

BMO Financial Group

# Supplementary Regulatory Capital Information

For the Quarter Ended - January 31, 2023

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*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](http://www.sedar.com) and BMO's website at [www.bmo.com/investorrelations](http://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](http://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 Effective Q1 2023, the scaling factor is no longer applicable.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](mailto:bill2.anderson@bmo.com), or Perry Chen-See at (416) 359-8074 or [perry.chensee@bmo.com](mailto:perry.chensee@bmo.com)*

Tables and Templates	Frequency	Q1 2023 Supplementary Financial Information	Q1 2023 Supplementary Regulatory Capital Information	2022 Annual MD&A	2022 Annual Financial Statements
		Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM2 - Key metrics - TLAC requirements	Quarterly		7	
	OVA - Bank risk management approach	Annual		65-71, 73-113	
	OV1 - Overview of RWA	Quarterly			
Linkages between Financial Statements and Regulatory Exposures	LI1 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		11	
	LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		12	
	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		12-13	114-115
Composition of Capital and TLAC	CCA - Main features of regulatory capital instruments and other TLAC - eligible instruments (1)	Quarterly			
	CC1 - Composition of regulatory capital	Quarterly		3-4	
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		5	
	TLAC1 - TLAC composition	Quarterly		8	
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level	Not applicable to BMO			
Leverage Ratio	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		9	
	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		10	
Credit Risk	LR2 - Leverage ratio common disclosure	Quarterly		10	
	CRA - General qualitative information about credit risk	Annual			77-83
	CR1 - Credit quality of assets	Quarterly		14	
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		15	
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		14	114
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	26-33	14, 32-34	
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			83-85, 89
	CR3 - Credit risk mitigation techniques - overview	Quarterly		16	
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk	Annual		19-20	86-87
	CR4 - Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		17-18	
	CR5 - Standardized approach - exposures by asset classes and risk weights	Quarterly		19-20	
	CRE - Qualitative disclosures related to IRB models	Annual		32	85-87, 106-107
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		21-30	
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 32, footnote 3.		
	CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		31	
CR9 - IRB - Backtesting of probability of default (PD) per portfolio (2)	Annual			86-87, 107	
CR10 - IRB (specialized lending and equities under the simple risk-weight method)	Not applicable to BMO				
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			83-84, 99
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		35	
	CCR2 - Credit valuation adjustment (CVA) capital charge	Quarterly		36	
	CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		37-38	
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		39-43	
	CCR5 - Composition of collateral for CCR exposure	Quarterly		44	
	CCR6 - Credit derivatives exposures	Quarterly		45	
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable to BMO			
Securitization	CCR8 - Exposures to central counterparties	Quarterly		46	
	SECA - Qualitative disclosure requirements related to securitization exposures	Annual			71-72, 85
	SEC1 - Securitization exposures in the banking book	Quarterly		49-50	
	SEC2 - Securitization exposures in the trading book	Quarterly		51-52	
	SEC3 - Securitization exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		53-54	
Market Risk	SEC4 - Securitization exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		55-56	
	MRA - Qualitative disclosure requirements related to market risk	BMO has deferred these disclosures as allowed per OSFI's Pillar 3 guidance issued April 2017			
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)				
	MR1 - Market risk under standardized approach				
	MR2 - RWA flow statements of market risk exposures under an IMA				
MR3 - IMA values for trading portfolios					
Operational Risk	MR4 - Comparison of VaR estimates with gains/losses				
	General qualitative information on a bank's operational risk framework	Annual			104-107
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			92-93
	Quantitative disclosures on IRRBB	Annual			93
Macroprudential 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.		

(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>

(\$ millions except as noted)		Cross reference (3)	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
<b>Common Equity Tier 1 Capital: instruments and reserves</b>							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	21,972	18,061	17,707	17,356	13,944
2	Retained earnings	c	44,238	45,117	41,653	41,275	37,513
3	Accumulated other comprehensive income (and other reserves)	d	1,746	1,552	1,926	1,253	2,789
4	<i>Directly issued capital subject to phase out from CET1</i>		n.a.	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6	<b>Common Equity Tier 1 Capital before regulatory adjustments</b>		67,956	64,730	61,286	59,884	54,246
<b>Common Equity Tier 1 Capital: regulatory adjustments</b>							
7	Prudential valuation adjustments		121	125	134	119	108
8	Goodwill (net of related tax liability)	e+f-g	5,073	5,092	4,825	4,824	4,780
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	1,989	1,809	1,737	1,826	1,813
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	6	7	3	1	14
11	Cash flow hedge reserve	l	(3,770)	(5,128)	(2,508)	(2,974)	(431)
12	Shortfall of provisions to expected losses	m	-	-	-	-	-
13	Securitization gain on sale		-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities		601	1,204	881	420	(201)
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	821	886	900	1,026	705
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	-	-	-
17	Reciprocal cross holdings in common equity		-	-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
22	Amount exceeding the 15% threshold		-	-	-	-	-
23	of which: significant investments in the common stock financials		-	-	-	-	-
24	of which: mortgage servicing rights		-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI (4)	q	-	(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		-	-	-	-	-
28	<b>Total regulatory adjustments to Common Equity Tier 1 Capital</b>		4,841	3,839	5,822	5,109	6,636
29	<b>Common Equity Tier 1 Capital (CET1)</b>		63,115	60,891	55,464	54,775	47,610
29a	<b>Common Equity Tier 1 Capital (CET1) with transitional arrangements for ECL provisioning not applied</b>		63,115	60,735	55,314	54,642	47,458
<b>Additional Tier 1 Capital: instruments</b>							
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
32	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	s	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	<b>Additional Tier 1 Capital before regulatory adjustments</b>		6,958	6,308	5,308	5,208	4,958
<b>Additional Tier 1 Capital: regulatory adjustments</b>							
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 regulatory consolidation, net of eligible short positions	u	78	78	78	78	78
41	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
41a	of which: Reverse mortgages		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
43	<b>Total regulatory adjustments applied to Additional Tier 1 Capital</b>		85	78	88	84	87
44	<b>Additional Tier 1 Capital (AT1)</b>		6,873	6,230	5,220	5,124	4,871
45	<b>Tier 1 Capital (T1 = CET1 + AT1)</b>		69,988	67,121	60,684	59,899	52,481
45a	<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>		69,988	66,965	60,534	59,766	52,329
<b>Tier 2 Capital: instruments and provisions</b>							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	v	8,009	8,003	7,296	7,242	8,335
47	<i>Directly issued capital instruments subject to phase out from Tier 2 Capital</i>	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 third parties (amount allowed in group Tier 2 Capital)		-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
50	General allowances	x	438	235	203	248	284
51	<b>Tier 2 Capital before regulatory adjustments</b>		8,447	8,238	7,499	7,490	8,619

(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.

(\$ millions except as noted)		Cross reference	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
52	<b>Tier 2 Capital: regulatory adjustments</b>						
	Investments in own Tier 2 instruments	y	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		-	-	-	-	-
57	<b>Total regulatory adjustments to Tier 2 Capital</b>		79	50	50	51	50
58	<b>Tier 2 Capital (T2)</b>		8,368	8,188	7,449	7,439	8,569
59	<b>Total Capital (TC = T1 + T2)</b>		78,356	75,309	68,133	67,338	61,050
59a	<b>Total Capital with transitional arrangements for ECL provisioning not applied</b>		78,356	75,309	68,133	67,338	61,050
60	<b>Total Risk-Weighted Assets</b>						
60a	<b>Common Equity Tier 1 (CET 1) Capital RWA (2)</b>		347,454	363,997	351,711	342,287	337,652
60b	<b>Tier 1 Capital RWA (2)</b>		347,454	363,997	351,711	342,287	337,652
60c	<b>Total Capital RWA (2)</b>		347,454	363,997	351,711	342,287	337,652
	<b>Capital Ratios</b>						
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 as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIB buffer		1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)		18.2%	16.7%	15.8%	16.0%	14.1%
	<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))</b>						
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>						
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	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
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>						
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		67	65	109	107	115
77	Cap on inclusion of provisions in Tier 2 under standardized approach		67	65	109	107	115
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to 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
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>						
80	Current cap on CET1 instruments subject to phase out arrangements		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**

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference
		Q1 2023	Q1 2023	(2)		Q1 2023	Q1 2023	(2)
<b>Assets</b>					<b>Liabilities and Equity</b>			
<b>Cash and Cash Equivalents</b>	1	103,342	103,284		<b>Deposits</b>	40	787,376	787,376
<b>Interest Bearing Deposits with Banks</b>	2	5,080	5,072		<b>Other Liabilities</b>			
<b>Securities</b>	3	281,027	271,935		Derivative instruments	41	44,090	43,918
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	p	Acceptances	42	13,636	13,636
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	7	t	Securities sold but not yet purchased	43	45,226	45,226
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	29	29	y	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44	-	32,047
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7	33,264	33,264	a1	Securities lent or sold under repurchase agreements	45	101,484	101,484
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8	-	-		Securitization and structured entities' liabilities	46	26,336	26,336
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9	2,362	2,362	c1	Current tax liabilities	47	200	200
Goodwill embedded in significant investments	10	57	57	e	Deferred tax liabilities (5)	48	136	136
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11	78	78	u	related to goodwill	49	-	244
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12	-	50	z	related to intangibles	50	-	288
<b>Securities Borrowed or Purchased Under Resale Agreements</b>	13	118,531	118,531		related to defined-benefit pension fund net assets	51	-	358
<b>Loans</b>					related to deferred tax assets excluding those arising from temporary differences	52	-	4
Residential mortgages	14	151,294	151,294		related to deferred tax assets arising from temporary differences	53	-	1,228
Consumer instalment and other personal	15	84,184	84,184		Other	54	44,152	31,454
Credit cards	16	9,841	9,841		<b>Total other liabilities</b>	55	275,260	262,390
Business and government	17	303,582	303,293		<b>Subordinated Debt</b>			
Allowance for credit losses	18	(2,638)	(2,638)		Subordinated debt	56	8,156	8,156
Transitional arrangements for capital treatment of ECL provisioning included in CET1	19	-	-	q	Directly issued qualifying subordinated debt	57	-	8,009
Allowance reflected in Tier 2 regulatory capital	20	-	(438)	x	Directly issued subordinated debt subject to phase out	58	-	-
Shortfall of provisions to expected loss	21	-	-	m	<b>Equity</b>			
<b>Total net loans</b>	22	546,263	545,974		Preferred shares and other equity instruments	59	6,958	6,958
<b>Other Assets</b>					Directly issued qualifying Additional Tier 1 instruments	60	-	6,958
Derivative instruments	23	33,294	33,294		Directly issued Additional Tier 1 instruments subject to phase out	61	-	-
Customers' liability under acceptances	24	13,636	13,636		Common shares	62	21,637	21,637
Premises and equipment	25	4,865	4,770		Contributed surplus	63	335	335
Goodwill	26	5,260	5,260	f	Retained earnings	64	44,238	44,238
Intangible assets	27	2,277	2,277	h	Accumulated other comprehensive income	65	1,746	1,746
Current tax assets	28	1,815	1,797		of which: Cash flow hedges	66	-	(3,770)
Deferred tax assets (5)	29	1,392	1,403		<b>Total Equity</b>	67	74,914	74,914
Deferred tax assets excluding those arising from temporary differences	30	-	10	j	<b>Total Liabilities and Equity</b>	68	1,145,706	1,132,836
Deferred tax assets arising from temporary differences	31	-	3,366					
of which: exceeding regulatory thresholds	32	-	-					
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				
<b>Total Assets</b>	39	1,145,706	1,132,836					

(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.

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

(3) Includes synthetic holdings of non-significant capital investments in banking, financial and insurance entities.

(4) Under Basel III, significant investments in financial services entities that are outside the scope of regulatory consolidation are deducted from the Bank's capital using the corresponding deduction approach (e.g. investments in non-common Tier 1 are deducted from the Bank's non-common Tier 1 capital) except that investments in common equity capital of a significant investment which represents less than 10% of the Bank's CET1 are risk-weighted at 250% and are not deducted provided the sum of such investments, deferred tax assets related to timing differences and mortgage servicing rights are less than 15% of the Bank's CET1. Goodwill embedded in significant investments is separated and is shown in the corresponding line below.

(5) Deferred tax assets and liabilities are presented on the balance sheet net by legal jurisdiction.

**FLOW STATEMENT OF BASEL III REGULATORY CAPITAL**

(\$ millions)	LINE #	LINE				
		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
<b>Common Equity Tier 1 Capital</b>						
<b>Opening Balance</b>	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)
<b>Closing Balance</b>	14	63,115	60,891	55,464	54,775	47,610
<b>Other non-core Tier 1 (Additional Tier 1) Capital</b>						
<b>Opening Balance</b>	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)
<b>Closing Balance</b>	19	6,873	6,230	5,220	5,124	4,871
<b>Total Tier 1 Capital</b>	20	69,988	67,121	60,684	59,899	52,481
<b>Tier 2 Capital</b>						
<b>Opening Balance</b>	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)
<b>Closing Balance</b>	26	8,368	8,188	7,449	7,439	8,569
<b>Total Regulatory Capital</b>	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 #	LINE				
		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
<b>Bank of Montreal Mortgage Corporation - Basel III</b>						
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%
<b>BMO Harris Bank N.A. - Basel III (1)</b>						
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.



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

(\$ millions except as noted)

	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
	a	b	c	d	e
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
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c 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)**

(\$ millions except as noted)		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
		a	b	c	d	e
<b>Regulatory capital elements of TLAC and adjustments</b>						
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
<b>Non-regulatory capital elements of TLAC</b>						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	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
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
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
<b>Risk-weighted assets and leverage exposure measure for TLAC purposes</b>						
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
<b>TLAC ratios and buffers</b>						
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 %

(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.

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

(\$ millions)

	Q1 2023						Sum 1 to 6
	Creditor ranking						
	1 (most junior)	2	3	4	5	6 (most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2 Total capital and liabilities net of credit risk mitigation	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**

(\$ millions)		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
1	Total consolidated assets as per published financial statements	1,145,706	1,139,199	1,068,338	1,041,565	1,023,172
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(12,821)	(11,430)	(11,840)	(11,749)	(12,952)
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)
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5	Adjustments for derivative financial instruments	(168)	(11,227)	1,567	3,681	15,570
6	Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	1,246	5,742	9,381	10,874	8,022
7	Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	161,082	162,968	153,708	145,033	141,557
8	Other adjustments (1)	(102,941)	(85,455)	(70,079)	(71,295)	(53,207)
9	<b>Leverage Ratio Exposure Measure</b>	<b>1,181,914</b>	<b>1,189,990</b>	<b>1,144,101</b>	<b>1,111,094</b>	<b>1,115,676</b>

**LR2 - LEVERAGE RATIO COMMON DISCLOSURE**

(\$ millions except as noted)		Leverage ratio framework				
		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
<b>On-balance sheet exposures</b>						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral) (1)	872,256	874,024	836,519	803,792	805,333
2	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(7,301)	(9,606)	(6,570)	(5,689)	(4,130)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(4,326)	(2,870)	(5,179)	(4,907)	(7,076)
5	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>860,629</b>	<b>861,548</b>	<b>824,770</b>	<b>793,196</b>	<b>794,127</b>
<b>Derivative exposures</b>						
6	Replacement cost associated with all derivative transactions (2)	22,219	28,697	28,818	35,460	29,546
7	Add-on amounts for potential future exposure associated with all derivative transactions (3)	23,757	23,261	23,600	25,331	26,491
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
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(45,149)	(42,862)	(36,600)	(34,775)	(28,618)
11	<b>Total derivative exposures (sum of lines 6 to 10)</b>	<b>40,426</b>	<b>46,535</b>	<b>47,851</b>	<b>55,190</b>	<b>54,526</b>
<b>Securities financing transaction exposures</b>						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	121,944	116,311	111,014	108,757	120,697
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(7,862)	(7,464)	(6,458)	(5,863)	(7,836)
14	Counterparty credit risk (CCR) exposure for SFTs	5,695	10,091	13,216	14,781	12,605
15	Agent transaction exposures	-	-	-	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>119,777</b>	<b>118,938</b>	<b>117,772</b>	<b>117,675</b>	<b>125,466</b>
<b>Other off-balance sheet exposures</b>						
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	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>161,082</b>	<b>162,969</b>	<b>153,708</b>	<b>145,033</b>	<b>141,557</b>
<b>Capital and Total Exposures</b>						
20	<b>Tier 1 capital</b>	<b>69,988</b>	<b>67,121</b>	<b>60,684</b>	<b>59,899</b>	<b>52,481</b>
20a	<b>Tier 1 Capital with transitional arrangements for ECL provisioning not applied</b>	<b>69,988</b>	<b>66,965</b>	<b>60,534</b>	<b>59,766</b>	<b>52,329</b>
21	<b>Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>1,181,914</b>	<b>1,189,990</b>	<b>1,144,101</b>	<b>1,111,094</b>	<b>1,115,676</b>
<b>Leverage Ratios</b>						
22	<b>Basel III leverage ratio</b>	<b>5.9%</b>	<b>5.6%</b>	<b>5.3%</b>	<b>5.4%</b>	<b>4.7%</b>
22a	<b>Leverage ratio with transitional arrangements for ECL provisioning not applied</b>	<b>5.9%</b>	<b>5.6%</b>	<b>5.3%</b>	<b>5.4%</b>	<b>4.7%</b>

(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.

**OV1 - OVERVIEW OF RWA (1)**

(\$ millions)		RWA (2)					Minimum capital requirements
		Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022	Q1 2023
		a	b	c	d	e	f
1	<b>Credit risk (excluding counterparty credit risk (CCR))</b>	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	<b>Counterparty credit risk</b>	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	<b>Equity positions in banking book under market-based approach</b>	-	-	-	-	-	-
8	<b>Equity investments in funds – look-through approach</b>	2,427	2,196	1,989	2,365	1,407	194
9	<b>Equity investments in funds – mandate-based approach</b>	2,601	2,538	2,420	2,303	2,063	208
10	<b>Equity investments in funds – fall-back approach</b>	-	-	-	-	-	-
11	<b>Settlement risk</b>	53	71	3	2	17	4
12	<b>Securitization exposures in banking book</b>	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	<b>Market risk</b>	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	<b>Operational risk</b>	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	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	11,340	10,751	9,613	9,274	9,756	907
24	<b>Floor adjustment (3)</b>	10,803	12,598	2,544	7,848	-	864
25	<b>Total</b>	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 #	RWA				
		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
<b>Total Risk-Weighted Assets</b>	6	347,454	363,997	351,711	342,287	337,652

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

(\$ millions)		Q1 2023							
		LINE #	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				
					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
		a	b	c	d	e	f	g	
<b>Assets</b>									
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	-	-	-	
<b>Loans</b>									
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)	
<b>Other Assets</b>									
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	
<b>Total assets</b>	<b>18</b>	<b>1,145,706</b>	<b>1,132,836</b>	<b>796,546</b>	<b>163,688</b>	<b>44,285</b>	<b>145,083</b>	<b>16,468</b>	
<b>Liabilities</b>									
<b>Deposits</b>	<b>19</b>	<b>787,376</b>	<b>787,376</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,303</b>	<b>757,073</b>	
<b>Other Liabilities</b>									
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	
<b>Subordinated Debt</b>	<b>28</b>	<b>8,156</b>	<b>8,156</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,156</b>	
<b>Total liabilities</b>	<b>29</b>	<b>1,070,792</b>	<b>1,057,922</b>	<b>-</b>	<b>145,402</b>	<b>-</b>	<b>113,415</b>	<b>836,991</b>	

(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.

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

(\$ millions)		Q1 2023				
		Total	Items subject to:			
			Credit risk framework	Counterparty credit risk framework	Securitization framework	Market risk framework
a	b	c	d	e		
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1) (1)	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	<b>Total net amount under regulatory scope of consolidation</b>	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	<b>Exposure amounts considered for regulatory purposes (2)</b>	1,196,963	1,009,501	73,224	77,918	31,668

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

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

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

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

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

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

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

**Differences due to consideration of provisions** 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)**

LINE #		Q1 2023						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		a	b	c	d	e	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
<b>Total</b>	<b>4</b>	<b>2,401</b>	<b>850,517</b>	<b>2,595</b>	<b>25</b>	<b>40</b>	<b>2,530</b>	<b>850,323</b>

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

LINE #		Q4 2022						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		a	b	c	d	e	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
<b>Total</b>	<b>4</b>	<b>2,327</b>	<b>875,973</b>	<b>2,626</b>	<b>27</b>	<b>39</b>	<b>2,560</b>	<b>875,674</b>

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

LINE #		Q3 2022						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		a	b	c	d	e	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
<b>Total</b>	<b>4</b>	<b>2,396</b>	<b>847,029</b>	<b>2,518</b>	<b>28</b>	<b>91</b>	<b>2,399</b>	<b>846,907</b>

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

LINE #		Q2 2022						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		a	b	c	d	e	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
<b>Total</b>	<b>4</b>	<b>2,614</b>	<b>814,839</b>	<b>2,515</b>	<b>33</b>	<b>83</b>	<b>2,399</b>	<b>814,938</b>

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

LINE #		Q1 2022						
		Gross carrying values of			Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures	Net values (a + b - c)
		Defaulted exposures (3) (4)	Non-defaulted exposures	Allowances / impairments (5)	Allocated in regulatory category of Specific	Allocated in regulatory category of General		
		a	b	c	d	e	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
<b>Total</b>	<b>4</b>	<b>2,793</b>	<b>813,559</b>	<b>2,593</b>	<b>30</b>	<b>69</b>	<b>2,494</b>	<b>813,759</b>

(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, 2022). Renegotiated loans of \$297 million were classified as performing 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, 2022).

(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).



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

(\$ millions)

**Q1 2023****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,067

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

(\$ millions)

**Q4 2022****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,035

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

(\$ millions)

**Q3 2022****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	1,996

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

(\$ millions)

**Q2 2022****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,171

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

(\$ millions)

**Q1 2022****a**

1	<b>Defaulted loans and debt securities at end of the previous financial reporting period</b>	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	<b>Defaulted loans and debt securities at end of the reporting period</b>	2,285

(1) There were no defaulted debt securities.

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

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q1 2023				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
1	Loans	470,362	36,956	-	36,909	46
2	Debt securities	152,236	-	-	-	-
3	<b>Total</b>	622,598	36,956	-	36,909	46
4	Of which: defaulted	1,203	372	-	372	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q4 2022				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
1	Loans	476,219	46,218	-	46,142	-
2	Debt securities	148,635	-	-	-	-
3	<b>Total</b>	624,854	46,218	-	46,142	-
4	Of which: defaulted	1,357	173	-	115	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q3 2022				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
1	Loans	453,450	50,365	-	45,692	-
2	Debt securities	139,323	-	-	-	-
3	<b>Total</b>	592,773	50,365	-	45,692	-
4	Of which: defaulted	1,419	131	-	111	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q2 2022				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
1	Loans	439,143	44,986	-	44,775	-
2	Debt securities	139,069	-	-	-	-
3	<b>Total</b>	578,212	44,986	-	44,775	-
4	Of which: defaulted	1,507	198	-	120	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q1 2022				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b1	b	d	f
1	Loans	427,094	50,748	-	46,114	-
2	Debt securities	139,722	-	-	-	-
3	<b>Total</b>	566,816	50,748	-	46,114	-
4	Of which: defaulted	1,637	208	-	129	-

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

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

(\$ millions except as noted)

Asset classes		Q1 2023					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	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	<b>Total</b>	<b>21,980</b>	<b>5,008</b>	<b>21,980</b>	<b>856</b>	<b>22,241</b>	<b>97.39%</b>

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

(\$ millions except as noted)

Asset classes		Q4 2022					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	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	<b>Total</b>	<b>21,899</b>	<b>5,202</b>	<b>21,899</b>	<b>724</b>	<b>21,667</b>	<b>95.78%</b>

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

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

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

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

(\$ millions except as noted)

Asset classes		Q3 2022					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	1	2	1	-	-	20.00%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	37	-	19	4	20.00%
5	Securities firms	-	698	-	18	4	20.00%
6	Corporates	7,144	2,712	7,144	186	7,247	98.88%
7	Regulatory retail portfolios	5,703	3,114	5,703	355	4,296	70.90%
8	Secured by residential property	469	54	469	33	207	41.03%
9	Secured by commercial real estate	5	-	5	-	5	100.00%
10	Equity	2,257	608	2,257	304	1,951	76.19%
11	Defaulted exposures	80	4	80	-	99	129.28%
12	Higher-risk categories (3)	89	132	89	63	230	150.00%
13	Other assets	11,197	-	11,197	-	13,242	118.26%
14	<b>Total</b>	<b>26,945</b>	<b>7,361</b>	<b>26,945</b>	<b>978</b>	<b>27,285</b>	<b>97.71%</b>

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

(\$ millions except as noted)

Asset classes		Q2 2022					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	1	4	1	-	-	20.00%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	1	35	1	19	4	20.00%
5	Securities firms	16	645	16	10	5	20.00%
6	Corporates	6,804	2,800	6,804	187	6,902	98.73%
7	Regulatory retail portfolios	5,747	4,038	5,747	382	4,363	71.17%
8	Secured by residential property	508	75	507	36	224	41.25%
9	Secured by commercial real estate	5	-	6	-	6	100.00%
10	Equity	2,093	546	2,094	272	1,867	78.91%
11	Defaulted exposures	76	15	74	-	93	128.04%
12	Higher-risk categories (3)	99	106	99	51	225	150.00%
13	Other assets	9,722	-	9,722	-	12,131	124.78%
14	<b>Total</b>	<b>25,072</b>	<b>8,264</b>	<b>25,071</b>	<b>957</b>	<b>25,820</b>	<b>99.20%</b>

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

(\$ millions except as noted)

Asset classes		Q1 2022					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	-	-	-	-
2	Non-central government public sector entities	1	5	1	-	-	20.00%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	1	34	1	19	4	20.00%
5	Securities firms	-	654	-	10	2	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	<b>Total</b>	<b>26,031</b>	<b>8,897</b>	<b>26,031</b>	<b>1,211</b>	<b>26,561</b>	<b>97.51%</b>

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

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

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

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

Asset classes	Q1 2023										
	Risk Weight									Total credit exposures amount (post-CCF and post-CRM)	
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
	a	b	c	d	e	f	g	h	i		j
1 Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-	-
2 Non-central government public sector entities	-	-	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 <b>Total</b>	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)**

Asset classes	Q4 2022										
	Risk Weight									Total credit exposures amount (post-CCF and post-CRM)	
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
	a	b	c	d	e	f	g	h	i		j
1 Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-	-
2 Non-central government public sector entities	-	-	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 <b>Total</b>	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)		Q3 2022									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
Asset classes	a	b	c	d	e	f	g	h	i	j	
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
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	11,197
14	<b>Total</b>	<b>2,398</b>	<b>-</b>	<b>2,062</b>	<b>427</b>	<b>112</b>	<b>5,333</b>	<b>16,967</b>	<b>201</b>	<b>423</b>	<b>27,923</b>

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

(\$ millions)		Q2 2022									Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight									
		0%	10%	20%	35%	50%	75%	100%	150%	Others	
Asset classes	a	b	c	d	e	f	g	h	i	j	
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-
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	9,722
14	<b>Total</b>	<b>2,361</b>	<b>-</b>	<b>1,388</b>	<b>458</b>	<b>112</b>	<b>5,266</b>	<b>15,837</b>	<b>194</b>	<b>412</b>	<b>26,028</b>

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

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

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

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

(3) Credit assessments by external credit rating agencies, including S&P, Moody's, 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).



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

(\$ millions except as noted)

						Q1 2023											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	62,801	112,394	48.98 %	129,238	0.08 %	6,850	33.58 %	2.08	23,259	18.00 %	33	
Investment grade	I-5, I-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)	C	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
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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)	C	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
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	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)	C	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
<b>Total (all wholesale portfolios)</b>					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 EXPOSURE BY PORTFOLIO AND PD RANGE - RETAIL (1) (2) (3)**

(\$ millions except as noted)

					Q4 2022												
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Canadian insured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			1	30,448	-	-	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	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,405	-	-	687	0.61 %	13,954	40.04 %		118	17.17 %	1	
Medium		0.75 to <2.50			5	2,060	-	-	1	1.32 %	5,352	40.06 %		1	63.72 %	-	
Medium to High		2.50 to <10.00			6	1,506	-	-	-	-	4,525	-		-	-	-	
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
<b>Canadian uninsured residential</b>																	
Exceptionally low to Very low		0.00 to <0.15			10	73,050	34,910	40.86 %	87,316	0.09 %	448,289	17.54 %		3,455	3.96 %	13	
Very low to Low		0.15 to <0.25			11	10,912	2,598	23.74 %	11,529	0.22 %	61,430	19.09 %		1,002	8.69 %	5	
Low		0.25 to <0.50			12	68	-	-	68	-	-	-		8	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		10.00 to <100.00			16	328	28	20.75 %	334	41.87 %	2,046	14.85 %		272	81.43 %	20	
Default		100.00 (Default)			17	136	16	18.95 %	139	100.00 %	967	12.89 %		208	149.56 %	7	
Sub-total					18	116,612	38,494	39.28 %	131,736	0.73 %	613,049	17.84 %		14,124	10.72 %	143	87
<b>Non-Canadian residential</b>																	
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		0.75 to <2.50			23	1,604	62	75.30 %	1,651	1.03 %	6,796	30.97 %		711	43.05 %	6	
Medium to High		2.50 to <10.00			24	491	2	111.95 %	494	3.68 %	2,482	28.37 %		429	86.86 %	6	
High		10.00 to <100.00			25	121	143	61.95 %	209	23.69 %	1,834	28.20 %		337	161.09 %	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
<b>Qualifying revolving retail</b>																	
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	0.28 %	964,035	63.57 %		876	9.55 %	17	
Low		0.50 to <0.75			31	8	154	87.33 %	143	0.56 %	31,285	91.93 %		34	23.71 %	1	
Medium		0.75 to <2.50			32	3,915	4,627	52.50 %	6,344	1.24 %	615,266	72.10 %		2,207	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
<b>Retail small-and-medium-sized entities</b>																	
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		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			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 %		1,412	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	170.10 %	87	
Default		100.00 (Default)			44	204	19	84.67 %	204	100.00 %	5,218	57.00 %		980	480.86 %	59	
Sub-total					45	11,791	6,833	73.75 %	16,831	3.55 %	232,006	59.71 %		10,853	64.48 %	288	235
<b>Other retail</b>																	
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			47	4,125	1,178	76.18 %	5,022	0.20 %	207,928	74.94 %		1,562	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		10.00 to <100.00			52	759	307	31.44 %	854	25.04 %	249,838	51.12 %		936	109.65 %	105	
Default		100.00 (Default)			53	143	2	28.00 %	142	100.00 %	51,381	48.19 %		462	325.33 %	53	
Sub-total					54	48,251	9,152	45.21 %	52,386	1.35 %	2,317,996	37.72 %		14,061	26.84 %	303	276
<b>Total (all retail portfolios)</b>					<b>55</b>	<b>239,244</b>	<b>124,584</b>	<b>50.12 %</b>	<b>301,686</b>	<b>1.02 %</b>	<b>8,799,407</b>	<b>33.86 %</b>		<b>50,498</b>	<b>16.74 %</b>	<b>1,177</b>	<b>1,096</b>

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

(2) Columns "a", "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 EXPOSURE BY PORTFOLIO AND PD RANGE - WHOLESALE (1) (2) (3)**

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2022											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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)	C	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
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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)	C	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
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	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)	C	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
<b>Total (all wholesale portfolios)</b>					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 - WHOLESALE (1) (2) (3)**

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2022											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	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)	C	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
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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)	C	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
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	11,657	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)	C	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
<b>Total (all wholesale portfolios)</b>					83	481,613	307,333	49.78 %	634,593	0.67 %	49,468	23.88 %		178,859	28.19 %	1,433	1,816

(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 - WHOLESALE (1) (2) (3)**

(\$ millions except as noted)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2022											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	68,002	105,710	49.55 %	129,699	0.08 %	6,686	34.12 %	2.08	24,085	18.57 %	37	
Investment grade	I-5, I-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)	C	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
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	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)	C	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
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	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)	C	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
<b>Total (all wholesale portfolios)</b>					83	472,506	294,154	50.04 %	619,688	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.



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

(\$ millions except as noted)

						Q1 2022											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
<b>Corporate</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	62,616	101,782	49.98 %	122,677	0.08 %	6,451	35.08 %	2.07	23,955	19.53 %	36	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	39,408	55,253	46.41 %	63,641	0.20 %	6,947	35.52 %	2.26	22,148	34.80 %	45	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	50,117	45,651	46.48 %	68,871	0.32 %	10,380	34.92 %	2.25	29,436	42.74 %	77	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	40,717	34,128	50.33 %	55,470	0.59 %	8,164	33.42 %	2.36	30,597	55.16 %	111	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	40,649	29,009	51.17 %	53,393	1.26 %	10,936	34.39 %	2.48	40,185	75.26 %	228	
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	9,205	6,560	53.40 %	12,062	3.77 %	3,714	33.94 %	2.09	11,790	97.75 %	155	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	2,213	968	58.67 %	2,674	14.49 %	983	37.35 %	1.89	4,497	168.13 %	145	
Default	Default	100.00 (Default)	C	C to D	63	1,737	562	100.00 %	2,262	100.00 %	541	37.45 %	2.52	5,792	256.12 %	669	
Sub-total					64	246,662	273,913	49.06 %	381,050	1.19 %	48,116	34.78 %		168,400	44.19 %	1,466	1,912
<b>Sovereign</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	181,707	7,306	60.75 %	186,214	0.01 %	1,852	3.92 %	3.08	4,511	2.42 %	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	184	133	78.36 %	268	0.20 %	118	28.48 %	2.10	72	26.80 %	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	431	343	40.07 %	548	0.32 %	100	26.03 %	1.99	171	31.22 %	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	134	28	29.15 %	135	0.62 %	68	25.93 %	2.01	59	43.63 %	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	87	32	39.52 %	81	1.13 %	79	42.24 %	1.31	64	79.04 %	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	241	26	42.78 %	251	2.74 %	60	16.55 %	2.84	117	46.54 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-	-	13.95 %	3	32.84 %	1.00	-	154.71 %	-	
Default	Default	100.00 (Default)	C	C to D	72	4	-	-	4	100.00 %	5	39.37 %	2.50	19	499.04 %	-	
Sub-total					73	182,789	7,868	59.89 %	187,501	0.02 %	2,285	4.07 %		5,013	2.67 %	4	7
<b>Bank</b>																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	9,858	5,583	70.27 %	14,810	0.07 %	218	16.79 %	1.17	1,137	7.67 %	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	2,325	3,872	62.17 %	4,505	0.19 %	101	16.03 %	1.09	528	11.72 %	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	1,621	1,691	62.72 %	2,337	0.32 %	76	12.28 %	0.95	284	12.16 %	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	3,268	159	63.94 %	3,357	0.54 %	39	10.86 %	2.32	605	18.03 %	2	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	1,761	20	80.93 %	1,567	1.50 %	40	16.86 %	0.84	620	39.60 %	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	389	33	50.28 %	169	2.75 %	22	22.43 %	0.51	94	55.77 %	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	80	11	-	-	11	13.46 %	1	35.00 %	1.00	18	162.79 %	1	
Default	Default	100.00 (Default)	C	C to D	81	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					82	19,233	11,358	66.26 %	26,756	0.28 %	497	15.57 %		3,286	12.28 %	12	7
<b>Total (all wholesale portfolios)</b>					<b>83</b>	<b>448,684</b>	<b>293,139</b>	<b>50.02 %</b>	<b>595,307</b>	<b>0.78 %</b>	<b>50,898</b>	<b>24.24 %</b>		<b>176,699</b>	<b>29.68 %</b>	<b>1,482</b>	<b>1,926</b>

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

(2) Columns "a", "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.



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

(\$ millions)		Q1 2023			Q4 2022		
		Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
		AIRB	Standardized		AIRB	Standardized	
a	b	c	d	e	f		
1	<b>RWA as at beginning of reporting period</b>	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	<b>RWA as at end of reporting period</b>	213,115	22,241	14,822	233,737	21,667	15,034

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

(\$ millions)		Q3 2022			Q2 2022		
		Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
		AIRB	Standardized		AIRB	Standardized	
a	b	c	d	e	f		
1	<b>RWA as at beginning of reporting period</b>	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	<b>RWA as at end of reporting period</b>	227,199	27,285	17,144	214,657	25,820	19,344

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

(\$ millions)		Q1 2022		
		Credit risk, of which		Counterparty credit risk (2)
		AIRB	Standardized	
a	b	c		
1	<b>RWA as at beginning of reporting period</b>	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	<b>RWA as at end of reporting period</b>	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).

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

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

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

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		Q1 2023				Q4 2022			
		Standardized		AIRB		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
(\$ millions)	LINE #								
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) (3)		Q3 2022				Q2 2022			
		Standardized		AIRB		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
(\$ millions)	LINE #								
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 2022			
		Standardized		AIRB	
		EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives	EAD post-CRM and post-CCF	Of which exposure amount covered by guarantees or credit derivatives
(\$ millions)	LINE #				
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)		Q1 2023				Q4 2022			
LINE #	(\$ millions)	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
1	Corporate (incl specialized lending and SMEs treated as corporate)	165,555	217,790	13,602	396,947	173,789	237,047	13,138	423,974
2	Sovereign	78,215	168,350	11,507	258,072	75,295	149,050	9,587	233,932
3	Bank	1,023	10,888	9,903	21,814	1,557	7,622	12,515	21,694
4	Total Wholesale	244,793	397,028	35,012	676,833	250,641	393,719	35,240	679,600
5	Residential mortgages excluding home equity line of credits (HELOCs)	120,120	9,577	-	129,697	118,464	9,559	-	128,023
6	HELOCs	55,918	6,658	-	62,576	54,900	6,746	-	61,646
7	Other retail	42,808	11,671	-	54,479	43,687	12,853	-	56,540
8	Qualifying revolving retail	43,357	1,737	-	45,094	41,648	1,703	-	43,351
9	Retail SMEs	11,742	6,696	136	18,574	11,669	7,150	68	18,887
10	Total Retail	273,945	36,339	136	310,420	270,368	38,011	68	308,447
11	Other assets	8,051	3,599	348	11,998	8,060	3,211	279	11,550
12	Equity	287	2,339	219	2,845	264	2,269	206	2,739
13	Total Bank	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 2022				Q2 2022			
LINE #	(\$ millions)	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
1	Corporate (incl specialized lending and SMEs treated as corporate)	167,645	228,084	13,537	409,266	163,135	219,213	13,026	395,374
2	Sovereign	63,796	130,216	11,301	205,313	66,649	124,866	11,396	202,911
3	Bank	5,597	7,298	14,648	27,543	5,610	7,867	15,121	28,598
4	Total Wholesale	237,038	365,598	39,486	642,122	235,394	351,946	39,543	626,883
5	Residential mortgages excluding home equity line of credits (HELOCs)	115,549	8,471	-	124,020	112,844	8,088	-	120,932
6	HELOCs	55,189	6,256	-	61,445	53,556	6,115	-	59,671
7	Other retail	41,923	12,742	-	54,665	39,974	12,485	-	52,459
8	Qualifying revolving retail	42,583	1,507	-	44,090	41,100	1,455	-	42,555
9	Retail SMEs	11,403	6,569	65	18,037	9,055	6,716	10	15,781
10	Total Retail	266,647	35,545	65	302,257	256,529	34,859	10	291,398
11	Other assets	8,002	2,944	251	11,197	6,489	2,931	302	9,722
12	Equity	210	2,110	241	2,561	223	1,842	301	2,366
13	Total Bank	511,897	406,197	40,043	958,137	498,635	391,578	40,156	930,369

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

(\$ millions)	LINE #	Q1 2023				Q4 2022				Q3 2022	Q2 2022	Q1 2022
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
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
<b>Total Wholesale</b>	<b>4</b>	<b>530,506</b>	<b>119,031</b>	<b>27,296</b>	<b>676,833</b>	<b>526,562</b>	<b>125,912</b>	<b>27,126</b>	<b>679,600</b>	<b>642,122</b>	<b>626,883</b>	<b>603,540</b>
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
<b>Total Retail</b>	<b>10</b>	<b>245,897</b>	<b>64,450</b>	<b>73</b>	<b>310,420</b>	<b>245,673</b>	<b>62,698</b>	<b>76</b>	<b>308,447</b>	<b>302,257</b>	<b>291,398</b>	<b>286,851</b>
Other assets	11	11,998	-	-	11,998	11,550	-	-	11,550	11,197	9,722	10,406
Equity	12	2,494	351	-	2,845	2,414	325	-	2,739	2,561	2,366	2,212
<b>Total Bank</b>	<b>13</b>	<b>790,895</b>	<b>183,832</b>	<b>27,369</b>	<b>1,002,096</b>	<b>786,199</b>	<b>188,935</b>	<b>27,202</b>	<b>1,002,336</b>	<b>958,137</b>	<b>930,369</b>	<b>903,009</b>

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

(\$ millions)	LINE #	Q1 2023				Q4 2022				Q3 2022	Q2 2022	Q1 2022
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
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
<b>Total Bank</b>	<b>4</b>	<b>790,895</b>	<b>183,832</b>	<b>27,369</b>	<b>1,002,096</b>	<b>786,199</b>	<b>188,935</b>	<b>27,202</b>	<b>1,002,336</b>	<b>958,137</b>	<b>930,369</b>	<b>903,009</b>

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

(\$ millions)	LINE #	Q1 2023				Q4 2022				Q3 2022	Q2 2022	Q1 2022
		Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Drawn	Commitments (undrawn) (2)	Other off-balance sheet items (3)	Total	Total	Total	Total
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
<b>Total Bank</b>	<b>18</b>	<b>790,895</b>	<b>183,832</b>	<b>27,369</b>	<b>1,002,096</b>	<b>786,199</b>	<b>188,935</b>	<b>27,202</b>	<b>1,002,336</b>	<b>958,137</b>	<b>930,369</b>	<b>903,009</b>

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

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

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

(\$ millions except as noted)		Q1 2023					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	8,173	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 RISK (CCR) EXPOSURE BY APPROACH (1)**

(\$ millions except as noted)		Q4 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	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

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

(\$ millions except as noted)		Q3 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	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

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

(\$ millions except as noted)		Q2 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	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

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

(\$ millions except as noted)		Q1 2022					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	9,178	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.

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE (\$ millions)		Q1 2023		Q4 2022	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
1	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
	(i) VaR component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardized CVA capital charge	23,744	3,251	26,395	3,633
4	Total subject to the CVA capital charge	23,744	3,251	26,395	3,633

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE (\$ millions)		Q3 2022		Q2 2022	
		EAD post-CRM	RWA	EAD post-CRM	RWA
		a	b	c	d
1	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
	(i) VaR component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	All portfolios subject to the Standardized CVA capital charge	26,913	4,077	29,979	4,804
4	Total subject to the CVA capital charge	26,913	4,077	29,979	4,804

CCR2 - CREDIT VALUATION ADJUSTMENT (CVA) CAPITAL CHARGE (\$ millions)		Q1 2022	
		EAD post-CRM	RWA
		a	b
1	Total portfolios subject to the Advanced CVA capital charge	-	-
	(i) VaR component (including the 3×multiplier)	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-
3	All portfolios subject to the Standardized CVA capital charge	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)**

(\$ millions)

		Q1 2023								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	238	231	-	223	1	-	693

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

(\$ millions)

		Q4 2022								
		Risk Weight								Total credit exposure
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio	LINE #	a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	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**

**PORTFOLIO AND RISK WEIGHTS (1)**

Regulatory portfolio	LINE #	Q3 2022								Total credit exposure
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	2	-	-	-	-	-	2
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	76	-	-	5	-	-	81
Securities firms	5	-	-	377	-	-	-	-	-	377
Corporates	6	-	-	-	78	-	212	-	-	290
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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	455	78	-	217	-	-	750

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

**PORTFOLIO AND RISK WEIGHTS (1)**

Regulatory portfolio	LINE #	Q2 2022								Total credit exposure
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	53	-	-	-	-	-	53
Securities firms	5	-	-	345	-	-	-	-	-	345
Corporates	6	-	-	-	2	-	147	-	-	149
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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	398	2	-	147	-	-	547

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

**PORTFOLIO AND RISK WEIGHTS (1)**

Regulatory portfolio	LINE #	Q1 2022								Total credit exposure
		Risk Weight								
		0%	10%	20%	50%	75%	100%	150%	Others	
		a	b	c	d	e	f	g	h	i
Sovereigns	1	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	1
Multilateral development banks (MDBs)	3	-	-	-	-	-	-	-	-	-
Banks	4	-	-	57	-	-	-	-	-	57
Securities firms	5	-	-	308	-	-	-	-	-	308
Corporates	6	-	-	-	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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14</b>	-	-	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).



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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2023						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,878	0.06 %	3,796	29.81 %	1.08	1,880	11.84 %
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,328	0.19 %	516	37.32 %	2	777	33.39 %
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	3,442	0.32 %	544	30.58 %	1	1,175	34.14 %
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,063	0.54 %	460	42.07 %	1	1,245	60.34 %
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 %
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	355	2.80 %	238	43.53 %	2	427	120.31 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	11	14.44 %	15	45.15 %	3	27	236.17 %
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	25,257	0.25 %	6,145	32.40 %		6,569	26.01 %
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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 BBB	11	60	0.19 %	7	40.00 %	1	16	27.15 %
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 %
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 %
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	-	163.52 %
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	10,382	0.04 %	196	12.55 %		440	4.24 %
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	15,736	0.06 %	321	34.85 %	1.37	2,508	15.94 %
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	Baa2 to Baa3	BBB to BBB-	21	1,052	0.32 %	57	35.00 %	1	349	33.19 %
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 %
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	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	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	18,373	0.09 %	558	35.16 %		3,404	18.53 %
<b>Total (all wholesale portfolios)</b>					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.

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2022						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)	C	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 %
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,882	0.03 %	208	7.87 %		444	2.49 %
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	14,886	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)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	17,211	0.09 %	562	35.12 %		3,064	17.80 %
<b>Total (all wholesale portfolios)</b>					28	64,464	0.13 %	6,989	25.39 %		10,115	15.69 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2022						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	e	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,435	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	S-3, S-4, P-1, P-2	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)	C	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 %
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,597	0.03 %	217	6.86 %		434	2.47 %
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,221	0.09 %	598	35.05 %		3,360	17.48 %
<b>Total (all wholesale portfolios)</b>					28	69,103	0.17 %	7,011	25.36 %		11,926	17.26 %

(1) Calculated as obligor PD weighted by EAD.

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

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

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2022						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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	S-3, S-4, P-1, P-2	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)	C	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 %
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	18,754	0.04 %	233	12.19 %		611	3.26 %
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,992	0.10 %	586	34.88 %		3,511	17.57 %
<b>Total (all wholesale portfolios)</b>					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.

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

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

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2022						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
<b>Corporate</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)	C	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 %
<b>Sovereign</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	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)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	17,549	0.03 %	217	9.05 %		468	2.67 %
<b>Bank</b>												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	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)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	19,354	0.10 %	617	34.78 %		3,352	17.32 %
<b>Total (all wholesale portfolios)</b>					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.

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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q1 2023					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q4 2022					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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 FOR CCR EXPOSURE (1) (2)		Q3 2022					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q2 2022					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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	7	978	360	5,333	5,654	47,968	57,420
Other collateral	8	-	-	-	-	-	-
Total	9	5,570	12,919	7,309	14,300	275,795	291,208

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q1 2022					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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

(1) 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.

(2) Debt issued by Multilaterals and Supranationals is included under other sovereign debt while debt issued by Fannie Mae and Freddie Mac is included under government agency debt.

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 2023		Q4 2022	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
<b>Notionals</b>					
	1	537	174	684	195
	2	19,370	12,556	16,087	10,904
	3	4,547	181	3,963	9
	4	-	-	-	-
	5	-	-	-	-
	6	24,454	12,911	20,734	11,108
<b>Fair values</b>					
	7	128	18	214	34
	8	108	7	33	70

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q3 2022		Q2 2022	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
<b>Notionals</b>					
	1	609	140	654	81
	2	14,331	8,630	15,118	9,719
	3	3,838	9	3,957	9
	4	3,425	-	1,861	-
	5	-	-	-	-
	6	22,203	8,779	21,590	9,809
<b>Fair values</b>					
	7	287	1	122	6
	8	78	34	21	1

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 2022	
		Protection bought	Protection sold
		a	b
(\$ millions)	LINE #		
<b>Notionals</b>			
	1	646	93
	2	11,507	4,968
	3	3,079	9
	4	3,085	-
	5	-	-
	6	18,317	5,070
<b>Fair values</b>			
	7	65	3
	8	45	5

**CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES**

(\$ millions)

	Q1 2023		Q4 2022		Q3 2022		Q2 2022		Q1 2022	
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
	a	b	c	d	e	f	g	h	i	j
<b>1 Exposures to QCCPs (total)</b>		771		914		795		777		1,053
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3 (i) OTC derivatives	11,571	248	13,698	287	14,775	308	17,803	362	23,207	474
4 (ii) Exchange-traded derivatives	3,961	96	4,961	113	4,223	97	4,478	96	4,684	104
5 (iii) Securities financing transactions	6,409	128	7,422	148	9,301	186	12,355	247	16,658	333
6 (iv) Netting sets where cross-product netting has been approved	1,201	24	1,315	26	1,251	25	970	19	1,865	37
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	-	-	-	-	-	-	-	-	-	-
<b>11 Exposures to non-QCCPs (total)</b>		-		-		-		-		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-		-		-		-		-	
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-



DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q1 2023				Q4 2022			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
<b>Interest Rate Contracts</b>									
Over-the-counter									
Swaps (2)	1	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
<b>Total Interest Rate Contracts</b>	10	7,036,205	4,196	9,794	1,585	6,600,213	5,525	11,389	1,319
<b>Foreign Exchange Contracts</b>									
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	-
<b>Total Foreign Exchange Contracts</b>	20	1,308,640	3,212	13,811	2,630	1,338,195	4,225	14,657	2,330
<b>Commodity Contracts</b>									
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
<b>Total Commodity Contracts</b>	29	121,842	3,131	6,669	1,123	148,480	5,502	10,524	1,643
<b>Equity Contracts</b>									
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
<b>Total Equity Contracts</b>	32	251,726	2,046	13,113	2,586	267,382	2,162	12,964	2,484
<b>Credit Contracts</b>	33	32,637	409	908	98	27,870	97	562	103
<b>Sub-total</b>	34	8,751,050	12,994	44,295	8,022	8,382,140	17,511	50,096	7,879
<b>Total</b>	35	8,751,050	12,994	44,295	8,022	8,382,140	17,511	50,096	7,879

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

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

DERIVATIVE INSTRUMENTS (\$ millions)		Q3 2022				Q2 2022				Q1 2022			
		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)
<b>Interest Rate Contracts</b>													
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	52	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	7	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
<b>Total Interest Rate Contracts</b>	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
<b>Foreign Exchange Contracts</b>													
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
	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													
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	-
<b>Total Foreign Exchange Contracts</b>	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
<b>Commodity Contracts</b>													
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
	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													
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
<b>Total Commodity Contracts</b>	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
<b>Equity Contracts</b>													
Over-the-counter													
Swaps	30	98,752	586	8,905	2,462	104,419	904	9,556	2,591	93,410	374	9,250	2,616
Exchange traded	31	120,888	2,011	4,472	89	118,460	4,025	7,987	160	128,878	6,262	11,819	236
<b>Total Equity Contracts</b>	32	219,640	2,597	13,377	2,551	222,879	4,929	17,543	2,751	222,288	6,636	21,069	2,852
<b>Credit Contracts</b>	33	27,135	247	734	71	27,435	74	526	50	20,300	241	638	39
<b>Sub-total</b>	34	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
<b>Total</b>	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)**

(\$ millions)		Q1 2023								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	2,275	-	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	<b>Total wholesale, of which:</b>	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)**

(\$ millions)		Q4 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Synthetic
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	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	<b>Total wholesale, of which:</b>	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)**

(\$ millions)		Q3 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	2,099	-	2,099	16,298	-	16,298	180	-	180
2	Residential mortgage (3)	-	-	-	1,020	-	1,020	143	-	143
3	Credit card	1,890	-	1,890	1,115	-	1,115	-	-	-
4	Other retail exposures	209	-	209	14,163	-	14,163	37	-	37
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	<b>Total wholesale, of which:</b>	643	24,550	25,193	5,755	-	5,755	43	-	43
7	Loans to corporates	545	24,550	25,095	216	-	216	-	-	-
8	Commercial mortgage	98	-	98	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,015	-	4,015	37	-	37
10	Other wholesale	-	-	-	1,524	-	1,524	6	-	6
11	Re-securitization	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	2,129	-	2,129	13,538	-	13,538	194	-	194
2	Residential mortgage (3)	-	-	-	544	-	544	155	-	155
3	Credit card	1,890	-	1,890	1,065	-	1,065	-	-	-
4	Other retail exposures	239	-	239	11,929	-	11,929	39	-	39
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	<b>Total wholesale, of which:</b>	190	24,438	24,628	5,631	-	5,631	57	-	57
7	Loans to corporates	115	24,438	24,553	218	-	218	-	-	-
8	Commercial mortgage	75	-	75	-	-	-	-	-	-
9	Lease and receivables	-	-	-	4,032	-	4,032	51	-	51
10	Other wholesale	-	-	-	1,381	-	1,381	6	-	6
11	Re-securitization	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q1 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	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	<b>Total wholesale, of which:</b>	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	-	-	-	-	-	-	-	-	-

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

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

(\$ millions)		Q1 2023								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	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)**

(\$ millions)		Q4 2022								
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	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.

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

(\$ millions)		Q3 2022										
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor				
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total		
		a	b	c	d	e	f	g	h	i		
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	-	-	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)

(\$ millions)		Q2 2022										
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor				
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total		
		a	b	c	d	e	f	g	h	i		
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	-	-	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)

(\$ millions)		Q1 2022										
		Bank acts as originator			Bank acts as sponsor			Bank acts as investor				
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total		
		a	b	c	d	e	f	g	h	i		
1	<b>Total retail, of which:</b>	-	-	-	-	-	-	-	-	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	<b>Total wholesale, of which:</b>	-	-	-	-	-	-	-	-	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)**

(\$ millions)		Q1 2023																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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	10	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)**

(\$ millions)		Q4 2022																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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.

(3) RWA before application of the KIRB cap.

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

(\$ millions)		Q3 2022																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	<b>Total exposures</b>	44,007	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	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2022																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	<b>Total exposures</b>	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)**

(\$ millions)		Q1 2022																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
1	<b>Total exposures</b>	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	-
6	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	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	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.



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

(\$ millions)		Q1 2023																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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)**

(\$ millions)		Q4 2023																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	Q3 2022																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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)**

(\$ millions)	Q2 2022																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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	-	-	-	39	155	-	-	6	18	-	-	-	1	-	-
5	Of which wholesale	51	6	-	-	51	6	-	-	8	2	-	-	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)**

(\$ millions)	Q1 2022																
	Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
	≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	<b>Total exposures</b>	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Exposure amounts are net of collateral.

(3) RWA before application of the KIRB cap.

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

(\$ millions)	LINE #	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
<b>Market Risk RWA, beginning of quarter</b>	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	-	-	-	-	-
<b>Market Risk RWA, end of quarter</b>	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**

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2023						Q4 2022					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
Corporate	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%	-	-
<b>Retail</b>													
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**

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2022						Q2 2022					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>													
Corporate	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%	-	-
<b>Retail</b>													
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)

Risk Profile	LINE #	Q1 2022					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
<b>Wholesale</b>							
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%	-	-
<b>Retail</b>							
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.