# Supplementary Regulatory Capital Information

For the Quarter Ended - January 31, 2023

| 23

For further information, contact:

BILL ANDERSON Director, Investor Relations 416.867.7834 bill2.anderson@bmo.com

**BMO** 

PERRY CHEN-SEE Director, Investor Relations 416.359.8074 perry.chensee@bmo.com

www.bmo.com/investorrelations

	Page
Notes to Users	1
Pillar 3 Disclosure Requirements Index	2
Overview of Regulatory Capital, Risk Weighted Assets and Capital Ratios	3-13
CC1 - Composition of Regulatory Capital	3-4
CC2 - Reconciliation of Regulatory Capital to Balance Sheet	5
Flow Statement of Basel III Regulatory Capital	6
Capital Ratios for Significant Bank Subsidiaries	6
KM2 - Key Metrics - TLAC Requirements	7
TLAC1 - TLAC Composition	8
TLAC3 - Resolution Entity - Creditor Ranking at Legal Entity Level	9
LR1 - Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure	10
LR2 - Leverage Ratio Common Disclosure	10
OV1 - Overview of RWA	11
Risk-Weighted Assets by Operating Groups	11
LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping	10
of Financial Statements with Regulatory Risk Categories	12
LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	40
values in Financial Statements	13
Credit Risk Schedules	14-34
CR1 - Credit Quality of Assets	14
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

Page

Counterparty Credit Risk Schedules	35-48
CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	35
CCR2 - Credit Valuation Adjustment (CVA) Capital Charge	36
CCR3 - Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	37-38
CCR4 - IRB - CCR Exposures by Portfolio and PD Scale	39-43
CCR5 - Composition of Collateral for CCR Exposure	44
CCR6 - Credit Derivatives Exposures	45
CCR8 - Exposures to Central Counterparties	46
Derivative Instruments	47-48
Securitization Schedules	49-56
SEC1 - Securitization Exposures in the Banking Book	49-50
SEC2 - Securitization Exposures in the Trading Book	51-52
SEC3 - Securitization Exposures in the Banking Book and Associated Capital Requirements	
(Bank Acting as Originator or as Sponsor)	53-54
SEC4 - Securitization Exposures in the Banking Book and Associated Capital Requirements	
(Bank Acting as Investor)	55-56
Market Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	57
Backtesting Under AIRB Approach	58
Estimated and Actual Loss Parameters under AIRB Approach	58
Glossary	59

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

### NOTES TO USERS

#### Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's First Quarter 2023 Report to Shareholders and the 2022 Annual Report available on SEDAR at www.sedar.com and BMO's website at www.bmo.com/investorrelations.

Additional financial information is also available in the Q1 2023 Supplementary Financial Information, and the Q1 2023 Investor Presentation 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.

#### **Regulatory Framework**

Regulatory capital requirements for BMO are determined in accordance with guidelines issued by the Office of the Superintendent of Financial Institutions (OSFI), which are based on the Basel III framework developed by the Basel Committee on Banking Supervision (BCBS). The measures and disclosures herein are presented in accordance with OSFI's Pillar 3 Requirements Guideline and the Enhanced Disclosure Task Force (EDTF) regulatory capital related disclosures and reflect our adherence with, as applicable, OSFI's Capital Adequacy Requirements (CAR) Guideline, Leverage Requirements Guideline, and Total Loss Absorbing Capacity (TLAC) Guideline.

#### 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 was set at 70% in fiscal 2020, 50% in fiscal 2021 and 25% in fiscal 2022. Effective Q1 2023, the scaling factor is no longer applicable.

In August 2021, OSFI announced the exclusion of securities issued by sovereigns that qualify as High Quality Liquid Assets under the Liquidity Adequacy Requirements Guidelines from the leverage ratio exposure measure would not be extended past December 31, 2021. Central bank reserves will continue to be excluded from the leverage ratio measure through March 31, 2023.

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, or Perry Chen-See at (416) 359-8074 or perry.chensee@bmo.com

CVI - General and CVI - G		Tables and Templates	Frequency	Q1 2023 Supplementary Financial Information	Q1 2023 Supplementary Regulatory Capital Information	2022 Annual MD&A	2022 Annual Financial Statements
Unref (Mig) Angeographic)Over, Even at an angeogram in growth of constant and many shares in factorial statement target in the		KM2 - Key metrics - TLAC requirements	Quarterly		-	erenence	
Distant         Ort - Derive difference between registery succes around and carying view in firence issing with a firence	Overview of Risk Management, Key				,	65-71 73-113	
III. Difference is been associating of packadar segues of conclusion of angular functed issemits and maging of functed issemits and fun	Prudential Metrics and RWA				11	0011,10110	
Number Name         (12)         (13)         (13)         (14)           I         (15)         (14)         (15)         (14)         (15)         (14)           I         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)         (14)         (15)		L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with	,				
Un-Explanations between selected and regulation actions in an object 1/2 and 1/	Linkages between Financial Statements and Regulatory Exposures		,				
CDA. Mate issues of regulatory capabil instruments and other LAG. "ingbile instruments (1)         Counterly         Image: Count of Counts (1)         Counts (1) <thcounts (1)<="" th=""> <thcounts (1)<="" th=""> <t< td=""><td>Statements and Regulatory Exposures</td><td></td><td></td><td></td><td></td><td>114-115</td><td>186-192</td></t<></thcounts></thcounts>	Statements and Regulatory Exposures					114-115	186-192
Concention of registery capital balance share         Country         3.4         Country           component of Capital of TA         Country         5					12 10		100 102
Composition of Capital and TLAC         Constraints         Constraints <thcon< td=""><td></td><td></td><td></td><td></td><td>3-4</td><td></td><td></td></thcon<>					3-4		
Opposition of Capital in Used         TACE 1 TACE companies         Outer My         0         0         0           TACE 3 Resolution ettils - scredor ranking at legal ettily leval         Outer My         0         0           TACE 3 Resolution ettils - scredor ranking at legal ettily leval         Outer My         10         0           Soverage Ratio         MT - Stampa companies in version ranking at legal ettily leval         0         0         0           CRN - Several gualations information at legal ettily leval         0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
TLAC2         Material subgroup entry- conduct mains gal entry level         Control         Registration to Biole           contrage Relin         LR15         Summary comparison of accounting assets with wire problem groups and concurs measure         Constrainty         10         Formal         Formal </td <td>Composition of Capital and TLAC</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Composition of Capital and TLAC						
TAC3 - Resolution with y - media ranking at legit with weight of accounting sector in weight of accountin weight of accountin weight of accountin weight of accounting se			quartony		-	10	
wordpriction         Quartery         ID         ID           Ref General guardite information adout off information adout off information adout off information adout of informatio adout of information adout of informatio adout of information ad			Quarterly				
Control         LM2 - Lewing data common disclosure         Clustering         Clustering <td></td> <td>LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure</td> <td>Quarterly</td> <td></td> <td>10</td> <td></td> <td></td>		LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		10		
CH1         Control         14         14         14         14           Sector         Charaby         15         15         16           CR8         Additional disclosures related to the credit quality of assets         Quarterly         15         14         140         15         16           CR8         Additional disclosures related to the credit quality of assets         Quarterly         26-33         14, 32-34         14         140         15         16         68-66         173, 187           CR6         Control         Control         CR6         Control         16         68-67         173, 187           CR6         Control         CR6         Control         CR6         Control         173, 187           CR6         Control         CR6         Control         CR6         Control         173, 187           CR6         Control         CR6         Control         CR6         Control         173, 187           CR6         Control         CR6         Control         Control         Control         173, 187           CR6	Leverage Ratio	LR2 - Leverage ratio common disclosure	Quarterly		10		
R82 - Charges in stock of defaulted bars and delts sequifies               Case 4 (1)               15               memory                 R82 - Charges in stock of defaulted bars             resting unity of assets - Cualitable diclosures               Annual               R4               14               14               14               14               14               14               14               14               14               14               14               14               14               14               14               14               14               14               14                 R3               Rais               R3               Rais               R3               R3               R3               R3               R3               14                 R3               R3               R3               R3               R3               R3		CRA - General qualitative information about credit risk	Annual			77-83	
CRB         Additional disclosures related to the credit quality of assets - Qualitable disclosures         Annual         11         114 </td <td></td> <td>CR1 - Credit quality of assets</td> <td>Quarterly</td> <td></td> <td>14</td> <td></td> <td></td>		CR1 - Credit quality of assets	Quarterly		14		
RGB - Additional disclosure requirements leided local fields miligibility techniques             Ra - Canality disclosure requirements leided local fields miligibility techniques             Ra - Canality disclosure requirements leided local fields miligibility techniques             Ra - Canality disclosure requirements leided local fields miligibility techniques             Ra - Canality disclosure requirements             Re - Re - Re - Re - Re - Re		CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		15		
RdR - Qualitable disclosure equiprements reliable for credit risk miggion techniques     Annual     Quarterly     16     83-86, 89     172, 187       RdR - Cedit risk miggion techniques - ownerwiw     Quarterly     10-20     86-87     100       CRD - Qualitable disclosures control risk exposure and credit Risk Miggion (CRM) effects     Quarterly     171-18     1000     86-87       CRD - Qualitable disclosures reliable ID Risk Miggion (CRM) effects     Quarterly     10-20     86-87, 100     1000       CRD - Standardized approach - cell risk exposure and CRM Risk Miggion (CRM) effects     Quarterly     1000     87-00     1000       CRD - Standardized approach - seques tress with the exposure and CRM techniques     Quarterly     Impact immaterial and the basen disclosed in page 22, fortholis 3       CRD - Risk Risk miggion fachniques and RIM techniques     Quarterly     Impact immaterial and the basen disclosed in page 22, fortholis 3       CRD - Risk Risk Risk Risk Risk Risk Risk Risk		CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		14	114	149, 155-161
Rest. Fish.         CR3 - Credit risk mitigation techniques - overview         Outstein         16         1           Nead Risk         CR3 - Credit risk mitigation techniques - overview         Annual         19-20         86-87           CR4 - Standardized approach - scroget risk exposures to used toxing the standardized approach recordit risk exposures and Credit Risk Milligation (CR4) Million         40-000         17-18         -           CR5 - Standardized approach - scroget risk exposures to used toxing the standardized approach recordit risk exposures and risk weights         Outsteinty         12-30         -		CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	26-33	14, 32-34		
CRD - Qualitative disclosures on banks' use of external coeff risk again guider the standard approach for credit fisk. Migdan (CRM) effects         Annual         19-20         68-70           CRD - Qualitative disclosures on banks' use of external coeff risk again and the sex posure and and the sex p		CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			83-85, 89	173, 187
redit Risk         CR4 - Standardized approach - coopure and Codd Risk Miligition (CR4) affects         Quarterly         17-18         1           CR8 - Standardized approach - coopure by sess classes and risk weights         Quarterly         13-20         65-87           CR8 - Standardized approach - coopure by sess classes and risk weights         Quarterly         12-00         10-20           CR8 - Coulitative disclosures related to IRB models         Quarterly         11-20         65-87           CR8 - File - File Con Risk - Contex properties and risk weight method)         Quarterly         11-20         86-87           CR8 - File - File Con Risk - Contex power and rules used the complex site weight method)         Annual         86-87         10-107           CR8 - File - File Con Risk - Contex power and rules used the some file kice power and rules the sowerules used the some file kice powerules used the some fi		CR3 - Credit risk mitigation techniques - overview	Quarterly		16		
LNA - Standardized approach - credit risk exposure ba and Leion tesk Milgition (Lesk Mi		CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20	86-87	
CRE - Qualitative disclosures related to IRB models         Annual         32         85-87, 106-107           CRE - IRB - Credit risk exposures to profilic and PD range         Quarterly         Impact is immaterial and has been disclosed in page 32, footnote 3.           CRF - IRB - Credit risk exposures under IRB         Quarterly         1         85-87, 105-107           CRF - IRB - Ender on RWA of credit divisy submet IRB         Quarterly         31         86-87, 107           CRF - IRB - Ender on RWA of credit risk exposures under IRB         Quarterly         85-87, 107         86-87, 107           CRF - IRB - Ender on RWA of credit risk exposures under IRB         Quarterly         85-87, 108-107         86-87, 107           CRF - IRB - Ender on RWA of credit risk exposures under IRB         Quarterly         85-87, 108-107         86-87, 107           CRF - NAW information ender the sample risk-weight method)	Credit Risk	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18		
CR8: IR8 - Credit risk supports by portfolic and PD range     Quarterly     Quarterly     1     21:30        CR7: IR8: IR90 - Risk access the post and derivatives support IR8     Quarterly     31         CR8: IR90 - Rocketsing of probability of default (D) per portfolic (2)     Annual     86-87, 107        CR1: IR8: Lepschiltzed lending and equilies under the simple risk-weight method)     Not applicable to BMO     86-87, 107       CR1: Annual     68     68-87, 107        CR1: Annual of CR1: Annual or opticin (2)     Annual     86-87, 107       CR1: Annual opticin (2)     Annual     86-87, 107       CR2: Annual opticin (2)     Annual     97, 38       CR2: Annual opticin (2)     Annual     94.3       CR3: Conducting and post and associated context annual opticin (2)     Annual     71-72, 85       CR3: Cr2: Cr2: Recuritation opposures the tran		CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		19-20		
CR2 - IR3 - Effect on PWA of credit derivatives used as CRM techniques         Ouarterly         Impact is immaterial and as been disclosed in page 32, footnote 3.           CR3 - RWA how statements of credit risk exposures under IR8         Quarterly         Annual         Not applicable to BMO           CR9 - IR8 - Backtesting of probability of default (PD) per portfolio (2)         Annual         Not applicable to BMO           CR1 - IR8 (percalized lending and equites under the simple risk-weight method)         Annual         Not applicable to BMO           CR1 - Analysis of counterparty credit risk (CCR) exposure by perposch         Quarterly         36		CRE - Qualitative disclosures related to IRB models	Annual		32	85-87, 106-107	
CR2 - IRB - Effect on PWA of cedit derivatives used as CRM techniques         Outarefry         Impact i immaterial and has been disclosed in page 32, footnote 3.           CR8 - WA Not statements of credit is exposures under IRB         Outarefry         Annual         1         0           CR9 - WA Not statements of credit is exposures under IRB         Outarefry         Annual         86-87, 107           CR10 - IRB (spocialized lending and equiles under the simple risk-weight method)         Not applicable to BMO         0           CCR4 - Qualitative disclosure related to counterparty credit risk. (CCR exposures by proposch         Quarterly         35         0           CCR4 - Callative disclosure related to counterparty credit risk. (CCR exposures by proposch         Quarterly         37-38         0           CCR4 - Cell risk. (CCR exposures by profiloi and risk weights         Quarterly         37-38         0           CCR4 - CR4 risk. (CCR exposures by profiloi and prosech - CCR exposures by pr		CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		21-30		
CR9         CR9 <thcr9< th=""> <thcr9< th=""> <thcr9< th=""></thcr9<></thcr9<></thcr9<>		CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques		Impact is	immaterial and has been	n disclosed in page 3	2, footnote 3.
CR9         CR9 <thcr9< th=""> <thcr9< th=""> <thcr9< th=""></thcr9<></thcr9<></thcr9<>		CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		31		T
CR10 - IR8 (specialized lending and equites under the simple risk-weight method)       Not applicable to BMO         CCR4 - Outlistice disclosure related to counterparty credit risk       Annual       83-84, 99         CCR4 - Countizative disclosure related to counterparty credit risk       Quarterly       35         CCR4 - Countizative disclosure by approach       Quarterly       36         CCR4 - Standardized approach - CCR exposures by regulatory portfolic and risk weights       Quarterly       39-43         CCR4 - IR8 - CCR exposures by portfolic and PD scale       Quarterly       44         CCR6 - Credit diviation adjustment (CVA) capital charge       Quarterly       44         CCR6 - Credit diviative scopesures       Quarterly       44         CCR6 - Credit diviative scopesures       Quarterly       46         CCR7 - Stevitization exposures in the native postres       Annual       0uarterly         SECA - Quarterly       46       16         CCR8 - Exposures in central counterparties       Quarterly       46       16         SECA - Socitization exposures in the banking book       Quarterly       46       16         SECA - Socitization exposures in the banking book       Quarterly       53-54       146, 150-151, 163-162         SECA - Socitization exposures in the banking book       Quarterly       53-54       146, 150-151, 163-			Annual			86-87, 107	
CCR1 - Analysis of counterparty credit risk (CCR) seposure by approach         Quarterly         35         Interpart           CCR2 - Cerdit valuation adjustmet (VCN) capital charge         Quarterly         36         Interpart           CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights         Quarterly         37-38         Interpart           CCR4 - Cerdit valuation adjustmet (VCN) capital charge         Quarterly         39-43         Interpart           CCR3 - Standardized approach - CCR exposures by portfolio and PD scale         Quarterly         44         Interpart           CCR6 - Credit divitation contents of CCR exposures to central contents and thermal Model Method (MM)         Vector         Vector         Vector           CCR6 - Standardized approach         Secontration exposures in the banking book         Quarterly         46         Interpart           CCR6 - Securitization exposures in the banking book         Secontratization exposures in the banking book and associated regulatory capital requirements (brank acting as investor)         Quarterly         46         Interpart           Secontrazion exposures in the banking book and associated capital requirements (brank acting as investor)         Quarterly         45         Interpart           Secontrazion exposures in the banking book and associated capital requirements (brank acting as investor)         Quarterly         53-54         Inter					Not applicable to BM	10	1
CR2         CrR3         CrR4         CrR3         CrR4         CrR3         Standardized approach         CCR4         CrR3         Standardized approach         CCR4         CR3         Standardized approach         CCR4         CR3         Standardized approach         CCR4         CR3         Standardized approach         CCR4         CR3         Standardized approach         CCR4			Annual				
CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights       Quarterly       37-38       Image: CCR3 - Standardized approach - CCR exposures by regulatory portfolio and PD scale         CCR4 - IR8 - CCR exposures by portfolio and PD scale       Quarterly       39-43       Image: CCR3 - Standardized approach - CCR exposure         CCR4 - IR8 - CCR exposures by portfolio and PD scale       Quarterly       44       Image: CCR3 - Standardized approach - CCR exposure         CCR6 - Credit derivatives exposures       Quarterly       45       Image: CCR3 - Standardized approach - CCR exposure ander Internal Model Method (MM)         CCR6 - Credit derivatives exposures to central conterparties       Quarterly       46       Image: CCR3 - Standardized approach		CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		35		
Counterparty Credit Risk         CCR4 - IRB - CCR exposures by portfolio and PD scale         Quarterly         39-43         C           CCR5 - Composition of collateral for CCR exposures         Quarterly         44             CCR6 - Credit derivatives exposures         Quarterly         45             CCR6 - Credit derivatives exposures under Internal Model Method (IMM)          Not applicable to BMO            CCR6 - Credit derivatives exposures under Internal Model Method (IMM)         Quarterly         46		CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		36		
CCR5 - Composition of collateral for CCR exposure       Quarterly       44          CCR5 - Composition of collateral for CCR exposures       Quarterly       45          CCR7 - RVM flow statements of CCR exposures under Internal Model Method (IMM)        Not applicable to BMO         CCR7 - RVM flow statements of CCR exposures under Internal Model Method (IMM)            CCR8 - Exposures to central counterparties       Quarterly       46           SECA - Qualitative disclosure requirements related to securitization exposures in the banking book       Quarterly       49-50           ecuritization       SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)       Quarterly       51-52            SEC3 - Securitization exposures in the banking book and associated capital requirements (bank acting as originator or as sponsor)       Quarterly       53-54		CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		37-38		
CCR6 - Credit derivatives exposures     Quarterly     45     Image: Constraint of CCR exposures       CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Counterparty Credit Risk	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		39-43		
CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)       Not applicable to BMO         CCR8 - Exposures to central counterparties       Quarterly       46       1         SEC0 - Qualitative disclosure requirements related to securitization exposures       Annual       71-72, 85       146, 150-151, 163-16         SEC1 - Securitization exposures in the banking book       Quarterly       49-50       1       1         SEC2 - Securitization exposures in the banking book       Quarterly       51-52       1       1         SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or a sponsor)       Quarterly       53-54       1       <		CCR5 - Composition of collateral for CCR exposure	Quarterly		44		
CCR8 - Exposures to central counterparties       Quarterly       46       10         BECA - Qualitative disclosure requirements related to securitization exposures       Annual       10       71-72,85       146,150-151,163-16         ecuritization exposures in the banking book       Quarterly       49-50       104			Quarterly		45		
SECA - Qualitative disclosure requirements related to securitization exposures       Annual       T1-72, 85       146, 150-151, 163-16         SEC1 - Securitization exposures in the banking book       Quarterly       49-50       Quarterly       49-50       Councerly       Councerly       51-52       Councerly       Councerly       Councerly       Councerly       Councerly       Sincerly				_	Not applicable to BM	10	
SEC1 - Securitization exposures in the banking book       Quarterly       49-50       Image: Constraint of the banking book         SEC3 - Securitization exposures in the trading book       Secore requirements (bank acting as originator or as ponsor)       Quarterly       51-52       Image: Constraint of the banking book and associated regulatory capital requirements (bank acting as originator or as ponsor)       Quarterly       53-54       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       55-56       Image: Constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       SEC4       Secone constraint of the banking book and associated capital requirements (bank acting as investor)       Quarterly       Secone constraint of the ba			Quarterly		46		
SEC2 - Securitization exposures in the trading book       Quarterly       51-52       Image: Constraint of the second s						71-72, 85	146, 150-151, 163-166
SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)       Quarterly       53-54       Image: Construct of the cons							
SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or a sponsor)       Quarterly       53-54       Image: Constraint of the constra	Securitization		Quarterly		51-52		
MRA - Qualitative disclosure requirements related to market risk         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 disclosures on IRRBB         terest Rate Risk in the Banking Book       Qualitative disclosures on IRRBB		SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		53-54		
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         MR3 - IMA values for trading portfolios       MR4 - Comparison of VaR estimates with gains/losses         Operational Risk       General qualitative disclosures on IRRBB         Auterest Rate Risk in the Banking Boh       Qualitative disclosures on IRRBB		SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		55-56		
MR1 - Market risk under standardized approach       BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017         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       Annual       104-107         Operational Risk       General qualitative disclosures on IRRBB       Annual       92-93         Quantitative disclosures on IRRBB       Annual       93		MRA - Qualitative disclosure requirements related to market risk					
MR2 - RWA flow statements of market risk exposures under an IMA       BMO has deterred these disclosures as allowed per OSF1's Pillar 3 guidance issued April 2017         MR3 - IMA values for trading portfolios       MR4 - Comparison of VAR estimates with gains/losses							
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       104-107         Qualitative disclosures on IRRBB       Qualitative disclosures on IRRBB         Quantitative disclosures on IRRBB       Annual	Market Diak	MR1 - Market risk under standardized approach	DI LO L	defensed the second state		Elle Diller 2 milder	incured April 0047
MR4 - Comparison of VaR estimates with gains/losses         operational Risk       General qualitative information on a bank's operational risk framework       Annual       104-107         nterest Rate Risk in the Banking Book       Qualitative disclosures on IRRBB       Annual       92-93         Quantitative disclosures on IRRBB       Annual       93	Market KISK	MR2 - RWA flow statements of market risk exposures under an IMA	BMO has	deterred these disclos	ures as allowed per OSI	Fis Pillar 3 guidance	Issued April 2017
MR4 - Comparison of VaR estimates with gains/losses         operational Risk       General qualitative information on a bank's operational risk framework       Annual       104-107         nterest Rate Risk in the Banking Book       Qualitative disclosures on IRRBB       Annual       92-93         Quantitative disclosures on IRRBB       Annual       93							
Operational Risk         General qualitative information on a bank's operational risk framework         Annual         104-107           nterest Rate Risk in the Banking Book         Qualitative disclosures on IRRBB         Annual         92-93           Quantitative disclosures on IRRBB         Annual         93							
Qualitative disclosures on IRRBB     Annual     92-93       Quantitative disclosures on IRRBB     Annual     93	Operational Risk		Annual			104-107	
terest Rate Risk in the Banking Book Quantitative disclosures on IRRBB Annual 93	•						
acroprudential supervisory measures GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators (3) Annual Disclosed in the Q1 2023 Report to Shareholders, pages 32-33.	Interest Rate Risk in the Banking Book		Annual			93	
	Macroprudential supervisory measures	GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators (3)	Annual	Disclose	ed in the Q1 2023 Repo	rt to Shareholders, pa	ages 32-33.

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

(2) Refer to Q4 2022 Supplementary Regulatory Capital Information for CR9 - IRB - Backtesting of probability of default (PD) per portfolio quantitative disclosure.

(3) Current and previous years' GSIB1 disclosure is available at https://www.bmo.com/main/about-bmo/banking/investor-relations/financial-information#2023

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

001	ET - COMPOSITION OF REGULATORY CAPITAL (1) (2)						
(\$ mi	lions except as noted)	Cross reference <i>(</i> 3)	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
	Common Equity Tier 1 Capital: instruments and reserves						
1	Directly issued qualifying common share capital plus related stock surplus	a+b	21,972	18,061	17,707	17,356	13,944 37,513
2	Retained earnings	C	44,238	45,117	41,653	41,275	37,513
	Accumulated other comprehensive income (and other reserves) Directly issued capital subject to phase out from CET1	d	1,746 n.a.	1,552 n.a.	1,926 n.a.	1,253 n.a.	2,789 n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)			-	-	-	-
6	Common Equity Tier 1 Capital before regulatory adjustments		67,956	64,730	61,286	59,884	54,246
-	Common Equity Tier 1 Capital: regulatory adjustments			105	10.1		
	Prudential valuation adjustments		121	125	134	119	108
8	Goodwill (net of related tax liability) Other intangibles other than mortgage-servicing rights (net of related tax liability)	e+f-g	5,073 1,989	5,092 1,809	4,825 1,737	4,824 1.826	4,780 1,813
10	Deferred tax assets excluding those arising from temporary differences (net of related tax inability)	h-i j-k	1,909	1,009	1,737	1,020	14
11	Cash flow hedge reserve	l 'ï	(3,770)	(5,128)	(2,508)	(2,974)	(431
12	Shortfall of provisions to expected losses	m	-	-	-	-	· -
13	Securitization gain on sale		- 601	1 204	- 881	420	- (201
14	Gains or losses due to changes in own credit risk on fair valued liabilities Defined benefit pension fund net assets (net of related tax liability)	n-o	821	1,204 886	900	1,026	(201 705
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p		-		- 1,020	-
17	Reciprocal cross holdings in common equity	, i	-	-	-	-	-
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) Amount exceeding the 15% threshold		-	-	-	-	-
22	Amount exceeding the 15% threshold		-	-	-	-	-
23 24	of which: significant investments in the common stock financials 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	-	(156)	(150)	(133)	(152
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover		-	_	-	-	· -
	deductions			0.000		= 100	
	Total regulatory adjustments to Common Equity Tier 1 Capital		4,841	3,839	5,822	5,109	6,636
	Common Equity Tier 1 Capital (CET1) Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied		<u>63,115</u> 63,115	60,891 60,735	<u>55,464</u> 55,314	54,775 54,642	47,610 47,458
29a	Additional Tier 1 Capital: instruments		03,115	00,735	55,514	34,042	47,430
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	r	6.958	6,308	5,308	5.208	4 958
31	of which: classified as equity under applicable accounting standards		6,958	6,308	5,308	5,208	4,958 4,958
32	of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1		-	· -	-	· -	-
	Directly issued capital instruments subject to phase out from Additional Tier 1	S	n.a.	n.a.	n.a.	n.a.	n.a
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		n.a.	n.a.	n.a.	n.a.	n.a
36			6,958	6,308	5,308	5,208	4,958
	Additional Tier 1 Capital: regulatory adjustments		·		· ·		
37	Investments in own Additional Tier 1 instruments	t	7	-	10	6	9
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						
40	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 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
	Total regulatory adjustments applied to Additional Tier 1 due to insumclent Tier 2 to cover deductions		85	78	88	84	87
	Additional Tier 1 Capital (AT1)		6,873	6,230	5.220	5,124	4,871
	Tier 1 Capital (T1 = CET1 + AT1)		69,988	67,121	60.684	59,899	52,481
	Tier 1 Capital with transitional arrangements for ECL provisioning not applied		69,988	66,965	60,534	59,766	52,329
	Tier 2 Capital: instruments and provisions		,	,	,		,
46	Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2 Capital	v	8,009	8,003	7,296	7,242	8,335
47	Directly issued capital instruments subject to phase out from Tier 2 Capital	w	n.a.	n.a.	n.a.	n.a.	n.a
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by		-		-	-	-
49	third parties (amount allowed in group Tier 2 Capital) of which: instruments issued by subsidiaries subject to phase out		n.a.	na	n.a.	n.a.	n.a
50	General allowances	x	438	235	203	248	284
	Tier 2 Capital before regulatory adjustments		8,447	8,238	7,499	7,490	8,619
<u> </u>		1	.,	.,=••	,	,	

(1) 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.

(2) Transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 are no longer applicable from Q1 2023 onwards.

(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. Effective Q1 2023, the scaling factor is no longer applicable.

BMO A Financial Group

#### CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED) (1)

		Cross					
(\$ mi	lions except as noted)	reference	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
	Tier 2 Capital: regulatory adjustments						
52	Investments in own Tier 2 instruments	у	29	-	-	1	-
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		-	-	-	-	-
	Total regulatory adjustments to Tier 2 Capital		79	50	50	51	50
	Tier 2 Capital (T2)		8,368	8,188	7,449	7,439	8,569
	Total Capital (TC = T1 + T2)		78,356	75,309	68,133	67,338	61,050
59a	Total Capital with transitional arrangements for ECL provisioning not applied		78,356	75,309	68,133	67,338	61,050
60	Total Risk-Weighted Assets		,	,	,	,	
60a	Common Equity Tier 1 (CET 1) Capital RWA (2)		347,454	363,997	351,711	342,287	337,652
60b	Tier 1 Capital RWA (2)		347,454	363,997	351,711	342,287	337,652
60c	Total Capital RWA (2)		347,454	363,997	351,711	342,287	337,652
	Capital Ratios						
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		18.2%	16.7%	15.8%	16.0%	14.1%
61a	CET1 Ratio with transitional arrangements for ECL provisioning not applied		18.2%	16.7%	15.7%	16.0%	14.1%
62	Tier 1 (as percentage of risk-weighted assets)		20.1%	18.4%	17.3%	17.5%	15.5%
62a	Tier 1 Capital Ratio with transitional arrangements for ECL provisioning not applied		20.1%	18.4%	17.2%	17.5%	15.5%
63	Total Capital (as percentage of risk-weighted assets)		22.6%	20.7%	19.4%	19.7%	18.1%
63a	Total Capital Ratio with transitional arrangements for ECL provisioning not applied		22.6%	20.7%	19.4%	19.7%	18.1%
64	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement, expressed		8.0%	8.0%	8.0%	8.0%	8.0%
05	as a percentage of risk-weighted assets)						
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66 67	of which: bank specific countercyclical buffer of which: G-SIB buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67a	of which: C-SIB buffer		n.a. 1.0%	n.a. 1.0%	n.a. 1.0%	n.a. 1.0%	n.a. 1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)		18.2%	16.7%	15.8%	16.0%	14.1%
00	OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))		10.2 /0	10.7 /6	13.0 %	10.0 %	14.170
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%
<u> </u>	Amounts below the thresholds for deduction (before risk weighting)		1110 /0	111070	111070		111070
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	1,217	1,005	1,108	1,048	1,364
73	Significant investments in the common stock of financials	c1	2,362	2,206	2,124	2,092	2,209
74	Mortgage servicing rights (net of related tax liability)	d1	36	38	35	36	32
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	2,138	2,056	1,685	1,581	1,661
	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		67	65	109	107	115
	application of cap)					-	
77	Cap on inclusion of provisions in Tier 2 under standardized approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to		67	65	109	107	115
78	application of cap)		2,045	2,063	1,977	1,947	2,039
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		371	326	244	274	321
	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		n.a.	n.a.	n.a.	n.a.	n.a.
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)		n.a.	n.a.	n.a.	n.a.	n.a.
82	Current cap on AT1 instruments subject to phase out arrangements		n.a.	n.a.	n.a.	n.a.	n.a.
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)		n.a.	n.a.	n.a.	n.a.	n.a.
84	Current cap on T2 instruments subject to phase out arrangements		n.a.	n.a.	n.a.	n.a.	n.a.
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)		n.a.	n.a.	n.a.	n.a.	n.a.

(1) Transitional arrangements for the capital treatment of ECL provisioning announced by OSFI in March 2020 are no longer applicable from Q1 2023 onwards.

(2) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. Total RWA is increased by a floor adjustment amount, which is calculated based on the Standardized methodology. At January 31 2023,

a Basel Capital Floor adjustment of \$10,803 million (\$12,598 million at October 31, 2022, \$2,544 at July 31, 2022, \$7,848 at April 30, 2022, and \$nil at January 31, 2022) was applied to the Bank's RWA.

#### CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET									
	LINE		consolidation (1)	Cross Referen		LINE #		consolidation (1)	Cross Reference
(\$ millions)	#	Q1 2023	Q1 2023	(2)		#	Q1 2023	Q1 2023	(2)
Assets	-				Liabilities and Equity				
Cash and Cash Equivalents	1	103,342	103,284		Deposits	40	787,376	787,376	
Interest Bearing Deposits with Banks	2	5,080	5,072		Other Liabilities				
Securities	3	281,027	271,935		Derivative instruments	41		43,918	
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4		-	р	Acceptances	42		13,636	
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5		7	t	Securities sold but not yet purchased	43			
Investments in own Tier 2 instruments not derecognized for accounting purposes	6		29	У	Non-significant investments in the capital and other TLAC-eligible instrume			32,047	b1
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7		33,264	a1	Securities lent or sold under repurchase agreements	45		101,484	
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8				Securitization and structured entities' liabilities	46		26,336	
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9		2,362	c1	Current tax liabilities	47		200	
Goodwill embedded in significant investments	10		57	e	Deferred tax liabilities (5)	48		136	
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are					related to goodwill	49		244	9
outside the scope of regulatory consolidation	11		78	u	related to intangibles	50		288	i
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside					related to defined-benefit pension fund net assets	51		358	0
the scope of regulatory consolidation	12		50	z	related to deferred tax assets excluding those arising from temporary different			4	k
Securities Borrowed or Purchased Under Resale Agreements	13	118,531	118,531		related to deferred tax assets arising from temporary differences	53		1,228	f1
Loans					Other	54	44,152		
Residential mortgages	14	151,294	151,294		Total other liabilities	55	275,260	262,390	
Consumer instalment and other personal	15	84,184	84,184		Subordinated Debt				
Credit cards	16	9,841	9,841		Subordinated debt	56	8,156	8,156	
Business and government	17	303,582	303,293		Directly issued qualifying subordinated debt	57		8,009	v
Allowance for credit losses	18	(2,638)	(2,638)		Directly issued subordinated debt subject to phase out	58		-	w
Transitional arrangements for capital treatment of ECL provisioning included in CET1	19		- 1	q	Equity				
Allowance reflected in Tier 2 regulatory capital	20		(438)	x	Preferred shares and other equity instruments	59	6,958	6,958	
Shortfall of provisions to expected loss	21		- 1	m	Directly issued qualifying Additional Tier 1 instruments	60		6,958	r
Total net loans	22	546,263	545,974		Directly issued Additional Tier 1 instruments subject to phase out	61		-	s
Other Assets					Common shares	62	21,637	21,637	а
Derivative instruments	23	33,294	33,294		Contributed surplus	63	335	335	
Customers' liability under acceptances	24	13,636	13,636		Retained earnings	64	44,238	44,238	с
Premises and equipment	25	4,865	4,770		Accumulated other comprehensive income	65	1,746	1,746	d
Goodwill	26	5,260	5,260	f	of which: Cash flow hedges	66		(3,770)	
Intangible assets	27	2,277	2,277	h	Total Equity	67	74,914	74,914	
Current tax assets	28	1,815	1,797		Total Liabilities and Equity	68	1,145,706	1,132,836	
Deferred tax assets (5)	29	1,392	1,403		· ·				
Deferred tax assets excluding those arising from temporary differences	30		10	j j					
Deferred tax assets arising from temporary differences	31		3,366						
of which: exceeding regulatory thresholds	32		- 1						
of which: not exceeding regulatory thresholds	33		3,366	e1					
Other	34	28,924	25,603						
Defined-benefit pension fund net assets	35		1,179	n					
Mortgage servicing rights	36		36						
of which: exceeding regulatory thresholds	37								
of which: not exceeding regulatory thresholds	38		36	d1					
Total Assats	30	1 145 706		1	1				

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$14,454 million assets and \$1,654 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 (\$237 million assets and \$116 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.

39

1,145,706

1,132,836

(2) Cross reference to CC1 - Composition of Regulatory Capital (pages 3 and 4).

Total Assets

(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.

BMO 🖄 Financial Group

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL					BMO 😫 Fin	ancial Group
(\$ millions)	LINE #	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Common Equity Tier 1 Capital						
Opening Balance	1	60,891	55,464	54,775	47,610	44,491
New capital issues	2	3,893	354	358	3,428	22
Redeemed capital or Treasury Shares	3	-	(2)	(4)	(15)	4
Gross dividends and distributions (deduction)	4	(1,053)	(1,017)	(985)	(946)	(917)
Net Income	5	247	4,483	1,365	4,756	2,933
Removal of own credit spread (net of tax)	6	603	(323)	(461)	(621)	(119)
Movements in other comprehensive income						
Currency translation differences	7	(827)	2,034	(102)	258	709
Fair value through other comprehensive income securities	8	136	(199)	(11)	(232)	(88)
Other (1)	9	(474)	411	320	982	228
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(161)	(339)	88	(57)	537
Other, including regulatory adjustments and transitional arrangements						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	1	(4)	(2)	13	(1)
Prudential valuation adjustments	12	4	9	(15)	(11)	(20)
Other (2)	13	(145)	20	138	(390)	(169)
Closing Balance	14	63,115	60,891	55,464	54,775	47,610
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	6,230	5,220	5,124	4,871	5,475
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	650	1,000	500	750	-
Redeemed capital	17	-	-	(400)	(500)	(600)
Other, including regulatory adjustments and transitional arrangements (3)	18	(7)	10	(4)	3	(4)
Closing Balance	19	6,873	6,230	5,220	5,124	4,871
Total Tier 1 Capital	20	69,988	67,121	60,684	59,899	52,481
Tier 2 Capital						
Opening Balance	21	8,188	7,449	7,439	8,569	7,235
New Tier 2 eligible capital issues	22	-	750	-	_	1,587
Redeemed capital	23	-	-	-	(850)	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements (4)	25	180	(11)	10	(280)	(253)
Closing Balance	26	8,368	8,188	7,449	7,439	8,569
Total Regulatory Capital	27	78.356	75,309	68,133	67,338	61,050

(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					
	#	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Bank of Montreal Mortgage Corporation - Basel III						
Common Equity Tier 1 ratio	1	17.3%	18.5%	18.3%	19.2%	18.2%
Tier 1 ratio	2	17.3%	18.5%	18.3%	19.2%	18.2%
Total capital ratio	3	17.3%	18.5%	18.3%	19.2%	18.2%
BMO Harris Bank N.A Basel III (1)						
Tier 1 ratio	4	13.8%	11.1%	11.5%	11.8%	11.8%
Total capital ratio	5	14.9%	12.2%	12.6%	13.0%	13.1%

(1) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Harris N.A.'s calendar quarter ends: December 2022, September 2022, June 2022, March 2022 and December 2021.

					BMO 🗖 Fina	ancial Group
	12 - KEY METRICS – TLAC REQUIREMENTS (1) (2)	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
(\$ 1	nillions except as noted)	а	b	C	d	е
1	Total loss-absorbing capacity (TLAC) available	129,237	120,663	112,534	105,140	96,889
1a	Total loss-absorbing capacity (TLAC) available with transitional arrangements for ECL provisioning not applied	129,237	120,663	112,534	105,140	96,889
2	Total RWA at the level of the resolution group	347,454	363,997	351,711	342,287	337,652
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	37.2 %	33.1 %	32.0 %	30.7 %	28.7 %
3a	TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	37.2 %	33.1 %	32.0 %	30.7 %	28.7 %
4	Leverage ratio exposure measure at the level of the resolution group	1,181,914	1,189,990	1,144,101	1,111,094	1,115,676
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	10.9 %	10.1 %	9.8 %	9.5 %	8.7 %
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) (%)	10.9 %	10.1 %	9.8 %	9.5 %	8.7 %
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	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) In March 2020, OSFI announced transitional arrangements for the capital treatment of ECL provisioning applying a scaling factor. Lines 1, 3 and 5 incorporate these transitional arrangements subject to a scaling factor of 25% in fiscal 2022. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied. Effective Q1 2023, the scaling factor is no longer applicable.

TLAC1 - TLAC COMPOSITION (1)					
	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
(\$ millions except as noted)	а	b	c	d	е
Regulatory capital elements of TLAC and adjustments					
1 Common Equity Tier 1 capital (CET1)	63,115	60,891	55,464	54,775	47,610
2 Additional Tier 1 capital (AT1) before TLAC adjustments	6,873	6,230	5,220	5,124	4,871
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	6,873	6,230	5,220	5,124	4,871
6 Tier 2 capital (T2) before TLAC adjustments	8,368	8,188	7,449	7,439	8,569
7 Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9 Other adjustments	-	-	-	-	-
10 T2 instruments eligible under the TLAC framework	8,368	8,188	7,449	7,439	8,569
11 TLAC arising from regulatory capital	78,356	75,309	68,133	67,338	61,050
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	50,997	45,554	44,568	37,889	35,909
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	50,997	45,554	44,568	37,889	35,909
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	129,353	120,863	112,701	105,227	96,959
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	(116)	(200)	(167)	(87)	(70)
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	129,237	120,663	112,534	105,140	96,889
Risk-weighted assets and leverage exposure measure for TLAC purposes					
23 Total risk-weighted assets adjusted as permitted under the TLAC regime	347,454	363,997	351,711	342,287	337,652
24 Leverage exposure measure	1,181,914	1,189,990	1,144,101	1,111,094	1,115,676
TLAC ratios and buffers					
25 TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	37.2 %	33.1 %	32.0 %	30.7 %	28.7 %
26 TLAC Leverage Ratio (as a percentage of leverage exposure)	10.9 %	10.1 %	9.8 %	9.5 %	8.7 %
27 CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	13.7 %	12.2 %	11.3 %	11.5 %	9.5 %
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 %
(4) Dispariel Course where the Single Deint of Entry and the second here is the single could be subject to produce and and the second disparation of			. ,•	. ,•	

(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.

#### January 31, 2023 Supplementary Regulatory Capital Disclosure

BMO 兽 Financial Group

TL	AC3 - RESOLUTION ENTITY - CREDITOR RANKING AT	Q1 2023								
LE	GAL ENTITY LEVEL (1)		Creditor ranking							
		1	2	3	4	5	6	Sum		
(\$ r	nillions)	(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	21,637	3,300	3,658	8,607	61,560	-	98,762		
3	Subset of row 2 that are excluded liabilities	-	2	6	178	102	-	288		
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	21,637	3,298	3,652	8,429	61,458	-	98,474		
5	Subset of row 4 that are potentially eligible as TLAC	21,637	3,298	3,652	8,429	53,960	-	90,976		
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	20,671	-	20,671		
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	24,984	-	24,984		
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,766	2,950	-	9,716		
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	2,994	1,663	5,355	-	10,012		
10	Subset of row 5 that is perpetual securities	21,637	3,298	658	-	-	-	25,593		

(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, in whole or in part, into common shares 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

#### Q1 2023 Q4 2022 Q3 2022 Q2 2022 Q1 2022 (\$ millions) Total consolidated assets as per published financial statements 1,145,706 1.139.199 1.068.338 1.041.565 1,023,172 1 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of 2 (12, 821)(11, 430)(11, 840)(11,749)(12, 952)regulatory consolidation 3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference (10, 190)(9,807) (6,974)(7,015)(6,486) Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure 4 measure 5 (168)(11, 227)1,567 3,681 15,570 Adjustments for derivative financial instruments 6 1,246 9,381 10,874 8,022 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending) 5,742 161,082 145.033 141,557 7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures) 162.968 153,708 (53, 207)8 Other adjustments (1) (102,941)(85, 455)(70,079)(71, 295)9 Leverage Ratio Exposure Measure 1,181,914 1,189,990 1,144,101 1,111,094 1,115,676 LR2 - LEVERAGE RATIO COMMON DISCLOSURE Leverage ratio framework Q1 2023 Q4 2022 Q3 2022 Q2 2022 Q1 2022 (\$ millions except as noted) **On-balance sheet exposures** 872 256 874 024 805.333 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) (1) 836.519 803 792 2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (6.570) 3 (Deductions of receivables assets for cash variation margin provided in derivative transactions) (7, 301)(9.606) (5.689)(4.130)4 (2.870)(5,179) (7,076) (Asset amounts deducted in determining transitional Tier 1 capital) (4, 326)(4.907)5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4) 860.629 861.548 824,770 793.196 794,127 Derivative exposures 35.460 6 Replacement cost associated with all derivative transactions (2) 22.219 28.697 28.818 29.546 23.757 23 261 23.600 25.331 26.491 7 Add-on amounts for potential future exposure associated with all derivative transactions (3) 8 (Exempted central counterparty-leg of client cleared trade exposures) (5.734)(5.678) (4.712)(5.712)(1.677)9 Adjusted effective notional amount of written credit derivatives 45,333 43.117 36.745 34.886 28.784 (42.862) 10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) (45.149)(36.600)(34.775)(28.618) 11 Total derivative exposures (sum of lines 6 to 10) 40.426 46,535 47,851 55,190 54,526 Securities financing transaction exposures 12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions 121.944 116.311 111.014 108.757 120.697 (7,862) (6,458) (7,836)(Netted amounts of cash payables and cash receivables of gross SFT assets) (7, 464)(5.863)13 14 Counterparty credit risk (CCR) exposure for SFTs 5.695 10.091 13.216 14.781 12.605 15 Agent transaction exposures 16 Total securities financing transaction exposures (sum of lines 12 to 15) 119,777 118.938 117,772 117,675 125.466 Other off-balance sheet exposures 17 Off-balance sheet exposure at gross notional amount 472.387 479.297 464.540 445.368 437.673 18 (Adjustments for conversion to credit equivalent amounts) (311, 305)(316, 328)(310, 832)(300, 335)(296, 116)19 Off-balance sheet items (sum of lines 17 and 18) 161,082 162,969 153,708 145,033 141,557 **Capital and Total Exposures** 20 Tier 1 capital 69.988 60.684 59.899 52.481 67,121 20a Tier 1 Capital with transitional arrangements for ECL provisioning not applied 69,988 66.965 60,534 59.766 52,329 21 Total Exposures (sum of lines 5, 11, 16 and 19) 1,181,914 1,189,990 1,144,101 1,111,094 1,115,676 Leverage Ratios 22 Basel III leverage ratio 5.9% 5.6% 5.3% 5.4% 4.7% 22a Leverage ratio with transitional arrangements for ECL provisioning not applied 5.9% 5.6% 5.3% 5.4% 4.7%

(1) Includes the temporary exclusion of central bank reserves.

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

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

BMO 🖄 Financial Group

OV1	OVERVIEW OF RWA (1)			RWA <i>(2)</i>			Minimum capital requirements
		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022	Q1 2023
(\$ mill	ons)	а	b	c	d	е	f
1	Credit risk (excluding counterparty credit risk (CCR))	235,356	255,404	254,484	240,477	248,112	18,828
2	Of which standardized approach (SA)	22,241	21,667	27,285	25,820	26,561	1,779
3	Of which internal rating-based (IRB) approach	213,115	233,737	227,199	214,657	221,551	17,049
4	Counterparty credit risk	14,822	15,034	17,144	19,344	18,941	1,186
5	Of which standardized approach for counterparty credit risk (SA-CCR)	7,798	7,618	8,428	9,584	9,521	624
6	Of which internal model method (IMM)	-	-	-	-	-	-
6a	Of which comprehensive approach for credit risk mitigation (for SFTs)	3,002	2,869	3,844	4,179	3,989	240
6b	Of which CVA capital charge	3,251	3,633	4,077	4,804	4,378	260
6c	Of which exposures to QCCP	771	914	795	777	1,053	62
7	Equity positions in banking book under market-based approach	-	-	-	-	-	-
8	Equity investments in funds – look-through approach	2,427	2,196	1,989	2,365	1,407	194
9	Equity investments in funds – mandate-based approach	2,601	2,538	2,420	2,303	2,063	208
10	Equity investments in funds – fall-back approach	-	-	-	-	-	-
11	Settlement risk	53	71	3	2	17	4
12	Securitization exposures in banking book	11,926	9,530	7,136	6,717	4,340	954
13	Of which securitization internal ratings-based approach (SEC-IRBA)	10,382	8,073	5,753	5,544	3,333	831
14	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	263	136	144	145	136	21
15	Of which securitization standardized approach (SEC-SA)	1,281	1,321	1,239	1,028	871	102
16	Market risk	15,113	13,522	14,551	12,736	12,859	1,209
17	Of which standardized approach (SA)	1,617	681	679	531	369	129
18	Of which internal model approaches (IMM)	13,496	12,841	13,872	12,205	12,490	1,080
19	Operational risk	43,013	42,353	41,827	41,221	40,157	3,441
20	Of which Basic Indicator Approach	-	-	-	-	-	-
21	Of which Standardized Approach	43,013	42,353	41,827	41,221	40,157	3,441
22	Of which Advanced Measurement Approach	-	-	-	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	11,340	10,751	9,613	9,274	9,756	907
24	Floor adjustment (3)	10,803	12,598	2,544	7,848	-	864
25	Total	347,454	363,997	351,711	342,287	337,652	27,795

(1) RWA were \$347.5 billion as at January 31, 2023, a decrease from \$364.0 billion as at October 31, 2022. RWA were lower, primarily due to risk transfer transactions, model updates, the impact of foreign exchange movements and changes in asset quality.

(2) The 1.06 AIRB scaling factor is applied to the RWA amounts as applicable.

(3) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. Total RWA is increased by a floor adjustment amount, which is calculated based on the Standardized methodology.

RISK-WEIGHTED ASSETS BY OPERATING GROUPS						
(\$ millions)	LINE # [	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Canadian Personal and Commercial Banking	1	105,549	110,994	110,496	105,059	105,089
U.S. Personal and Commercial Banking	2	90,065	99,701	95,168	92,188	95,790
BMO Wealth Management	3	27,173	27,021	26,475	26,058	24,994
BMO Capital Markets	4	98,072	98,380	102,632	98,215	97,964
Corporate Services, including Technology and Operations	5	26,595	27,901	16,940	20,767	13,815
Total Risk-Weighted Assets	6	347,454	363,997	351,711	342,287	337,652

LI1 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL

STATEMENTS WITH REGULATORY RISK CATEGORIES				Q1 2023							
					C	arrying values of iten	ns:				
	LINE	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <i>(1)</i>	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital			
(\$ millions)	#	а	b	c	d	e	f	g			
Assets											
Cash and Cash Equivalents	1	103,342	103,284	103,284	-	-	-	-			
Interest Bearing Deposits with Banks	2	5,080	5,072	5,069	-	-	3	-			
Securities	3	281,027	271,935	159,854	-	1,947	108,344	1,790			
Securities Borrowed or Purchased Under Resale Agreements	4	118,531	118,531	-	118,531	-	-	-			
Loans											
Residential mortgages	5	151,294	151,294	151,294	-	-	-	-			
Consumer instalment and other personal	6	84,184	84,184	80,948	-	60	-	3,176			
Credit cards	7	9,841	9,841	2,558	-	1,890	-	5,393			
Business and government	8	303,582	303,293	261,116	1,653	40,389	2,239	-			
Allowance for credit losses	9	(2,638)	(2,638)	(20)	-	(1)	-	(2,617)			
Other Assets											
Derivative instruments	10	33,294	33,294	-	33,294	-	31,130	-			
Customers' liability under acceptances	11	13,636	13,636	13,636	-	-	-	-			
Premises and equipment	12	4,865	4,770	4,770	-	-	-	-			
Goodwill	13	5,260	5,260	-	-	-	-	5,260			
Intangible assets	14	2,277	2,277	-	-	-	-	2,277			
Current tax assets	15	1,815	1,797	1,797	-	-	-	-			
Deferred tax assets	16	1,392	1,403	1,393	-	-	-	10			
Other	17	28,924	25,603	10,847	10,210	-	3,367	1,179			
Total assets	18	1,145,706	1,132,836	796,546	163,688	44,285	145,083	16,468			
Liabilities											
Deposits	19	787,376	787,376	-	-	-	30,303	757,073			
Other Liabilities											
Derivative instruments	20	44,090	43,918	-	43,918	-	37,886	-			
Acceptances	21	13,636	13,636	-	-	-	-	13,636			
Securities sold but not yet purchased	22	45,226	45,226	-	-	-	45,226	-			
Securities lent or sold under repurchase agreements	23	101,484	101,484	-	101,484	-	-	-			
Securitization and structured entities' liabilities	24	26,336	26,336	-	-	-	-	26,336			
Current tax liabilities	25	200	200	-	-	-	-	200			
Deferred tax liabilities	26	136	136	-	-	-	-	136			
Other	27	44,152	31,454	-	-	-	-	31,454			
Subordinated Debt	28	8,156	8,156	-		-	-	8,156			
Total liabilities	29	1,070,792	1,057,922	-	145,402	-	113,415	836,991			

 Total liabilities
 29
 1,070,792
 1,057,922
 145,402
 113,415
 836

 (1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. BMO Life Insurance Company (\$14,454 million assets and \$1,654 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 (\$237 million assets and \$116 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.
 MOR Reinsurance Limited (\$237 million assets and \$116 million equity)

04 0000

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

VA	LUES IN FINANCIAL STATEMENTS	Q1 2023					
		Total	Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework	
(\$ n	illions)	а	b	С	d	е	
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1) (1)	1,116,368	796,546	163,688	44,285	145,083	
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) (1)	220,931	-	145,402	-	113,415	
3	Total net amount under regulatory scope of consolidation	895,437	796,546	18,286	44,285	31,668	
4	Off-balance sheet amounts	301,404	211,784	51,665	37,955	-	
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	22,261	746	21,515	-	-	
6	Differences due to consideration of provisions	425	425	-	-	-	
7	Exposures related to liability repo-style transactions	202,967	-	202,967	-	-	
8	Potential future exposure on derivatives	26,104	-	26,104	-	-	
9	Differences due to consideration of CRM	(251,635)	-	(247,313)	(4,322)	-	
10	Exposure amounts considered for regulatory purposes (2)	1,196,963	1,009,501	73,224	77,918	31,668	

(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 relates to the grossing up of AIRB exposures for the amount related to 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) (2)

CK1 - CKEDIT QUALITY OF ASSETS (1) (2)		Q1 2025						
		Gross carry	ing values of		Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions	
	LINE	Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General	for credit losses on IRB exposures	Net values (a + b - c)
(\$ millions)	#	а	b	c	d	е	f	g
Loans	1	2,067	507,485	2,234	20	30	2,184	507,318
Debt securities	2	-	152,239	3	-	-	3	152,236
Off-balance sheet exposures	3	334	190,793	358	5	10	343	190,769
Total	4	2,401	850,517	2,595	25	40	2,530	850,323

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q4 2022						
	Gross carry	ing values of		Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions		
LINI	Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General	for credit losses on IRB exposures	Net values (a + b - c)	
(\$ millions) #	а	b	c	d	е	f	g	
Loans 1	2,035	522,669	2,267	21	30	2,216	522,437	
Debt securities 2	-	148,638	3	-	-	3	148,635	
Off-balance sheet exposures 3	292	204,666	356	6	9	341	204,602	
Total 4	2,327	875,973	2,626	27	39	2,560	875,674	

CR1 - CREDIT QUALITY OF ASSETS (1) (2)		Q3 2022							
		Gross carry	ing values of		Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions		
	LINE	Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General	for credit losses on IRB exposures	Net values (a + b - c)	
(\$ millions)	#	а	b	с	d	е	f	g	
Loans	1	1,996	503,977	2,158	22	79	2,057	503,815	
Debt securities	2	-	139,329	6	-	-	6	139,323	
Off-balance sheet exposures	3	400	203,723	354	6	12	336	203,769	
Total	4	2,396	847,029	2,518	28	91	2,399	846,907	

CR1 - CREDIT QUALITY OF ASSETS (1) (2)			Q2 2022						
		Gross carry			Of which: ECL accounting provisions				
	LINE	Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General	for credit losses on IRB exposures	Net values (a + b - c)	
(\$ millions)	#	а	b	c	d	е	f	g	
Loans	1	2,171	484,098	2,140	26	72	2,042	484,129	
Debt securities	2	-	139,072	3	-	-	3	139,069	
Off-balance sheet exposures	3	443	191,669	372	7	11	354	191,740	
Total	4	2,614	814.839	2,515	33	83	2,399	814,938	

#### CR1 - CREDIT QUALITY OF ASSETS (1) (2

CRT - CREDIT QUALITY OF ASSETS (1) (2)		Q1 2022						
		Gross carry	ing values of		Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions	
	LINE	Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General	for credit losses on IRB exposures	Net values (a + b - c)
(\$ millions)	#	а	b	c	d	е	f	g
Loans	1	2,285	477,776	2,219	23	59	2,137	477,842
Debt securities	2	-	139,725	3	-	-	3	139,722
Off-balance sheet exposures	3	508	196,058	371	7	10	354	196,195
Total	4	2,793	813,559	2,593	30	69	2,494	813,759

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

(2) The carrying value of our renegotiated loans was \$536 million as at January 31, 2023 (\$573 million as at October 31, 2022, \$574 million as at July 31, 2022, \$586 million as at April 30, 2022, and \$618 million as at January 31, 2023 (\$305 million as at October 31, 2022, \$331 million as at July 31, 2022, \$321 million as at April 30, 2022, and \$618 million as at January 31, 2023 (\$305 million as at October 31, 2022, \$331 million as at July 31, 2022, \$321 million as at April 30, 2022, and \$293 million as at January 31, 2023 (\$305 million as at October 31, 2022, \$331 million as at July 31, 2022, \$321 million as at April 30, 2022, and \$293 million as at January 31, 2023 (\$305 million as at January 31, 2022, \$331 million as at January 31, 20

(3) 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.

(4) There were no defaulted debt securities.

(5) 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).

BMO 🖄 Financial Group

		BMO 😭 Financial Group
CR	2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q1 2023
(\$ m	illions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,035
2	Loans and debt securities that have defaulted since the last reporting period	512
3	Returned to non-defaulted status	(129)
4	Amounts written off	(141)
5	Other charges	(210)
6	Defaulted loans and debt securities at end of the reporting period	2,067

CR	2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q4 2022
(\$ m	illions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	1,996
2	Loans and debt securities that have defaulted since the last reporting period	481
3	Returned to non-defaulted status	(222)
4	Amounts written off	(119)
5	Other charges	(101)
6	Defaulted loans and debt securities at end of the reporting period	2,035

CR	- CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q3 2022
(\$ m	illions)	а
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,171
2	Loans and debt securities that have defaulted since the last reporting period	327
3	Returned to non-defaulted status	(155)
4	Amounts written off	(93)
5	Other charges	(254)
6	Defaulted loans and debt securities at end of the reporting period	1,996

	2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q2 2022
(\$ m	illions)	a
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,285
2	Loans and debt securities that have defaulted since the last reporting period	325
3	Returned to non-defaulted status	(133)
4	Amounts written off	(74)
5	Other charges	(232)
6	Defaulted loans and debt securities at end of the reporting period	2,171

CR	2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES (1) (2)	Q1 2022				
(\$ m	illions)	а				
1	Defaulted loans and debt securities at end of the previous financial reporting period	2,204				
2	Loans and debt securities that have defaulted since the last reporting period	452				
3	Returned to non-defaulted status	(136)				
4	Amounts written off	(79)				
5	Other charges	(156)				
6	Defaulted loans and debt securities at end of the reporting period	2,285				

(1) There were no defaulted debt securities.

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

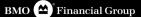
					BMO 📥 Financial Grou							
			Q1 2023									
R3 - CREDIT RISK MITIGATION ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured b credit derivatives							
S millions)	а	b1	b	d	f							
1 Loans	470,362	36,956	-	36,909								
2 Debt securities	152,236	-	-	-								
3 Total	622,598	36,956	-	36,909								
4 Of which: defaulted	1,203	372	-	372								
			Q4 2022									
R3 - CREDIT RISK MITIGATION ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured credit derivatives							
millions)	а	b1	b	d	f							
1 Loans	476,219	46,218	-	46,142								
2 Debt securities	148,635	-	-	-								
<sup>3</sup> Total	624,854	46,218	-	46,142								
4 Of which: defaulted	1,357	173	-	115								
			Q3 2022									
R3 - CREDIT RISK MITIGATION ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured credit derivatives							
millions)	a	b1	b	d	f							
1 Loans	453,450	50,365	-	45,692								
2 Debt securities	139,323	-	-	-								
3 Total	592,773	50,365	-	45,692								
Of which: defaulted	1,419	131	-	111								
			Q2 2022									
	Unsecured exposures:		Exposures secured by	Exposures secured by	Exposures secured							
ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)	carrying amount	Exposures to be secured	collateral	financial guarantees	credit derivatives							
millions)	а	b1	b	d	f							
Loans	439,143	44,986	-	44,775								
2 Debt securities 3 Total	139,069	-	-	-								
Total     Of which: defaulted	578,212	44,986 198	-	44,775								
	1,507	190	-	120								
	Q1 2022											
			Q1 2022									
	Unsecured exposures: carrying amount	Exposures to be secured	Q1 2022 Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured credit derivatives							
ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5)		Exposures to be secured b1	Exposures secured by									
ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) millions)	carrying amount a	b1	Exposures secured by collateral	financial guarantees d								
ECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) millions) 1 Loans	carrying amount		Exposures secured by collateral	financial guarantees								
	carrying amount a 427,094	b1	Exposures secured by collateral	financial guarantees d	Exposures secured credit derivatives f							

(2) There were no defaulted debt securities.

(3) Secured exposures include exposures where credit risk mitigation techniques are used to reduce capital requirements in accordance with OSFI's CAR Guideline, Chapter 5, Credit Risk Mitigation. Where collateral is reflected in the risk parameters (PDs and LGDs) for AIRB exposures and risk weights for exposures under Standardized Approach, the carrying amount is reported as an unsecured exposure.

(4) Loans and Debt securities balances are net of allowance for credit losses on performing loans and impaired loans (excluding those related to off-balance sheet instruments and undrawn commitments).

(5) Defaulted balances are net of allowance for credit losses on impaired loans, excluding off-balance sheet instruments and undrawn commitments.



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

MIT	IGATION (CRM) EFFECTS (1) (2)			Q1 2	2023		
(\$ m	illions except as noted)	Exposures before	re CCF and CRM	Exposures pos	t CCF and CRM	RWA and R	WA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Asset classes	а	b	С	d	е	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	2	9	2	-	-	20.00%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	9	-	6	1	20.00%
5	Securities firms	16	709	16	19	7	20.00%
6	Corporates	1,366	875	1,366	141	1,448	96.07%
7	Regulatory retail portfolios	5,595	2,617	5,595	290	4,195	71.27%
8	Secured by residential property	428	40	428	29	183	40.04%
9	Secured by commercial real estate	4	-	4	-	4	100.00%
10	Equity	2,494	703	2,494	351	2,225	78.21%
11	Defaulted exposures	39	3	39	2	51	124.14%
12	Higher-risk categories (3)	38	43	38	18	84	150.00%
13	Other assets	11,998	-	11,998	-	14,043	117.05%
14	Total	21,980	5,008	21,980	856	22,241	97.39%

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

MIT	IGATION (CRM) EFFECTS (1) (2)			Q4 :	2022		
(\$ mi	illions except as noted)	Exposures befo	re CCF and CRM	Exposures pos	t CCF and CRM	RWA and R	WA density
			Off-balance sheet amount		Off-balance sheet amount	RWA	RWA density
		amount		amount			RWA density
	Asset classes	а	b	С	d	е	t
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	2	9	2	-	-	20.00%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	24	-	13	3	20.00%
5	Securities firms	24	718	24	19	9	20.00%
6	Corporates	1,389	927	1,389	14	1,400	99.73%
7	Regulatory retail portfolios	5,903	2,784	5,903	303	4,448	71.69%
8	Secured by residential property	466	44	466	29	200	40.46%
9	Secured by commercial real estate	5	-	5	-	5	100.00%
10	Equity	2,414	651	2,414	325	2,094	76.44%
11	Defaulted exposures	54	4	54	3	70	122.87%
12	Higher-risk categories (3)	92	41	92	18	165	150.00%
13	Other assets	11,550	-	11,550	-	13,273	114.92%
14	Total	21,899	5,202	21,899	724	21,667	95.78%

04.0000

(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

MIT	TIGATION (CRM) EFFECTS (1) (2)			Q3 :	2022			
(\$ r	nillions except as noted)	Exposures befo	re CCF and CRM	Exposures pos	t 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	
	Asset classes	а	b	с	d	е	f	
1 2 3 4 5 6 7 8 9 10 11 12 13	Defaulted exposures Higher-risk categories (3) Other assets	- 1 - 7,144 5,703 469 5 2,257 80 89 11,197	- 2 37 698 2,712 3,114 54 608 4 132	- 1 - 7,144 5,703 469 5 2,257 80 89 11,197	- - - - - - - - - - - - - - - - - - -	- - 4 4 7,247 4,296 207 5 1,951 99 230 13,242	- 20.00% 20.00% 98.88% 70.90% 41.03% 100.00% 76.19% 129.28% 150.00% 118.26%	
14	Total	26,945	7,361	26,945	978	27,285	97.71%	

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

MIT	TIGATION (CRM) EFFECTS (1) (2)			Q2 :	2022		
(\$ r	millions except as noted)	Exposures befo	re CCF and CRM	Exposures pos	t CCF and CRM	RWA and R	WA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Asset classes	а	b	С	d	е	f
1 2 3 4 5 6 7 8 9 10 11 12 13	Sovereigns and their central banks Non-central government public sector entities Multilateral development banks Banks Securities firms Corporates Regulatory retail portfolios Secured by residential property Secured by commercial real estate Equity Defaulted exposures Higher-risk categories (3) Other assets	- 1 - 16 6,804 5,747 508 5 2,093 76 99 9,722		- 1 - 16 6,804 5,747 507 6 2,094 74 99 9,722	- - - - - - - - - - - - - - - - - - -	- - 4 5 6,902 4,363 224 6 1,867 93 225 12,131	20.00% 20.00% 20.00% 98.73% 71.17% 41.25% 100.00% 78.91% 128.04% 150.00% 124.78%
14	Total	25,072	8,264	25,071	957	25,820	99.20%

CR	4 - STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AN	D CREDIT RISK					
МΙТ	IGATION (CRM) EFFECTS (1) (2)			Q1 :	2022		
(\$ m	illions except as noted)	Exposures befo	re CCF and CRM	Exposures pos	t CCF and CRM	RWA and R	WA density
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Asset classes	а	b	С	d	е	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	1	5	1	-	-	20.00%
3	Multilateral development banks Banks	-	-	-	- 10	-	20.00%
45	Securities firms		34 654		19 10	4	20.00%
6	Corporates	7,541	3.728	7,542	504	7.928	98.55%
7	Regulatory retail portfolios	5,382	3,753	5,383	339	4,056	70.92%
8	Secured by residential property	553	92	552	36	244	41.42%
9	Secured by commercial real estate	9	2	9	-	9	100.00%
10	Equity	1,963	498	1,963	249	1,711	77.34%
11	Defaulted exposures	97	16	95		123	129.01%
12	Higher-risk categories (3)	78	115	79	54	199	150.00%
13	Other assets	10,406	-	10,406	-	12,285	118.06%
14	Total	26,031	8,897	26,031	1,211	26,561	97.51%

(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)

(\$ n	nillions)	Q1 2023 Total credit													
		Risk Weight													
		0%	10%	20%	35%	50%	75%	100%	150%	Others	and post-CRM)				
	Asset classes	а	b	С	d	е	f	g	h	i	j				
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-				
2	Non-central government public sector entities	-	-	2	-	-	-	-	-	-	2				
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-				
4	Banks	-	-	6	-	-	-	-	-	-	6				
5	Securities firms	-	-	35	-	-	-	-	-	-	35				
6	Corporates	1	-	-	-	117	-	1,389	-	-	1,507				
7	Regulatory retail portfolios	454	-	-	-	-	4,947	484	-	-	5,885				
8	Secured by residential property	-	-	-	399	-	58	-	-	-	457				
9	Secured by commercial real estate	-	-	-	-	-	-	4	-	-	4				
10	Equity	481	-	331	-	-	-	2,033	-	-	2,845				
11	Defaulted exposures	-	-	-	-	-	-	21	20	-	41				
12	Higher-risk categories (4)	-	-	-	-	-	-	-	56	-	56				
13	Other assets	1,401	-	2,034	-	-	-	8,122	-	441	11,998				
14	Total	2,337	-	2,408	399	117	5,005	12,053	76	441	22,836				

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

	Smillions)       Q4 2022         Smillions)       Total credit exposures amount (post-CCF)         Asset classes       a       b       c       d       e       f       g       h       i       j													
(\$ n	nillions)					Q4	2022							
		Risk Weight												
		0%	10%	20%	35%		75%	100%	150%	Others				
	Asset classes	а	b	с	d	е	f	g	h	i	j			
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-			
2	Non-central government public sector entities	-	-	2	-	-	-	-	-	-	2			
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-			
4	Banks	-	-	13	-	-	-	-	-	-	13			
5	Securities firms	-	-	43	-	-	-	-	-	-	43			
6	Corporates	1	-	-	-	5	-	1,397	-	-	1,403			
7	Regulatory retail portfolios	433	-	-	-	-	5,296	477	-	-	6,206			
8	Secured by residential property	-	-	-	427	-	68	-	-	-	495			
9	Secured by commercial real estate	-	-	-	-	-	-	5	-	-	5			
10	Equity	492	-	340	-	-	-	1,907	-	-	2,739			
11	Defaulted exposures	1	-	-	-	-	-	29	27	-	57			
12	Higher-risk categories (4)	-	-	-	-	-	-	-	110	-	110			
13	Other assets	1,462	-	2,253	-	-	-	7,401	-	434	11,550			
14	Total	2,389	-	2,651	427	5	5,364	11,216	137	434	22,623			

(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, Fitch 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)					Q	3 2022				
					Risk Weight					Total credit exposures amount (post-CCF
	0%	10%	20%	35%	50%	75%	100%	150%	Others	and post-CRM)
Asset classes	а	b	с	d	е	f	g	h	i	j
1 Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
2 Non-central government public sector entities	-	-	1	-	-	-	-	-	-	1
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	19	-	-	-	-	-	-	19
5 Securities firms	-	-	18	-	-	-	-	-	-	18
6 Corporates	2	-	31	-	112	-	7,185	-	-	7,330
7 Regulatory retail portfolios	448	-	-	-	-	5,258	352	-	-	6,058
8 Secured by residential property	-	-	-	427	-	75	-	-	-	502
9 Secured by commercial real estate	-	-	-	-	-	-	5	-	-	5
10 Equity	463	-	322	-	-	-	1,776	-	-	2,561
11 Defaulted exposures	1	-	-	-	-	-	30	49	-	80
12 Higher-risk categories (4)	-	-		-	-	-		152		152
13 Other assets	1,484	-	1,671	-	-	-	7,619	-	423	
14 Total	2,398	-	2,062	427	112	5,333	16,967	201	423	27,923

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

(\$ millions)	Q2 2022												
					Risk Weight					Total credit exposures amount (post-CCF			
	0%	10%	20%	35%	50%	75%	100%	150%	Others	and post-CRM)			
Asset classes	а	b	с	d	е	f	g	h	i	j			
1 Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-			
2 Non-central government public sector entities	-	-	1	-	-	-	-	-	-	1			
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-			
4 Banks	-	-	20	-	-	-	-	-	-	20			
5 Securities firms	-	-	26	-	-	-		-	-	26			
6 Corporates	4	-	36	-	112		6,839	-	-	6,991			
7 Regulatory retail portfolios	472	-	-	-	-	5,181	476	-	-	6,129			
8 Secured by residential property	-	-	-	458	-	85	-	-	-	543			
9 Secured by commercial real estate	-	-		-	-	-	6	-	-	6			
10 Equity	464	-	176	-	-	-	1,726	-	-	2,366			
11 Defaulted exposures	-	-	-	-	-	-	30	44	-	74			
12 Higher-risk categories (4)		-	-	-	-	-		150	-	150			
13 Other assets	1,421	-	1,129	-	-	-	6,760	-	412				
14 Total	2,361	-	1,388	458	112	5,266	15,837	194	412	26,028			

#### CR5 - STANDARDIZED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3) (\$ millions) Q1 2022 Total credit exposures amount **Risk Weight** (post-CCF 50% 0% 10% 20% 35% 75% 100% 150% Others and post-CRM) Asset classes b С d а f h е g Sovereigns and their central banks Non-central government public sector entities 1 2 3 Multilateral development banks 4 Banks 20 10 20 10 5 Securities firms 6 Corporates 11 61 113 7,861 8,046 Regulatory retail portfolios 5,722 462 4,808 7 452 Secured by residential property 494 94 588 8 Secured by commercial real estate 9 q 9 459 174 1,579 2,212 10 Equity Defaulted exposures 58 11 37 95 Higher-risk categories (4) 133 133 12 13 Other assets 1,407 1,703 6,892 404 10,406 14 Total 2,339 1,969 494 113 4,902 16,830 191 404 27,242

(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.

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

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

R6 - IRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)							Q1 2023										
(\$ millions except as noted)			Moody's Investors	Standard &		Original on- balance sheet gross	Off-balance sheet exposures	Average	EAD post- CRM and	Average	Number of	Average	Average maturity		RWA		
				Poor's implied		exposure	pre-CCF	CCF (4)	post-CCF	PD (5)	obligors (6)	LGD (7)	(years)	RWA	density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	с	d	е	Ť	g	h		J	k	
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	23,003	-	-	40,385	0.00 %	114,020	29.05 %		245	0.61 %	-	
Very low to Low		0.15 to <0.25			23	5,886	-	-	551	0.22 %	24,027	30.41 %		75	13.69 %	-	
Low Low		0.25 to <0.50 0.50 to <0.75			4	8,034		-	- 558	0.69 %	- 29,251	45.93 %		97	17.41 %	- 1	
Medium		0.75 to <2.50			5	2,609			39	0.03 %	11,022	35.51 %		16	41.64 %		
Medium to High		2.50 to <10.00			6	1.591	-	-	-	- 0.00	6.414			-			
High		10.00 to <100.00			7	317	-	-	-	-	1,462	-		-	-	-	
Default		100.00 (Default)			8	93	-	-	-	100.00 %	531	12.71 %		-	-	-	
Sub-total					9	41,533	-	-	41,533	0.01 %	186,727	29.30 %		433	1.05 %	1	8
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	73,778	36,796	40.81 %	88,795	0.08 %	433,291	15.87 %		2,916	3.28 %	11	
Very low to Low Low		0.15 to <0.25 0.25 to <0.50			11 12	10,491	1,648	22.52 %	10,862	0.22 %	53,065	20.73 %		1,024	9.43 %	5	
Low		0.25 to <0.50			12	26,821	26	- 74.66 %	26,841	0.69 %	- 57,037	15.65 %		4,329	- 16.13 %	29	
Medium		0.75 to <2.50			14	2,663	774	17.84 %	2,801	0.03 %	18,753	21.31 %		756	27.00 %	6	
Medium to High		2.50 to <10.00			15	4,292	137	33.17 %	4,338	4.53 %	13,484	16.91 %		2,335	53.84 %	33	
High		10.00 to <100.00			16	699	25	24.01 %	705	30.44 %	2,997	14.11 %		563	79.93 %	30	
Default		100.00 (Default)			17	159	17	18.34 %	162	100.00 %	918	13.03 %		247	152.10 %	6	
Sub-total					18	118,903	39,423	39.57 %	134,504	0.65 %	579,545	16.35 %		12,170	9.05 %	120	95
Non-Canadian residential												10.07.04			1 00 0/		
Exceptionally low to Very low		0.00 to <0.15 0.15 to <0.25			19	1,521 6,879	6,093 170	58.53 % 100.00 %	5,087 7,049	0.03 % 0.21 %	43,590 12,167	43.27 % 18.67 %		235 580	4.62 % 8.23 %	1 3	
Very low to Low Low		0.15 to <0.25			20 21	851	420	48.87 %	1,056	0.21 %	9,110	44.09 %		334	0.23 % 31.68 %	2	
Low		0.50 to <0.75			22	186			186	0.68 %	3,671	56.76 %		107	57.76 %	1	
Medium		0.75 to <2.50			23	1,325	36	100.55 %	1,361	0.97 %	2,694	28.05 %		507	37.25 %	4	
Medium to High		2.50 to <10.00			24	603	17	55.38 %	612	3.69 %	3,436	34.28 %		634	103.52 %	8	
High		10.00 to <100.00			25	98	136	62.95 %	184	16.87 %	1,673	29.46 %		282	153.15 %	9	
Default		100.00 (Default)			26	198	-	63.16 %	198	100.00 %	2,127	35.64 %		458	231.60 %	56	
Sub-total					27	11,661	6,872	59.27 %	15,733	1.82 %	78,468	30.54 %		3,137	19.95 %	84	114
Qualifying revolving retail		0.00 to <0.15			20	440	20.020	FC 04 0/	00.470	0.04.0/	2 000 722	70 50 0/		E 4 7	2 22 0/	7	
Exceptionally low to Very low Very low to Low		0.00 to <0.15 0.15 to <0.25			28 29	440 99	39,929 2,559	56.94 % 76.37 %	23,173 2,053	0.04 % 0.17 %	3,008,732 290,609	73.53 % 90.17 %		517 183	2.23 % 8.92 %	7	
Low		0.25 to <0.50			30	2,776	15,623	41.90 %	9,322	0.17 %	978.551	63.88 %		897	9.62 %	17	
Low		0.50 to <0.75			31	_,9	156	88.33 %	147	0.56 %	33,876	91.82 %		35	23.60 %	1	
Medium		0.75 to <2.50			32	4,074	4,760	54.18 %	6,653	1.25 %	641,353	72.83 %		2,339	35.16 %	62	
Medium to High		2.50 to <10.00			33	1,466	1,308	86.35 %	2,596	4.66 %	442,377	82.24 %		2,538	97.76 %	98	
High Default		10.00 to <100.00 100.00 (Default)			34 35	859 77	311 33	64.52 % 39.41 %	1,060 90	21.50 % 100.00 %	144,133 6,252	71.28 % 54.35 %		1,831 293	172.75 % 324.09 %	164 38	
Sub-total		TOU.UU (Delault)			35	9,800	64,679	54.57 %	45,094	1.25 %	5,545,883	72.66 %		8,633	19.14 %	390	407
Retail small-and-medium-sized entities					50	9,000	04,079	J4.J1 /0	43,034	1.25 /0	3,343,003	72.00 %		0,055	15.14 /0	390	407
Exceptionally low to Very low	3	0.00 to <0.15			37	398	2,246	78.65 %	2,450	0.06 %	50,943	44.65 %		220	8.97 %	1	
Very low to Low		0.00 to <0.15			38	- 330	2,240		2,430	0.00 %	- 50,543	05 %		-	0.57 /0	-	
Low		0.25 to <0.50			39	1,535	2,915	77.15 %	3,735	0.39 %	69,059	44.84 %		1,019	27.29 %	6	
Low		0.50 to <0.75			40	2,066	1,003	61.61 %	2,629	0.65 %	52,560	47.10 %		1,067	40.57 %	8	
Medium		0.75 to <2.50			41	3,457	578	58.47 %	3,707	1.89 %	27,100	46.00 %		2,281	61.54 %	32	
Medium to High		2.50 to <10.00 10.00 to <100.00			42	2,948	124	66.93 %	2,974	4.31 %	22,698	51.98 % 52.27 %		2,372 869	79.73 % 110.42 %	67 91	
High Default		100.00 (Default)			43 44	763 234	58 21	67.91 % 85.95 %	787 230	21.59 % 100.00 %	7,687 5,134	52.27 %		1,069	465.34 %	63	
Sub-total		100.00 (Deladit)			45	11,401	6,945	73.60 %	16,512	3.82 %	235,181	47.22 %		8,897	53.88 %	268	226
Other retail	1		1	1	1 10	1,50	0,040		10,012	0.02 /0	200,101		I	5,007	00.00 /0	200	
Exceptionally low to Very low		0.00 to <0.15			46	16,913	3,356	45.12 %	18,873	0.08 %	341,549	22.65 %		1,084	5.74 %	4	
Very low to Low		0.15 to <0.25			47	4,417	2,376	65.36 %	5,752	0.20 %	206,470	73.03 %		1,769	30.76 %	8	
Low		0.25 to <0.50			48	4,597	2,581	27.83 %	5,315	0.28 %	733,041	41.92 %		1,204	22.65 %	6	
Low		0.50 to <0.75			49	12,278	-	100.00 %	12,140	0.68 %	163,766	26.84 %		2,910	23.97 %	22	
Medium		0.75 to <2.50			50	4,172	428	36.94 %	4,263	1.28 %	238,897	48.31 %		2,324	54.51 %	25	
Medium to High High		2.50 to <10.00 10.00 to <100.00			51 52	3,184 789	244 331	30.68 % 31.68 %	3,242 890	4.17 % 24.84 %	326,273 258,227	42.45 % 49.14 %		2,128 961	65.64 % 107.92 %	59 108	
Default		10.00 to <100.00 100.00 (Default)			52	176	331	31.68 %	175	24.84 %	258,227 49.746	49.14 %		445	253.65 %	74	
Sub-total					54	46,526	9,319	44.26 %	50,650	1.40 %	2,317,969	35.37 %		12,825	25.32 %	306	292
Total (all retail portfolios)					55	239,824	127,238	50.46 %	304,026	1.40 %	8,943,773	32.05 %		46,095	15.16 %	1,169	1,142
(1) Credit Risk excludes Counterparty Cre	dit Diek Seeurit	ization Equity Invo	I stmont in Euroda S	I attlamont Dick and							0,0-10,770	02.00 /0	1		10.10 /0	1,100	1,142

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

(2) Columns "a", "b" and "f" are grouped by the obligor's PD while remaining columns 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.

January 31, 2023 Supplementary Regulatory Capital Disclosure

CR6 - IRB - CREDIT RISK EXPOSUR	E BY PORTFOLIC	AND PD RANG	E - WHOLESAL	E (1) (2) (3)							Q1 2023						
(\$ millions except as noted)			Moody's Investors Service implied	Standard & Poor's	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) <i>(8</i> )	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent		a	b	c	d	e	f	(/)	h	i	j	k	I
Corporate																	
Investment grade	-1,  -2,  -3,  -4,  -5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	62,801	112,394	48.98 %	129,238	0.08 %	6,850	33.58 %	2.08	23,259	18.00 %	33	
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	46,895	55,366	43.70 %	68,469	0.19 %	6,879	33.94 %	2.09	20,993	30.66 %	44	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	51,007	42,762	44.37 %	67,253	0.32 %	10,020	34.16 %	2.07	27,119	40.32 %	74	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	43,041	33,782	49.18 %	57,023	0.55 %	7,808	32.97 %	2.16	29,067	50.97 %	103	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	44,982	27,038	49.92 %	55,830	1.19 %	9,720	32.81 %	2.35	38,656	69.24 %	211	
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	10,952	6,641	49.91 %	13,596	3.75 %	3,597	33.58 %	2.24	13,896	102.20 %	171	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,157	754	51.59 %	2,495	15.53 %	880	35.50 %	1.77	3,938	157.86 %	135	
Default	Default	100.00 (Default)	С	C to D	63	1,328	385	50.50 %	1,487	100.00 %	408	39.70 %	3.27	2,873	193.17 %	587	
Sub-total					64	263,163	279,122	47.37 %	395,391	0.96 %	46,162	33.58 %		159,801	40.42 %	1,358	1,814
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	249,124	8,691	61.52 %	254,518	0.01 %	1,751	3.57 %	2.78	4,242	1.67 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,444	476	73.97 %	2,777	0.19 %	115	20.73 %	1.84	193	6.96 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	214	164	40.13 %	265	0.32 %	90	22.32 %	1.83	66	25.07 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	209	109	34.97 %	244	0.55 %	71	24.75 %	1.43	88	36.07 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	64	20	38.68 %	64	1.22 %	51	26.68 %	1.43	35	54.53 %	-	
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	186	43	37.33 %	199	2.86 %	84	32.54 %	1.43	124	62.39 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	С	C to D	72	3	-	-	3	100.00 %	1	49.11 %	1.00	20	650.75 %	-	
Sub-total					73	252,244	9,503	61.31 %	258,070	0.02 %	2,163	3.82 %		4,768	1.85 %	4	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	9,550	5,015	69.83 %	13,742	0.07 %	217	15.35 %	0.81	814	5.92 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,085	4,724	61.71 %	3,836	0.19 %	98	14.46 %	0.89	625	16.29 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	661	1,918	63.46 %	1,669	0.32 %	72	11.97 %	0.87	218	13.06 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	616	683	62.12 %	1,009	0.54 %	39	12.50 %	0.81	156	15.47 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,636	52	50.35 %	1,391	1.47 %	38	16.20 %	0.49	468	33.67 %	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	136	4	86.65 %	126	7.95 %	15	9.36 %	0.99	170	134.68 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	С	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	13,684	12,396	65.25 %	21,773	0.27 %	479	14.82 %		2,451	11.25 %	12	5
Total (all wholesale portfolios)					83	529,091	301,021	48.55 %	675,234	0.58 %	48,804	21.60 %		167,020	24.74 %	1,374	1,827

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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 EXPOSU	IRE BY PORT	FOLIO AND PD	RANGE - RET	AIL (1) (2) (3)							Q4 2022						
(\$ millions except as noted)			Moody's			Original on- balance sheet	Off-balance sheet		EAD post-				Average				
			Investors Service implied	Standard & Poor's implied	LINE	gross exposure	exposures pre-CCF	Average CCF (4)	CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	maturity (years)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	С	d	е	f	g	h	i	j	k	1
Canadian insured residential																	
Exceptionally low to Very low	(	0.00 to <0.15			1	30,448	-	-	40,939	0.01 %	128,045	30.38 %		344	0.84 %	1	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-			-	-	
Low		0.25 to <0.50			3		-	-	-	-	-	-		- 118	-	-	
Low Medium		0.50 to <0.75 0.75 to <2.50			45	7,405 2,060	-	-	687 1	0.61 % 1.32 %	13,954 5,352	40.04 % 40.06 %		118	17.17 % 63.72 %	1	
Medium to High		2.50 to <10.00			6	1,506	_	_	-	1.52 /0	4,525	- 40.00		_	- 00.72	-	
High		10.00 to <100.00			7	123	-	-	-	-	575	-		-	-	-	
Default	•	100.00 (Default)			8	85	-	-	-	100.00 %	426	30.63 %		-	92.54 %	-	
Sub-total					9	41,627	-	-	41,627	0.02 %	152,877	30.54 %		463	1.11 %	2	8
Canadian uninsured residential								10.00.0/									
Exceptionally low to Very low		0.00 to <0.15 0.15 to <0.25			10 11	73,050 10,912	34,910 2,598	40.86 % 23.74 %	87,316 11,529	0.09 % 0.22 %	448,289 61,430	17.54 % 19.09 %		3,455 1,002	3.96 % 8.69 %	13 5	
Very low to Low Low		0.25 to <0.25			12	68	2,596	23.74 %	68	0.22 %	01,430	19.09 %		1,002	11.24 %		
Low		0.50 to <0.75			13	15,836	40	82.49 %	15,870	0.61 %	40,809	18.80 %		2,783	17.54 %	18	
Medium		0.75 to <2.50			14	10,899	721	20.67 %	11,048	1.13 %	42,816	18.60 %		2,923	26.46 %	23	
Medium to High		2.50 to <10.00			15	5,383	181	26.80 %	5,432	6.54 %	16,692	16.28 %		3,473	63.94 %	57	
High Default		10.00 to <100.00 100.00 (Default)			16 17	328 136	28 16	20.75 % 18.95 %	334 139	41.87 % 100.00 %	2,046 967	14.85 % 12.89 %		272 208	81.43 % 149.56 %	20 7	
Sub-total		100.00 (Delault)			18	116,612	38,494	39.28 %	131,736	0.73 %	613,049	17.84 %		14,124	149.50 %	143	87
Non-Canadian residential					10	110,012	00,404	00.20 /0	101,700	0.10 /0	010,040	17.04 70		14,124	10.12 /0	140	
Exceptionally low to Very low		0.00 to <0.15			19	1,502	6,305	58.06 %	5,163	0.04 %	42,707	43.18 %		290	5.62 %	1	
Very low to Low		0.15 to <0.25			20	6,925	191	100.11 %	7,116	0.21 %	12,277	17.87 %		561	7.88 %	3	
Low		0.25 to <0.50			21	598	217	52.62 %	713	0.37 %	6,006	44.64 %		214	30.02 %	1	
Low		0.50 to <0.75			22	196	-		196	0.68 %	3,778	56.68 %		113	57.68 %	1	
Medium Medium to High		0.75 to <2.50 2.50 to <10.00			23 24	1,604 491	62 2	75.30 %	1,651 494	1.03 % 3.68 %	6,796 2,482	30.97 % 28.37 %		711 429	43.05 % 86.86 %	6	
High		2.50 to < 10.00			24	121	2 143	111.95 % 61.95 %	494 209	3.66 % 23.69 %	2,402	28.20 %		429 337	161.09 %	0 14	
Default		100.00 (Default)			26	213	-	62.69	213	100.00 %	2,362	35.07 %		490	230.46 %	60	
Sub-total					27	11,650	6,920	59.30 %	15,755	2.02 %	78,242	29.93 %		3,145	19.96 %	92	119
Qualifying revolving retail			•		•	·											
Exceptionally low to Very low		0.00 to <0.15			28	418	39,020	56.47 %	22,452	0.04 %	2,987,398	73.67 %		502	2.24 %	7	
Very low to Low		0.15 to <0.25			29	86	2,459	75.19 %	1,935	0.17 %	292,699	90.34 %		172	8.90 %	.3	
Low		0.25 to <0.50			30	2,785	15,406	41.47 %	9,174 143	0.28 %	964,035	63.57 %		876	9.55 %	17 1	
Low Medium		0.50 to <0.75 0.75 to <2.50			31 32	8 3.915	154 4,627	87.33 % 52.50 %	6,344	0.56 % 1.24 %	31,285 615,266	91.93 % 72.10 %		34 2,207	23.71 % 34.78 %	58	
Medium to High		2.50 to <10.00			33	1,277	1,183	84.55 %	2,277	4.67 %	378,974	82.12 %		2,228	97.85 %	86	
High		10.00 to <100.00			34	761	306	62.03 %	951	21.11 %	130,374	70.13 %		1,617	170.10 %	142	
Default	-	100.00 (Default)			35	63	30	39.23 %	75	100.00 %	5,206	53.47 %		216	289.28 %	35	
Sub-total					36	9,313	63,185	53.87 %	43,351	1.15 %	5,405,237	72.44 %		7,852	18.12 %	349	371
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	412	2,233	78.39 %	2,466	0.06 %	50,808	60.25 %		294	11.91 %	1	
Very low to Low Low		0.15 to <0.25 0.25 to <0.50			38 39	1.568	2,793	- 77.26 %	- 3,674	0.39 %	- 62,845	- 65.17 %		1.534	- 41.77 %	- 9	
Low		0.50 to <0.75			40	2,082	1,042	62.85 %	2,678	0.65 %	54,688	60.38 %		1,534	52.70 %	10	
Medium		0.75 to <2.50			41	3,506	546	59.23 %	3,738	1.89 %	26,625	57.63 %		2.890	77.30 %	41	
Medium to High		2.50 to <10.00			42	3,264	144	68.59 %	3,295	4.24 %	24,659	56.17 %		2,834	86.01 %	81	
High		10.00 to <100.00			43	755	56	67.03 %	776	19.42 %	7,163	55.69 %		909	117.10 %	87	
Default		100.00 (Default)			44	204	19	84.67 %	204	100.00 %	5,218	57.00 %		980	480.86 %	59 288	
Sub-total					45	11,791	6,833	73.75 %	16,831	3.55 %	232,006	59.71 %		10,853	64.48 %	288	235
Other retail Exceptionally low to Very low		0.00 to <0.15			46	19,855	4,310	48.29 %	22,191	0.09 %	347,384	26.17 %		1,454	6.55 %	6	
Very low to Low		0.15 to <0.25			40	4,125	1,178	46.29 % 76.18 %	5,022	0.09 %	207,928	74.94 %		1,454	31.11 %	7	
Low		0.25 to <0.50			48	5,094	2,494	28.24 %	5,798	0.28 %	726,703	42.16 %		1,324	22.83 %	7	
Low		0.50 to <0.75			49	8,291	-	89.97 %	8,112	0.64 %	162,498	35.07 %		2,480	30.58 %	18	
Medium		0.75 to <2.50			50	6,544	650	44.65 %	6,787	1.27 %	246,188	42.64 %		3,515	51.79 %	39	
Medium to High		2.50 to <10.00			51	3,440	211	31.75 %	3,480	4.76 %	326,076	43.12 %		2,328	66.90 %	68	
High Default		10.00 to <100.00 100.00 (Default)			52 53	759 143	307 2	31.44 % 28.00 %	854 142	25.04 % 100.00 %	249,838 51,381	51.12 % 48.19 %		936 462	109.65 % 325.33 %	105 53	
Sub-total					54	48.251	9.152	45.21 %	52.386	1.35 %	2.317.996	37.72 %		14.061	26.84 %	303	
Total (all retail portfolios)	+ +				55	239.244	124.584	50.12 %	301.686	1.02 %	8.799.407	33.86 %		50.498	16.74 %	1,177	
	lit Diele Oerenitie		terrent in Evends Or	History and Disks and a	1 33	233,244	124,304	JU. 12 70	301,000	1.02 70	0,799,407	33.00 %		30,430	10.74 70	1,177	1,030

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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 EXPOSUR	E BY PORTFOLIC	AND PD RANG	E - WHOLESAL	E (1) (2) (3)							Q4 2022						
(\$ millions except as noted)			Moody's Investors Service implied	Standard & Poor's	LINE	Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF <i>(4)</i>	EAD post-CRM and post- CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) <i>(8)</i>	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	с	d	е	f	g	h	i	j	k	I
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	73,099	115,806	48.61 %	140,071	0.08 %	6,769	32.61 %	2.06	25,631	18.30 %	39	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	48,172	55,732	44.32 %	70,749	0.19 %	6,805	34.64 %	2.20	22,862	32.31 %	47	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	54,157	47,828	45.59 %	73,092	0.32 %	10,095	34.43 %	2.23	30,620	41.89 %	81	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	44,311	35,378	49.61 %	59,454	0.55 %	8,013	32.81 %	2.28	30,649	51.55 %	108	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	48,784	29,404	49.72 %	60,926	1.20 %	9,790	33.69 %	2.50	44,407	72.89 %	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	10,994	7,315	51.99 %	14,117	3.86 %	3,445	33.67 %	2.30	14,476	102.54 %	184	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,307	866	49.68 %	2,668	16.27 %	921	34.56 %	1.88	4,302	161.24 %	154	
Default	Default	100.00 (Default)	С	C to D	63	1,245	329	56.11 %	1,382	100.00 %	443	39.87 %	3.13	2,680	193.92 %	567	
Sub-total					64	283,069	292,658	47.63 %	422,459	0.92 %	46,281	33.52 %		175,627	41.57 %	1,417	1,860
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	225,339	7,644	61.36 %	230,075	0.01 %	1,761	3.70 %	2.87	4,396	1.91 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,716	459	76.88 %	3,050	0.19 %	113	23.09 %	2.64	198	6.50 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	216	175	38.73 %	270	0.32 %	91	24.11 %	1.95	76	28.00 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	177	102	35.89 %	210	0.57 %	62	30.47 %	1.77	97	46.11 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	61	22	33.29 %	60	1.28 %	54	29.53 %	1.25	33	56.21 %	-	
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	244	57	34.16 %	262	2.84 %	80	34.89 %	1.36	163	62.07 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	С	C to D	72	3	-	-	3	100.00 %	1	49.11 %	1.00	21	650.75 %	-	
Sub-total					73	228,756	8,459	61.17 %	233,930	0.02 %	2,162	4.04 %		4,984	2.13 %	5	10
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	6,121	5,660	68.70 %	10,776	0.08 %	216	16.13 %	1.08	735	6.82 %	1	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	1,434	4,418	64.51 %	4,124	0.19 %	98	13.92 %	0.92	708	17.17 %	2	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	3,463	1,851	64.34 %	4,464	0.32 %	76	10.26 %	0.78	764	17.12 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	655	707	63.17 %	1,076	0.54 %	38	11.87 %	0.71	154	14.29 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,402	54	49.83 %	1,050	1.50 %	39	14.99 %	0.50	92	8.80 %	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-	79	156	6	90.42 %	148	7.72 %	20	20.50 %	0.54	175	118.47 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	С	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	13,231	12,696	66.23 %	21,638	0.29 %	487	14.26 %		2,628	12.15 %	9	8
Total (all wholesale portfolios)					83	525,056	313,813	48.75 %	678,027	0.59 %	48,930	22.74 %		183,239	27.02 %	1,431	1,878

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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)	Orig

CR6 - IRB - CREDIT RISK EXPOS	SURE BY PORTFOLIO AN	D PD RANGE - RE	TAIL (1) (2) (3)							Q3 2022						
(\$ millions except as noted)					Original on-	Off-balance										
		Moody's Investors	Standard &		balance sheet	sheet	Average	EAD post- CRM and	Average	Number of	Average	Average maturity		RWA		
			d Poor's implied	LINE	gross exposure	exposures pre-CCF	Average CCF (4)	post-CCF	Average PD (5)	obligors (6)	Average LGD (7)	(years)	RWA	density	EL	Provisions
Risk Profile	BMO Rating PD Scale (%		equivalent	#	a	b	C	d	e	f	g	h	i	i i	k	
Canadian insured residential																
Exceptionally low to Very low	0.00 to <0.15	5			30,339		- 1	40,674	0.01 %	128,913	30.79 %		346	0.85 %	1	
Very low to Low	0.15 to <0.25		A	2	00,000	, _ <sup>1</sup>			-	-			-	-	-	
Low	0.25 to <0.50	D		3		, _!	-	-		-			-	-	1 -	
Low	0.50 to <0.75			4	6,844	- !	-	271	0.61 %	14,031	41.25 %		96	35.59 %	1	
Medium Medium to High	0.75 to <2.50 2.50 to <10.0			5	2,058 1,498	- !	. ]	2	1.32 %	5,382 4,510	41.63 %		1	66.21 %	1 [	
High	10.00 to <100			7	123	, _ <sup>1</sup>	_	-		4,510	-		-	_	1 -	
Default	100.00 (Defa			8	85	<u></u> ا		-	-	448	-		-			
Sub-total				9	40,947		-	40,947	0.01 %	153,831	30.86 %		443	1.08 %	2	5
Canadian uninsured residential					<u> </u>											
Exceptionally low to Very low	0.00 to <0.15			10	76,190	35,155	43.48 %	91,476	0.09 %	469,927	17.39 %		3,572	3.90 %	14	
Very low to Low Low	0.15 to <0.25 0.25 to <0.50			11 12	9,328	1,761	28.05 %	9,823	0.22 %	50,546	20.12 %		901	9.16 %	4	
Low	0.23 to <0.30 0.50 to <0.75			13	15.096	35	80.57 %	15.126	0.61 %	39.157	18.77 %		2,674	17.68 %	17	
Medium	0.75 to <2.50	b		14	8,075	642	23.89 %	8,228	1.17 %	31,100	19.00 %		2,277	27.67 %	18	
Medium to High	2.50 to <10.0			15	4,679	124	34.50 %	4,721	6.64 %	13,212	15.85 %		2,968	62.86 %	49	
High	10.00 to <100			16	289	20	21.76 %	293		1,709	14.35 %		231	78.66 %	17	
Default Sub total	100.00 (Defa	ult)	4	17 18	121 113,778	16 37,753	18.94 % 42.41 %	124 129,791	100.00 % 0.66 %	931 606,582	12.45 % 17.79 %		168 12,791	<u>135.42 %</u> 9.85 %		
Sub-total Non-Canadian residential				10	113,770	37,733	42.41 70	129,191	0.00 70	000,002	17.79 70		12,791	9.00 70	120	- 00
Exceptionally low to Very low	0.00 to <0.15			19	1,402	5,841	58.92 %	4,843	0.04 %	42,603	43.28 %		273	5.64 %	1	1
Very low to Low	0.00 to <0.13			20	6.261	108	100.00 %	6,370	0.04 %	12,245	21.44 %		273 504	7.92 %		
Low	0.25 to <0.50	b		21	529	199	49.91 %	628	0.37 %	5,879	45.00 %		190	30.26 %	1	
Low	0.50 to <0.75			22	1,164	23	100.00 %	1,187	0.72 %	5,826	30.00 %		371	31.25 %		
Medium Medium te Llink	0.75 to <2.50			23	337	28	45.56 %	349	1.24 %	4,486	46.81 %		267	76.39 %		
Medium to High High	2.50 to <10.0 10.00 to <100			24 25	388 122	1 96	88.62 % 62.07 %	389 182	3.69 % 23.88 %	2,516 1,565	30.96 % 29.05 %		356 303	91.45 % 166.19 %		
Default	100.00 (Defa			26	214		-	214	100.00 %	4,729	38.23 %		569	264.97 %	60	
Sub-total			·	27	10,417	6,296	59.48 %	14,162	2.12 %	79,849	31.91 %		2,833	19.99 %		
Qualifying revolving retail																
Exceptionally low to Very low	0.00 to <0.15			28	1,232	40,714	57.57 %	24,670	0.04 %	3,240,763	77.87 %		613	2.48 %	8	
Very low to Low	0.15 to <0.25			29	563 2.419	2,438	71.59 %	2,309	0.23 %	312,610	83.23 %		241	10.45 %		
Low	0.25 to <0.50 0.50 to <0.75			30 31	2,419 464	12,618 1,036	37.15 % 83.52 %	7,107 1,329		643,747 203,085	61.82 % 87.66 %		672 354	9.46 % 26.66 %		
Medium	0.50 t0 <0.75 0.75 to <2.50			32	3,297	3,510	44.69 %	4,866	1.23 %	404,403	74.56 %		1,761	36.20 %	46	
Medium to High	2.50 to <10.0			33	2,075	1,314	79.35 %	3,118	4.47 %	426,359	83.99 %		3,009	96.51 %	116	
High	10.00 to <10	0.00		34	484	224	62.83 %	625	24.22 %	85,466	73.61 %		1,180	188.80 %	114	
Default	100.00 (Defa	ult)	4	35	56	25	40.70 %	66		4,448	58.45 %		203	305.50 %	32	
Sub-total			'	36	10,590	61,879	54.14 %	44,090	1.05 %	5,320,881	75.84 %		8,033	18.22 %	341	430
Retail small-and-medium-sized entitie	es 0.00 to <0.15			27	445	2,356	73.36 %	2,511	0.06 %	55,738	59.92 %		291	11 60 %	1	
Exceptionally low to Very low Very low to Low	0.00 to <0.15 0.15 to <0.25			37 38	445	2,356	73.36 % 68.00 %	2,511 686		42,066	59.92 % 87.75 %		291 246	11.60 % 35.82 %	/ · · ·	
Low	0.15 to <0.23			39	1,500	2,480	75.86 %	3,324	0.13 %	38,001	63.75 %		1,356	40.80 %		
Low	0.50 to <0.75			40	1,918	235	71.02 %	2,016	0.68 %	14,364	53.94 %		979	48.54 %	7	
Medium	0.75 to <2.50			41	3,063	743	53.28 %	3,366	1.81 %	47,080	58.09 %		2,563	76.15 %		
Medium to High	2.50 to <10.0			42	3,286	291	46.35 %	3,338	4.37 %	24,761	58.78 %		3,027	90.69 %	90	
High Default	10.00 to <100 100.00 (Defa			43 44	714 188	46 26	77.74 % 85.81 %	726 200		5,438 5,116	54.91 % 58.93 %		835 1,009	115.08 % 504.32 %	78 58	
Sub-total	100.00 [2010			44	11,272	6,953	70.37 %	16,167	3.56 %	232,564	60.29 %		10,306	63.75 %		
Other retail					···,=·=				0.00 ,.	202,00	00.20 ,0		10,000			
Exceptionally low to Very low	0.00 to <0.15	i l		46	19,153	4,150	50.00 %	21,477	0.09 %	354,866	26.18 %		1,369	6.38 %	5	
Very low to Low	0.15 to <0.25	5		47	4,310	1,085	72.99 %	5,102	0.20 %	177,026	74.01 %		1,571	30.80 %	7	
Low	0.25 to <0.50			48	4,807	2,374	27.89 %	5,469	0.30 %	762,659	42.29 %		1,289	23.56 %		
Low	0.50 to <0.75			49	6,687	16	55.94 %	6,522	0.63 %	125,774	34.51 %		1,944	29.81 %	14	
Medium Medium to High	0.75 to <2.50 2.50 to <10.0			50 51	7,444 3,017	704 40	41.34 % 36.60 %	7,691 3,003	1.25 % 4.69 %	386,713 177,543	44.68 % 44.27 %		4,123 2,070	53.61 % 68.93 %		
High	10.00 to <100			52	971	293	34.78 %	1,072	22.85 %	221,278	50.96 %		1,177	109.76 %		
Default	100.00 (Defa			53	129	2	25.36 %	128	100.00 %	50,022	46.20 %		391	305.81 %	45	
Sub-total			<u> </u>	54	46,518	8,664	45.55 %	50,464	1.38 %	2,255,881	38.31 %		13,934	27.61 %		
Total (all retail portfolios)			<u> </u>	55	233,522	121,545	51.09 %	295,621	0.98 %	8,649,588	34.76 %		48,340	16.35 %	1,139	1,054
(1) Cradit Bick evaludes Counterparty C	Predit Diels Convertingation Frault	Investment in Europe	Cattlement Diel: and		to below the threeh	holdo for doductio	n oubicat to	250% rick woig	-							· · · · · · · · · · · · · · · · · · ·

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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 EXPOSUR				E(1)(2)(2)							Q3 2022						
	E BT PORTFULIC	AND PD RANG	E - WHOLESAL	= (1) (2) (3)		Original on-	Off-balance		EAD		Q3 2022						
(\$ millions except as noted)			Moody's Investors Service implied	Standard & Poor's	LINE	balance sheet gross	sheet exposures pre-CCF	Average CCF (4)	post-CRM and post- CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) <i>(8)</i>	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	С	d	е	f	g	h	i	j	k	I
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	64,522	112,730	49.45 %	129,998	0.08 %	6,558	33.90 %	2.12	25,335	19.49 %	37	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	44,874	58,817	46.59 %	69,952	0.19 %	6,731	35.30 %	2.14	23,007	32.89 %	47	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	52,940	43,062	46.73 %	70,639	0.32 %	10,056	34.52 %	2.26	29,622	41.93 %	78	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	41,359	35,361	50.30 %	56,920	0.55 %	7,918	33.63 %	2.25	30,008	52.72 %	106	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	44,902	28,791	51.10 %	57,412	1.20 %	10,732	34.33 %	2.46	42,609	74.22 %	230	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	61	9,293	7,542	51.69 %	12,717	3.83 %	3,329	34.41 %	2.05	12,848	101.03 %	167	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,088	630	49.45 %	2,345	16.26 %	900	35.81 %	1.70	3,849	164.15 %	137	
Default	Default	100.00 (Default)	С	C to D	63	1,376	451	100.00 %	1,792	100.00 %	492	37.89 %	2.69	4,128	230.33 %	614	
Sub-total					64	261,354	287,384	48.87 %	401,775	1.03 %	46,716	34.32 %		171,406	42.66 %	1,416	1,795
Sovereign	•			•													
Investment grade	-1,  -2,  -3,  -4,  -5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	199,516	7,177	60.73 %	203,931	0.01 %	1,766	4.41 %	3.05	4,320	2.12 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	296	144	67.55 %	373	0.19 %	122	23.81 %	2.37	90	24.14 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	344	285	41.01 %	445	0.32 %	97	23.88 %	1.76	120	26.88 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	224	103	34.05 %	255	0.57 %	62	33.79 %	1.88	92	36.18 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	70	22	35.22 %	63	1.30 %	85	29.47 %	1.27	36	56.61 %	-	
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	220	61	34.98 %	240	2.83 %	116	35.38 %	1.32	171	70.96 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	4	-	-	4	15.30 %	2	49.13 %	1.00	8	238.88 %	-	
Default	Default	100.00 (Default)	С	C to D	72	1	-	-	1	100.00 %	1	20.00 %	5.00	4	265.00 %	-	
Sub-total					73	200,675	7,792	59.51 %	205,312	0.02 %	2,251	4.57 %		4,841	2.36 %	6	17
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	11,657	5,588	69.97 %	16,317	0.07 %	220	16.30 %	1.39	1,242	7.62 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	4,168	4,303	60.77 %	6,602	0.19 %	107	14.08 %	1.23	198	3.00 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,235	1,583	61.30 %	2,007	0.32 %	73	13.16 %	0.97	320	15.95 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	511	637	60.79 %	868	0.54 %	39	12.22 %	1.79	153	17.60 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,894	38	80.04 %	1,597	1.45 %	41	17.30 %	0.48	578	36.20 %	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	108	8	90.81 %	104	5.10 %	20	14.48 %	0.41	97	93.40 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	11	-	-	11	15.28 %	1	45.00 %	1.00	24	218.72 %	1	
Default	Default	100.00 (Default)	С	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	19,584	12,157	65.15 %	27,506	0.24 %	501	15.47 %		2,612	9.50 %	11	4
Total (all wholesale portfolios)					83	481,613	307,333	49.78 %	634,593	0.67 %	49,468	23.88 %		178,859	28.19 %	1,433	1,816
(1) Cradit Bick evolution Counterparty Cradit	Diala Ossanitizzationa E	and the state of the state of the	E de Oettlement	Distant and a second a last		the search and a factor of a	deserved and a second stand	4- 0500/	Le construit de la de								

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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.

1,079

Provisions

5

61

110

402

175

222

975

Q2 2022

		PD Scale (%)	Moody's Investors Service implied				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
Risk Profile Canadian insured residential	BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	C	d	е	I I	g	h		J	k
Exceptionally low to Very low		0.00 to <0.15			1	29,456		_	39,678	0.01 %	126,751	30.14 %		364	0.92 %	1
Very low to Low		0.15 to <0.25			2	- 20,400	_			- 0.01 /0					0.52 /0	
Low		0.25 to <0.50			3	-	-		-	-		-		-	- 1	-
Low		0.50 to <0.75			4	6,680	-	-	261	0.61 %	13,906	39.93 %		99	38.04 %	1
Medium		0.75 to <2.50			5	2,032	-	-	2	1.32 %	5,443	39.70 %		1	63.14 %	-
Medium to High		2.50 to <10.00			6	1,555	-	-	-	-	4,745	-		-	- 1	-
High		10.00 to <100.00			7	116	-	-	-	-	521	-		-	- 1	-
Default		100.00 (Default)			8	101	-	-	-	-	475	-		-		
Sub-total					9	39,940	-	-	39,941	0.01 %	151,841	30.20 %		464	1.17 %	2
Canadian uninsured residential																
Exceptionally low to Very low		0.00 to <0.15			10	74,512	34,248	43.51 %		0.09 %	469,546	16.95 %		3,396	3.80 %	13
Very low to Low		0.15 to <0.25			11	8,964	1,651	27.18 %	9,413	0.22 %	49,310	19.48 %		835	8.86 %	4
Low		0.25 to <0.50			12 13	- 14.581	- 28	76.60 %	- 14.603	- 0.61 %	-	17.61 %		2,460	- 16.84 %	10
Low Medium		0.50 to <0.75 0.75 to <2.50			13		28 544	22.52 %	7,994	1.18 %	39,061 30,610	17.61 %		2,460 2,106	26.34 %	16 17
Medium to High		2.50 to <10.00			14	7,872 4,606	95	36.34 %		6.65 %	13,142			2,100	26.34 %	45
High		10.00 to <100.00			16	263	24	20.08 %		42.58 %	1,534	13.44 %		2,733	73.53 %	
Default		100.00 (Default)			17	126	14	19.55 %	128	100.00 %	976	12.08 %		163	126.84 %	7
Sub-total		Too.oo (Doldall)			18	110,924	36,604	42.44 %		0.66 %	604,179			11,890	9.40 %	
Non-Canadian residential					1 10	110,324	30,004	42.44 /0	120,400	0.00 /0	004,175	1 17.13 /0		11,000	0.40 /0	<u> </u>
Exceptionally low to Very low		0.00 to <0.15			19	1,332	5,732	59.01 %	4,715	0.04 %	42,018	67.39 %		414	8.78 %	1
Very low to Low		0.15 to <0.25			20	5,853	90	100.00 %		0.04 %	12,199			464	7.81 %	
Low		0.25 to <0.50			21	525	192	50.29 %		0.37 %	5,797	69.43 %		290	46.69 %	2
Low		0.50 to <0.75			22	1,083	18	100.00 %		0.72 %	5,891	28.98 %		331	30.10 %	
Medium		0.75 to <2.50			23	414	30	44.53 %	427	1.24 %	4,442	70.33 %		453	105.98 %	4
Medium to High		2.50 to <10.00			24	381	2	88.70 %		3.70 %	2,573	36.70 %		435	113.64 %	6
High		10.00 to <100.00			25	123	88	62.74 %		23.70 %	1,575	33.62 %		342	192.34 %	14
Default		100.00 (Default)			26	225	-	-	225	100.00 %	5,377	42.83 %		695	308.98 %	64
Sub-total					27	9,936	6,152	59.45 %	13,592	2.27 %	79,872	42.54 %		3,424	25.20 %	95
Qualifying revolving retail											-					
Exceptionally low to Very low		0.00 to <0.15			28	1,062	40,317	57.02 %		0.04 %	3,214,382	77.65 %		591	2.46 %	8
Very low to Low		0.15 to <0.25			29	506	2,320	70.91 %		0.23 %	300,110	82.35 %		222	10.34 %	4
Low		0.25 to <0.50			30	2,194	12,268	37.58 %		0.29 %	617,846	61.32 %		638	9.38 %	
Low		0.50 to <0.75			31 32	417 3,073	982 3,496	82.37 %		0.69 % 1.23 %	196,069 391,648	86.10 % 74.30 %		321 1,688	26.21 % 36.03 %	
Medium Medium to High		0.75 to <2.50 2.50 to <10.00			32	1,939	1,345	46.10 % 79.39 %	4,004	4.44 %	419,245			2,872	95.50 %	112
High		10.00 to <100.00			34	434	213	63.23 %		23.67 %	80,896			1,069	187.90 %	102
Default		100.00 (Default)			35	54	213	41.61 %		100.00 %	4,109			212	331.13 %	29
Sub-total		Too.oo (Doldall)			36	9,679	60,965	53.93 %		1.02 %	5,224,305			7,613	17.89 %	
Retail small-and-medium-sized entit	los				00	0,010	00,000	00.00 /0	42,000	1.02 /0	0,224,000	10.40 /0		7,010	11.00 /0	
Exceptionally low to Very low		0.00 to <0.15			37	1,454	2,990	76.09 %	4,060	0.08 %	60,978	58.96 %		575	14.16 %	2
Very low to Low		0.15 to <0.25			38	134	571	65.99 %		0.19 %	37,792	88.14 %		184	36.03 %	
Low		0.25 to <0.50			39	114	377	68.30 %		0.44 %	22.863	87.02 %		229	61.56 %	
Low		0.50 to <0.75			40	2,057	437	86.62 %		0.58 %	13,585	55.13 %		1,062	45.52 %	
Medium		0.75 to <2.50			41	2,227	631	55.61 %	2,470	1.54 %	43,120	58.42 %		1,801	72.90 %	22
Medium to High		2.50 to <10.00			42	3,300	267	49.44 %	3,321	4.15 %	25,103	58.53 %		2,980	89.74 %	85 58
High		10.00 to <100.00			43	642	19	81.08 %		15.94 %	4,988	54.39 %		720	110.64 %	58
Default		100.00 (Default)			44	154	3	97.66 %		100.00 %	4,526	58.09 %		627	411.57 %	57
Sub-total					45	10,082	5,295	71.56 %	13,871	3.25 %	212,955	59.72 %		8,178	58.95 %	233
Other retail																
Exceptionally low to Very low		0.00 to <0.15			46	17,973	4,014	49.79 %		0.09 %	355,720	25.65 %		1,252	6.19 %	5
Very low to Low		0.15 to <0.25			47	4,352	1,089	73.26 %	5,150	0.20 %	179,073	75.35 %		1,613	31.32 %	
Low		0.25 to <0.50			48	4,919	2,348	27.87 %		0.30 %	758,633	42.36 %		1,314	23.57 %	
Low		0.50 to <0.75			49	6,248	18	56.08 %		0.63 %	125,883	33.97 %		1,788	29.36 %	
Medium Medium ta Llinh		0.75 to <2.50			50	6,963	696	42.79 %		1.24 %	383,512	44.27 %		3,747	51.93 %	
Medium to High		2.50 to <10.00			51	2,859	32 277	40.77 %		4.70 %	168,556	43.76 %		1,939	68.21 % 145.44 %	
High Default		10.00 to <100.00 100.00 (Default)			52 53	924 128	2//	34.52 % 31.59 %	1,019 126	22.14 % 100.00 %	220,890 51,339	51.38 % 46.09 %		1,481 428	145.44 % 339.74 %	40
Sub-total					53	44,366	8,476	45.63 %		1.36 %	2,243,606			13,562	28.12 %	
					- 54	44,300	0,470	45.03 %	40,234	1.30 %	2,243,000	30.39 %		13,302	20.12 %	314

Original on- Off-balance

Total (all retail portfolios)

(\$ millions except as noted)

(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.

55

224,927

117,492

50.84 %

284,653

0.95 %

8,516,758

34.61 %

(2) Columns "a", "b" and "f" are grouped by the obligor's PD while remaining columns 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.

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

(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.

January 31, 2023 Supplementary Regulatory Capital Disclosure

15.86 %

45,131

CR6 - IRB - CREDIT RISK EXPOSUR		O AND PD RANG	E - WHOLESAL	-E (1) (2) (3)							Q2 2022						
(\$ millions except as noted)			Moody's Investors Service implied	Standard & Poor's	LINE	Original on- balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post- CCF	Average PD <i>(5)</i>	Number of obligors <i>(6)</i>	Average LGD <i>(7)</i>	Average maturity (years) <i>(8)</i>	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	equivalent	implied equivalent	#	а	b	с	d	е	f	g	h	i	j	k	I
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	68,002	105,710	49.55 %	129,699	0.08 %	6,686	34.12 %	2.08	24,085	18.57 %	37	
Investment grade	1-5, 1-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	41,482	54,895	46.99 %	65,869	0.19 %	7,267	35.42 %	2.13	21,687	32.93 %	44	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	49,405	45,115	47.00 %	68,069	0.32 %	10,827	34.79 %	2.18	28,325	41.61 %	76	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	40,888	33,640	50.24 %	55,151	0.55 %	8,314	33.22 %	2.22	28,505	51.69 %	101	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	40,968	26,970	51.06 %	52,717	1.21 %	11,133	33.84 %	2.44	37,916	71.92 %	209	
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	9,246	6,435	53.09 %	12,101	3.94 %	3,663	34.48 %	2.02	11,943	98.69 %	162	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,196	839	59.68 %	2,597	16.04 %	951	35.82 %	1.73	4,293	165.32 %	149	
Default	Default	100.00 (Default)	С	C to D	63	1,563	512	100.00 %	2,024	100.00 %	516	37.32 %	2.51	4,763	235.38 %	640	
Sub-total					64	253,750	274,116	49.06 %	388,227	1.11 %	49,357	34.33 %		161,517	41.60 %	1,418	1,856
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	197,117	7,436	60.37 %	201,670	0.01 %	1,799	4.65 %	3.08	4,174	2.07 %	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	302	131	71.45 %	374	0.19 %	130	22.97 %	2.06	82	21.89 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	260	367	40.75 %	390	0.32 %	105	24.02 %	1.84	143	36.74 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	100	40	34.75 %	109	0.57 %	63	34.75 %	2.58	54	49.77 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	61	32	34.22 %	56	1.19 %	90	38.44 %	1.41	42	75.46 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	285	58	38.81 %	307	2.74 %	109	34.09 %	1.28	212	68.95 %	3	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-		15.30 %	3	32.84 %	1.00	-	159.67 %	-	
Default	Default	100.00 (Default)	С	C to D	72	4	-	-	4	100.00 %	4	39.37 %	2.55	19	519.85 %	-	
Sub-total					73	198,130	8,064	59.27 %	202,910	0.02 %	2,303	4.79 %		4,726	2.33 %	7	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	10,201	5,631	70.32 %	14,974	0.07 %	216	16.99 %	1.26	1,222	8.16 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	3,146	4,131	63.32 %	5,510	0.19 %	101	13.98 %	1.20	523	9.50 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	4,429	1,555	60.87 %	5,157	0.32 %	75	13.74 %	1.20	581	11.26 %	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	911	629	61.08 %	1,257	0.54 %	40	12.19 %	2.11	357	28.42 %	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,770	12	86.62 %	1,481	1.45 %	40	15.00 %	0.45	457	30.90 %	2	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	79	158	16	52.93 %	161	4.43 %	24	20.43 %	0.46	119	73.78 %	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	11	-	-	11	15.28 %	1	45.00 %	1.00	24	218.72 %	1	
Default	Default	100.00 (Default)	С	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	20,626	11,974	66.19 %	28,551	0.26 %	497	15.54 %		3,283	11.50 %	11	9
Total (all wholesale portfolios)					83	472,506	294,154	50.04 %		0.71 %	52,157	23.79 %		169,526	27.36 %	1,436	1,873

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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.

12

4 15

112

4

8 4 12

8 43 113

120 29 337

> 2 1

> 3 9 11

4

63

41

147

43

321

1,107

Provisions

7

79

111

463

160

256

1,076

Q1 2022

46,416

280,460

1.43 %

0.98 %

2,284,415

8,460,176

39.03 %

34.33 %

(\$ minoris except as noted)				Standard & Poor's implied	LINE	balance sheet gross exposure	sheet exposures pre-CCF	Average CCF <i>(4)</i>	EAD post- CRM and post-CCF	Average PD <i>(5)</i>	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	E
Risk Profile	BMO Rating	PD Scale (%)	equivalent	equivalent	#	а	b	с	d	е	f	g	h	i	j	k
Canadian insured residential																
Exceptionally low to Very low		0.00 to <0.15			1	30,506	-	-	40,889	-	129,635	26.20 %		451	1.08 %	
Very low to Low		0.15 to <0.25			2	-	-	-	-	-	-	-			-	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	
Low		0.50 to <0.75			4	6,443 2,117	-			-	14,299	-			-	1
Medium Medium to High		0.75 to <2.50 2.50 to <10.00			6	1,594	-		-	-	5,602 4,798	-			-	1
High		10.00 to <100.00			7	1,594	-	[		-	4,798	-			-	
Default		100.00 (Default)			8	109	_				509					1
Sub-total					9	40,887	-	-	40.889	0.0001	155,406	26.20 %		451	1.08 %	
Canadian uninsured residential					-	,					,					
Exceptionally low to Very low		0.00 to <0.15			10	72,346	33,456	43.36 %	86,853	0.09 %	462,395	16.54 %		3,214	3.70 %	
Very low to Low		0.15 to <0.25			11	9,343	1,467	26.31 %	9,729	0.22 %	49,633	18.85 %		835	8.58 %	1
Low		0.25 to <0.50			12	-	-	-	-	-	-	-		-	-	1
Low		0.50 to <0.75			13	14,166	27	76.39 %	14,187	0.61 %	39,312	16.78 %		2,270	16.00 %	
Medium		0.75 to <2.50			14	7,473	553	22.70 %	7,599	1.19 %	29,589	17.25 %		1,928	25.37 %	
Medium to High		2.50 to <10.00			15	4,428	92	35.65 %		6.73 %	12,750	14.17 %		2,527	56.64 %	1
High		10.00 to <100.00			16 17	271	17	23.00 % 19.54 %	275	43.68 %	1,526	13.34 %		197	71.65 %	
Default Sub-total		100.00 (Default)			17	138 108,165	<u>15</u> 35,627	42.32 %	141	100.00 % 0.68 %	1,036 596,241	11.85 % 16.70 %		<u>194</u> 11,165	137.21 % 9.06 %	
Non-Canadian residential					18	108,165	35,627	42.32 %	123,245	0.68 %	596,241	16.70 %		11,165	9.06 %	
Exceptionally low to Very low		0.00 to <0.15			19	1,273	5,577	59.03 %	4,565	0.04 %	41,763	67.72 %		403	8.82 %	<u> </u>
Very low to Low		0.15 to <0.25			20	5,411	5,577	100.00 %	5,477	0.04 %	12,206	20.43 %		403	7.54 %	1
Low		0.25 to <0.50			21	514	210	51.09 %	621	0.37 %	5,814	69.94 %		292	47.03 %	
Low		0.50 to <0.75			22	1.099	15	100.00 %	1.114	0.71 %	6,208	29.33 %		339	30.40 %	
Medium		0.75 to <2.50			23	425	28	46.27 %	437	1.25 %	4,554	70.65 %		468	107.01 %	1
Medium to High		2.50 to <10.00			24	409	2	98.14 %	411	3.72 %	2,704	37.08 %		473	115.12 %	
High		10.00 to <100.00			25	108	102	62.65 %	171	23.21 %	1,650	36.79 %		360	209.76 %	
Default		100.00 (Default)			26	233	-	64.05 %	233	100.00 %	5,383	42.61 %		709	304.15 %	
Sub-total					27	9,472	6,000	59.32 %	13,029	2.42 %	80,282	42.94 %		3,457	26.51 %	
Qualifying revolving retail																
Exceptionally low to Very low		0.00 to <0.15			28	1,545	40,051	57.16 %	24,439	0.04 %	3,184,569	78.86 %		609	2.49 %	
Very low to Low		0.15 to <0.25			29	675	2,323	70.08 %	2,303	0.23 %	304,216	83.58 %		242	10.49 %	1
Low		0.25 to <0.50			30 31	2,182	11,495 957	37.48 % 81.56 %	6,491	0.29 %	599,917	61.17 % 86.89 %		610 369	9.39 % 26.47 %	1
Low Medium		0.50 to <0.75 0.75 to <2.50			31	614 3,120	3,030	45.88 %	1,394 4,510	0.69 % 1.25 %	198,670 374,789	86.89 % 75.94 %		1,639	36.33 %	1
Medium to High		2.50 to <10.00			33	2,152	1,125	79.69 %	3,049	4.40 %	386,764	84.85 %		2,942	96.49 %	1
High		10.00 to <10.00			34	506	216	61.51 %	638	24.61 %	80,270	74.53 %		1,209	189.25 %	
Default		100.00 (Default)			35	51	210	41.66 %	62	100.00 %	4,035	56.79 %		194	314.02 %	
Sub-total					36	10,845	59,222	54.10 %		1.06 %		76.72 %		7,814	18.21 %	
Retail small-and-medium-sized entities	5		1													
Exceptionally low to Very low		0.00 to <0.15			37	1,494	3,062	75.89 %	4,267	0.08 %	61,954	58.95 %		605	14.18 %	
Very low to Low		0.15 to <0.25			38	127	574	66.46 %	508	0.19 %	36,833	88.99 %		185	36.38 %	1
Low		0.25 to <0.50			39	84	306	70.60 %	300	0.44 %	18,846	88.20 %		187	62.39 %	
Low		0.50 to <0.75			40	2,021	439	86.49 %	2,306	0.58 %	13,808	56.08 %		1,068	46.32 %	
Medium		0.75 to <2.50			41	2,176	629	55.64 %	2,423	1.54 %	43,499	59.17 %		1,790	73.87 %	
Medium to High		2.50 to <10.00			42	3,466	234	47.93 %	3,336	4.10 %	25,568	58.28 %		2,975	89.19 %	
High		10.00 to <100.00			43 44	686 161	20	77.66 % 96.51 %	694 161	16.29 % 100.00 %	5,476 4,618	54.54 % 59.55 %		773 676	111.36 % 419.23 %	
Default Sub-total		100.00 (Default)			44	10,215	5,267	71.80 %	13,995	3.34 %		59.55 % 59.86 %		8,259	59.01 %	
Other retail					45	10,213	5,207	/ 1.00 /0	15,555	3.34 /0	210,002	39.00 %		0,233	33.01 /6	L
Exceptionally low to Very low		0.00 to <0.15			46	14,583	3,761	49.95 %	16,725	0.08 %	174,223	21.12 %		725	4.34 %	<u> </u>
Very low to Low		0.15 to <0.15			40	5,624	1,148	74.69 %	6,482	0.08 %	254,548	72.23 %		1,973	4.34 % 30.44 %	1
Low		0.15 to <0.25			47	6.416	2,326	28.01 %		0.20 %	830,224	44.98 %		1,973	27.14 %	1
Low		0.50 to <0.75			40	3,570	2,320	55.19 %	3,400	0.53 %	12,863	19.50 %		567	16.69 %	1
Medium		0.75 to <2.50			50	9,189	703	41.43 %	9,433	1.38 %	527,371	46.79 %		5,256	55.73 %	1
Medium to High		2.50 to <10.00			51	2,022	35	44.55 %	2,009	5.20 %	176,028	41.39 %		1,291	64.28 %	1
High		10.00 to <100.00			52	1,074	297	34.25 %	1,175	19.81 %	257,511	64.57 %		1,575	134.02 %	1
Default		100.00 (Default)			53	127	3	33.36 %	125		51,647	46.49 %		401	319.98 %	
Sub-total					54	42 605	8 296	15 92 %	46.416	1/13 %	2 284 415	30.03 %		13 706	29.53 %	1

Original on- Off-balance

Total (all retail portfolios)

Sub-total

(\$ millions except as noted)

(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.

54

55

42,605

222,189

45.92 %

50.93 %

8,296

114,412

(2) Columns "a", "b" and "f" are grouped by the obligor's PD while remaining columns 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.

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

(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.

January 31, 2023 Supplementary Regulatory Capital Disclosure

13,706

44,852

29.53 %

15.99 %

			Q1 2022						
			GILVEL						
alance	EAD post-CRM				Average				
sures Average	and post-	Average	Number of	Average	maturity		RWA		
-CCF CCF (4)	CCF	PD <i>(5)</i>	obligors (6)	LGD (7)	(years) <i>(8)</i>	RWA	density	EL	Provisions
b c	d	е	f	g	h	i	j	k	I
01,782 49.98 %	122,677	0.08 %	6,451	35.08 %	2.07	23,955	19.53 %	36	
55,253 46.41 %	63,641	0.20 %	6,947	35.52 %	2.26	22,148	34.80 %	45	
45,651 46.48 %	68,871	0.32 %	10,380	34.92 %	2.25	29,436	42.74 %	77	
34,128 50.33 %	55,470	0.59 %	8,164	33.42 %	2.36	30,597	55.16 %	111	
29,009 51.17 %	53,393	1.26 %	10,936	34.39 %	2.48	40,185	75.26 %	228	
6,560 53.40 %	12,062	3.77 %	3,714	33.94 %	2.09	11,790	97.75 %	155	
968 58.67 %	2,674	14.49 %	983	37.35 %	1.89	4,497	168.13 %	145	
562 100.00 %	2,262	100.00 %	541	37.45 %	2.52	5,792	256.12 %	669	
273,913 49.06 %	381,050	1.19 %	48,116	34.78 %		168,400	44.19 %	1,466	1,912
·					•				
7,306 60.75 %	186,214	0.01 %	1,852	3.92 %	3.08	4,511	2.42 %	3	
		0.20 %	118	28.48 %	2.10	72	26.80 %	-	
343 40.07 %	548	0.32 %	100	26.03 %	1.99	171	31.22 %	-	
28 29.15 %	135	0.62 %	68	25.93 %	2.01	59	43.63 %	-	
32 39.52 %	81	1.13 %	79	42.24 %	1.31	64	79.04 %	-	
26 42.78 %	251	2.74 %	60	16.55 %	2.84	117	46.54 %	1	
	-	13.95 %	3	32.84 %	1.00	-	154.71 %	-	
	4	100.00 %	5	39.37 %	2.50	19	499.04 %	-	
7,868 59.89 %	187,501	0.02 %	2,285	4.07 %		5,013	2.67 %	4	7
		•			•				
5,583 70.27 %	14,810	0.07 %	218	16.79 %	1.17	1,137	7.67 %	2	
3,872 62.17 %	4,505	0.19 %	101	16.03 %	1.09	528	11.72 %	1	
1,691 62.72 %	2,337	0.32 %	76	12.28 %	0.95	284	12.16 %	1	
159 63.94 %	3,357	0.54 %	39	10.86 %	2.32	605	18.03 %	2	
20 80.93 %	1,567	1.50 %	40	16.86 %	0.84	620	39.60 %	4	
33 50.28 %	169	2.75 %	22	22.43 %	0.51	94	55.77 %	1	
	11	13.46 %	1	35.00 %	1.00	18	162.79 %	1	
	-	-	-	-	-	-	-	-	
11,358 66.26 %	26,756	0.28 %	497	15.57 %		3,286	12.28 %	12	7
293,139 50.02 %	595,307	0.78 %	50,898	24.24 %		176,699	29.68 %	1,482	1,926
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Average CCF         Average CCF (4)           0         c           01,782         49.98 %           55,253         46.41 %           45,651         46.48 %           41,128         50.33 %           6,560         53.40 %           968         58.67 %           562         100.00 %           7,306         60.75 %           133         78.36 %           32         39.52 %           26         42.78 %           -         -           7,868         59.89 %           55,83         70.27 %           38,72         62.17 %           159         63.94 %           20         80.93 %           33         50.28 %           -         -	Pettsures SUFES         Average CCF         post-CRM and post- CF           0         c         d           01,782         49.98 %         122,677           55,253         46.41 %         63,641           45,651         46.48 %         68,871           34,128         50.33 %         55,470           29,009         51.17 %         53,393           6,560         53.40 %         12,062           968         58.67 %         2,674           562         100.00 %         2,262           73,913         49.06 %         381,050           7,306         60.75 %         186,214           133         78.36 %         268           343         40.07 %         548           28         29.15 %         135           32         39.52 %         81           26         42.78 %         251           -         -         4           7,868         59.89 %         187,501           55,83         70.27 %         14,810           3,872         62.17 %         2,337           159         63.94 %         3,357           20         80.93 %         1,567	Peet sures CCF         Average CCF (4)         post-CRM and post- CCF         Average PD (5)           0         c         d         e           01,782         49.98 %         122,677         0.08 %           55,253         46.41 %         63,641         0.20 %           45,651         46.48 %         68,871         0.32 %           29,009         51.17 %         53,393         1.26 %           6,560         53.40 %         12,062         3.77 %           968         58.67 %         2,674         14.49 %           562         100.00 %         2,262         100.00 %           73,016         60.75 %         186,214         0.01 %           7333         78.36 %         268         0.20 %           343         40.07 %         548         0.32 %           32         39.52 %         81         1.13 %           26         42.78 %         251         2.74 %           -         -         -         13.95 %           38,72         62.17 %         14,810         0.07 %           3,872         62.17 %         2,337         0.32 %           159         63.94 %         3,357         0.54 % <td>Peet sures CCF         Average CCF (4)         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)           0         c         d         e         f           01,782         49.98 %         122,677         0.08 %         6,451           55,253         46.41 %         63,641         0.20 %         6,947           45,651         46.48 %         68,871         0.32 %         10,380           34,128         50.33 %         55,470         0.59 %         8,164           29,009         51.17 %         53,393         1.26 %         10,936           6,560         53.40 %         12,062         3.77 %         3,714           968         58.67 %         2,674         14.49 %         983           562         100.00 %         2,262         100.00 %         541           73,913         49.06 %         381,050         1.19 %         48,116           7         306         60.75 %         186,214         0.01 %         1.852           133         78.36 %         268         0.20 %         118           343         40.07 %         548         0.32 %         100           28         29.15 %         135</td> <td>Peet Bures CCF         Average CCF         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)         Average LGD (7)           0         c         d         e         f         g           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %           45,651         46.48 %         68,871         0.32 %         10,380         34.92 %           29,009         51.17 %         53,393         1.26 %         10,936         34.39 %           6,560         53.40 %         12,062         3.77 %         3,714         3.94 %           968         58.67 %         2,674         14.49 %         983         37.35 %           562         100.00 %         2,262         100.00 %         541         37.45 %           73.913         49.06 %         381,050         1.19 %         48,116         34.78 %           7,306         60.75 %         186,214         0.01 %         1.852         3.92 %           133         78.36 %         268         0.20 %         118         28.48 %           32         39.52 %</td> <td>Peet Bures CCF         Average CCF (d)         post-CRM and post- CCF         Average PD (s)         Number of obligors (6)         Average LGD (7)         Average maturity (years) (8)           0         c         d         e         f         g         h           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %         2.07           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %         2.26           45,651         46.48 %         68,871         0.32 %         10,380         34.92 %         2.25           34,128         50.33 %         55,470         0.59 %         8,164         33.42 %         2.36           29,009         51.17 %         53,393         1.26 %         10,936         34.39 %         2.48           6,560         53.40 %         12,062         3.77 %         3,714         33.94 %         2.86           9068         58.67 %         2,674         14.49 %         983         37.35 %         1.89           562         100.00 %         2,462         100.00 %         541         37.45 %         2.52           73.913         49.06 %         381,050         1.19 %         48,116</td> <td>eet sures CCF         Average CCF (4)         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)         Average LGD (7)         Average maturity (years) (8)         RWA           0         c         d         e         f         g         h         i           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %         2.07         23,955           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %         2.26         22,148           56,551         46.48 %         68,871         0.32 %         10,380         34.92 %         2.25         29,436           34,128         50.33 %         55,470         0.59 %         8,164         33.42 %         2.09         11,790           968         58.67 %         2,674         14.49 %         983         37.35 %         1.89         4,497           562         100.00 %         2,262         100.00 %         541         37.45 %         2.52         5,792           73,913         49.06 %         381,050         1.19 %         48,116         34.78 %         168,400           7         366         60.75 %         186,214         0.01 %</td> <td>Pettsures         Average CCF         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)         Average LGD (7)         Average maturity (years) (years)         RWA RWA         RWA density           0         c         d         e         f         g         h         i         j           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %         2.07         23,955         19.53 %           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %         2.26         22,148         34.80 %           45,651         46.48 %         68,871         0.32 %         10.380         34.92 %         2.36         30.597         55.16 %           29,009         51.17 %         53,393         1.26 %         10.936         34.39 %         2.09         11,790         97.75 %           968         58.67 %         2,674         14.49 %         983         37.35 %         1.89         4.497         168.13 %           73.913         49.06 %         381.050         1.19 %         48.116         34.78 %         2.10         72         26.80 %           32         39.52 %         81         1.13 %         79</td> <td>Average bress suress CCF         Average CCF         post-CRM and post- CCF         Average PD (5)         Average obligors (6)         Average LGD (7)         Average maturity (years)         RWA RWA         RWA density         EL           50         c         d         e         f         g         h         i         j         k           517.782         49.98 %         122.677         0.08 %         64.451         35.08 %         2.07         23.955         19.53 %         36           55.253         46.41 %         63.641         0.20 %         6.947         35.52 %         2.26         22.148         34.80 %         45           56.51         46.48 %         68.871         0.32 %         10.380         34.92 %         2.25         29.436         42.74 %         77           34.128         50.33 %         55.470         0.59 %         8.164         33.42 %         2.36         30.597         55.16 %         1111           9009         51.17 %         53.933         1.26 %         10.936         3.4.39 %         2.48         40.185         75.26 %         228           65.67         2.674         14.49 %         983         3.73 %         1.88         4.497         168.13 %</td>	Peet sures CCF         Average CCF (4)         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)           0         c         d         e         f           01,782         49.98 %         122,677         0.08 %         6,451           55,253         46.41 %         63,641         0.20 %         6,947           45,651         46.48 %         68,871         0.32 %         10,380           34,128         50.33 %         55,470         0.59 %         8,164           29,009         51.17 %         53,393         1.26 %         10,936           6,560         53.40 %         12,062         3.77 %         3,714           968         58.67 %         2,674         14.49 %         983           562         100.00 %         2,262         100.00 %         541           73,913         49.06 %         381,050         1.19 %         48,116           7         306         60.75 %         186,214         0.01 %         1.852           133         78.36 %         268         0.20 %         118           343         40.07 %         548         0.32 %         100           28         29.15 %         135	Peet Bures CCF         Average CCF         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)         Average LGD (7)           0         c         d         e         f         g           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %           45,651         46.48 %         68,871         0.32 %         10,380         34.92 %           29,009         51.17 %         53,393         1.26 %         10,936         34.39 %           6,560         53.40 %         12,062         3.77 %         3,714         3.94 %           968         58.67 %         2,674         14.49 %         983         37.35 %           562         100.00 %         2,262         100.00 %         541         37.45 %           73.913         49.06 %         381,050         1.19 %         48,116         34.78 %           7,306         60.75 %         186,214         0.01 %         1.852         3.92 %           133         78.36 %         268         0.20 %         118         28.48 %           32         39.52 %	Peet Bures CCF         Average CCF (d)         post-CRM and post- CCF         Average PD (s)         Number of obligors (6)         Average LGD (7)         Average maturity (years) (8)           0         c         d         e         f         g         h           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %         2.07           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %         2.26           45,651         46.48 %         68,871         0.32 %         10,380         34.92 %         2.25           34,128         50.33 %         55,470         0.59 %         8,164         33.42 %         2.36           29,009         51.17 %         53,393         1.26 %         10,936         34.39 %         2.48           6,560         53.40 %         12,062         3.77 %         3,714         33.94 %         2.86           9068         58.67 %         2,674         14.49 %         983         37.35 %         1.89           562         100.00 %         2,462         100.00 %         541         37.45 %         2.52           73.913         49.06 %         381,050         1.19 %         48,116	eet sures CCF         Average CCF (4)         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)         Average LGD (7)         Average maturity (years) (8)         RWA           0         c         d         e         f         g         h         i           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %         2.07         23,955           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %         2.26         22,148           56,551         46.48 %         68,871         0.32 %         10,380         34.92 %         2.25         29,436           34,128         50.33 %         55,470         0.59 %         8,164         33.42 %         2.09         11,790           968         58.67 %         2,674         14.49 %         983         37.35 %         1.89         4,497           562         100.00 %         2,262         100.00 %         541         37.45 %         2.52         5,792           73,913         49.06 %         381,050         1.19 %         48,116         34.78 %         168,400           7         366         60.75 %         186,214         0.01 %	Pettsures         Average CCF         post-CRM and post- CCF         Average PD (5)         Number of obligors (6)         Average LGD (7)         Average maturity (years) (years)         RWA RWA         RWA density           0         c         d         e         f         g         h         i         j           01,782         49.98 %         122,677         0.08 %         6,451         35.08 %         2.07         23,955         19.53 %           55,253         46.41 %         63,641         0.20 %         6,947         35.52 %         2.26         22,148         34.80 %           45,651         46.48 %         68,871         0.32 %         10.380         34.92 %         2.36         30.597         55.16 %           29,009         51.17 %         53,393         1.26 %         10.936         34.39 %         2.09         11,790         97.75 %           968         58.67 %         2,674         14.49 %         983         37.35 %         1.89         4.497         168.13 %           73.913         49.06 %         381.050         1.19 %         48.116         34.78 %         2.10         72         26.80 %           32         39.52 %         81         1.13 %         79	Average bress suress CCF         Average CCF         post-CRM and post- CCF         Average PD (5)         Average obligors (6)         Average LGD (7)         Average maturity (years)         RWA RWA         RWA density         EL           50         c         d         e         f         g         h         i         j         k           517.782         49.98 %         122.677         0.08 %         64.451         35.08 %         2.07         23.955         19.53 %         36           55.253         46.41 %         63.641         0.20 %         6.947         35.52 %         2.26         22.148         34.80 %         45           56.51         46.48 %         68.871         0.32 %         10.380         34.92 %         2.25         29.436         42.74 %         77           34.128         50.33 %         55.470         0.59 %         8.164         33.42 %         2.36         30.597         55.16 %         1111           9009         51.17 %         53.933         1.26 %         10.936         3.4.39 %         2.48         40.185         75.26 %         228           65.67         2.674         14.49 %         983         3.73 %         1.88         4.497         168.13 %

(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", "b" and "f" are grouped by the obligor's PD while remaining columns 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.

CR	8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q1 2023			Q4 2022	
AN	D COUNTERPARTY CREDIT RISK EXPOSURES (1)	Credit risk	, of which	Counterparty	Credit risk	, of which	Counterparty
		AIRB	Standardized	credit risk (2)	AIRB	Standardized	credit risk (2)
(\$ m	illions)	а	b	c	d	е	f
1	RWA as at beginning of reporting period	233,737	21,667	15,034	227,199	27,285	17,144
2	Asset size (3)	(8,998)	688	(164)	(2,260)	(265)	(2,455)
3	Asset quality (4)	(3,271)	5	13	(2,278)	5	(155)
4	Model updates (5)	(4,667)	-	-	-	-	-
5	Methodology and policy (6)	(782)	-	-	3,261	(6,022)	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	(2,904)	(119)	(61)	7,815	664	500
8	Other	-	-	-	-	-	-
9	RWA as at end of reporting period	213,115	22,241	14,822	233,737	21,667	15,034

CR	8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q3 2022			Q2 2022	
AN	ID COUNTERPARTY CREDIT RISK EXPOSURES (1)	Credit risk	, of which	Counterparty	Credit risk	, of which	Counterparty
		AIRB	Standardized	credit risk (2)	AIRB	Standardized	credit risk (2)
(\$ m	nillions)	а	b	C	d	е	f
1	RWA as at beginning of reporting period	214,657	25,820	19,344	221,551	26,561	18,941
2	Asset size (3)	15,500	1,478	(1,808)	(1,850)	219	1,310
3	Asset quality (4)	(3,336)	3	(364)	(5,612)	(7)	(781)
4	Model updates (5)	619	-	-	(982)	-	-
5	Methodology and policy (6)	-	-	-	315	(1,060)	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	(241)	(16)	(28)	1,235	107	(126)
8	Other	-	-	-	-	-	-
9	RWA as at end of reporting period	227,199	27,285	17,144	214,657	25,820	19,344

CR	8 - RWA FLOW STATEMENTS OF CREDIT RISK		Q1 2022								
AN	D COUNTERPARTY CREDIT RISK EXPOSURES (1)	Credit risk	Credit risk, of which								
		AIRB	Standardized	credit risk (2)							
(\$ m	hillions)	а	b	C							
1	RWA as at beginning of reporting period	200,315	37,388	18,047							
2	Asset size (3)	13,317	1,583	1,012							
3	Asset quality (4)	(2,823)	2	(29)							
4	Model updates (5)	-	-	-							
5	Methodology and policy (6)	8,055	(12,672)	-							
6	Acquisitions and disposals	(34)	(291)	-							
7	Foreign exchange movements	2,721	551	(89)							
8	Other	-	-	-							
9	RWA as at end of reporting period	221,551	26,561	18,941							

(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).

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

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

(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) (3)		Q1 2	023			Q4	2022		
		Standa	rdized	All	RB	Standa	ardized	AIRB		
(\$ millions)	LINE #	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	1,556	3	395,391	15,464	1,515	5	422,459	14,586	
Sovereign	2	2	-	258,070	119	2	-	233,930	111	
Bank	3	41	-	21,773	766	56	-	21,638	952	
Total Wholesale	4	1,599	3	675,234	16,349	1,573	5	678,027	15,649	
Residential mortgages excluding home equity line of credits (HELOCs)	5	460	-	129,237	39,097	503	-	127,520	39,014	
HELOCs	6	43	-	62,533	-	48	-	61,598	-	
Other retail	7	3,829	454	50,650	1,120	4,154	431	52,386	1,140	
Qualifying revolving retail	8	-	-	45,094	-	-	-	43,351	-	
Retail SMEs	9	2,062	-	16,512	336	2,056	2	16,831	333	
Total Retail	10	6,394	454	304,026	40,553	6,761	433	301,686	40,487	
Other assets	11	11,998	-	-	-	11,550	-	-	-	
Equity	12	2,845	-	-	-	2,739	-	-	-	
Total Bank	13	22,836	457	979,260	56,902	22,623	438	979,713	56,136	

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2)	2) (3)		Q3 2	022			Q2	2022		
		Standa	ardized	All	RB	Standa	rdized	AIRB		
(\$ millions)	LINE #	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	7,491	81	401,775	13,261	7,147	105	388,227	12,335	
Sovereign	2	1	-	205,312	179	1	-	202,910	259	
Bank	3	37	-	27,506	924	47	-	28,551	1,085	
Total Wholesale	4	7,529	81	634,593	14,364	7,195	105	619,688	13,679	
Residential mortgages excluding home equity line of credits (HELOCs)	5	513	-	123,507	38,769	550	-	120,382	37,878	
HELOCs	6	52	-	61,393	-	60	-	59,611	-	
Other retail	7	4,201	448	50,464	1,154	4,225	472	48,234	1,176	
Qualifying revolving retail	8	-	-	44,090	-	-	-	42,555	-	
Retail SMEs	9	1,870	-	16,167	365	1,910	-	13,871	360	
Total Retail	10	6,636	448	295,621	40,288	6,745	472	284,653	39,414	
Other assets	11	11,197	-	-	-	9,722	-	-	-	
Equity	12	2,561	-	-	-	2,366	-	-	-	
Total Bank	13	27,923	529	930,214	54,652	26,028	577	904,341	53,093	

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1)	(2) (3)		Q1 2	2022			
		Standa	ardized	AIRB			
(\$ millions)	LINE #	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	8,201	171	381,050	12,272		
Sovereign	2	1	-	187,501	262		
Bank	3	31	-	26,756	1,045		
Total Wholesale	4	8,233	171	595,307	13,579		
Residential mortgages excluding home equity line of credits (HELOCs)	5	594	-	118,755	40,641		
HELOCs	6	67	-	58,408	-		
Other retail	7	3,943	462	46,416	1,234		
Qualifying revolving retail	8	-	-	42,886	-		
Retail SMEs	9	1,787	-	13,995	478		
Total Retail	10	6,391	462	280,460	42,353		
Other assets	11	10,406	-	-	-		
Equity	12	2,212	-	-	-		
Total Bank	13	27,242	633	875,767	55,932		

(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.

(3) As at January 31, 2023 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$6 million (October 31, 2022 a decrease of \$7 million, July 31, 2022 a decrease of \$7 million, April 30, 2022 a decrease of \$7 million, January 31, 2022 a decrease of \$8 million).

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)	LINE		Q1 2	2023			Q4 :	2022	
(\$ millions)	#	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	165,555	217,790	13,602	396,947	173,789	237,047	13,138	423,974
Sovereign	2	78,215	168,350	11,507	258,072	75,295	149,050	9,587	233,932
Bank	3	1,023	10,888	9,903	21,814	1,557	7,622	12,515	21,694
Total Wholesale	4	244,793	397,028	35,012	676,833	250,641	393,719	35,240	679,600
Residential mortgages excluding home equity line of credits (HELOCs)	5	120,120	9,577	-	129,697	118,464	9,559	-	128,023
HELOCs	6	55,918	6,658	-	62,576	54,900	6,746	-	61,646
Other retail	7	42,808	11,671	-	54,479	43,687	12,853	-	56,540
Qualifying revolving retail	8	43,357	1,737	-	45,094	41,648	1,703	-	43,351
Retail SMEs	9	11,742	6,696	136	18,574	11,669	7,150	68	18,887
Total Retail	10	273,945	36,339	136	310,420	270,368	38,011	68	308,447
Other assets	11	8,051	3,599	348	11,998	8,060	3,211	279	11,550
Equity	12	287	2,339	219	2,845	264	2,269	206	2,739
Total Bank	13	527,076	439,305	35,715	1,002,096	529,333	437,210	35,793	1,002,336

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)			Q3 2	022			Q2 2	2022	
(\$ millions)	#	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	167,645	228,084	13,537	409,266	163,135	219,213	13,026	395,374
Sovereign	2	63,796	130,216	11,301	205,313	66,649	124,866	11,396	202,911
Bank	3	5,597	7,298	14,648	27,543	5,610	7,867	15,121	28,598
Total Wholesale	4	237,038	365,598	39,486	642,122	235,394	351,946	39,543	626,883
Residential mortgages excluding home equity line of credits (HELOCs)	5	115,549	8,471	-	124,020	112,844	8,088	-	120,932
HELOCs	6	55,189	6,256	-	61,445	53,556	6,115	-	59,671
Other retail	7	41,923	12,742	-	54,665	39,974	12,485	-	52,459
Qualifying revolving retail	8	42,583	1,507	-	44,090	41,100	1,455	-	42,555
Retail SMEs	9	11,403	6,569	65	18,037	9,055	6,716	10	15,781
Total Retail	10	266,647	35,545	65	302,257	256,529	34,859	10	291,398
Other assets	11	8,002	2,944	251	11,197	6,489	2,931	302	9,722
Equity	12	210	2,110	241	2,561	223	1,842	301	2,366
Total Bank	13	511,897	406,197	40,043	958,137	498,635	391,578	40,156	930,369

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)	LINE	Q1 2022							
(\$ millions)	#	Canada	U.S.	Other	Total				
Corporate (incl specialized lending and SMEs treated as corporate)	1	157,720	218,761	12,770	389,251				
Sovereign	2	46,832	131,120	9,550	187,502				
Bank	3	5,065	6,355	15,367	26,787				
Total Wholesale	4	209,617	356,236	37,687	603,540				
Residential mortgages excluding home equity line of credits (HELOCs)	5	111,649	7,700	-	119,349				
HELOCs	6	52,484	5,991	-	58,475				
Other retail	7	38,093	12,266	-	50,359				
Qualifying revolving retail	8	41,504	1,382	-	42,886				
Retail SMEs	9	8,830	6,943	9	15,782				
Total Retail	10	252,560	34,282	9	286,851				
Other assets	11	7,350	2,823	233	10,406				
Equity	12	177	1,760	275	2,212				
Total Bank	13	469,704	395,101	38,204	903,009				

(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)		Q1 2	2023			Q4 2	2022		Q3 2022	Q2 2022	Q1 2022
LIN	=	Commitments	Other off- balance			Commitments	Other off- balance				
(\$ millions) #	Drawn	(undrawn) (2)	sheet items (3)	Total	Drawn	(undrawn) (2)	sheet items (3)	Total	Total	Total	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1 264,560	108,918	23,469	396,947	284,551	115,569	23,854	423,974	409,266	395,374	389,251
Sovereign	2 252,246	3,669	2,157	258,072	228,757	3,710	1,465	233,932	205,313	202,911	187,502
Bank	3 13,700	6,444	1,670	21,814	13,254	6,633	1,807	21,694	27,543	28,598	26,787
Total Wholesale	4 530,506	119,031	27,296	676,833	526,562	125,912	27,126	679,600	642,122	626,883	603,540
Residential mortgages excluding home equity line of credits (HELOCs)	5 129,456	211	30	129,697	127,768	224	31	128,023	124,020	120,932	119,349
HELOCs	6 43,115	19,461	-	62,576	42,644	19,002	-	61,646	61,445	59,671	58,475
Other retail	7 50,354	4,125	-	54,479	52,358	4,182	-	56,540	54,665	52,459	50,359
Qualifying revolving retail	8 9,800	35,294	-	45,094	9,313	34,038	-	43,351	44,090	42,555	42,886
Retail SMEs	9 13,172	5,359	43	18,574	13,590	5,252	45	18,887	18,037	15,781	15,782
Total Retail	0 245,897	64,450	73	310,420	245,673	62,698	76	308,447	302,257	291,398	286,851
Other assets	1 11,998	-	-	11,998	11,550	-	-	11,550	11,197	9,722	10,406
Equity	2 2,494	351	-	2,845	2,414	325	-	2,739	2,561	2,366	2,212
Total Bank	3 790,895	183,832	27,369	1,002,096	786,199	188,935	27,202	1,002,336	958,137	930,369	903,009

CREDIT RISK BY RESIDUAL CONTRACT MATURITY	[		Q1 2	2023			Q4 2	2022	Q3 2022	Q2 2022	Q1 2022	
BREAKDOWN (1)				Other off-				Other off-				
	LINE		Commitments	balance			Commitments	balance				
(\$ millions)	#	Drawn	(undrawn) <i>(2)</i>	sheet items (3)	Total	Drawn	(undrawn) <i>(2)</i>	sheet items (3)	Total	Total	Total	Total
Up to 1 year	1	307,250	106,404	20,812	434,466	291,824	105,917	20,654	418,395	388,081	378,399	351,449
1 to 5 years	2	380,501	70,802	6,502	457,805	390,712	75,854	6,491	473,057	461,364	444,629	438,112
Greater than 5 years	3	103,144	6,626	55	109,825	103,663	7,164	57	110,884	108,692	107,341	113,448
Total Bank	4	790,895	183,832	27,369	1,002,096	786,199	188,935	27,202	1,002,336	958,137	930,369	903,009

CREDIT RISK EXPOSURE BY INDUSTRY (1)		Q1 2	2023			Q4 :	2022		Q3 2022	Q2 2022	Q1 2022
			Other off-				Other off-				
LI	E	Commitments	balance			Commitments	balance				
(\$ millions)	Drawn	(undrawn) (2)	sheet items (3)	Total	Drawn	(undrawn) (2)	sheet items (3)	Total	Total	Total	Total
Agriculture	1 13,424	2,088	75	15,587	13,469	2,034	76	15,579	15,368	15,102	14,935
Communications	2 995	1,716	369	3,080	882	1,760	370	3,012	3,151	3,221	3,801
Construction	3 4,892	3,793	1,159	9,844	5,329	3,932	1,170	10,431	9,603	9,303	9,049
Financial	4 180,351	18,734	7,089	206,174	172,721	22,535	7,887	203,143	197,038	190,825	185,069
Forest products	5 1,033	851	223	2,107	1,031	896	251	2,178	1,948	1,703	1,598
Government	6 101,625	1,950	977	104,552	99,498	1,863	434	101,795	97,826	96,950	99,019
Individual	7 245,897	64,450	73	310,420	245,673	62,698	76	308,447	302,256	291,399	286,851
Manufacturing	8 35,665	20,643	1,944	58,252	36,307	20,237	2,067	58,611	55,420	52,170	50,498
Mining	9 2,681	4,944	1,410	9,035	3,460	4,795	1,393	9,648	9,084	9,187	8,968
Oil and Gas	10 3,410	4,971	1,400	9,781	4,084	4,967	1,341	10,392	10,227	11,536	11,957
Other	11 25,389	877	68	26,334	28,344	815	278	29,437	23,347	27,054	18,534
Real estate	12 56,575	12,558	1,329	70,462	56,027	13,325	1,295	70,647	66,667	63,263	62,319
Retail trade	13 24,466	5,041	537	30,044	24,046	5,235	548	29,829	26,917	26,408	24,192
Service industries	14 53,808	17,743	3,216	74,767	54,756	18,603	3,169	76,528	73,311	68,890	67,545
Transportation	15 9,612	3,682	1,881	15,175	10,354	3,641	1,710	15,705	14,276	13,732	12,912
Utilities	16 11,176	11,872	4,942	27,990	9,966	13,740	4,364	28,070	25,254	24,332	22,263
Wholesale trade	17 19,896	7,919	677	28,492	20,252	7,859	773	28,884	26,444	25,294	23,499
Total Bank	18 790,895	183,832	27,369	1,002,096	786,199	188,935	27,202	1,002,336	958,137	930,369	903,009

(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) after the application of the credit conversion factor.

(3) Includes items such as standby letters of credit and documentary credits after the application of the credit conversion factor.

CCF	CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q1 2023										
RIS			Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA						
(\$ m	illions except as noted)	а	b	С	d	е	f						
1	SA-CCR (for derivatives)	8,173	16,059		1.4	33,925	7,798						
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)					20,780	3,002						
5	VaR for SFTs					-	-						
6	Total						10,800						

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT		Q4 2022									
RIS	RISK (CCR) EXPOSURE BY APPROACH (1)		Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA				
(\$ mi	llions except as noted)	а	b	c	d	е	f				
1	SA-CCR (for derivatives)	11,274	15,664		1.4	37,713	7,618				
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)					27,484	2,869				
5	VaR for SFTs					-	-				
6	Total						10,487				

CCF	R1 - ANALYSIS OF COUNTERPARTY CREDIT		Q3 2022										
RIS	RISK (CCR) EXPOSURE BY APPROACH (1)		Potential future exposure	Effective Expected Positive Exposure (EEPE)		EAD post-CRM	RWA						
(\$ millions except as noted)		а	b	С	d	е	f						
1	SA-CCR (for derivatives)	11,088	16,374		1.4	38,275	8,428						
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)					31,578	3,844						
5	VaR for SFTs					-	-						
6	Total						12,272						

CCF	R1 - ANALYSIS OF COUNTERPARTY CREDIT		Q2 2022									
RISI	RISK (CCR) EXPOSURE BY APPROACH (1)		Potential future exposure	Effective Expected Positive Exposure (EEPE)		EAD post-CRM	RWA					
(\$ mi	illions except as noted)	а	b	c	d	е	f					
1	SA-CCR (for derivatives)	13,591	17,000		1.4	42,827	9,584					
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)					33,036	4,179					
5	VaR for SFTs					-	-					
6	Total						13,763					

CC	R1 - ANALYSIS OF COUNTERPARTY CREDIT	Q1 2022									
RISK (CCR) EXPOSURE BY APPROACH (1)		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)		EAD post-CRM	RWA				
(\$ m	illions except as noted)	а	b	С	d	е	f				
1	SA-CCR (for derivatives)	9,178	17,864		1.4	37,722	9,521				
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)					32,527	3,989				
5	VaR for SFTs					-	-				
6	Total						13,510				

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

				ВМО	Financial Group	
CCR2 - CREDIT VAL	UATION ADJUSTMENT (CVA)	Q1 :	2023	Q4 2022		
CAPITAL CHARGE		EAD post-CRM	RWA	EAD post-CRM	RWA	
(\$ millions)		a	b	c	d	
Total portfolios su	ubject to the Advanced CVA capital charge	-	-	-	-	
1 (i) VaR compone	nt (including the 3×multiplier)		-		-	
2 (ii) Stressed VaR	component (including the 3×multiplier)		-		-	
3 All portfolios sub	ject to the Standardized CVA capital charge	23,744	3,251	26,395	3,633	
4 Total subject to the	ne CVA capital charge	23,744	3,251	26,395	3,633	

сс	R2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q3 2	2022	Q2 2022		
CA	PITAL CHARGE	EAD post-CRM	RWA	EAD post-CRM	RWA	
(\$ n	nillions)	а	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	26,913	4,077	29,979	4,804	
4	Total subject to the CVA capital charge	26,913	4,077	29,979	4,804	

сс	R2 - CREDIT VALUATION ADJUSTMENT (CVA)	Q1 2022				
CA	PITAL CHARGE	EAD post-CRM	RWA			
(\$ m	illions)	а	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	26,501	4,378			
4	Total subject to the CVA capital charge	26,501	4,378			

## CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)			Q1 2023										
(\$ millions)		Risk Weight											
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure			
Regulatory portfolio	#	а	b	С	d	е	f	g	h	i			
Sovereigns	1	-	-	-	-	-	-	-	-	-			
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-			
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-			
Banks	4	-	-	57	-	-	1	-	-	58			
Securities firms	5	-	-	181	-	-	-	-	-	181			
Corporates	6	-	-	-	231	-	222	-	-	453			
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-			
Secured by residential property	8	-	-	-	-	-	-	-	-	-			
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-			
Equity	10	-	-	-	-	-	-	-	-	-			
Defaulted exposures	11	-	-	-	-	-	-	-	-	-			
Higher-risk categories (2)	12	-	-	-	-	-	-	1	-	1			
Other assets	13	-	-	-	-	-	-	-	-	-			
Total	14	-	-	238	231	-	223	1	-	693			

### CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES BY REGULATORY

PORTFOLIO AND RISK WEIGHTS (1)	ſ					Q4 2022				
(\$ millions)					Risk V	Veight				
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	#	а	b	с	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	52	-	-	-	-	-	52
Securities firms	5	-	-	287	-	-	-	-	-	287
Corporates	6	-	-	-	179	-	215	-	-	394
Regulatory retail portfolios	7	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-	-	-	-
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	339	179	-	215	-	-	733

(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

BMO		Financial Group	
-----	--	-----------------	--

PORTFOLIO AND RISK WEIGHTS (1)		Q3 2022									
(\$ millions)		Risk Weight									
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure	
Regulatory portfolio	#	а	b	C	d	е	f	g	h	i	
Sovereigns Non-central government public sector entities (PSEs) Multilateral development banks (MDBs) Banks Securities firms Corporates Regulatory retail portfolios Secured by residential property Secured by commercial real estate Equity Defaulted exposures Higher-risk categories (2) Other assets	1 2 3 4 5 6 7 8 9 10 11 12 13	- - - - - - - - - - - - - - - - - - -		2 76 377 - - - -	- - - 78 - - - - - - -		- 5 212 - - -	- - - - - - - - - - - - - - - - - - -		2 81 377 290 - - - - - - - - - - -	
Total	14	-	-	455	78	-	217	-	-	750	

PORTFOLIO AND RISK WEIGHTS (1)						Q2 2022				
(\$ millions)					Risk W	/eight				
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	#	а	b	с	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	
Banks	4	-	-	53	-	-	-	-	-	53
Securities firms	5	-	-	345	-	-		-	-	345
Corporates	6	-	-	-	2	-	147	-	-	149
Regulatory retail portfolios Secured by residential property	(	-	-	-	-	-	-	-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2) Other assets	12	-	-	-	-	-	-	-	-	-
		-	-	-	-	-		-	-	-
Total	14	-	-	398	2	-	147	-		547

CCR3 - STANDARDIZED APPROACH – CCR EXPOSURES	BY REGULATO	RY								
PORTFOLIO AND RISK WEIGHTS (1)						Q1 2022				
(\$ millions)					Risk V	Veight				
	LINE	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio	#	а	b	С	d	е	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	1
Multilateral development banks (MDBs) Banks	3	-	-	57	-	-	-	-	-	57
Securities firms	4 5	-	-	308	-	_		-	-	308
Corporates	6	-	_	500	1		125			126
Regulatory retail portfolios	7	-	-	-	-	-		-	-	-
Secured by residential property	8	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	9	-	-	-	-	-	-	-	-	-
Equity	10	-	-	-	-	-	-	-	-	-
Defaulted exposures	11	-	-	-	-	-	-	-	-	-
Higher-risk categories (2)	12	-	-	-	-	-	-		-	-
Other assets	13	-	-	-	-	-	-	-	-	-
Total	14	-	-	366	1	-	125	-	-	492

(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).

Moody 5 Investors         Standard & Poors         LINE         EAD past.         Average (N         Mumber of Average (N)         Average (N)         Mumber of Average (N)         Average (N)         Mumber of Average (N) <th>CCR4 - IRB - CCR EXPOSURES BY PORTE</th> <th></th> <th colspan="7">Q1 2023</th>	CCR4 - IRB - CCR EXPOSURES BY PORTE		Q1 2023										
Corporate         Corporate         Corporate         Corporate           Investment grade         1-1, 1-2, 1-3, 1-4, 1-5         0.01 to <0.15         Asa to Baa1         AAA to BBB+         1         15,876         0.06 %         3,796         29,81 %         1.08         11,848 %           Investment grade         1-5, 1-6         0.15 to <0.25         Baa2 to Baa3         BBB to BBB-         2         2,324         0.32 %         644         30.58 %         1         1.175         34.14 %           Non-investment grade         S-1, S-2, S-3         0.75 to <2.50         Baa3 to Ba1         BBB-to BB-         3         3,442         0.32 %         644         30.58 %         1         1.175         64.14 %           Non-investment grade         S-1, S-2, S-3         0.75 to <2.50         Ba1 to Ba3         BB+ to BB-         5         1,180         1.24 %         576         42.51 %         1         1.038         88.03 %           Watchist         P-2, P-3         10.00 to <100.00         Catu to Ba1         Ba1 to Ba2         BB+ to BC         7         11.44 %         15         45.15 %         3         27         22.65 (7         26.51 %         32.40 %         6.569         26.01 %           Sovereign         Investment grade	(\$ millions except as noted)			Service				(1)		LGD (3)	maturity	RWA	
Investment grade         I+1, I+2, I+3, I+5, 0.00 to 0:0.15         Aaa to Baa1         AAA to BBB+         I         15, 878         0.06 %         3.796         22, 81 %         1.08         1,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,880         11,175         31,342         0.32 %         544         30,58 %         1         11,175         31,44 %         11,175         31,44 %         11,175         31,44 %         11,175         31,44 %         11,1245         60,30 %         11,175         31,44 %         11,175         31,44 %         11,1245         60,30 %         11,144 %         156         44,51 %         32,24 %         11,1245         60,30 %         22,80 %         23,84 ,41,14 %         156         44,51 %         32,24 %         22,24 %         11,1245         60,30 %         11,144 %         155         45,15 %         32,24 %         12,25 %         24,27 %         12,22 %         24,27 %         12,22 %         25,55 %         32,40 %         65,61 \$45,15 %         32,24 %         12,83 %         22,24 \$2,55 %         32,40 %         65,61 \$45,15 % <th>Risk Profile</th> <th>BMO Rating</th> <th>PD scale (%)</th> <th>implied equivalent</th> <th>implied equivalent</th> <th>#</th> <th>а</th> <th>b</th> <th>С</th> <th>d</th> <th>е</th> <th>f</th> <th>g</th>	Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	С	d	е	f	g
Investment grade         I. 5, I-6         0.73, 2, %         12         77.77         33.3 %           Investment grade         I. 6, I-7         0.25 to <0.50	Corporate												
Investment grade         I-6, I-7         0.25 to <0.50         Baa2 to Baa3         BBB to BBB-         3         3.442         0.22 %         5.44         30.58 %         1         1.175         34.14 %           Non-investment grade         S-1, S-2, S-3         0.75 to <2.50					1	1			· · ·			· · · ·	
Investment grade       I-7, S-1       0,50 to -0.75       Baa3 to Ba1       BBE- to BB-       4       2,063       0.45%       460       42,07%       1       1,245       60,34%         Non-investment grade       S.1, S.2, S.3       S.3, S.4, P.1, P.2       2,50 to <10.00					1	1							
Non-investment grade         S-1, S-2, S-3         0.75 to <2.50         Ba1 to Ba3         BB+ to BB-         5         1.180         1.2.4%         576         4.2.51%         1         1.038         88.03 %           Non-investment grade to Watchlist         S-3, S-4, P-1, P-2         2.50 to <10.00	Investment grade					3					1	· · · ·	
Non-investment grade to Watchlist         S-3, S+4, P-1, P-2 P-2, P-3         2.50 to <10.00         Ba's to Caal Caal to Ca         BB- to B- B- to CC         6         355         2.80 % P-2, P-3         43.53 % F-2, P-3         2         42.77         120.31 % Caal to Ca           Default         Default         100.00 (Default)         C         C to D         8         - <td></td> <td></td> <td></td> <td></td> <td></td> <td>4</td> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>· · · ·</td> <td></td>						4					1	· · · ·	
Watchist         P.2, P.3         10.00 to +010.00         Caal to Ca         B- to CC         7         1         14.44 %         15         45.15 %         3         27         236.17 %           Default         100.00 (Default)         C         C to D         8         -	Non-investment grade					5					1	· · · ·	
Default         Default         100.00 (Default)         C         C to D         8 <th< td=""><td>Non-investment grade to Watchlist</td><td></td><td>2.50 to &lt;10.00</td><td>Ba3 to Caa1</td><td></td><td>6</td><td>355</td><td>2.80 %</td><td>238</td><td>43.53 %</td><td>2</td><td>427</td><td></td></th<>	Non-investment grade to Watchlist		2.50 to <10.00	Ba3 to Caa1		6	355	2.80 %	238	43.53 %	2	427	
Sub-total         9         25,257         0.25 %         6,145         32.40 %         6,669         26.01 %           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         10,248         0.04 %         168         12.22 %         2.55         398         3.89 %           Investment grade         I-5, I-6         0.15 to <0.25         Baa1 to Baa2         BBB+ to BB         11         60         0.19 %         7         40.00 %         1         16         2.25 %         3.98 %         3.89 %           Investment grade         I-7, S-1         0.50 to <0.75         Baa3 to Ba1         BBB- to BB-         12         66         0.32 %         7         3.51 %         2         1         29.62 %           Non-investment grade         S-1, S-2, S-3         0.75 to <2.50         Ba1 to Ba3         BB+ to BB-         14         6         1.17 %         9         52.53 %         -         5         80.97 %           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         -         16.3.52 %	Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca		7	11	14.44 %	15	45.15 %	3	27	236.17 %
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         10,248         0.04 %         168         12.22 %         2.55         398         3.89 %           Investment grade         I-5, I-6         0.15 to <0.25	Default	Default	100.00 (Default)	С	C to D	8	-	-	-	-	-	-	-
Investment grade         I-1, I-2, I-3, I-4, I-5         0.00 to <0.15         Aaa to Baa1         AAA to BBB+         10         10,248         0.04 %         168         12.22 %         2.55         398         3.89 %           Investment grade         I-5, I-6         0.15 to <0.25	Sub-total					9	25,257	0.25 %	6,145	32.40 %		6,569	26.01 %
Investment grade       I-5, I-6       0.15 to <0.25       Baa1 to Baa2       BBB+ to BBB       11       60       0.19 %       7       40.00 %       1       16       27.15 %         Investment grade       I-6, I-7       0.25 to <0.50	Sovereign						•						
Investment grade       I-G, I-7       0.25 to <0.50       Baa2 to Baa3       BBB to BBB-       12       66       0.32 %       7       35.12 %       1       20       29.51 %         Investment grade to Non-investment grade       I-7, S-1       0.50 to <0.75	Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	10,248	0.04 %	168	12.22 %	2.55	398	3.89 %
Investment grade       I-7, S-1       0.50 to <0.75       Baa3 to Ba1       BB8- to BB+       13       2       0.54 %       4       27.08 %       2       1       39.62 %         Non-investment grade       S-1, S-2, S-3       0.75 to <2.50	Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	60	0.19 %	7	40.00 %	1	16	27.15 %
Non-investment grade         S-1, S-2, S-3         0.75 to <2.50         Ba1 to Ba3         BB+ to BB-         14         6         1.17 %         9         52.53 %         -         5         80.97 %           Non-investment grade to Watchlist         S-3, S-4, P-1, P-2         2.50 to <10.00	Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	66	0.32 %	7	35.12 %	1	20	29.51 %
Non-investment grade to Watchlist         S-3, S-4, P-1, P-2, P.3         10.00 to <100.00         Ba3 to Caa1         BB- to B-         15         -         9.70 %         1         40.00 %         1         -         163.52 %           Watchlist         P-2, P-3         10.00 to <100.00	Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	2	0.54 %	4	27.08 %	2	1	39.62 %
Watchlist         P-2, P-3         10.00 to <100.00         Caa1 to Ca         B- to CC         16         - <th<< td=""><td>Non-investment grade</td><td>S-1, S-2, S-3</td><td>0.75 to &lt;2.50</td><td>Ba1 to Ba3</td><td>BB+ to BB-</td><td>14</td><td>6</td><td>1.17 %</td><td>9</td><td>52.53 %</td><td>-</td><td>5</td><td>80.97 %</td></th<<>	Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	6	1.17 %	9	52.53 %	-	5	80.97 %
Default         Default         100.00 (Default)         C         C to D         17         -	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	-	163.52 %
Sub-total         Image: Non-investment grade         I=1, I=2, I=3, I=4, I=5         0.00 to <0.15         Aaa to Baa1         AAA to BBB+         19         15,736         0.06 %         321         34.85 %         1.37         2,508         15.94 %           Investment grade         I=5, I=6         0.15 to <0.25	Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
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         15,736         0.06 %         321         34.85 %         1.37         2,508         15.94 %           Investment grade         I-5, I-6         0.15 to <0.25	Default	Default	100.00 (Default)	С	C to D	17	-	-	-	-	-	-	-
Investment grade         I-1, I-2, I-3, I-4, I-5         0.00 to <0.15         Aaa to Baa1         AAA to BBB+         19         15,736         0.06 %         321         34.85 %         1.37         2,508         15.94 %           Investment grade         I-5, I-6         0.15 to <0.25	Sub-total					18	10,382	0.04 %	196	12.55 %		440	4.24 %
Investment grade       I-5, I-6       0.15 to <0.25       Baa1 to Baa2       BBB to BBB       20       1,429       0.19 %       151       37.87 %       1       432       30.26 %         Investment grade       I-6, I-7       0.25 to <0.50	Bank						•						
Investment grade       I-6, I-7       0.25 to <0.50	Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,736	0.06 %	321	34.85 %	1.37	2,508	15.94 %
Investment grade to Non-investment grade       I-7, S-1       0.50 to <0.75	Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,429	0.19 %	151	37.87 %	1	432	30.26 %
Non-investment grade         S-1, S-2, S-3         0.75 to <2.50         Ba1 to Ba3         BB+ to BB-         23         45         1.48 %         10         52.72 %         -         51         114.50 %           Non-investment grade to Watchlist         S-3, S-4, P-1, P-2         2.50 to <10.00	Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,052	0.32 %	57	35.00 %	1	349	33.19 %
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         39.29 %         1         1         110.00 %           Watchlist         P-2, P-3         10.00 to <100.00	Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	110	0.54 %	17	39.35 %	-	63	56.68 %
Watchlist Default         P-2, P-3 Default         10.00 to <100.00 100.00 (Default)         Caa1 to Ca C         B- to CC C to D         25 26         - -         -         - -         - -	Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	45	1.48 %	10	52.72 %	-	51	114.50 %
Default         Default         100.00 (Default)         C         C to D         26         -	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	39.29 %	1	1	110.00 %
Sub-total         27         18,373         0.09 %         558         35.16 %         3,404         18.53 %	Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
	Default	Default	100.00 (Default)	С	C to D	26	-	-	-	-	-	-	-
Total (all wholesale portfolios)         28         54,012         0.15 %         6,899         29.53 %         10,413         19.28 %	Sub-total					27	18,373	0.09 %	558	35.16 %		3,404	18.53 %
	Total (all wholesale portfolios)					28	54,012	0.15 %	6,899	29.53 %		10,413	19.28 %

(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.

CCR4 - IRB - CCR EXPOSURES BY PORTF		Q4 2022										
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD <i>(1)</i>	Number of obligors (2)	Average LGD <i>(3)</i>	Average maturity (years) <i>(4)</i>	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	С	d	е	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	1	17,737	0.06 %	3,793	29.03 %	1.04	2,006	11.31 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,894	0.19 %	574	35.46 %	1.55	865	29.90 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	5,356	0.32 %	534	25.85 %	1.24	1,452	27.11 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,288	0.54 %	464	39.83 %	0.78	1,290	56.39 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	856	1.23 %	591	40.04 %	0.93	694	81.03 %
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	233	2.90 %	248	43.49 %	1.63	283	121.13 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	7	15.43 %	13	44.96 %	3.23	17	237.04 %
Default	Default	100.00 (Default)	С	C to D	8	-	100.00 %	2	44.00 %	1.00	-	583.00 %
Sub-total					9	29,371	0.22 %	6,219	30.36 %		6,607	22.49 %
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	17,770	0.03 %	184	7.69 %	1.62	411	2.31 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	55	0.19 %	6	39.72 %	1.05	15	27.37 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	53	0.32 %	8	33.47 %	0.56	15	28.92 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54 %	1	15.00 %	1.00	-	19.21 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.41 %	8	46.58 %	0.38	2	82.58 %
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	1	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	С	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,882	0.03 %	208	7.87 %		444	2.49 %
Bank	·	•								·	•	
Investment grade	, , , , , ,	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,886	0.06 %	314	34.67 %	1.28	2,248	15.10 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,310	0.19 %	164	39.29 %	0.89	405	30.89 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	733	0.32 %	52	34.04 %	0.67	226	30.77 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	184	0.54 %	19	38.99 %	0.36	96	52.04 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	94	1.15 %	10	48.63 %	0.66	86	91.79 %
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	32.30 %	1.00	3	81.06 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	С	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,211	0.09 %	562	35.12 %		3,064	17.80 %
Total (all wholesale portfolios)					28	64,464	0.13 %	6,989	25.39 %		10,115	15.69 %
(1) Calculated as obliger PD weighted by EAD					-							

(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.

CCR4 - IRB - CCR EXPOSURES BY PORTF		Q3 2022										
(\$ millions except as noted)			Moody's Investors			EAD post-	Average PD	Number of	Average	Average maturity		RWA
			Service	Standard & Poor's	LINE	CRM	(1)	obligors (2)	LGD (3)	(years) <i>(4)</i>	RWA	density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	С	е	е	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	1	15,435	0.06 %	3,681	29.78 %	1.01	1,789	11.59 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	3,577	0.19 %	635	33.96 %	1.49	1,018	28.45 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	8,305	0.32 %	522	22.44 %	1.12	1,909	22.98 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,905	0.54 %	461	36.59 %	0.92	1,525	52.50 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,689	1.24 %	602	40.02 %	1.05	1,417	83.87 %
Non-investment grade to Watchlist	/ - /	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	361	2.97 %	280	43.94 %	1.83	446	123.56 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	12	15.45 %	11	40.32 %	1.32	24	193.85 %
Default	Default	100.00 (Default)	С	C to D	8	1	100.00 %	4	42.07 %	1.21	4	557.40 %
Sub-total					9	32,285	0.29 %	6,196	29.67 %		8,132	25.19 %
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	17,002	0.02 %	175	5.73 %	1.46	308	1.81 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	563	0.19 %	17	39.43 %	0.20	114	20.17 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	23	0.32 %	7	32.19 %	0.57	6	27.66 %
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 %	2	30.53 %	0.40	-	32.49 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	1.02 %	9	47.06 %	0.51	5	73.82 %
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 %	7	40.00 %	1.00	1	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	С	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,597	0.03 %	217	6.86 %		434	2.47 %
Bank		·				•				·	•	
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	19	16,977	0.06 %	332	34.58 %	1.21	2,559	15.07 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,335	0.19 %	182	39.71 %	0.86	417	31.21 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	750	0.32 %	51	35.08 %	0.48	244	32.58 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	81	0.54 %	20	38.32 %	0.50	43	53.05 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	78	1.55 %	10	54.21 %	0.34	97	123.74 %
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)	С	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,221	0.09 %	598	35.05 %		3,360	17.48 %
Total (all wholesale portfolios)					28	69,103	0.17 %	7,011	25.36 %		11,926	17.26 %
(1) Calculated as obligor PD weighted by EAD	\		L									

(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.

CCR4 - IRB - CCR EXPOSURES BY PORTE		Q2 2022										
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD <i>(1)</i>	Number of obligors (2)	Average LGD <i>(3)</i>	Average maturity (years) <i>(4)</i>	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	С	d	е	f	g
Corporate												
Investment grade	-1,  -2,  -3,  -4,  -5		Aaa to Baa1	AAA to BBB+	1	17,546	0.06 %	3,701	29.72 %	0.89	1,814	10.34 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,611	0.19 %	514	38.29 %	1.50	826	31.61 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	8,135	0.32 %	615	25.09 %	1.13	2,082	25.60 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	5,066	0.54 %	604	32.99 %	1.11	2,419	47.75 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	2,161	1.17 %	464	34.62 %	1.03	1,508	69.77 %
Non-investment grade to Watchlist		2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	1,035	2.97 %	271	25.34 %	1.33	724	69.99 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	14	15.41 %	13	41.10 %	1.54	29	201.67 %
Default	Default	100.00 (Default)	С	C to D	8	2	100.00 %	6	36.82 %	2.28	9	487.82 %
Sub-total					9	36,570	0.35 %	6,188	29.93 %		9,411	25.73 %
Sovereign				•						·		
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	10	17,717	0.03 %	193	10.56 %	1.62	404	2.28 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	1,027	0.19 %	16	39.99 %	0.12	203	19.75 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	6	0.32 %	7	31.70 %	0.11	1	23.54 %
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	15.00 %	1.00	-	19.21 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.11 %	8	51.86 %	0.13	2	78.64 %
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 %	7	40.00 %	1.00	1	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	С	C to D	17	-	-	-	-	-	-	-
Sub-total					18	18,754	0.04 %	233	12.19 %		611	3.26 %
Bank										·		
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	19	17,273	0.07 %	334	34.81 %	1.31	2,757	15.96 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,916	0.19 %	117	34.68 %	0.52	428	22.37 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	584	0.32 %	103	33.84 %	0.41	160	27.49 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	159	0.56 %	16	42.31 %	1.25	98	61.98 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	53	1.47 %	13	51.40 %	0.19	59	110.15 %
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	7	2.74 %	3	55.55 %	0.14	9	125.48 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	С	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,992	0.10 %	586	34.88 %		3,511	17.57 %
Total (all wholesale portfolios)					28	75,316	0.21 %	7,007	26.82 %		13,533	17.97 %

(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.

CCR4 - IRB - CCR EXPOSURES BY PORTE					Q1 2022							
(\$ millions except as noted)			Moody's Investors Service	Standard & Poor's	LINE	EAD post- CRM	Average PD <i>(1)</i>	Number of obligors (2)	Average LGD <i>(3)</i>	Average maturity (years) <i>(4)</i>	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	implied equivalent	implied equivalent	#	а	b	С	d	е	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	1	17,070	0.06 %	3,412	28.97 %	0.87	1,707	10.00 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,584	0.19 %	490	37.39 %	1.60	491	31.03 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,837	0.32 %	501	35.59 %	1.59	1,585	41.31 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	6,092	0.57 %	712	27.25 %	1.24	2,509	41.19 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	3,209	1.23 %	458	32.78 %	1.21	2,184	68.04 %
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	1,048	2.98 %	269	32.37 %	1.62	964	91.94 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	6	14.37 %	15	46.18 %	2.34	12	208.98 %
Default	Default	100.00 (Default)	С	C to D	8	8	100.00 %	7	37.74 %	2.33	38	500.00 %
Sub-total					9	32,854	0.43 %	5,864	30.32 %		9,490	28.89 %
Sovereign				•						·		
Investment grade	I-1, I-2, I-3, I-4, I-5		Aaa to Baa1	AAA to BBB+	10	17,395	0.03 %	195	8.89 %	1.37	436	2.51 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	123	0.19 %	6	24.43 %	0.45	19	15.48 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	11	0.32 %	5	36.60 %	0.09	3	26.51 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	17	0.55 %	5	38.55 %	0.54	7	42.98 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	3	1.49 %	5	55.00 %	0.02	3	93.62 %
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)	С	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,549	0.03 %	217	9.05 %		468	2.67 %
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	16,268	0.06 %	347	34.82 %	1.31	2,421	14.88 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,808	0.19 %	117	33.26 %	0.72	426	23.57 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,024	0.32 %	57	35.30 %	0.64	313	30.54 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	145	0.54 %	73	35.57 %	0.54	70	48.41 %
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	43	1.59 %	13	50.49 %	0.44	47	109.93 %
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	66	2.74 %	10	45.19 %	1.00	75	113.42 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	С	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,354	0.10 %	617	34.78 %		3,352	17.32 %
Total (all wholesale portfolios)					28	69,757	0.24 %	6,698	26.20 %		13,310	19.08 %

(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.

<b>CCR5 - COMPOSITION OF COLLATERAL</b>	[		Q1 2023								
FOR CCR EXPOSURE (1) (2)			Collateral used in de		Collateral us	sed in SFTs					
		Fair value of col	lateral received	Fair value of po	osted collateral	Fair value of	Fair value of				
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral				
(\$ millions)	#	а	b	С	d	e	f				
Cash – domestic currency	1	-	851	-	2,634	31,934	43,152				
Cash – other currencies	2	-	3,414	-	5,262	83,064	89,220				
Domestic sovereign debt	3	559	3,555	26	1,700	42,146	37,797				
Other sovereign debt	4	1,802	436	637	653	56,186	52,802				
Government agency debt	5	1	636	-	250	8,622	23,000				
Corporate bonds	6	596	-	539	82	24,285	10,506				
Equity securities	7	956	962	3,429	5,216	45,558	47,597				
Other collateral	8	-	-	-	-	-	-				
Total	9	3,914	9,854	4,631	15,797	291,795	304,074				

<b>CCR5 - COMPOSITION OF COLLATERAL</b>			Q4 2022							
FOR CCR EXPOSURE (1) (2)			Collateral used in de	rivative transactions		Collateral u	sed in SFTs			
		Fair value of col	lateral received	Fair value of po	sted collateral	Fair value of	Fair value of			
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral			
(\$ millions)	#	а	b	C	d	e	f			
Cash – domestic currency	1	1	976	-	3,709	37,819	43,112			
Cash – other currencies	2	-	3,690	-	6,250	78,532	84,956			
Domestic sovereign debt	3	685	4,782	381	1,374	44,069	40,623			
Other sovereign debt	4	2,519	392	694	758	51,079	47,057			
Government agency debt	5	-	832	-	262	8,141	22,566			
Corporate bonds	6	594	-	568	91	23,434	10,646			
Equity securities	7	664	471	3,649	5,950	46,083	52,863			
Other collateral	8	-	-	-	-	-	-			
Total	9	4,463	11,143	5,292	18,394	289,157	301,823			

CCR5 - COMPOSITION OF COLLATERAL	. [		Q3 2022								
FOR CCR EXPOSURE (1) (2)			Collateral used in de		Collateral us	sed in SFTs					
		Fair value of col	lateral received	Fair value of po	sted collateral	Fair value of	Fair value of				
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral				
(\$ millions)	#	а	b	C	d	e	f				
Cash – domestic currency	1	-	824	-	2,442	35,301	44,016				
Cash – other currencies	2	-	3,802	-	5,207	77,917	78,642				
Domestic sovereign debt	3	738	4,197	813	1,279	45,884	38,118				
Other sovereign debt	4	2,252	734	501	356	49,137	47,579				
Government agency debt	5	5	847	-	254	7,757	23,972				
Corporate bonds	6	484	99	398	73	22,269	9,859				
Equity securities	7	1,158	3,141	4,032	8,699	45,866	54,243				
Other collateral	8	-	-	-	-	-	-				
Total	9	4,637	13,644	5,744	18,310	284,131	296,429				

<b>CCR5 - COMPOSITION OF COLLATERAI</b>	L [			Q2 2	Q2 2022				
FOR CCR EXPOSURE (1) (2)			Collateral used in de	Collateral used in SFTs					
		Fair value of coll	ateral received	Fair value of po	sted collateral	Fair value of	Fair value of		
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral		
(\$ millions)	#	а	b	с	d	e	f		
Cash – domestic currency	1	-	3,217	-	2,050	35,782	43,836		
Cash – other currencies	2	-	4,347	-	4,941	72,635	76,136		
Domestic sovereign debt	3	1,280	1,762	1,400	872	44,329	37,684		
Other sovereign debt	4	3,023	558	478	569	46,700	44,918		
Government agency debt	5	-	1,858	-	179	5,104	19,974		
Corporate bonds	6	289	817	98	35	23,277	11,240		
Equity securities Other collateral	7	978	360	5,333	5,654	47,968	57,420		
Total	9	5.570	12.919	7,309	14.300	275.795	291.208		

<b>CCR5 - COMPOSITION OF COLLATERA</b>	L		Q1 2022								
FOR CCR EXPOSURE (1) (2)			Collateral used in de	rivative transactions		Collateral us	sed in SFTs				
		Fair value of col	lateral received	Fair value of pe	osted collateral	Fair value of	Fair value of				
	LINE	Segregated	Unsegregated	Segregated	Unsegregated	collateral received	posted collateral				
(\$ millions)	#	а	b	С	d	e	f				
Cash – domestic currency	1	-	826	-	2,159	30,742	49,401				
Cash – other currencies	2	-	3,534	-	3,402	90,136	80,867				
Domestic sovereign debt	3	592	1,603	715	2,549	47,706	34,601				
Other sovereign debt	4	1,887	294	884	477	52,994	50,342				
Government agency debt	5	145	2,024	-	322	7,633	28,313				
Corporate bonds	6	91	133	400	15	25,390	12,450				
Equity securities	7	2,143	438	3,955	5,931	49,300	61,510				
Other collateral	8	-	-	-	-	-	-				
Total	9	4.858	8.852	5.954	14.855	303.901	317.484				

Segregated refers to collateral which is held in a bankruptcy-remote manner whereas unsegregated refers to collateral that is not held in a bankruptcy-remote manner.
 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.

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 2	023	Q4 2022			
	LINE	Protection bought	Protection sold	Protection bought	Protection sold		
(\$ millions)	#	а	b	с	d		
Notionals							
Single-name credit default swaps	1	537	174	684	195		
Index credit default swaps	2	19,370	12,556	16,087	10,904		
Total return swaps	3	4,547	181	3,963	9		
Credit options	4	-	-	-	-		
Other credit derivatives	5	-	-	-	-		
Total notionals	6	24,454	12,911	20,734	11,108		
Fair values							
Positive fair value (asset)	7	128	18	214	34		
Negative fair value (liability)	8	108	7	33	70		

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q3 2	022	Q2 2022			
	LINE	Protection bought	Protection sold	Protection bought	Protection sold		
(\$ millions)	#	a	b	с	d		
Notionals							
Single-name credit default swaps	1	609	140	654	81		
Index credit default swaps	2	14,331	8,630	15,118	9,719		
Total return swaps	3	3,838	9	3,957	9		
Credit options	4	3,425	-	1,861	-		
Other credit derivatives	5	-	-	-	-		
Total notionals	6	22,203	8,779	21,590	9,809		
Fair values							
Positive fair value (asset)	7	287	1	122	6		
Negative fair value (liability)	8	78	34	21	1		

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 20	22
	LINE	Protection bought	Protection sold
(\$ millions)	#	а	b
Notionals			
Single-name credit default swaps	1	646	93
Index credit default swaps	2	11,507	4,968
Total return swaps	3	3,079	9
Credit options	4	3,085	-
Other credit derivatives	5	-	-
Total notionals	6	18,317	5,070
Fair values			
Positive fair value (asset)	7	65	3
Negative fair value (liability)	8	45	5

CCF	R8 - EXPOSURES TO CENTRAL COUNTERPARTIES	Q1 2	023	Q4 2	022	Q3 2	2022	Q2 2	2022	Q1 2	022
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
(\$ m	illions)	а	b	с	d	е	f	g	h	i	j
1	Exposures to QCCPs (total)		771		914		795		777		1,053
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	11,571	248	13,698	287	14,775	308	17,803	362	23,207	474
3	(i) OTC derivatives	3,961	96	4,961	113	4,223	97	4,478	96	4,684	104
4	(ii) Exchange-traded derivatives	6,409	128	7,422	148	9,301	186	12,355	247	16,658	333
5	(iii) Securities financing transactions	1,201	24	1,315	26	1,251	25	970	19	1,865	37
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7	Segregated initial margin	-		-		-		-		-	
8	Non-segregated initial margin	5,746		6,266		6,587		7,404		6,974	
9	Pre-funded default fund contributions	1,202	523	1,112	627	1,098	487	835	415	1,105	579
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	-	-	-	-	-	-	-	-	-	-

			Q1 20	023			Q4 2	Q4 2022				
DERIVATIVE INSTRUMENTS												
(\$ millions)	LINE #	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	6,344,748	3,381	7,862	1,087	5,954,761	4,133	8,718	764			
Forward rate agreements	2	16,070	339	955	282	22,397	943	1,773	430			
Purchased options	3	113,987	76	213	82	98,113	48	170	46			
Written options	4	91,843	28	182	122	87,941	4	131	67			
	5	6,566,648	3,824	9,212	1,573	6,163,212	5,128	10,792	1,307			
Exchange traded												
Futures	6	452,330	209	351	7	402,074	231	359	7			
Purchased options	7	11,967	163	230	5	23,854	159	227	5			
Written options	8	5,260	-	1	-	11,073	7	11	-			
	9	469,557	372	582	12	437,001	397	597	12			
Total Interest Rate Contracts	10	7,036,205	4,196	9,794	1,585	6,600,213	5,525	11,389	1,319			
Foreign Exchange Contracts												
Over-the-counter												
Swaps	11	699,413	1,387	5,571	1,030	702,068	1,645	5,535	880			
Forward foreign exchange contracts	12	470,854	1,509	7,456	1,352	481,773	2,250	8,339	1,237			
Purchased options	13	62,975	303	648	198	72,733	321	681	183			
Written options	14	65,172	11	134	50	74,041	2	88	30			
	15	1,298,414	3,210	13,809	2,630	1,330,615	4,218	14,643	2,330			
Exchange traded												
Futures	16	2,325	1	1	-	1,032	-	2	-			
Purchased options	17	842	1	1	-	1,127	-	2	-			
Written options	18	7,059	-	-	-	5,421	7	10	-			
	19	10,226	2	2	-	7,580	7	14	-			
Total Foreign Exchange Contracts	20	1,308,640	3,212	13,811	2,630	1,338,195	4,225	14,657	2,330			
Commodity Contracts												
Over-the-counter												
Swaps	21	19,829	1,507	3,375	795	24,525	3,160	6,107	1,281			
Purchased options	22	5,471	220	590	198	5,686	435	936	194			
Written options	23	4,428	74	314	83	5,011	126	403	107			
	24	29,728	1,801	4,279	1,076	35,222	3,721	7,446	1,582			
Exchange traded												
Futures	25	32,680	367	957	19	44,836	1,122	2,055	41			
Purchased options	26	29,680	949	1,370	27	34,177	356	552	11			
Written options	27	29,754	14	63	1	34,245	303	471	9			
	28	92,114	1,330	2,390	47	113,258	1,781	3,078	61			
Total Commodity Contracts	29	121,842	3,131	6,669	1,123	148,480	5,502	10,524	1,643			
Equity Contracts												
Over-the-counter	30	87,836	674	9,265	2,509	105,280	582	9,076	2,406			
Exchange traded	31	163,890	1,372	3,848	77	162,102	1,580	3,888	78			
Total Equity Contracts	32	251,726	2,046	13,113	2,586	267,382	2,162	12,964	2,484			
Credit Contracts	33	32,637	409	908	98	27,870	97	562	103			
Sub-total	34	8,751,050	12,994	44,295	8.022	8,382,140	17,511	50,096	7,879			
Total	35	8,751,050	12,994	44,295	8,022	8,382,140	17,511	50,096	7,879			
(1) Pick weighted assets are reported after the i			,		,	0,002,140	,811	00,000	1,010			

(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.

			Q3 2	2022	Q2 2022 Q1 2022				Q2 2022 Q1 2022				
DERIVATIVE INSTRUMENTS												-	
(\$ millions)	LINE #	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts													
Over-the-counter													
Swaps (2)	1	5,229,519	3,182	7.769	1,175	5,213,184	3.078	7,636	908	4,671,446	2.785	7,556	1,209
Forward rate agreements	2	22,120	641	1,644	420	12,664	973	2,046	359	19,976	827	2,166	686
Purchased options	3	87,437	56	182		79,337	201	368	240	73,733	195	354	238
Written options	4	79,247	17	156	88	71,896	7	129	74	70,984	11	132	80
	5	5,418,323	3,896	9,751	1,735	5,377,081	4,259	10,179	1,581	4,836,139	3,818	10,208	2,213
Exchange traded	-	-, -,	-,	-, -	,	-,- ,	,	-, -	,	,,	-,	-,	, -
Futures	6	393,592	1,295	1,859	37	273,572	1,005	1,442	29	267,790	1,250	1,801	36
Purchased options	7	24,528	241	342		17,509	36	53	1	16,096	58	83	2
Written options	8	10.293		2	-	13,470	-	2	-	4,494	-	1	_
	9	428,413	1,536	2,203	44	304,551	1,041	1,497	30	288,380	1,308	1,885	38
Total Interest Rate Contracts	10	5,846,736	5,432	11,954	1,779	5,681,632	5,300	11,676	1,611	5,124,519	5,126	12,093	2,251
Foreign Exchange Contracts	10	0,010,700	0,102	11,001	1,770	0,001,002	0,000	11,010	1,011	0,121,010	0,120	12,000	2,201
Over-the-counter													
Swaps	11	653,103	1,216	4,962	800	660,616	1,270	5,314	911	620,902	1,095	4,981	960
Forward foreign exchange contracts	12	467.058	915	6.491	1,058	484,045	1,684	8,038	1,267	506,211	956	7,704	987
Purchased options	13	56,156	151	385	100	55,737	705	1,117	392	61,011	88	269	87
Written options	14	58,768	5	100	33	56,844	4	98	31	61,673	6	103	35
Whiteh options	15	1,235,085	2,287	11,938	1,991	1,257,242	3,663	14,567	2,601	1,249,797	2,145	13,057	2,069
Exchange traded	10	1,200,000	2,201	11,000	1,001	1,201,242	0,000	14,007	2,001	1,240,707	2,140	10,007	2,000
Futures	16	1,189		-	_	1,054		1	_	322		_	_
Purchased options	17	1,582		-	_	1,664		1	_	1,577		1	_
Written options	18	5,317	-	-	_	5,144	-		_	4,925	-	1	_
	19	8,088	-	-	-	7,862	-	2	-	6,824	-	2	-
Total Foreign Exchange Contracts	20	1,243,173	2,287	11,938	1,991	1,265,104	3,663	14,569	2,601	1,256,621	2,145	13,059	2,069
Commodity Contracts	20	1,210,110	2,201	11,000	1,001	1,200,101	0,000	11,000	2,001	1,200,021	2,110	10,000	2,000
Over-the-counter													
Swaps	21	30,611	5,221	9,235	1,838	34,351	5,627	10,064	2,177	27,986	4,064	7,700	2,149
Purchased options	22	5,553	845	1,585	326	5,187	1,113	2,054	544	4,198	654	1,352	455
Written options	23	4,880	99	350	103	4,566	111	360	136	2,979	25	200	84
Whiteh options	24	41.044	6.165	11,170	2,267	44,104	6.851	12,478	2,857	35,163	4.743	9.252	2,688
Exchange traded	27	-1,044	0,100	11,170	2,207	, 10 <del>-</del>	0,001	12,470	2,007	55,105	-,7+5	0,202	2,000
Futures	25	48,800	1,292	2,374	47	47.649	1,193	2,402	48	37.576	1.018	1.967	39
Purchased options	26	29,251	79	157	3	19,911	196	350	7	11,175	620	910	18
Written options	27	29,022	38	95	2	19,068	29	116	2	11,849	19	76	2
	28	107,073	1,409	2,626	52	86,628	1,418	2,868	57	60,600	1,657	2,953	59
Total Commodity Contracts	29	148,117	7,574	13,796	2,319	130,732	8,269	15,346	2,914	95,763	6,400	12,205	2,747
Equity Contracts	20	140,117	1,014	10,730	2,010	100,702	0,203	10,040	2,314	55,705	0,400	12,200	2,141
Over-the-counter	30	98,752	586	8,905	2,462	104,419	904	9,556	2,591	93.410	374	9.250	2,616
Exchange traded	30	120,888	2,011	4,472		118,460	4,025	9,550 7,987	2,591	128,878	6,262	9,250	2,010
Total Equity Contracts	32	219,640	2,597	13,377	2,551	222,879	4,023	17,543	2,751	222,288	6,636	21,069	2,852
Credit Contracts	33	219,040	2,397	734	2,551	27,435	4,929	526	50	20,300	241	638	2,852
Sub-total	33	7,484,801	18,137	51,799		7,327,782	22,235	526	9,927		241	59,064	9,958
			· · ·	,	8,711					6,719,491		,	
Total	35	7,484,801	18,137	51,799	8,711	7,327,782	22,235	59,660	9,927	6,719,491	20,548	59,064	9,958

(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)

			Q1 2023										
		Ba	nk acts as originat	or	B	ank acts as sponse	or	Bank acts as investor					
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total			
(\$ m	nillions)	а	b	с	d	е	f	g	h	i			
1	Total retail, of which:	2,275	-	2,275	15,315	-	15,315	199	-	199			
2	Residential mortgage (3)	-	-	-	1,326	-	1,326	118	-	118			
3	Credit card	1,890	-	1,890	1,145	-	1,145	-	-	-			
4	Other retail exposures	385	-	385	12,844	-	12,844	81	-	81			
5	Re-securitization	-	-	-	-	-	-	-	-	-			
6	Total wholesale, of which:	962	55,917	56,879	7,382	-	7,382	515	-	515			
7	Loans to corporates	840	55,917	56,757	759	-	759	454	-	454			
8	Commercial mortgage	122	-	122	-	-	-	-	-	-			
9	Lease and receivables	-	-	-	4,930	-	4,930	56	-	56			
10	Other wholesale	-	-	-	1,693	-	1,693	5	-	5			
11	Re-securitization	-	-	-	-	-	-	-	-	-			

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

			Q4 2022										
		Ba	nk acts as originate	or	B	ank acts as sponse	or	В	Bank acts as investor				
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Synthetic			
(\$ n	illions)	а	b	с	d	е	f	g	h	i			
1	Total retail, of which:	2,347	-	2,347	16,541	-	16,541	230	-	230			
2	Residential mortgage (3)	-	-	-	1,326	-	1,326	133	-	133			
3	Credit card	1,890	-	1,890	1,164	-	1,164	-	-	-			
4	Other retail exposures	457	-	457	14,051	-	14,051	97	-	97			
5	Re-securitization	-	-	-	-	-	-	-	-	-			
6	Total wholesale, of which:	769	40,287	41,056	6,674	-	6,674	31	-	31			
7	Loans to corporates	644	40,287	40,931	242	-	242	-	-	-			
8	Commercial mortgage	125	-	125	-	-	-	-	-	-			
9	Lease and receivables	-	-	-	4,889	-	4,889	26	-	26			
10	Other wholesale	-	-	-	1,543	-	1,543	5	-	5			
11	Re-securitization	-	-	-	-	-	-	-	-	-			

(1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline, Chapter 7, structured credit products. At January 31, 2023, \$324 million (\$398 million at October 31, 2022, \$135 million at July 31, 2022, \$163 million at April 30, 2022, and \$287 million at January 31, 2022) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of \$10,190 million at January 31, 2023 (\$9,807 million at October 31, 2022, \$6,974 million at July 31, 2022, and \$7,015 at April 30, 2022, and \$6,486 million at January 31, 2022) 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)

	Q3 2022									
Bar	nk acts as originat	or	Ba	ank acts as sponse	or	Bank acts as investor				
Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total		
а	b	С	d	e	f	g	h	i		
2,099	-	2,099	16,298	-	16,298	180	-	180		
-	-	-	1,020	-	1,020	143	-	143		
1,890	-	1,890	1,115	-	1,115	-	-	-		
209	-	209	14,163	-	14,163	37	-	37		
-	-	-	-	-	-	-	-	-		
643	24,550	25,193	5,755	-	5,755	43	-	43		
545	24,550	25,095	216	-	216	-	-	-		
98	-	98	-	-	-	-	-	-		
-	-	-	4,015	-	4,015	37	-	37		
-	-	-	1,524	-	1,524	6	-	6		
-	-	-	-	-	-	-	-	-		
	Traditional a 2,099 - 1,890 209 - 643 545	Traditional         Synthetic           a         b           2,099         -           -         -           1,890         -           209         -           -         -           643         24,550           545         24,550	a         b         c           2,099         -         2,099           -         -         -           1,890         -         1,890           209         -         209           -         -         -           643         24,550         25,193           545         24,550         25,095	Traditional         Synthetic         Sub-total         Traditional           a         b         c         d           2,099         -         2,099         16,298           -         -         -         1,020           1,890         -         1,890         1,115           209         -         209         14,163           -         -         -         -           643         24,550         25,193         5,755           545         24,550         25,095         216           98         -         98         -           -         -         -         4,015	Bank acts as originator         Bank acts as sponse           Traditional         Synthetic         Sub-total         Traditional         Synthetic           a         b         c         d         e           2,099         -         2,099         16,298         -           -         -         -         1,020         -           1,890         -         1,890         1,115         -           209         -         209         14,163         -           -         -         -         -         -           643         24,550         25,193         5,755         -           98         -         98         -         -           -         -         -         -         -           98         -         98         -         -           -         -         -         4,015         -	Bank acts as originator         Bank acts as sponsor           Traditional         Synthetic         Sub-total         Traditional         Synthetic         Sub-total           a         b         c         d         e         f           2,099         -         2,099         16,298         -         16,298           -         -         -         1,020         -         11,020           1,890         -         1,890         1,115         -         11,115           209         -         209         14,163         -         14,163           -         -         -         -         -         -           643         24,550         25,193         5,755         -         5,755           545         24,550         25,095         216         -         216           98         -         -         -         -         -           -         98         -         -         -         -           -         98         -         -         -         -           -         -         4,015         -         4,015	$ \begin{array}{ c c c c c c c } \hline Bank acts as sponsor & Bank acts as sponsor $	Traditional         Synthetic         Sub-total         Traditional         Synthetic         Sub-total         Traditional         Synthetic           a         b         c         d         e         f         g         h           2,099         -         2,099         16,298         -         16,298         180         -           1,890         -         1,020         -         1,020         1433         -           2,099         -         1,890         1,115         -         1,115         -         -           1,890         -         209         14,163         -         14,163         377         -           209         -         22,5193         5,755         -         5,755         433         -           643         24,550         25,193         5,755         -         216         -         -           98         -         -         -         -         -         -         -           98         -         -         4,015         377         -         -		

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

			Q2 2022										
		Ba	ank acts as originato	r	В	ank acts as sponse	or	Bank acts as investor					
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total			
(\$ millions)		а	b	С	d	е	f	g	h	i			
1 Total ret	tail, of which:	2,129	-	2,129	13,538	-	13,538	194	-	194			
2 Reside	ential mortgage (3)	-	-	-	544	-	544	155	-	155			
3 Credit	card	1,890	-	1,890	1,065	-	1,065	-	-	-			
4 Other I	retail exposures	239	-	239	11,929	-	11,929	39	-	39			
5 Re-sec	curitization	-	-	-	-	-	-	-	-	-			
6 Total wh	holesale, of which:	190	24,438	24,628	5,631	-	5,631	57	-	57			
7 Loans	to corporates	115	24,438	24,553	218	-	218	-	-	-			
8 Comm	nercial mortgage	75	-	75	-	-	-	-	-	-			
9 Lease	and receivables	-	-	-	4,032	-	4,032	51	-	51			
10 Other	wholesale	-	-	-	1,381	-	1,381	6	-	6			
11 Re-sec	curitization	-	-	-	-	-	-	-	-	-			

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

		Q1 2022										
	Ba	ank acts as originate	o <b>r</b>	Ba	ank acts as sponse	or	Bank acts as investor					
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total			
(\$ millions)	а	b	C	d	e	f	g	h	i			
1 Total retail, of which:	349	-	349	12,279	-	12,279	137	-	137			
2 Residential mortgage (3)	-	-	-	565	-	565	95	-	95			
3 Credit card	-	-	-	959	-	959	-	-	-			
4 Other retail exposures	349	-	349	10,755	-	10,755	42	-	42			
5 Re-securitization	-	-	-	-	-	-	-	-	-			
6 Total wholesale, of which:	134	12,713	12,847	5,429	-	5,429	66	-	66			
7 Loans to corporates	117	12,713	12,830	216	-	216	-	-	-			
8 Commercial mortgage	17	-	17	-	-	-	-	-	-			
9 Lease and receivables	-	-	-	3,833	-	3,833	60	-	60			
10 Other wholesale	-	-	-	1,380	-	1,380	6	-	6			
11 Re-securitization	-	-	-	-	-	-	-	-	-			

(1) The amounts disclosed represent the carrying value of securitization exposures in the banking book, including securitization exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline, Chapter 7, structured credit products. At January 31, 2023, \$324 million (\$398 million at October 31, 2022, \$135 million at July 31, 2022, \$163 million at April 30, 2022, and \$287 million at January 31, 2022) securitizations were capitalized under the Credit Risk framework.

(2) The table excludes securitization-related assets of \$10,190 million at January 31, 2023 (\$9,807 million at October 31, 2022, \$6,974 million at July 31, 2022, and \$7,015 at April 30, 2022, and \$6,486 million at January 31, 2022) 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)

		Q1 2023								
		Ba	ank acts as originat	tor		ank acts as sponse	or	Ba	ank acts as investo	r
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ m	illions)	а	b	С	d	е	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	176	-	176
2	Residential mortgage	-	-	-	-	-	-	86	-	86
3	Credit card	-	-	-	-	-	-	3	-	3
4	Auto loans/leases	-	-	-	-	-	-	72	-	72
5	Student loans	-	-	-	-	-	-	8	-	8
6	Other retail exposures	-	-	-	-	-	-	7	-	7
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	160	-	160
9	Loans to corporates	-	-	-	-	-	-	116	-	116
10	Commercial mortgage	-	-	-	-	-	-	40	-	40
11	Lease and receivables	-	-	-	-	-	-	1	-	1
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	3	-	3
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

						Q4 2022				
		Ba	nk acts as originat	tor	E	ank acts as spons	or	В	ank acts as investo	r
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ m	illions)	а	b	с	d	е	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	220	-	220
2	Residential mortgage	-	-	-	-	-	-	118	-	118
3	Credit card	-	-	-	-	-	-	2	-	2
4	Auto loans/leases	-	-	-	-	-	-	85	-	85
5	Student loans	-	-	-	-	-	-	7	-	7
6	Other retail exposures	-	-	-	-	-	-	8	-	8
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	202	-	202
9	Loans to corporates	-	-	-	-	-	-	48	-	48
10	Commercial mortgage	-	-	-	-	-	-	149	-	149
11	Lease and receivables	-	-	-	-	-	-	5	-	5
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-		-	-	-
14	Other wholesale	-	-	-	-	-		-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

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

						Q3 2022				
		Banl	k acts as origin	ator	Bar	nk acts as spon	sor	Ban	k acts as inves	tor
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ m	illions)	а	b	С	d	е	f	g	h	i
1	Total retail, of which:	-	-	-	-	-	-	150	-	150
2	Residential mortgage	-	-	-	-	-	-	91	-	91
3	Credit card	-	-	-	-	-	-	(1)	-	(1)
4	Auto loans/leases	-	-	-	-	-	-	44	-	44
5	Student loans	-	-	-	-	-	-	12	-	12
6	Other retail exposures	-	-	-	-	-	-	4	-	4
7	Re-securitization	-	-	-	-	-	-	-	-	-
8	Total wholesale, of which:	-	-	-	-	-	-	31	-	31
9	Loans to corporates	-	-	-	-	-	-	-	-	-
10	Commercial mortgage	-	-	-	-	-	-	25	-	25
11	Lease and receivables	-	-	-	-	-	-	6	-	6
12	Auto floorplan	-	-	-	-	-	-	-	-	-
13	Insurance premium	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-
15	Re-securitization	-	-	-	-	-	-	-	-	-

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)									
					Q2 2022				
	Banl	k acts as origin	ator	Bar	nk acts as spon	sor	Bar	ik acts as inves	tor
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)	а	b	С	d	е	f	g	h	i
1 Total retail, of which:	-	-	-	-	-	-	191	-	191
2 Residential mortgage	-	-	-	-	-	-	108	-	108
3 Credit card	-	-	-	-	-	-	(4)	-	(4)
4 Auto loans/leases	-	-	-	-	-	-	84	-	84
5 Student loans	-	-	-	-	-	-	2	-	2
6 Other retail exposures	-	-	-	-	-	-	1	-	1
7 Re-securitization	-	-	-	-	-	-	-	-	
8 Total wholesale, of which:	-	-	-	-	-	-	66	-	66
9 Loans to corporates	-	-	-	-	-	-	-	-	
10 Commercial mortgage	-	-	-	-	-	-	49	-	49
11 Lease and receivables	-	-	-	-	-	-	17	-	17
12 Auto floorplan	-	-	-	-	-	-	-	-	
13 Insurance premium	-	-	-	-	-	-	-	-	
14 Other wholesale	-	-	-	-	-	-	-	-	
15 Re-securitization	-	-	-	-	-	-	-	-	

SEC2 - SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)									
					Q1 2022				
	Ban	k acts as origin	ator	Bai	nk acts as spon	sor	Bar	nk acts as inves	tor
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
(\$ millions)	а	b	С	d	е	f	g	h	i
1 Total retail, of which:	-	-	-	-	-	-	133	-	133
2 Residential mortgage	-	-	-	-	-	-	84	-	84
3 Credit card	-	-	-	-	-	-	(27)	-	(27)
4 Auto loans/leases	-	-	-	-	-	-	67	-	67
5 Student loans	-	-	-	-	-	-	-	-	-
6 Other retail exposures	-	-	-	-	-	-	9	-	9
7 Re-securitization	-	-	-	-	-	-	-	-	-
8 Total wholesale, of which:	-	-	-	-	-	-	87	-	87
9 Loans to corporates	-	-	-	-	-	-	-	-	-
10 Commercial mortgage	-	-	-	-	-	-	76	-	76
11 Lease and receivables	-	-	-	-	-	-	11	-	11
12 Auto floorplan	-	-	-	-	-	-	-	-	-
13 Insurance premium	-	-	-	-	-	-	-	-	-
14 Other wholesale	-	-	-	-	-	-	-	-	-
15 Re-securitization	-	-	-	-	-	-		-	-

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

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

										Q1 2023								
			Exposure v	alues by R	W bands (2)		Exposure	values by reg	ulatory app	broach (2)	RW	A by regulator	ry approach	(3)		Capital charg	e after cap	
		≤20%	50%	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%
(\$ m	nillions)	а	b	C	d	е	t	g	h		J	k		m	n	0	р	q
1	Total exposures	73,911	3,067	142	80	4	67,380	887	8,937	-	10,554	185	1,538	-	827	15	102	-
2	Traditional securitization	22,416	2,968	142	80	4	15,786	887	8,937	-	2,764	185	1,538	-	204	15	102	-
3	Of which securitization	22,416	2,968	142	80	4	15,786	887	8,937	-	2,764	185	1,538	-	204	15	102	-
4	Of which retail underlying	15,303	1,933	16		4	9,694	530	7,042	-	1,562	114	1,132	-	124	9	74	-
5	Of which wholesale	7,113	1,035	126	70	-	6,092	357	1,895	-	1,202	71	406	-	80	6	28	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	51,495	99	-	-	-	51,594	-	-	-	7,790	-	-	-	623	-	-	-
10	Of which securitization	51,495	99	-	-	-	51,594	-	-	-	7,790	-	-	-	623	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	51,495	99	-	-	-	51,594	-	-	-	7,790	-	-	-	623	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

										Q4 2022								
			Exposure v	alues by R	W bands (2	)	Exposure	values by reg	ulatory ap	proach (2)	RW	A by regulato	ry approact	n <i>(3)</i>		Capital charg	e after cap	
		<b>≤20%</b>	>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%
(\$ r	millions)	а	b	С	d	е	f	g	h	i	j	k	I	m	n	o	р	q
1	Total exposures	59,635	3,013	146	64	4	53,064	560	9,238	-	8,266	125	1,597	-	644	10	106	-
2	Traditional securitization	23,098	2,621	146	64	4	16,135	560	9,238	-	2,634	125	1,597	-	193	10	106	-
3	Of which securitization	23,098	2,621	146	64	4	16,135	560	9,238	-	2,634	125	1,597	-	193	10	106	-
4	Of which retail underlying	16,462	1,976	32	16	4	10,328	560	7,602	-	1,469	125	1,229	-	117	10	82	-
5	Of which wholesale	6,636	645	114	48	-	5,807	-	1,636	-	1,165	-	368	-	76	-	24	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	36,537	392	-	-	-	36,929	-	-	-	5,632	-	-	-	451	-	-	-
10	Of which securitization	36,537	392	-	-	-	36,929	-	-	-	5,632	-	-	-	451	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	36,537	392	-	-	-	36,929		-	-	5,632		-	-	451	-	-	-
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.

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

## BMO 🖄 Financial Group

										Q3 2022								
			Exposure v	alues by RW	/ bands <i>(2)</i>		Exposu	re values by reg	ulatory appr	oach <i>(2)</i>	R	WA by regulator	y approach (3	3)		Capital charge	e after cap	
(\$)	nillions)	≤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	G	a	e		y y				ĸ		III		0	р	4
1	Total exposures	44,007	2,828	155	45	16	38,533	560	7,958	-	5,933	125	1,528	-	460	11	99	-
2	Traditional securitization	21,927	2,552	119	45	16	16,141	560	7,958	-	2,459	125	1,528	-	181	11	99	-
3	Of which securitization	21,927	2,552	119	45	16	16,141	560	7,958	-	2,459	125	1,528	-	181	11	99	-
4	Of which retail underlying	16,226	1,987	32	-	16	10,416	560	7,285	-	1,361	125	1,283	-	108	11	86	-
5	Of which wholesale	5,701	565	87	45	-	5,725	-	673	-	1,098	-	245	-	73	-	13	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	22,080	276	36	-	-	22,392	-	-	-	3,474	-	-	-	279	-	-	-
10	Of which securitization	22,080	276	36	-	-	22,392	-	-	-	3,474	-	-	-	279	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	22,080	276	36	-	-	22,392	-	-	-	3,474	-	-	-	279	-	-	-
13		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

										Q2 2022								
			Exposure v	alues by RW	bands (2)		Exposu	re values by reg	ulatory appr	oach (2)	R	WA by regulator	y approach (	3)		Capital charge	e after cap	
(\$ n	illions)	≤20% a	>20% to 50% b	>50% to 100% c	>100% to <1250% d	1250% RW e	SEC-IRBA	SEC-ERBA, including IAA q	SEC-SA	1250% i	SEC-IRBA	SEC-ERBA, including IAA k	SEC-SA	1250% m	SEC-IRBA	SEC-ERBA, including IAA o	SEC-SA	1250% q
1	Total exposures	41,112	2,254	195	45	18	36,627	560	6,437	-	5,747	125	1,241	-	442	11	82	-
2	Traditional securitization	19,046	2,120	96	45	18	14,328	560	6,437	-	2,324	125	1,241	-	168	11	82	-
3	Of which securitization	19,046	2,120	96	45	18	14,328	560	6,437	-	2,324	125	1,241	-	168	11	82	-
4	Of which retail underlying	13,466	1,987	32	-	18	9,215	560	5,728	-	1,358	125	1,035	-	106	11	70	-
5	Of which wholesale	5,580	133	64	45	-	5,113	-	709	-	966	-	206	-	62	-	12	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	22,066	134	99	-	-	22,299	-	-	-	3,423	-	-	-	274	-	-	-
10	Of which securitization	22,066	134	99	-	-	22,299	-	-	-	3,423	-	-	-	274	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
12	Of which wholesale	22,066	134	99	-	-	22,299	-	-	-	3,423	-	-	-	274	-	-	-
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 2022								
			Exposure	values by RW	/ bands (2)		Exposu	re values by reg	ulatory appro	oach (2)	R	WA by regulator	y approach (3	3)		Capital charge	e 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%
(\$ 1	nillions)	а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q
1	Total exposures	29,005	247	54	32	19	23,140	560	5,657	-	3,422	125	994	-	265	10	70	-
2	Traditional securitization	17,586	211	54	32	19	11,685	560	5,657	-	1,653	125	994	-	124	10	70	-
3	Of which securitization	17,586	211	54	32	19	11,685	560	5,657	-	1,653	125	994	-	124	10	70	-
4	Of which retail underlying	12,208	81	32	-	19	6,791	560	4,989	-	836	125	865	-	67	10	61	-
5	Of which wholesale	5,378	130	22	32	-	4,894	-	668	-	817	-	129	-	57	-	9	-
	Of which re-securitization Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	_	_	-	-	-	-	-	_	-	_	_	-	-	-	-	-	-
9	Synthetic securitization	11,419	36	-	-	-	11,455	-	-	-	1,769	-	-	-	141	-	-	-
10	Of which securitization	11,419	36	-	-	-	11,455	-	-	-	1,769	-	-	-	141	-	-	-
11	Of which retail underlying		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	11,419	36	-	-	-	11,455	-	-	-	1,769	-	-	-	141	-	-	-
13		-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
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.

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

										Q1 2023								
			Exposure v	alues by R	W bands (2)	)	Exposure	values by reg	ulatory ap	broach (2)	RW/	A by regulator	y approacl	1 <i>(3)</i>		Capital charg	e after cap	
		<b>≤20</b> %	>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%
(\$ mi	lions)	а	b	С	d	е	f	g	h	i	j	k		m	n	о	р	q
1	Total exposures	709	5	-	-	-	324	390	-	-	44	78	-	-	4	6	-	-
2	Traditional securitization	709	5	-	-	-	324	390	-	-	44	78	-	-	4	6	-	-
3	Of which securitization	709	5	-	-	-	324	390	-	-	44	78	-	-	4	6	-	-
4	Of which retail underlying	200	-	-	-	-	139	61	-	-	16	12	-	-	2	1	-	-
5	Of which wholesale	509	5	-	-	-	185	329	-	-	28	66	-	-	2	5	-	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

										Q4 2022								
		E	Exposure v	alues by R	W bands (2	)	Exposure	values by reg	gulatory ap	proach (2)	RW/	A by regulator	y approacl	h <i>(3)</i>		Capital charg	e after cap	
								SEC-ERBA,				SEC-ERBA,				SEC-ERBA,		
		<000/	>20% to		>100% to		SEC-	including	050.04	40500/	SEC-	including	050.04	40500/	SEC-	including	050.04	40500/
		≤20%	50%	100%	<1250%	RW	IRBA	IAA	SEC-SA	1250%	IRBA	IAA	SEC-SA	1250%	IRBA	IAA	SEC-SA	1250%
(\$ m	illions)	а	b	С	d	е	f	g	h	i	j	k		m	n	0	р	q
1	Total exposures	256	5	-	-	-	193	68	-	-	24	12	-	-	2	1	-	-
2	Traditional securitization	256	5	-	-	-	193	68	-	-	24	12	-	-	2	1	-	-
3	Of which securitization	256	5	-	-	-	193	68	-	-	24	12	-	-	2	1	-	-
4	Of which retail underlying	230	-	-	-	-	167	63	-	-	20	10	-	-	2	1	-	-
5	Of which wholesale	26	5	-	-	-	26	5	-	-	4	2	-	-	-	-	-	-
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.

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

										Q3 2022									
			Exposure va	alues by RW	bands (2)		Exposu	Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%		>100% to <1250%		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%	
(\$ 1	nillions)	а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q	
1	Total exposures	217	6	-	-	-	74	149	-	-	11	19	-	-	-	1	-	-	
2	Traditional securitization	217	6	-	-	-	74	149	-	-	11	19	-	-	-	1	-	-	
3	Of which securitization	217	6	-	-	-	74	149	-	-	11	19	-	-	-	1	-	-	
4	Of which retail underlying	180	-	-	-	-	37	143	-	-	5	17	-	-	-	1	-	-	
5	Of which wholesale	37	6	-	-	-	37	6	-	-	6	2	-	-	-	-	-	-	
6	Of which re-securitization		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Of which senior		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Of which securitization		-	-			-	-	-	-		-	-	-	-	-	-	-	
11	Of which retail underlying		-	-			-	-	-	-		-	-	-	-	-	-	-	
12	Of which wholesale		-	-			-	-	-	-		-	-	-	-	-	-	-	
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Of which senior	-	-	-		-	-	-	-	-		-	-	-	-	-	-	-	
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

		Q2 2022																
			Exposure va	alues by RW	bands (2)		Exposu	re values by reg	ulatory appr	oach <i>(2)</i>	R	WA by regulator	y 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%
(\$ n	nillions)	а	b	С	d	е	f	g	h	i	j	k		m	n	o	р	q
1	Total exposures	245	6	-	-	-	90	161	-	-	14	20	-	-	2	1	-	-
2	Traditional securitization	245	6	-	-	-	90	161	-	-	14	20	-	-	2	1	-	-
3	Of which securitization	245	6	-	-	-	90	161	-	-	14	20	-	-	2	1	-	-
4	Of which retail underlying	194	-	-	- 1	- 1	39	155	-	-	6	18	-	-	-	1	-	-
5	Of which wholesale	51	6	-	- 1	-	51	6	-	-	8	2	-	-	2	-	-	-
6	Of which re-securitization	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	- 1	-	- 1	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-

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

		Q1 2022																
			Exposure va	alues by RW	bands (2)		Exposu	Exposure values by regulatory approach (2)				WA by regulator	ry approach (	(3)		Capital charge	e 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%
(\$ r	millions)	а	b	с	d	е	f	g	h	i	j	k	I	m	n	0	р	q
1	Total exposures	197	6	-	-	-	102	101	-	-	15	12	-	-	2	1	-	-
2	Traditional securitization	197	6	-	-	-	102	101	-	-	15	12	-	-	2	1	-	-
3	Of which securitization	197	6	-	-	-	102	101	-	-	15	12	-	-	2	1	-	-
4	Of which retail underlying	137	-	-	-	-	42	95	-	-	6	10	-	-	1	1		-
5	Of which wholesale	60	6	-	-		60	6	-	-	9	2	-	-	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	-	-	-	-	-	-		-	-	-	- 1		-	-	- 1	-	-
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.

MARKET RISK RISK-WEIGHTED ASSETS (RWA) MOVEMENT BY KEY D	RIVERS				BM	O 🖄 Financial Group
(\$ millions)	LINE #	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Market Risk RWA, beginning of quarter	1	13,522	14,551	12,736	12,859	12,066
Movement in risk levels (1)	2	771	(964)	1,761	(261)	706
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	106	(65)	54	138	87
Acquisition and disposals	5	714	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	15,113	13,522	14,551	12,736	12,859

(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			Q1 2	2023		Q4 2022							
(\$ millions except as noted)			(2) (3)	LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
	LINE	Average		Average				Average		Average			
Risk Profile	#	estimated	Actual	estimated	Actual	Estimated	Actual	estimated	Actual	estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.08%	0.25%	35.04%	24.88%	459	451	1.06%	0.25%	35.12%	22.74%	103	99
Sovereign	2	0.16%	0.00%	19.04%	0.00%	-	-	0.18%	0.05%	18.43%	0.00%	-	-
Bank	3	0.37%	0.00%	16.37%	0.00%	-	-	0.42%	0.00%	15.86%	0.00%		-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.68%	0.35%	15.41%	2.90%	225	225	0.72%	0.35%	14.98%	3.96%	227	227
HELOCs (9)	5	0.29%	0.16%	27.23%	6.60%	75	70	0.34%	0.16%	29.38%	7.24%	69	61
Qualifying revolving retail (QRR)	6	1.04%	0.89%	85.48%	77.31%	442	417	1.01%	0.84%	85.25%	74.96%	407	377
Other retail (excl. SMEs)	7	4.19%	3.63%	82.22%	79.97%	252	250	3.90%	3.49%	81.38%	77.31%	235	233
Retail SMEs	8	1.53%	1.08%	78.26%	65.74%	57	54	1.54%	0.95%	77.42%	64.13%	62	60

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH			Q3 2	2022		Q2 2022							
(\$ millions except as noted)		PD (1) (2) (3)		LGD (1	LGD (1) (4) (5)		EAD (6) (7)		(2) (3)	LGD (1) (4) (5)		EAD (6) (7)	
Risk Profile	LINE #	Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.09%	0.27%	35.28%	19.70%	110	79	1.12%	0.27%	35.36%	16.71%	174	144
Sovereign	2	0.17%	0.00%	18.05%	0.00%	-	-	0.17%	0.00%	17.61%	0.00%	-	-
Bank	3	0.43%	0.00%	15.64%	0.00%	-	-	0.49%	0.00%	15.89%	0.00%	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.72%	0.34%	16.99%	3.65%	229	229	0.76%	0.36%	16.72%	3.27%	229	229
HELOCs (9)	5	0.33%	0.15%	30.35%	9.39%	62	52	0.35%	0.16%	35.01%	7.72%	68	58
Qualifying revolving retail (QRR)	6	0.89%	0.81%	88.00%	73.06%	385	349	0.92%	0.83%	87.99%	83.54%	395	356
Other retail (excl. SMEs)	7	3.92%	3.52%	84.06%	77.53%	219	218	3.94%	3.50%	83.45%	77.17%	208	207
Retail SMEs	8	1.54%	0.90%	75.72%	60.93%	69	67	1.67%	0.91%	74.93%	64.70%	98	96

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER AIRB APPROACH												
(\$ millions except as noted)		PD (1)	(2) (3)	LGD (1	) (4) (5)	EAD (	(6) (7)					
Risk Profile	LINE #	Average estimated	Actual	Average estimated	Actual	Estimated	Actual					
Wholesale												
Corporate	1	1.16%	0.26%	35.75%	15.85%	160	135					
Sovereign	2	0.18%	0.00%	17.92%	0.00%	-	-					
Bank	3	0.48%	0.00%	15.02%	0.00%	-	-					
Retail												
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8) (9)	4	0.81%	0.39%	17.18%	4.28%	248	248					
HELOCs (9)	5	0.40%	0.18%	33.54%	9.50%	66	57					
Qualifying revolving retail (QRR)	6	0.99%	0.91%	88.26%	82.95%	431	386					
Other retail (excl. SMEs)	7	4.51%	3.79%	84.75%	77.52%	223	221					
Retail SMEs	8	1.83%	1.05%	71.38%	61.29%	127	124					

(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 and includes term products effective January 31, 2023. 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 (AIRB) Approach: 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 models 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 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.