	204	11,844	237	12,862	257	10,558	211	8,666	173
5 (iii) Securities financing transactions	1,000	20	1,416	28	658	13	651	13	613	12
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
8 Non-segregated initial margin	4,157	-	4,768	-	3,629	-	3,800	-	4,780	-
9 Pre-funded default fund contributions	1,010	272	1,185	519	798	282	1,000	312	1,129	413
10 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-
11 Exposures to non-QCCPs (total)		-		-		-		-		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	-	-	-	-	-	-	-	-	-	-
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-	-	-	-	-	-	-	-	-	-
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q2 2021				Q1 2021			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	4,329,627	4,419	9,517	2,467	4,301,635	4,244	9,235	2,709
Forward rate agreements	2	457,650	570	2,105	852	462,501	1,169	3,177	1,399
Purchased options	3	62,835	-	77	254	57,437	15	73	201
Written options	4	65,771	34	166	95	63,180	59	199	143
	5	4,915,883	5,023	11,865	3,668	4,884,753	5,487	12,684	4,452
Exchange traded									
Futures	6	265,786	104	204	4	262,981	179	300	6
Purchased options	7	6,976	3	6	-	5,344	2	3	-
Written options	8	2,515	6	9	-	1,101	5	7	-
	9	275,277	113	219	4	269,426	186	310	6
Total Interest Rate Contracts	10	5,191,160	5,136	12,084	3,672	5,154,179	5,673	12,994	4,458
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	618,097	1,238	5,249	1,296	635,785	1,026	5,482	1,285
Forward foreign exchange contracts	12	464,418	1,271	7,272	983	494,785	1,137	8,234	712
Purchased options	13	40,020	87	222	109	40,187	70	205	88
Written options	14	41,648	4	84	29	43,888	5	73	25
	15	1,164,183	2,600	12,827	2,417	1,214,645	2,238	13,994	2,110
Exchange traded									
Futures	16	112	1	1	-	1,018	2	3	-
Purchased options	17	1,919	23	33	1	1,321	19	27	1
Written options	18	2,284	20	31	1	2,201	31	44	1
	19	4,315	44	65	2	4,540	52	74	2
Total Foreign Exchange Contracts	20	1,168,498	2,644	12,892	2,419	1,219,185	2,290	14,068	2,112
Commodity Contracts									
Over-the-counter									
Swaps	21	28,885	2,081	5,157	1,778	29,999	1,349	4,441	1,832
Purchased options	22	5,107	253	846	259	5,450	72	581	197
Written options	23	3,282	12	230	72	3,580	5	254	77
	24	37,274	2,346	6,233	2,109	39,029	1,426	5,276	2,106
Exchange traded									
Futures	25	35,075	1,362	2,607	52	36,469	1,288	2,625	53
Purchased options	26	5,584	532	794	16	5,269	877	1,276	26
Written options	27	7,055	391	619	12	6,634	663	987	20
	28	47,714	2,285	4,020	80	48,372	2,828	4,888	99
Total Commodity Contracts	29	84,988	4,631	10,253	2,189	87,401	4,254	10,164	2,205
Equity Contracts									
Over-the-counter	30	81,512	583	9,534	2,806	71,946	541	9,162	2,884
Exchange traded	31	91,829	2,703	5,933	119	80,185	3,101	6,572	131
Total Equity Contracts	32	173,341	3,286	15,467	2,925	152,131	3,642	15,734	3,015
Credit Contracts	33	9,733	454	939	82	9,514	372	812	64
Sub-total	34	6,627,720	16,151	51,635	11,287	6,622,410	16,231	53,772	11,854
Total	35	6,627,720	16,151	51,635	11,287	6,622,410	16,231	53,772	11,854

(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 #	Q4 2020				Q3 2020				Q2 2020			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)													
Interest Rate Contracts													
Over-the-counter													
Swaps (2)	1	4,335,291	5,228	10,713	3,380	4,462,948	6,380	12,292	4,152	4,606,997	4,483	9,673	3,334
Forward rate agreements	2	517,332	1,153	3,332	1,479	448,726	879	2,299	1,083	389,833	444	1,918	525
Purchased options	3	57,833	2	55	12	56,180	43	114	136	54,828	234	384	118
Written options	4	64,728	68	206	150	63,770	80	216	168	62,331	84	222	162
	5	4,975,184	6,451	14,306	5,021	5,031,624	7,382	14,921	5,539	5,113,989	5,245	12,197	4,139
Exchange traded													
Futures	6	297,626	22	83	2	319,350	200	351	7	319,812	19	69	1
Purchased options	7	24,683	45	66	1	23,384	794	1,114	22	23,308	42	61	1
Written options	8	3,796	3	4	-	13,145	5	8	-	14,601	-	1	-
	9	326,105	70	153	3	355,879	999	1,473	29	357,721	61	131	2
Total Interest Rate Contracts	10	5,301,289	6,521	14,459	5,024	5,387,503	8,381	16,394	5,568	5,471,710	5,306	12,328	4,141
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	637,501	872	5,581	794	632,810	997	5,576	710	624,102	1,103	5,883	787
Forward foreign exchange contracts	12	494,640	1,032	7,859	823	466,333	1,922	7,886	1,276	523,326	2,972	9,357	1,620
Purchased options	13	39,067	68	196	95	48,834	83	241	118	48,295	166	393	143
Written options	14	41,327	5	76	27	52,692	6	87	27	48,744	7	96	22
	15	1,212,535	1,977	13,712	1,739	1,200,669	3,008	13,790	2,131	1,244,467	4,248	15,729	2,572
Exchange traded													
Futures	16	1,608	1	2	-	1,972	1	5	-	964	13	19	-
Purchased options	17	1,673	12	17	-	2,265	10	18	-	2,257	20	30	1
Written options	18	2,346	12	18	-	2,250	18	27	1	3,115	-	1	-
	19	5,627	25	37	-	6,487	29	50	1	6,336	33	50	1
Total Foreign Exchange Contracts	20	1,218,162	2,002	13,749	1,739	1,207,156	3,037	13,840	2,132	1,250,803	4,281	15,779	2,573
Commodity Contracts													
Over-the-counter													
Swaps	21	30,613	1,424	4,215	2,119	25,966	316	2,301	1,032	24,164	529	2,169	779
Purchased options	22	5,728	117	746	257	6,388	82	530	257	6,688	78	336	139
Written options	23	3,704	1	234	74	3,975	3	200	66	4,260	140	327	205
	24	40,045	1,542	5,195	2,450	36,329	401	3,031	1,355	35,112	747	2,832	1,123
Exchange traded													
Futures	25	39,011	635	1,612	33	35,895	1,203	2,298	46	33,327	983	1,882	38
Purchased options	26	4,846	373	562	11	4,637	250	379	8	3,790	757	1,085	22
Written options	27	6,514	221	363	7	6,530	273	431	9	6,022	16	60	1
	28	50,371	1,229	2,537	51	47,062	1,726	3,108	63	43,139	1,756	3,027	61
Total Commodity Contracts	29	90,416	2,771	7,732	2,501	83,391	2,127	6,139	1,418	78,251	2,503	5,859	1,184
Equity Contracts													
Over-the-counter	30	60,504	563	8,010	2,399	53,882	402	7,163	1,348	54,858	736	7,400	1,397
Exchange traded	31	110,274	5,958	10,135	203	56,035	3,218	5,929	119	44,071	3,216	5,457	109
Total Equity Contracts	32	170,778	6,521	18,145	2,602	109,917	3,620	13,092	1,467	98,929	3,952	12,857	1,506
Credit Contracts	33	9,202	272	741	75	8,014	360	773	50	5,701	230	563	36
Sub-total	34	6,789,847	18,087	54,826	11,941	6,795,981	17,525	50,238	10,635	6,905,394	16,272	47,386	9,440
Total	35	6,789,847	18,087	54,826	11,941	6,795,981	17,525	50,238	10,635	6,905,394	16,272	47,386	9,440

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

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

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

(\$ millions)		Q2 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	Total retail, of which:	498	-	498	12,844	-	12,844	32	-	32
2	Residential mortgage (3)	174	-	174	1,821	-	1,821	7	-	7
3	Credit card	-	-	-	693	-	693	-	-	-
4	Other retail exposures	324	-	324	10,330	-	10,330	25	-	25
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Total wholesale, of which:	92	12,900	12,992	4,539	-	4,539	25	-	25
7	Loans to corporates	92	12,900	12,992	209	-	209	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	3,807	-	3,807	19	-	19
10	Other wholesale	-	-	-	523	-	523	6	-	6
11	Re-securitization	-	-	-	-	-	-	-	-	-

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

- (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 April 30, 2021, \$434 million (\$661 million January 31, 2021, \$nil at October 31, 2020, \$127 million at July 31, 2020 and \$161 million at April 30, 2020) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$6,171 million at April 30, 2021 (\$6,781 million at January 31, 2021, \$8,094 million at October 31, 2020, \$8,359 million at July 31, 2020 and \$9,496 million at April 30, 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)		Q4 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	2,167	-	2,167	12,285	-	12,285	44	-	44
2	Residential mortgage (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	Total wholesale, of which:	73	14,641	14,714	5,045	-	5,045	7	-	7
7	Loans to corporates	73	14,641	14,714	316	-	316	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,182	-	4,182	-	-	-
10	Other wholesale	-	-	-	547	-	547	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (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	Total retail, of which:	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	Total wholesale, of which:	73	14,894	14,967	5,223	-	5,223	7	-	7
7	Loans to corporates	73	14,894	14,967	318	-	318	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,416	-	4,416	-	-	-
10	Other wholesale	-	-	-	489	-	489	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

SEC1 - SECURITIZATION EXPOSURES IN THE BANKING BOOK (1) (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	Total retail, of which:	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	Total wholesale, of which:	76	12,730	12,806	5,819	-	5,819	12	-	12
7	Loans to corporates	76	12,730	12,806	331	-	331	-	-	-
8	Commercial mortgage	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,990	-	4,990	5	-	5
10	Other wholesale	-	-	-	498	-	498	7	-	7
11	Re-securitization	-	-	-	-	-	-	-	-	-

- (1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline, Chapter 7, structured credit products. At April 30, 2021, \$434 million (\$661 million January 31, 2021, \$nil at October 31, 2020, \$127 million at July 31, 2020 and \$161 million at April 30, 2020) securitizations were capitalized under the Credit Risk framework.
- (2) The table excludes securitization-related assets of \$6,171 million at April 30, 2021 (\$6,781 million at January 31, 2021, \$8,094 million at October 31, 2020, \$8,359 million at July 31, 2020 and \$9,496 million at April 30, 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)		Q2 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	Total retail, of which:	-	-	-	-	-	-	92	-	92
2	Residential mortgage	-	-	-	-	-	-	45	-	45
3	Credit card	-	-	-	-	-	-	15	-	15
4	Auto loans/leases	-	-	-	-	-	-	29	-	29
5	Student loans	-	-	-	-	-	-	-	-	-
6	Other retail exposures	-	-	-	-	-	-	3	-	3
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	47	-	47
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	47	-	47
11	Lease and receivables	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2020								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	151	-	151
2	Residential mortgage	-	-	-	-	-	-	49	-	49
3	Credit card	-	-	-	-	-	-	(7)	-	(7)
4	Auto loans/leases	-	-	-	-	-	-	65	-	65
5	Student loans	-	-	-	-	-	-	9	-	9
6	Other retail exposures	-	-	-	-	-	-	35	-	35
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	85	-	85
9	Loans to corporates	-	-	-	-	-	-	1	-	1
10	Commercial mortgage	-	-	-	-	-	-	68	-	68
11	Lease and receivables	-	-	-	-	-	-	2	-	2
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	10	-	10
14	Other wholesale	-	-	-	-	-	-	4	-	4
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

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

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

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

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

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

Q2 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	Total exposures	28,990	139	8	81	44	23,979	476	4,807	-	3,642	130	978	-	284	11	70	-
2	Traditional securitization	17,279	139	8	81	32	12,256	476	4,807	-	1,729	130	978	-	131	11	70	-
3	Of which securitization	17,279	139	8	81	32	12,256	476	4,807	-	1,729	130	978	-	131	11	70	-
4	Of which retail underlying	12,834	16	-	27	32	8,287	476	4,146	-	967	130	882	-	77	11	62	-
5	Of which wholesale	4,445	123	8	54	-	3,969	-	661	-	762	-	96	-	54	-	8	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,711	-	-	-	12	11,723	-	-	-	1,913	-	-	-	153	-	-	-
10	Of which securitization	11,711	-	-	-	12	11,723	-	-	-	1,913	-	-	-	153	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,711	-	-	-	12	11,723	-	-	-	1,913	-	-	-	153	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Q1 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	Total exposures	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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)	Q4 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	30,959	1,804	39	75	68	25,145	2,130	5,670	-	4,462	295	1,284	-	351	23	86
2	Traditional securitization	19,257	147	39	75	52	11,770	2,130	5,670	-	1,813	295	1,284	-	139	23	86
3	Of which securitization	19,257	147	39	75	52	11,770	2,130	5,670	-	1,813	295	1,284	-	139	23	86
4	Of which retail underlying	14,345	11	16	28	52	7,445	2,130	4,877	-	1,048	295	1,167	-	84	23	77
5	Of which wholesale	4,912	136	23	47	-	4,325	-	793	-	765	-	117	-	55	-	9
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-
10	Of which securitization	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,702	1,657	-	-	16	13,375	-	-	-	2,649	-	-	-	212	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

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

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q2 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	Total exposures	41	16	-	-	-	51	6	-	-	8	3	-	-	1	-	-
2	Traditional securitization	41	16	-	-	-	51	6	-	-	8	3	-	-	1	-	-
3	Of which securitization	41	16	-	-	-	51	6	-	-	8	3	-	-	1	-	-
4	Of which retail underlying	22	10	-	-	-	32	-	-	-	6	-	-	-	1	-	-
5	Of which wholesale	19	6	-	-	-	19	6	-	-	2	3	-	-	-	-	-
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 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	Total exposures	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	7	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q4 2020																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
2 Traditional securitization	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
3 Of which securitization	34	10	7	-	-	25	26	-	-	5	8	-	-	-	1	-	-
4 Of which retail underlying	34	10	-	-	-	25	19	-	-	5	4	-	-	-	-	-	-
5 Of which wholesale	-	-	7	-	-	-	7	-	-	-	4	-	-	-	-	-	-
6 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

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

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	LINE					
	#	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020
Market Risk RWA, beginning of quarter	1	9,111	9,348	9,609	10,525	9,590
Movement in risk levels (1)	2	(643)	133	(1,028)	(737)	5,525
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	85	(370)	767	(179)	(4,590)
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	8,553	9,111	9,348	9,609	10,525

(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 #	Q2 2021						Q1 2021					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.05%	0.60%	35.56%	14.77%	1,128	946	1.02%	0.69%	35.74%	20.06%	1,839	1,513
Sovereign	2	0.17%	0.04%	18.15%	0.00%	-	-	0.10%	0.00%	12.38%	0.00%	-	-
Bank	3	0.44%	0.00%	15.55%	0.00%	-	-	0.42%	0.00%	15.23%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.92%	0.49%	23.75%	8.29%	322	322	0.89%	0.49%	23.04%	8.20%	319	319
HELOCs (9)	5	0.42%	0.25%	41.83%	9.76%	94	81	0.42%	0.25%	39.99%	8.94%	100	88
Qualifying revolving retail (QRR)	6	1.17%	0.98%	87.22%	75.01%	476	433	1.26%	1.01%	87.05%	74.99%	493	451
Other retail (excl. SMEs)	7	4.46%	3.60%	83.87%	77.35%	294	292	5.31%	4.31%	84.51%	78.25%	310	308
Retail SMEs	8	2.74%	1.39%	71.26%	64.85%	165	163	1.42%	1.17%	85.53%	77.98%	38	34

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q4 2020						Q3 2020					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.02%	0.70%	35.51%	19.14%	1,982	1,688	1.03%	0.65%	35.67%	16.28%	1,871	1,617
Sovereign	2	0.11%	0.00%	12.30%	0.00%	-	-	0.10%	0.00%	12.23%	0.00%	-	-
Bank	3	0.38%	0.00%	15.22%	0.00%	-	-	0.42%	0.00%	15.79%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.92%	0.48%	23.70%	5.04%	268	268	0.92%	0.50%	22.95%	7.52%	287	287
HELOCs (9)	5	0.42%	0.24%	39.44%	6.65%	101	85	0.44%	0.27%	38.25%	9.79%	121	107
Qualifying revolving retail (QRR)	6	1.24%	1.06%	84.92%	78.38%	509	472	1.26%	1.13%	84.76%	78.92%	528	497
Other retail (excl. SMEs)	7	5.13%	4.39%	84.57%	77.12%	327	325	5.38%	4.58%	84.54%	77.04%	346	345
Retail SMEs	8	1.34%	1.23%	84.10%	77.91%	41	37	1.40%	1.29%	83.73%	76.62%	44	40

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q2 2020					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate	1	1.04%	0.56%	35.78%	15.53%	1,337	1,106
Sovereign	2	0.09%	0.00%	15.75%	0.00%	-	-
Bank	3	0.46%	0.00%	15.45%	0.00%	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	1.01%	0.58%	19.38%	7.49%	262	262
HELOCs (9)	5	0.48%	0.39%	31.17%	11.43%	149	137
Qualifying revolving retail (QRR)	6	1.30%	1.20%	84.98%	80.22%	547	520
Other retail (excl. SMEs)	7	5.38%	4.68%	84.53%	77.17%	338	338
Retail SMEs	8	1.31%	1.04%	96.31%	79.67%	48	32

(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 defaults in the past 12 months.

(3) Retail PDs are 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 LGDs are based on weighted average of LGD eligible accounts.

(6) Wholesale EADs represent predicted vs. realized comparison for defaults in the previous 12 months. Term products are not included. There have been no defaults in the Bank asset class within the past 12 months.

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

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

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

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

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

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.