

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended - July 31, 2025

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Q3 | 25



	Page		Page
Notes to Users	1	Counterparty Credit Risk Schedules	55-73
Pillar 3 Disclosure Requirements Index	2-3	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	55
Overview of Regulatory Capital, Risk Weighted Assets and Capital Ratios	4-18	CCR3 - Standardised Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	56-57
KM1 - Key Metrics	4	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale	58-67
CC1 - Composition of Regulatory Capital	5-6	CCR5 - Composition of Collateral for CCR Exposure	68
CC2 - Reconciliation of Regulatory Capital to Balance Sheet	7	CCR6 - Credit Derivatives Exposures	69
Flow Statement of Basel III Regulatory Capital	8	CCR8 - Exposures to Central Counterparties	70
Capital Ratios for Significant Bank Subsidiaries	8	CVA2 - The Full Basic Approach For CVA (BA-CVA)	71
CCyB1 - Geographical Distribution of Credit Exposures Used in the Countercyclical Buffer	9-11	CVA3 - The Standardised Approach For CVA (SA-CVA)	71
KM2 - Key Metrics - TLAC Requirements	12	CVA4 - RWA Flow Statements of CVA Risk Exposures under SA-CVA	71
TLAC1 - TLAC Composition	13	Derivative Instruments	72-73
TLAC3 - Resolution Entity - Creditor Ranking at Legal Entity Level	14	Securitisation Schedules	74-81
LR1 - Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure	15	SEC1 - Securitisation Exposures in the Banking Book	74-75
LR2 - Leverage Ratio Common Disclosure	15	SEC2 - Securitisation Exposures in the Trading Book	76-77
Risk-Weighted Assets by Operating Groups	16	SEC3 - Securitisation Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Originator or as Sponsor)	78-79
OV1 - Overview of RWA	16	SEC4 - Securitisation Exposures in the Banking Book and Associated Capital Requirements (Bank Acting as Investor)	80-81
LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	17	Market Risk Schedules	82-83
LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	18	MR1 - Market Risk Under The Standardised Approach	82
Credit Risk Schedules	19-54	Market Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	83
CR1 - Credit Quality of Assets	19	Operational Risk Schedules	83
CR2 - Changes in Stock of Defaulted Loans and Debt Securities	20	Operational Risk Risk-Weighted Assets (RWA) Movement by Key Drivers	83
CR3 - Credit Risk Mitigation Techniques - Overview	21	Comparison of Modelled & Standardised RWA	84-89
CR4 - Standardised Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	22-24	CMS1 - Comparison of Modelled and Standardised RWA at Risk Level	84-86
CR5 - Standardised Approach - Exposures by Asset Classes and Risk Weights	25-34	CMS2 - Comparison of Modelled and Standardised RWA For Credit Risk at Asset Class Level	87-89
CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range	35-49	Backtesting Under AIRB Approach	90
CR8 - RWA Flow Statements of Credit Risk and Counterparty Credit Risk Exposures	50	Estimated and Actual Loss Parameters under IRB Approach	90
Exposure Covered by Credit Risk Mitigation	51-52	Glossary	91
Credit Risk Exposure by Geographic Region	53		
Credit Risk Exposure by Major Asset Class	54		
Credit Risk by Residual Contract Maturity Breakdown	54		
Credit Risk Exposure by Industry	54		

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

Use of this Document

The supplemental information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's Third Quarter 2025 Report to Shareholders and the 2024 Annual Report available on the Canadian Securities Administrators' website at www.sedarplus.ca and BMO's website at www.bmo.com/investorrelations.

Additional financial information is also available in the Q3 2025 Supplementary Financial Information and the Q3 2025 Investor Presentation which can be accessed at our website at www.bmo.com/investorrelations.

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

Items indicated n.a. were not applicable.

Regulatory Framework

Regulatory capital requirements for BMO are determined in accordance with guidelines issued by the Office of the Superintendent of Financial Institutions (OSFI), which are based on the revised Basel III Reforms framework (inclusive of the 2017 Basel III Reforms) 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

The domestic implementation of the Basel III Reforms related to capital, leverage, liquidity and disclosure requirements began to take effect in Q2 2023. Revisions related to the market risk and credit valuation adjustment risk frameworks took effect in Q1 2024 and the associated disclosures was implemented in Q4 2024. In February 2025, OSFI published the final amendments to the Pillar 3 Disclosure Guidelines for domestic systemically important banks (D-SIBs) which incorporate the crypto-asset disclosure requirements to be implemented in Q1 2026.

Users may provide their comments and suggestions on the Supplementary Regulatory Capital Information document by contacting Bill Anderson at (416) 867-7834 or bill2.anderson@bmo.com, or Perry Chen-See at (416) 359-8074 or perry.chensee@bmo.com

Tables and Templates		Frequency	Q3 2025 Supplementary Financial Information	Q3 2025 Supplementary Regulatory Capital Information	2024 Annual MD&A	2024 Annual Financial Statements
			Page Reference			
Overview of Risk Management, Key Prudential Metrics and RWA	KM1 - Key metrics (at consolidated group level)	Quarterly		4		
	KM2 - Key metrics - TLAC requirements	Quarterly		12		
	OVA - Bank risk management approach	Annual			59-66, 68-109	
	OV1 - Overview of RWA	Quarterly		16		
Comparison of Modelled & Standardised RWA	CMS1 - Comparison of modelled and standardised RWA at risk level	Quarterly		84-86		
	CMS2 - Comparison of modelled and standardised RWA for credit risk at asset class level	Quarterly		87-89		
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		17		
	LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		18		
	LIA - Explanations of differences between accounting and regulatory exposure amounts	Annual		7, 17-18	110-111	182-188
	PV1 - Prudent valuation adjustments	Annual	Disclosed in the Q4 2024 Supplementary Regulatory Capital Information, page 19.			
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		5-6		
	CC2 - Reconciliation of regulatory capital to balance sheet	Quarterly		7		
	TLAC1 - TLAC composition	Quarterly		13		
	TLAC2 - Material subgroup entity - creditor ranking at legal entity level		Not applicable to BMO			
	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		14		
Leverage Ratio	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		15		
	LR2 - Leverage ratio common disclosure	Quarterly		15		
Credit Risk	CRA - General qualitative information about credit risk	Annual			72-77	
	CR1 - Credit quality of assets	Quarterly		19		
	CR2 - Changes in stock of defaulted loans and debt securities	Quarterly		20		
	CRB - Additional disclosures related to the credit quality of assets - Qualitative disclosures	Annual		19	110	139, 141-142, 148-155
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	29-42	19, 51-54		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			77-79, 83	167, 183
	CR3 - Credit risk mitigation techniques - overview	Quarterly		21		
	CRD - Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk	Annual		25-34	79 - 80	
	CR4 - Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	Quarterly		22-24		
	CR5 - Standardised approach - exposures by asset classes and risk weights	Quarterly		25-34		
	CRE - Qualitative disclosures related to IRB models	Annual		51-52	79-80, 103-104	
	CR6 - IRB - Credit risk exposures by portfolio and PD range	Quarterly		35-49		
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques	Quarterly	Impact is immaterial and has been disclosed in page 51, footnote 3.			
	CR8 - RWA flow statements of credit risk exposures under IRB	Quarterly		50		
Counterparty Credit Risk	CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual	Disclosed in the Q4 2024 Supplementary Regulatory Capital Information, pages 94-95 and 2024 Annual MD&A pages 79-80, 104.			
	CR10 - IRB (specialized lending and equities under the simple risk-weight method)		Not applicable to BMO			
	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			77-78, 95	
	CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach	Quarterly		55		
	CCR3 - Standardised approach - CCR exposures by regulatory portfolio and risk weights	Quarterly		56-57		
	CCR4 - IRB - CCR exposures by portfolio and PD scale	Quarterly		58-67		
	CCR5 - Composition of collateral for CCR exposure	Quarterly		68		
	CCR6 - Credit derivatives exposures	Quarterly		69		
Securitisation	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)		Not applicable to BMO			
	CCR8 - Exposures to central counterparties	Quarterly		70		
	SECA - Qualitative disclosure requirements related to securitisation exposures	Annual			66-67, 79	139, 143, 157-160
	SEC1 - Securitisation exposures in the banking book	Quarterly		74-75		
	SEC2 - Securitisation exposures in the trading book	Quarterly		76-77		
	SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements (bank acting as originator or as sponsor)	Quarterly		78-79		
	SEC4 - Securitisation exposures in the banking book and associated capital requirements (bank acting as investor)	Quarterly		80-81		

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

Tables and Templates		Frequency	Q3 2025 Supplementary Financial Information	Q3 2025 Supplementary Regulatory Capital Information	2024 Annual MD&A	2024 Annual Financial Statements
			Page Reference			
Credit Valuation Adjustment Risk	CVAA - General qualitative disclosure requirements related to CVA	Annual			78	
	CVA1 - The reduced basic approach for CVA (BA-CVA)		Not applicable to BMO			
	CVA2 - The full basic approach for CVA (BA-CVA)	Quarterly		71		
	CVAB - Qualitative disclosures for banks using the SA-CVA	Annual			78	
	CVA3 - The standardised approach for CVA (SA-CVA)	Quarterly		71		
	CVA4 - RWA flow statements of CVA risk exposures under SA-CVA	Quarterly		71		
Market Risk	MRA - General qualitative disclosure requirements related to market risk	Annual			85-89	
	MR1 - Market risk under standardised approach	Quarterly		82		
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)		Not applicable to BMO			
	MR2 - Market risk for banks using the Internal Models Approach (IMA)		Not applicable to BMO			
Operational Risk	ORA - General qualitative information on a bank's operational risk framework	Annual			100-104	
	OR1 - Historical losses	Annual	Disclosed in the Q4 2024 Supplementary Regulatory Capital Information, page 85.			
	OR2 - Business indicator and subcomponents	Annual	Disclosed in the Q4 2024 Supplementary Regulatory Capital Information, page 86.			
	OR3 - Minimum required operational risk capital	Annual				
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			87-88	
	Quantitative disclosures on IRRBB	Annual			88	
Countercyclical Buffer	CCyB1 - Geographical distribution of credit exposures used in the countercyclical buffer	Quarterly		9-11		
Macroprudential supervisory measures	GSIB1 - Disclosure of global systemically important bank (G-SIB) indicators	Annual	Disclosed in the Q3 2025 Report to Shareholders, pages 33.			
Liquidity	LIQA - Liquidity risk management	Annual			91-95	
	LIQ1 - Liquidity Coverage Ratio (LCR)	Quarterly	Disclosed in the Q3 2025 Report to Shareholders, page 41.			
	LIQ2 - Net Stable Funding Ratio (NSFR)	Quarterly	Disclosed in the Q3 2025 Report to Shareholders, page 42.			
Remuneration (1)	REMA - Remuneration policy	Annual	Disclosed in the 2025 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 37, 43-62, 85-86.			
	REM1 - Remuneration awarded during the financial year	Annual				
	REM2 - Special payments	Annual	Disclosed in the 2025 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 85-86.			
	REM3 - Deferred remuneration	Annual				
Asset Encumbrance	ENC - Asset encumbrance	Quarterly	45		92-93	

(1) Remuneration is available at <https://www.bmo.com/main/about-bmo/investor-relations/annual-general-meeting>

KM1 - KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ millions except as noted)

		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
		a	b	c	d	e
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	57,924	57,405	59,197	57,054	55,605
2	Tier 1	66,720	65,107	66,849	64,735	63,598
3	Total capital	76,453	75,981	76,340	73,911	73,530
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	430,134	425,066	433,944	420,838	428,860
4a	Total risk-weighted assets (pre-floor)	430,134	425,066	433,944	420,838	428,860
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.5%	13.5%	13.6%	13.6%	13.0%
5a	CET1 ratio (%) (pre-floor ratio)	13.5%	13.5%	13.6%	13.6%	13.0%
6	Tier 1 ratio (%)	15.5%	15.3%	15.4%	15.4%	14.8%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.5%	15.3%	15.4%	15.4%	14.8%
7	Total capital ratio (%)	17.8%	17.9%	17.6%	17.6%	17.1%
7a	Total capital ratio (%) (pre-floor ratio)	17.8%	17.9%	17.6%	17.6%	17.1%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.0%	9.0%	9.1%	9.1%	8.5%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,489,621	1,490,551	1,529,299	1,484,962	1,480,736
14	Basel III leverage ratio (row 2 / row 13)	4.5%	4.4%	4.4%	4.4%	4.3%

(\$ millions except as noted)		Cross Reference (2)					
			Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
1	Common Equity Tier 1 Capital: instruments and reserves						
2	Directly issued qualifying common share capital plus related stock surplus	a+b	23,922	24,097	24,286	24,275	24,257
3	Retained earnings	c	47,554	47,158	47,243	46,469	45,451
4	Accumulated other comprehensive income (and other reserves)	d	6,091	6,753	8,243	5,419	4,731
5	Directly issued capital subject to phase out from CET1		n.a.	n.a.	n.a.	n.a.	n.a.
6	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
7	Common Equity Tier 1 Capital before regulatory adjustments		77,567	78,008	79,772	76,163	74,439
8	Common Equity Tier 1 Capital: regulatory adjustments						
9	Prudential valuation adjustments		-	-	-	54	48
10	Goodwill (net of related tax liability)	e+f-g	16,466	16,398	17,245	16,551	16,383
11	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	3,823	3,836	3,986	3,798	4,270
12	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	49	44	47	53	15
13	Cash flow hedge reserve	l	(580)	199	(803)	(1,519)	(2,045)
14	Shortfall of provisions to expected losses	m	-	-	-	-	79
15	Securitisation gain on sale		-	-	-	-	-
16	Gains or losses due to changes in own credit risk on fair valued liabilities		(205)	111	(21)	59	14
17	Defined benefit pension fund net assets (net of related tax liability)	n-o	871	849	918	875	887
18	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	-	-	-	-	-
19	Reciprocal cross holdings in common equity		-	-	-	-	-
20	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
21	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)		-	-	-	-	-
22	Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
23	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
24	Amount exceeding the 15% threshold		-	-	-	-	-
25	of which: significant investments in the common stock financials		-	-	-	-	-
26	of which: mortgage servicing rights		-	-	-	-	-
27	of which: deferred tax assets arising from temporary differences		-	-	-	-	-
28	Other deductions or regulatory adjustments to CET1 as determined by OSFI		(781)	(834)	(797)	(762)	(817)
29	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-	-	-	-	-
30	Total regulatory adjustments to Common Equity Tier 1 Capital		19,643	20,603	20,575	19,109	18,834
31	Common Equity Tier 1 Capital (CET1)		57,924	57,405	59,197	57,054	55,605
32	Additional Tier 1 Capital: instruments						
33	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	8,956	7,787	7,787	7,787	8,087
34	of which: classified as equity under applicable accounting standards		8,956	7,787	7,787	7,787	8,087
35	of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
36	Directly issued capital instruments subject to phase out from Additional Tier 1		n.a.	n.a.	n.a.	n.a.	n.a.
37	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)		-	-	-	-	-
38	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
39	Additional Tier 1 Capital before regulatory adjustments		8,956	7,787	7,787	7,787	8,087
40	Additional Tier 1 Capital: regulatory adjustments						
41	Investments in own Additional Tier 1 instruments	r	82	7	57	28	16
42	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
43	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
44	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	s	78	78	78	78	78
45	Other deductions from Tier 1 Capital as determined by OSFI		-	-	-	-	-
46	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
47	Total regulatory adjustments applied to Additional Tier 1 Capital		160	85	135	106	94
48	Additional Tier 1 Capital (AT1)		8,796	7,702	7,652	7,681	7,993
49	Tier 1 Capital (T1 = CET1 + AT1)		66,720	65,107	66,849	64,735	63,598
50	Tier 2 Capital: instruments and provisions						
51	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,319	9,593	8,407	8,230	9,174
52	Directly issued capital instruments subject to phase out from Tier 2 Capital		n.a.	n.a.	n.a.	n.a.	n.a.
53	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)		-	-	-	-	-
54	of which: instruments issued by subsidiaries subject to phase out		n.a.	n.a.	n.a.	n.a.	n.a.
55	General allowances	u	1,425	1,287	1,087	954	820
56	Tier 2 Capital before regulatory adjustments		9,744	10,880	9,494	9,184	9,994

(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) Cross reference to CC2 - Reconciliation of Regulatory Capital to Balance Sheet (page 7).

CC1 - COMPOSITION OF REGULATORY CAPITAL (CONTINUED)



(\$ millions except as noted)

		Cross Reference	Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
52	Tier 2 Capital: regulatory adjustments						
53	Investments in own Tier 2 instruments	v	11	6	3	8	12
54	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54a	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
55	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
56	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	w	-	-	-	-	50
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		11	6	3	8	62
58	Tier 2 Capital (T2)		9,733	10,874	9,491	9,176	9,932
59	Total Capital (TC = T1 + T2)		76,453	75,981	76,340	73,911	73,530
60	Total Risk-Weighted Assets (1)		430,134	425,066	433,944	420,838	428,860
61	Capital Ratios						
62	Common Equity Tier 1 (as percentage of risk-weighted assets)		13.5%	13.5%	13.6%	13.6%	13.0%
63	Tier 1 (as percentage of risk-weighted assets)		15.5%	15.3%	15.4%	15.4%	14.8%
64	Total Capital (as percentage of risk-weighted assets)		17.8%	17.9%	17.6%	17.6%	17.1%
65	Buffer (minimum CET1 plus capital conservation buffer plus G-SIB buffer plus D-SIB surcharge requirement, expressed as a percentage of risk-weighted assets)		8.0%	8.0%	8.0%	8.0%	8.0%
66	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
67	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67a	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
68	of which: D-SIB surcharge		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)		9.0%	9.0%	9.1%	9.1%	8.5%
69	OSFI target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))						
70	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
71	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%
72	Amounts below the thresholds for deduction (before risk weighting)						
73	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	1,122	835	1,050	886	822
74	Significant investments in the common stock of financials	c1	3,053	2,952	2,932	2,751	2,691
75	Mortgage servicing rights (net of related tax liability)	d1	150	153	168	170	172
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	4,085	3,938	4,279	4,466	4,344
76	Applicable caps on the inclusion of provisions in Tier 2						
77	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		794	847	937	891	819
78	Cap on inclusion of provisions in Tier 2 under standardised approach		794	847	937	891	819
79	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		3,402	3,295	3,083	2,835	2,495
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		631	440	150	63	-

(1) 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 Standardised methodology. Based on these requirements, there was no capital floor applicable for Q3 2024 through Q3 2025.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)
		Q3 2025	Q3 2025	Q3 2025		Q3 2025	Q3 2025	Q3 2025
Assets					Liabilities and Equity			
Cash and Cash Equivalents	1	58,587	58,053		Deposits	40	955,363	955,363
Interest Bearing Deposits with Banks	2	4,207	4,184		Other Liabilities			
Securities	3	399,758	388,237		Derivative instruments	41	51,452	51,185
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	-	p	Acceptances	42	450	450
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	82	82	r	Securities sold but not yet purchased	43	51,408	51,408
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	11	11	v	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44	-	34,323
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7	35,445	35,445	a1	Securities lent or sold under repurchase agreements	45	126,759	126,759
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8	-	-		Securitisation and structured entities' liabilities	46	49,559	49,559
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9	3,053	3,053	c1	Insurance-related liabilities	47	18,872	-
Goodwill embedded in significant investments	10	56	56	e	Payable to brokers, dealers and clients	48	46,396	46,396
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11	-	78	s	Other	49	36,063	35,968
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12	-	-	w	Deferred tax liabilities related to goodwill	50	-	292
Securities Borrowed or Purchased Under Resale Agreements	13	128,279	128,279		Deferred tax liabilities related to intangibles	51	-	995
Loans					Deferred tax liabilities related to defined-benefit pension fund net assets	52	-	333
Residential mortgages	14	195,207	195,206		Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences	53	-	13
Consumer instalment and other personal	15	92,584	92,584		Deferred tax liabilities related to deferred tax assets arising from temporary differences	54	-	1,162
Credit cards	16	12,984	12,984		Total other liabilities	56	380,959	361,725
Business and government	17	381,525	381,099		Subordinated Debt			
Allowance for credit losses	18	(5,165)	(5,164)		Subordinated debt	57	8,466	8,466
Allowance reflected in Tier 2 regulatory capital	19	1,425	1,425	u	Directly issued qualifying subordinated debt	58	-	8,319
Shortfall of provisions to expected loss	20	-	-	m	Directly issued subordinated debt subject to phase out	58	-	-
Total net loans	21	677,135	676,709		Equity			
Other Assets					Preferred shares and other equity instruments	59	9,156	9,156
Derivative instruments	22	44,197	44,197		Directly issued qualifying Additional Tier 1 instruments	60	-	8,956
Customers' liability under acceptances	23	450	450		Directly issued Additional Tier 1 instruments subject to phase out	61	-	-
Premises and equipment	24	6,184	6,178		Common shares	62	23,554	23,554
Goodwill	25	16,702	16,702	f	Contributed surplus	63	368	368
Intangible assets	26	4,819	4,818	h	Retained earnings	64	47,554	47,554
Current tax assets	27	2,456	2,412		Accumulated other comprehensive income	65	6,091	6,091
Deferred tax assets	28	2,728	2,513		of which: Cash flow hedges	66	-	(580)
Deferred tax assets excluding those arising from temporary differences	29	-	62	j	Total shareholder's equity	67	86,723	86,723
Deferred tax assets arising from temporary differences	30	-	5,247		Non-controlling interest in subsidiaries	68	42	42
of which: exceeding regulatory thresholds	31	-	-		Total Equity	69	86,765	86,765
of which: not exceeding regulatory thresholds	32	-	5,247	e1	Total Liabilities and Equity	70	1,431,553	1,412,319
Receivable from brokers, dealers and clients	33	42,275	42,275					
Other	34	43,776	37,312					
Defined-benefit pension fund net assets	35	-	1,204	n				
Mortgage servicing rights	36	-	150					
of which: exceeding regulatory thresholds	37	-	-					
of which: not exceeding regulatory thresholds	38	-	150	d1				
Total Assets	39	1,431,553	1,412,319					

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. Insurance subsidiaries are included in the regulatory balance sheet using the equity method of accounting and are capitalized as significant investments in financials. BMO Life Insurance Company (\$20,547 million assets and \$2,164 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 (\$209 million assets and \$139 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 5 and 6).

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

(4) Under Basel III Reforms, 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.

FLOW STATEMENT OF BASEL III REGULATORY CAPITAL

(\$ millions)	LINE					
	#	Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
Common Equity Tier 1 Capital						
Opening Balance	1	57,405	59,197	57,054	55,605	54,726
New capital issues	2	30	22	49	17	15
Redeemed capital or Treasury Shares	3	(902)	(967)	(183)	(7)	-
Gross dividends and distributions (deduction)	4	(1,231)	(1,290)	(1,224)	(1,283)	(1,181)
Net Income attributable to bank shareholders	5	2,327	1,960	2,134	2,301	1,865
Removal of own credit spread (net of tax)	6	316	(132)	80	(45)	(95)
Movements in other comprehensive income						
Currency translation differences	7	208	(2,458)	2,071	411	113
Fair value through other comprehensive income securities	8	167	(152)	103	(169)	38
Other (1)	9	(258)	118	(66)	(80)	209
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(55)	997	(882)	304	30
Other, including regulatory adjustments						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	(5)	3	6	(38)	-
Prudential valuation adjustments	12	-	—	54	(6)	1
Other (2)	13	(78)	107	1	44	(116)
Closing Balance	14	57,924	57,405	59,197	57,054	55,605
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	7,702	7,652	7,681	7,993	7,367
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	1,369	-	-	-	1,023
Redeemed capital	17	(200)	-	-	(300)	(400)
Other, including regulatory adjustments	18	(75)	50	(29)	(12)	3
Closing Balance	19	8,796	7,702	7,652	7,681	7,993
Total Tier 1 Capital	20	66,720	65,107	66,849	64,735	63,598
Tier 2 Capital						
Opening Balance	21	10,874	9,491	9,176	9,932	8,836
New Tier 2 eligible capital issues	22	-	1,250	-	-	1,000
Redeemed capital	23	(1,250)	-	-	(1,000)	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and eligible allowances	25	109	133	315	244	96
Closing Balance	26	9,733	10,874	9,491	9,176	9,932
Total Regulatory Capital	27	76,453	75,981	76,340	73,911	73,530

(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, investment in own shares, unsettled non-DvP trades 5 days late or more, changes in contributed surplus, threshold deductions and contractual service margins (CSMs) of insurance subsidiaries as announced by OSFI in October 2023.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	#	Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
Bank of Montreal Mortgage Corporation						
Common Equity Tier 1 ratio	1	22.0%	21.3%	21.7%	21.5%	20.4%
Tier 1 ratio	2	22.0%	21.3%	21.7%	21.5%	20.4%
Total capital ratio	3	22.0%	21.3%	21.7%	21.5%	20.4%
BMO Bank N.A. (1)						
Tier 1 ratio	4	14.2%	13.7%	13.3%	13.2%	12.4%
Total capital ratio	5	15.8%	15.2%	14.8%	14.6%	13.9%

(1) Calculated using U.S. Basel III guidelines currently in effect for U.S. regulatory purposes and based on BMO Bank N.A.'s calendar quarter ends: June 2025, March 2025, December 2024, September 2024, and June 2024.

CCyB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION OF THE BANK SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT

(\$ millions except as noted)

Geographical breakdown		Q3 2025			
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate
			Exposure values	RWA	
		a	b	c	d
1	Armenia (AM)	1.50 %	-	-	
2	Australia (AU)	1.00 %	876	298	
3	Belgium (BE)	1.00 %	51	50	
4	Chile (CL)	0.50 %	310	129	
5	Czech Republic (CZ)	1.25 %	-	-	
6	Denmark (DK)	2.50 %	-	-	
7	France (FR)	1.00 %	81	97	
8	Germany (DE)	0.75 %	297	164	
9	Hong Kong (HK)	0.50 %	77	41	
10	Luxembourg (LU)	0.50 %	90	33	
11	Netherlands (NL)	2.00 %	333	67	
12	Norway (NO)	2.50 %	-	-	
13	South Korea (KR)	1.00 %	355	145	
14	Sweden (SE)	2.00 %	28	11	
15	United Kingdom (GB)	2.00 %	6,554	2,412	
16	Sum		9,052	3,447	
17	Total		856,695	311,498	0.02%

CCyB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION OF THE BANK SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT

(\$ millions except as noted)

Geographical breakdown		Q2 2025			
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate
			Exposure values	RWA	
		a	b	c	d
1	Armenia (AM)	1.50 %	-	-	
2	Australia (AU)	1.00 %	652	254	
3	Belgium (BE)	1.00 %	50	46	
4	Chile (CL)	0.50 %	282	117	
5	Czech Republic (CZ)	1.25 %	-	-	
6	Denmark (DK)	2.50 %	-	-	
7	France (FR)	1.00 %	82	71	
8	Germany (DE)	0.75 %	243	106	
9	Hong Kong (HK)	0.50 %	54	24	
10	Luxembourg (LU)	0.50 %	78	27	
11	Netherlands (NL)	2.00 %	307	60	
12	Norway (NO)	2.50 %	3	-	
13	South Korea (KR)	1.00 %	406	113	
14	Sweden (SE)	2.00 %	25	13	
15	United Kingdom (GB)	2.00 %	5,703	2,171	
16	Sum		7,885	3,002	
17	Total		854,892	306,437	0.02%

**CCyB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION
OF THE BANK SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT**

(\$ millions except as noted)

Geographical breakdown		Q1 2025			
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate
			Exposure values	RWA	
		a	b	c	d
1	Armenia (AM)	1.50%	-	-	
2	Australia (AU)	1.00%	602	225	
3	Belgium (BE)	1.00%	51	71	
4	Chile (CL)	0.50%	471	188	
5	Czech Republic (CZ)	1.25%	-	-	
6	Denmark (DK)	2.50%	-	-	
7	France (FR)	1.00%	81	93	
8	Germany (DE)	0.75%	301	141	
9	Hong Kong (HK)	0.50%	44	28	
10	Luxembourg (LU)	0.50%	34	25	
11	Netherlands (NL)	2.00%	146	48	
12	Norway (NO)	2.50%	3	-	
13	South Korea (KR)	1.00%	415	143	
14	Sweden (SE)	2.00%	21	8	
15	United Kingdom (GB)	2.00%	5,934	2,262	
16	Sum		8,103	3,232	
17	Total		879,554	315,784	0.02%

**CCyB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION
OF THE BANK SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT**

(\$ millions except as noted)

Geographical breakdown		Q4 2024			
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate
			Exposure values	RWA	
		a	b	c	d
1	Australia (AU)	1.00%	570	246	
2	Belgium (BE)	1.00%	143	72	
3	France (FR)	1.00%	78	41	
4	Germany (DE)	0.75%	308	108	
5	Hong Kong (HK)	1.00%	31	17	
6	Luxembourg (LU)	0.50%	25	34	
7	Netherlands (NL)	2.00%	187	52	
8	Norway (NO)	2.50%	3	-	
9	South Korea (KR)	1.00%	557	198	
10	Sweden (SE)	2.00%	49	28	
11	United Kingdom (GB)	2.00%	5,546	2,657	
12	Sum		7,497	3,453	
13	Total		857,969	304,221	0.02%

**CCyB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION
OF THE BANK SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT**

(\$ millions except as noted)

Geographical breakdown		Q3 2024			
		Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate
			Exposure values	RWA	
		a	b	c	d
1	Australia (AU)	1.00%	1,367	440	
2	Belgium (BE)	0.50%	65	61	
3	France (FR)	1.00%	86	49	
4	Germany (DE)	0.75%	477	156	
5	Hong Kong (HK)	1.00%	523	388	
6	Luxembourg (LU)	0.50%	35	27	
7	Netherlands (NL)	2.00%	186	51	
8	Norway (NO)	2.50%	3	-	
9	South Korea (KR)	1.00%	542	167	
10	Sweden (SE)	2.00%	69	29	
11	United Kingdom (GB)	-	4,068	2,378	
12	Sum		7,421	3,746	
13	Total		851,565	304,444	0.02%

KM2 - KEY METRICS – TLAC REQUIREMENTS (1)

(\$ millions except as noted)

		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
		a	b	c	d	e
1	Total loss-absorbing capacity (TLAC) available	126,809	127,265	129,375	123,288	122,053
2	Total RWA at the level of the resolution group	430,134	425,066	433,944	420,838	428,860
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	29.5%	29.9%	29.8%	29.3%	28.5%
4	Leverage ratio exposure measure at the level of the resolution group	1,489,621	1,490,551	1,529,299	1,484,962	1,480,736
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.5%	8.5%	8.5%	8.3%	8.2%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

(1) BMO Financial Group uses the Single Point of Entry approach whereby the parent bank is the single resolution entity on which the resolution measures are applied. KM2 is reported on a consolidated basis excluding insurance subsidiaries.

TLAC1 - TLAC COMPOSITION (1)

		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
		a	b	c	d	e
(\$ millions except as noted)						
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	57,924	57,405	59,197	57,054	55,605
2	Additional Tier 1 capital (AT1) before TLAC adjustments	8,796	7,702	7,652	7,681	7,993
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	8,796	7,702	7,652	7,681	7,993
6	Tier 2 capital (T2) before TLAC adjustments	9,733	10,874	9,491	9,176	9,932
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	9,733	10,874	9,491	9,176	9,932
11	TLAC arising from regulatory capital	76,453	75,981	76,340	73,911	73,530
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	50,427	51,424	53,148	49,465	48,650
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	50,427	51,424	53,148	49,465	48,650
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	126,880	127,405	129,488	123,376	122,180
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	-	-	-	-	-
20	Deduction of investments in own other TLAC liabilities	(71)	(140)	(113)	(88)	(127)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	126,809	127,265	129,375	123,288	122,053
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	430,134	425,066	433,944	420,838	428,860
24	Leverage exposure measure	1,489,621	1,490,551	1,529,299	1,484,962	1,480,736
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.5%	29.9%	29.8%	29.3%	28.5%
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.5%	8.5%	8.5%	8.3%	8.2%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.0%	9.0%	9.1%	9.1%	8.5%
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 basis excluding insurance subsidiaries.

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

(\$ millions)

Q3 2025							
	Creditor ranking						Sum 1 to 6
	1 (most junior)	2	3	4	5	6 (most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2 Total capital and liabilities net of credit risk mitigation	23,554	1,550	7,406	8,762	61,291	-	102,563
3 Subset of row 2 that are excluded liabilities	-	10	71	162	72	-	315
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	23,554	1,540	7,335	8,600	61,219	-	102,248
5 Subset of row 4 that are potentially eligible as TLAC	23,554	1,540	7,335	8,600	53,165	-	94,194
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	18,574	-	18,574
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	22,309	-	22,309
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,869	6,716	-	13,585
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	6,677	1,731	5,566	-	13,974
10 Subset of row 5 that is perpetual securities	23,554	1,540	658	-	-	-	25,752

(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)		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
1	Total consolidated assets as per published financial statements	1,431,553	1,440,269	1,468,093	1,409,648	1,400,470
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(18,402)	(18,691)	(18,885)	(18,165)	(16,733)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(32,149)	(34,066)	(29,321)	(24,120)	(20,301)
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	(6,339)	(10,190)	(16,637)	(12,808)	(6,053)
6	Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	4,756	6,697	6,232	7,535	3,681
7	Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	171,968	171,040	177,933	172,484	169,233
8	Other adjustments	(61,766)	(64,508)	(58,116)	(49,612)	(49,561)
9	Leverage Ratio Exposure Measure	1,489,621	1,490,551	1,529,299	1,484,962	1,480,736

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)		Leverage Ratio Framework				
		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitisation exposures but including collateral)	1,167,548	1,175,201	1,220,155	1,179,510	1,178,766
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)	(6,100)	(7,255)	(10,720)	(7,721)	(7,399)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(20,788)	(21,410)	(21,528)	(19,919)	(19,731)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,140,660	1,146,536	1,187,907	1,151,870	1,151,636
Derivative exposures						
6	Replacement cost associated with all derivative transactions (1)	16,242	19,161	19,606	17,783	15,912
7	Add-on amounts for potential future exposure associated with all derivative transactions (2)	30,542	29,899	30,544	28,293	27,355
8	(Exempted central counterparty-leg of client cleared trade exposures)	(2,827)	(2,269)	(3,555)	(3,911)	(5,104)
9	Adjusted effective notional amount of written credit derivatives	76,911	71,539	60,127	62,074	51,762
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(76,911)	(71,539)	(60,127)	(62,074)	(51,746)
11	Total derivative exposures (sum of lines 6 to 10)	43,957	46,791	46,595	42,165	38,179
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	153,293	141,487	132,893	135,283	135,840
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(26,919)	(24,279)	(24,307)	(26,542)	(21,886)
14	Counterparty credit risk (CCR) exposure for SFTs	6,663	8,976	8,278	9,702	7,733
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	133,037	126,184	116,864	118,443	121,687
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	538,756	532,569	553,087	534,678	523,069
18	(Adjustments for conversion to credit equivalent amounts)	(366,789)	(361,529)	(375,154)	(362,194)	(353,835)
19	Off-balance sheet items (sum of lines 17 and 18)	171,967	171,040	177,933	172,484	169,234
Capital and Total Exposures						
20	Tier 1 capital	66,720	65,107	66,849	64,735	63,598
21	Total Exposures (sum of lines 5, 11, 16 and 19)	1,489,621	1,490,551	1,529,299	1,484,962	1,480,736
Leverage Ratios						
22	Basel III leverage ratio	4.5%	4.4%	4.4%	4.4%	4.3%

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

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

RISK-WEIGHTED ASSETS BY OPERATING GROUPS

(\$ millions)	LINE #	RWA				
		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
Canadian Personal and Commercial Banking	1	119,363	115,304	114,273	110,797	113,019
U.S. Personal and Commercial Banking	2	148,955	149,586	157,840	155,103	154,948
BMO Wealth Management	3	31,367	30,389	30,986	30,840	31,237
BMO Capital Markets	4	106,143	105,732	105,529	98,932	103,816
Corporate Services, including Technology and Operations	5	24,306	24,055	25,316	25,166	25,840
Total Risk-Weighted Assets	6	430,134	425,066	433,944	420,838	428,860

OV1 - OVERVIEW OF RWA (1)		RWA					Minimum capital requirements
(\$ millions)		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q3 2025
		a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk)	305,686	301,387	308,142	298,514	299,615	24,455
2	Of which standardised approach (SA)	64,798	66,614	71,675	70,582	72,241	5,184
3	Of which: foundation internal ratings-based (F-IRB) approach	72,963	70,893	72,127	70,922	72,682	5,837
4	Of which: supervisory slotting approach	-	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	167,925	163,880	164,340	157,010	154,692	13,434
6	Counterparty credit risk (CCR)	12,269	11,880	11,941	11,084	10,939	981
7	Of which standardised approach for counterparty credit risk	8,429	8,535	8,612	7,819	7,072	674
8	Of which: IMM	-	-	-	-	-	-
9	Of which: other CCR	3,840	3,345	3,329	3,265	3,867	307
10	Credit valuation adjustment (CVA)	4,559	5,036	4,772	3,893	4,255	365
11	Equity investments in funds – look-through approach	485	462	531	504	399	39
12	Equity investments in funds – mandate-based approach	3,638	3,519	3,571	3,299	3,183	291
13	Settlement risk	36	-	3	16	-	3
14	Securitisation exposures in banking book	12,695	13,150	13,976	13,425	13,349	1,016
15	Of which securitisation internal ratings-based approach (SEC-IRBA)	10,196	10,758	11,505	10,963	10,911	816
16	Of which securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	486	431	438	388	374	39
17	Of which securitisation standardised approach (SEC-SA)	2,013	1,961	2,033	2,074	2,064	161
18	Market risk	18,581	19,421	18,729	17,797	18,420	1,486
19	Of which standardised approach (SA)	18,581	19,421	18,729	17,797	18,420	1,486
20	Of which internal model approaches (IMA)	-	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22	Operational risk	52,830	51,483	52,788	52,780	59,626	4,226
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	19,355	18,728	19,491	19,526	19,074	1,548
24	Output floor applied	67.50%	67.50%	67.50%	67.50%	67.50%	
25	Floor adjustment (2)	-	-	-	-	-	-
26	Floor adjustment (after application of transitional cap) - N/A for D-SIBs	-	-	-	-	-	-
27	Total	430,134	425,066	433,944	420,838	428,860	34,410

- (1) RWA were \$430.1 billion as at July 31, 2025, an increase from \$425.1 billion as at April 30, 2025. RWA increased, due to higher credit risk, higher operational risk and the impact of foreign exchange movements, partially offset by lower market risk. The increase in credit risk primarily reflects changes in asset quality, partially offset by a decrease in asset size.
- (2) The Bank is subject to capital floor requirements as prescribed in OSFI's CAR Guidelines. In calculating regulatory capital ratios, there is a requirement to increase total RWA when a capital floor amount calculated under the standardised approach is higher than a similar calculation using the more risk-sensitive advanced approach rules.

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

(\$ millions)		Q3 2025						
		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 securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
LINE #		a	b	c	d	e	f	g
Assets								
Cash and Cash Equivalents	1	58,587	58,053	58,053	-	-	-	-
Interest Bearing Deposits with Banks	2	4,207	4,184	4,184	-	-	-	-
Securities	3	399,758	388,237	206,519	-	9,434	146,832	25,452
Securities Borrowed or Purchased Under Resale Agreements	4	128,279	128,279	-	128,279	-	-	-
Loans								
Residential mortgages	5	195,207	195,206	195,206	-	-	-	-
Consumer instalment and other personal	6	92,584	92,584	91,283	-	26	-	1,275
Credit cards	7	12,984	12,984	7,469	-	-	-	5,515
Business and government	8	381,525	381,099	331,055	4,179	45,654	6,734	-
Allowance for credit losses	9	(5,165)	(5,164)	(15)	-	-	-	(5,149)
Other Assets								
Derivative instruments	10	44,197	44,197	-	44,197	-	41,376	-
Customers' liability under acceptances	11	450	450	450	-	-	-	-
Premises and equipment	12	6,184	6,178	6,178	-	-	-	-
Goodwill	13	16,702	16,702	-	-	-	-	16,702
Intangible assets	14	4,819	4,818	-	-	-	-	4,818
Current tax assets	15	2,456	2,412	2,412	-	-	-	-
Deferred tax assets	16	2,728	2,513	2,451	-	-	-	62
Receivable from brokers, dealers and clients	17	42,275	42,275	677	34	-	-	41,565
Other	18	43,776	37,312	17,567	8,651	-	9,890	1,204
Total assets	19	1,431,553	1,412,319	923,489	185,340	55,114	204,832	91,444
Liabilities								
Deposits	20	955,363	955,363	-	-	-	47,216	908,147
Other Liabilities								
Derivative instruments	21	51,452	51,185	-	51,185	-	49,262	-
Acceptances	22	450	450	-	-	-	-	450
Securities sold but not yet purchased	23	51,408	51,408	-	-	-	51,408	-
Securities lent or sold under repurchase agreements	24	126,759	126,759	-	126,759	-	-	-
Securitisation and structured entities' liabilities	25	49,559	49,559	-	-	-	-	49,559
Insurance-related liabilities	26	18,872	-	-	-	-	-	-
Payable to brokers, dealers and clients	27	46,396	46,396	-	-	-	-	46,396
Other	28	36,063	35,968	-	-	-	-	35,968
Subordinated Debt	29	8,466	8,466	-	-	-	-	8,466
Total liabilities	30	1,344,788	1,325,554	-	177,944	-	147,886	1,048,986

(1) Balance sheet under regulatory scope does not include the following entities: BMO Life Insurance Company and BMO Reinsurance Limited. Insurance subsidiaries are included in the regulatory balance sheet using the equity method of accounting and are capitalized as significant investments in financials. BMO Life Insurance Company (\$20,547 million assets and \$2,164 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 (\$209 million assets and \$139 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)		Q3 2025				
		Total	Items subject to:			
			Credit risk framework	Counterparty credit risk framework	Securitisation framework	Market risk framework
		a	b	c	d	e
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11) (1)	1,320,875	923,489	185,340	55,114	204,832
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	276,568	-	177,944	-	147,886
3	Total net amount under regulatory scope of consolidation	1,044,307	923,489	7,396	55,114	56,946
4	Off-balance sheet amounts	344,597	196,306	112,740	35,551	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	16,195	1,634	14,561	-	-
6	Differences due to consideration of provisions	1,344	1,344	-	-	-
7	Exposures related to liability repo-style transactions	253,519	-	253,519	-	-
8	Potential future exposure on derivatives	34,450	-	34,450	-	-
9	Differences due to consideration of CRM	(351,368)	-	(345,873)	(5,495)	-
10	Contractual service margins (CSMs) of insurance subsidiaries	781	781	-	-	-
11	Exposure amounts considered for regulatory purposes (2)	1,343,825	1,123,554	76,793	85,170	56,946

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

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

Explanations of differences between accounting and regulatory exposure amounts

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

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

Contractual service margins (CSMs) of insurance subsidiaries relate to the post tax adjustment for CSMs of the bank's insurance subsidiaries in accordance with OSFI's CAR Guideline. CSM represents the unearned profit of a group of insurance contracts that we expect to recognize in the income statement as services provided.

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

LINE #		Q3 2025					
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
(\$ millions)	#	a	b	c	d	e	f
Loans	1	7,061	618,402	4,363	14	704	3,645
Debt securities	2	-	197,428	7	-	-	7
Off-balance sheet exposures	3	1,594	217,997	579	-	77	502
Total	4	8,655	1,033,827	4,949	14	781	4,154

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

LINE #		Q2 2025					
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
(\$ millions)	#	a	b	c	d	e	f
Loans	1	6,905	614,205	4,203	16	740	3,447
Debt securities	2	-	197,916	6	-	-	6
Off-balance sheet exposures	3	1,801	213,811	604	-	92	512
Total	4	8,706	1,025,932	4,813	16	832	3,965

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

LINE #		Q1 2025					
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
(\$ millions)	#	a	b	c	d	e	f
Loans	1	6,937	623,369	4,119	25	826	3,268
Debt securities	2	-	198,399	5	-	-	5
Off-balance sheet exposures	3	1,863	223,154	606	-	102	504
Total	4	8,800	1,044,922	4,730	25	928	3,777

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

LINE #		Q4 2024					
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
(\$ millions)	#	a	b	c	d	e	f
Loans	1	5,777	614,825	3,687	26	778	2,883
Debt securities	2	-	198,779	6	-	-	6
Off-balance sheet exposures	3	1,373	218,693	546	-	102	444
Total	4	7,150	1,032,297	4,239	26	880	3,333

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

LINE #		Q3 2024					
		Gross carrying values of		Allowances / impairments (5)	Of which: ECL accounting provisions for credit losses on SA exposures		Of which: ECL accounting provisions for credit losses on IRB exposures
		Defaulted exposures (3) (4)	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
(\$ millions)	#	a	b	c	d	e	f
Loans	1	6,115	607,160	3,718	129	719	2,870
Debt securities	2	-	188,900	5	-	-	5
Off-balance sheet exposures	3	750	213,252	445	-	91	354
Total	4	6,865	1,009,312	4,168	129	810	3,229

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

(2) The carrying value of our renegotiated loans was \$4,080 million as at July 31, 2025 (\$3,220 million as at April 30, 2025, \$2,930 million as at January 31, 2025, \$2,680 million as at October 31, 2024, and \$2,550 million as at July 31, 2024). Renegotiated loans of \$2,668 million were classified as performing as at July 31, 2025 (\$1,842 million as at April 30, 2025, \$1,560 million as at January 31, 2025, \$1,528 million as at October 31, 2024, and \$1,511 million as at July 31, 2024).

(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)

Q3 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	6,905
2	Loans and debt securities that have defaulted since the last reporting period	1,715
3	Returned to non-defaulted status	(465)
4	Amounts written off	(442)
5	Other charges	(652)
6	Defaulted loans and debt securities at end of the reporting period	7,061

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

(\$ millions)

Q2 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	6,937
2	Loans and debt securities that have defaulted since the last reporting period	1,800
3	Returned to non-defaulted status	(432)
4	Amounts written off	(543)
5	Other charges	(857)
6	Defaulted loans and debt securities at end of the reporting period	6,905

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

(\$ millions)

Q1 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	5,777
2	Loans and debt securities that have defaulted since the last reporting period	2,284
3	Returned to non-defaulted status	(358)
4	Amounts written off	(425)
5	Other charges	(341)
6	Defaulted loans and debt securities at end of the reporting period	6,937

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

(\$ millions)

Q4 2024
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	6,115
2	Loans and debt securities that have defaulted since the last reporting period	2,145
3	Returned to non-defaulted status	(281)
4	Amounts written off	(1,217)
5	Other charges	(985)
6	Defaulted loans and debt securities at end of the reporting period	5,777

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

(\$ millions)

Q3 2024
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	5,348
2	Loans and debt securities that have defaulted since the last reporting period	1,828
3	Returned to non-defaulted status	(263)
4	Amounts written off	(451)
5	Other charges	(347)
6	Defaulted loans and debt securities at end of the reporting period	6,115

(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)		Q3 2025				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	570,308	50,792	-	50,737	55
2	Debt securities	197,421	-	-	-	-
3	Total	767,729	50,792	-	50,737	55
4	Of which: defaulted	5,546	790	-	790	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q2 2025				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	576,311	40,596	-	40,555	41
2	Debt securities	197,910	-	-	-	-
3	Total	774,221	40,596	-	40,555	41
4	Of which: defaulted	5,559	712	-	712	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q1 2025				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	586,915	39,272	-	39,219	53
2	Debt securities	198,394	-	-	-	-
3	Total	785,309	39,272	-	39,219	53
4	Of which: defaulted	5,635	659	-	659	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q4 2024				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	577,982	38,933	-	38,893	40
2	Debt securities	198,773	-	-	-	-
3	Total	776,755	38,933	-	38,893	40
4	Of which: defaulted	4,876	445	-	445	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q3 2024				
		Unsecured exposures: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
		a	b	c	d	e
1	Loans	570,834	38,723	-	38,684	39
2	Debt securities	188,895	-	-	-	-
3	Total	759,729	38,723	-	38,684	39
4	Of which: defaulted	4,765	505	-	505	-

(1) Excludes positions subject to Counterparty Credit Risk and Securitisation 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. Where collateral is reflected in the risk parameters (PDs and LGDs) for IRB exposures and risk weights for exposures under Standardised 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 - STANDARDISED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2) (3)

(\$ millions except as noted)

Asset classes		Q3 2025					
		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	-	-	870	16	-	-
2	Public sector entities (PSEs)	158	631	623	340	171	17.70%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	2	840	312	37.06%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	47	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	11,528	14,497	11,684	4,927	15,996	96.56%
6a	Of which: securities firms and other financial institutions treated as corporates	523	1,185	549	544	997	91.24%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,876	1,300	4,876	520	4,711	87.30%
8	Retail	17,607	7,322	17,120	1,540	13,678	73.30%
9	Real Estate	33,867	6,743	32,910	1,003	17,189	50.45%
9a	Of which: general RRE	16,906	5,682	16,906	596	5,147	29.41%
9b	Of which: IPRRE	91	-	91	-	33	36.38%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	7,332	671	6,445	252	4,641	69.30%
9e	Of which: IPCRE	9,358	320	9,304	127	7,092	75.20%
9f	Of which: land acquisition, development and construction	180	70	164	28	276	139.46%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	942	235	893	69	1,235	128.34%
13	Other assets	15,517	-	15,517	-	11,506	74.15%
14	Total	84,495	30,728	84,495	9,255	64,798	69.12%

CR4 - STANDARDISED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2) (3)

(\$ millions except as noted)

Asset classes		Q2 2025					
		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	-	-	912	18	-	-
2	Public sector entities (PSEs)	168	641	651	340	160	16.13%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	-	1,159	455	39.27%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	47	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	12,150	15,623	12,251	5,012	16,652	96.46%
6a	Of which: securities firms and other financial institutions treated as corporates	524	1,110	514	481	921	92.55%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,617	1,387	4,617	555	4,428	85.62%
8	Retail	18,098	7,607	17,578	1,621	14,081	73.34%
9	Real Estate	33,668	7,170	32,741	1,119	17,537	51.36%
9a	Of which: general RRE	16,107	5,860	16,107	613	4,768	28.52%
9b	Of which: IPRRE	89	-	89	-	32	36.15%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	7,550	727	6,675	278	4,837	69.57%
9e	Of which: IPCRE	9,581	471	9,535	183	7,370	75.84%
9f	Of which: land acquisition, development and construction	341	112	335	45	530	139.47%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	951	227	902	66	1,283	132.62%
13	Other assets	15,895	-	15,895	-	12,018	75.61%
14	Total	85,547	32,655	85,547	9,890	66,614	69.80%

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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) Columns "a" and "b" are grouped by the obligor's asset class while the remaining columns are grouped by the guarantor, where applicable.

CR4 - STANDARDISED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2) (3)

(\$ millions except as noted)

Asset classes		Q1 2025					
		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	-	-	984	19	-	-
2	Public sector entities (PSEs)	179	741	641	428	214	20.04%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	4	17	9	1,244	447	35.64%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	49	20	40.00%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	13,221	17,749	13,305	5,806	18,501	96.81%
6a	Of which: securities firms and other financial institutions treated as corporates	606	1,258	592	527	1,010	90.29%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,717	1,568	4,717	627	4,579	85.69%
8	Retail	18,954	8,649	18,451	1,862	14,805	72.89%
9	Real Estate	36,272	7,872	35,282	1,252	19,285	52.79%
9a	Of which: general RRE	17,186	6,371	17,186	666	5,109	28.62%
9b	Of which: IPRRE	96	-	96	-	35	36.55%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,161	861	7,234	331	5,305	70.12%
9e	Of which: IPCRE	10,149	459	10,093	182	7,814	76.05%
9f	Of which: land acquisition, development and construction	680	181	673	73	1,022	137.00%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	1,099	258	1,057	81	1,548	136.02%
13	Other assets	16,744	-	16,744	-	12,296	73.43%
14	Total	91,190	36,854	91,190	11,319	71,675	69.92%

CR4 - STANDARDISED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2) (3)

(\$ millions except as noted)

Asset classes		Q4 2024					
		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	-	-	980	13	-	-
2	Public sector entities (PSEs)	231	770	661	435	171	15.55%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	5	102	7	1,256	518	41.01%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	47	19	40.00%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	13,464	17,778	13,541	5,888	18,711	96.48%
6a	Of which: securities firms and other financial institutions treated as corporates	595	930	586	403	887	89.75%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,575	1,554	4,575	621	4,415	84.97%
8	Retail	18,283	8,399	17,812	1,781	14,261	72.79%
9	Real Estate	36,006	8,081	35,025	1,364	19,967	54.70%
9a	Of which: general RRE	16,701	6,262	16,701	654	4,984	28.72%
9b	Of which: IPRRE	93	-	94	-	34	36.83%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,273	948	7,354	364	5,442	70.52%
9e	Of which: IPCRE	9,746	481	9,694	191	7,561	76.49%
9f	Of which: land acquisition, development and construction	1,193	390	1,182	155	1,946	145.33%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	778	236	741	77	1,060	129.53%
13	Other assets	15,572	-	15,572	-	11,479	73.72%
14	Total	88,914	36,920	88,914	11,435	70,582	70.34%

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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) Columns "a" and "b" are grouped by the obligor's asset class while the remaining columns are grouped by the guarantor, where applicable.

CR4 - STANDARDISED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS (1) (2) (3)

(\$ millions except as noted)

Asset classes		Q3 2024					
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
		a	b	c	d	e	f
1	Sovereigns and their central banks	-	-	1,001	12	-	-
2	Public sector entities (PSEs)	210	700	651	407	160	15.15%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	2	104	4	1,193	494	41.32%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	14,156	18,297	14,202	6,023	19,488	96.36%
6a	Of which: securities firms and other financial institutions treated as corporates	668	1,089	662	448	996	89.76%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	4,542	1,549	4,541	620	4,245	82.24%
8	Retail	17,952	8,333	17,469	1,760	13,953	72.56%
9	Real Estate	36,920	8,654	35,951	1,532	20,958	55.91%
9a	Of which: general RRE	16,793	6,485	16,793	677	5,066	29.00%
9b	Of which: IPRRE	94	-	94	-	35	36.93%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	8,428	995	7,520	385	5,557	70.29%
9e	Of which: IPCRE	10,132	537	10,087	215	7,862	76.32%
9f	Of which: land acquisition, development and construction	1,473	637	1,457	255	2,438	142.39%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	849	150	813	42	1,090	127.48%
13	Other assets	15,691	-	15,691	-	11,853	75.54%
14	Total	90,322	37,787	90,323	11,589	72,241	70.89%

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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) Columns "a" and "b" are grouped by the obligor's asset class while the remaining columns are grouped by the guarantor, where applicable.

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3) (4)

Asset classes		Q3 2025												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	886		-						-				
2	Public sector entities (PSEs)	449		288						226				
3	Multilateral development banks	-				-				-				
4	Banks			143		317		218		87				
4a	Of which Securities firms and other financial institutions treated as Banks			-		-		47		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						8			-	
6a	Of which Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,254		208										
8	Retail		598									-		-
9	Real Estate			5,839	2,154	2,933	4,807	607	24	39	-	4,633	-	7,838
9a	Of which General RRE			5,838	2,154	2,896	4,782	607		34			-	487
9b	Of which IPRRE					37	25		24	5		-		
9c	Of which Other RRE					-	-		-			-		
9d	Of which General CRE			1		-		-		-		4,633	-	
9e	Of which IPCRE													7,351
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	2,348		2,079										
14	Total	4,937	598	8,557	2,154	3,250	4,807	825	24	360	-	4,633	-	7,838

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (CONTINUED)

(\$ millions)		Q3 2025														Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight														
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
Asset classes		n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
1	Sovereigns and their central banks					-				-				-	886	
2	Public sector entities (PSEs)					-				-				-	963	
3	Multilateral development banks					-				-				-	-	
4	Banks	77				-				-				-	842	
4a	Of which Securities firms and other financial institutions treated as Banks	-				-				-				-	47	
5	Covered Bonds	-				-				-				-	-	
6	Corporates	835	-	3,499		12,023			-	246				-	16,611	
6a	Of which Securities firms and other financial institutions treated as Corporate	294		149		650				-				-	1,093	
6b	Of which specialised lending	-	-			-			-	-				-	-	
7	Subordinated debt, equity and other capital					3,397				71	465	1		-	5,396	
8	Retail	17,895			-	167		-						-	18,660	
9	Real Estate	111		1,335	1,710	744	-	370		169				600	33,913	
9a	Of which General RRE	104		-		-				-				600	17,502	
9b	Of which IPRRE	-					-			-				-	91	
9c	Of which Other RRE	-					-			-				-	-	
9d	Of which General CRE	7		1,335		721				-				-	6,697	
9e	Of which IPCRE				1,710			370		-				-	9,431	
9f	Of which Land acquisition, development and construction					23				169				-	192	
10	Reverse Mortgages					-				-				-	-	
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-	
12	Defaulted exposure					417				545				-	962	
13	Other assets					11,090							-	-	15,517	
14	Total	18,918	-	4,834	1,710	27,838	-	370	-	1,031	465	1	-	600	93,750	

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 standardised risk weights based on guidelines issued by OSFI.

(4) Balances are grouped by the guarantor's asset class, where applicable.

CR5 - EXPOSURE AMOUNTS AND CCFs APPLIED TO OFF-BALANCE SHEET EXPOSURES, CATEGORIZED BASED ON RISK BUCKET OF CONVERTED EXPOSURES (CONTINUED) (1)

(\$ millions except as noted)

Risk Weight		Q3 2025			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	23,060	8,807	19.22%	24,753
2	40-70%	13,071	1,742	43.48%	13,829
3	75-80%	17,197	7,102	24.24%	18,918
4	85%	4,253	1,969	29.54%	4,834
5	90-100%	25,282	10,531	40.52%	29,549
6	105-130%	337	81	40.06%	370
7	150%	829	496	40.76%	1,031
8	250%	465	-	-	465
9	400%	1	-	-	1
10	1250%	-	-	-	-
11	Total	84,495	30,728	-	93,750

(1) Presented net of stage 3 allowances.

(2) Weighting is based on off-balance sheet exposure (pre-CCF).

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3) (4)

Asset classes		Q2 2025												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	930		-						-				
2	Public sector entities (PSEs)	483		314						194				
3	Multilateral development banks	-		-		-				-				
4	Banks			198		371		308		123				
4a	Of which Securities firms and other financial institutions treated as Banks			-		-		47		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						8			-	
6a	Of which Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,247		228										
8	Retail		596									-		-
9	Real Estate			6,041	2,326	3,938	2,852	361	22	39	-	4,734	-	7,821
9a	Of which General RRE			6,040	2,326	3,900	2,828	361		34			-	509
9b	Of which IPRRE					38	24		22	5		-		
9c	Of which Other RRE					-	-		-		-	-		
9d	Of which General CRE			1		-		-		-	-	4,734	-	
9e	Of which IPCRE													7,312
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	2,313		1,956										
14	Total	4,973	596	8,737	2,326	4,309	2,852	669	22	364	-	4,734	-	7,821

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (CONTINUED)

(\$ millions)		Q2 2025														Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight														
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
Asset classes		n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
1	Sovereigns and their central banks					-				-				-	930	
2	Public sector entities (PSEs)					-				-				-	991	
3	Multilateral development banks					-				-				-	-	
4	Banks	158				1				-				-	1,159	
4a	Of which Securities firms and other financial institutions treated as Banks	-				-				-				-	47	
5	Covered Bonds	-				-				-				-	-	
6	Corporates	692	-	3,669		12,662			-	232				-	17,263	
6a	Of which Securities firms and other financial institutions treated as Corporate	205		153		637				-				-	995	
6b	Of which specialised lending	-	-			-			-					-	-	
7	Subordinated debt, equity and other capital					3,239				-	458	-		-	5,172	
8	Retail	18,443				160		-						-	19,199	
9	Real Estate	111		1,469	1,976	822	-	430		301				617	33,860	
9a	Of which General RRE	105		-		-				-				617	16,720	
9b	Of which IPRRE	-					-			-				-	89	
9c	Of which Other RRE	-					-			-				-	-	
9d	Of which General CRE	6		1,469		743				-				-	6,953	
9e	Of which IPCRE				1,976			430		-				-	9,718	
9f	Of which Land acquisition, development and construction					79				301				-	380	
10	Reverse Mortgages					-				-				-	-	
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-	
12	Defaulted exposure					337				631				-	968	
13	Other assets					11,626							-	-	15,895	
14	Total	19,404	-	5,138	1,976	28,847	-	430	-	1,164	458	-	-	617	95,437	

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 standardised risk weights based on guidelines issued by OSFI.

(4) Balances are grouped by the guarantor's asset class, where applicable.

CR5 - EXPOSURE AMOUNTS AND CCFs APPLIED TO OFF-BALANCE SHEET EXPOSURES, CATEGORIZED BASED ON RISK BUCKET OF CONVERTED EXPOSURES (CONTINUED) (1)

(\$ millions except as noted)

Risk Weight		Q2 2025			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	22,443	9,239	20.11%	24,300
2	40-70%	12,824	2,101	42.64%	13,720
3	75-80%	17,664	7,222	24.09%	19,404
4	85%	4,467	2,180	30.80%	5,138
5	90-100%	26,309	11,397	39.61%	30,823
6	105-130%	388	103	39.85%	430
7	150%	995	413	41.00%	1,164
8	250%	457	-	-	458
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	85,547	32,655	30.28%	95,437

(1) Presented net of stage 3 allowances.

(2) Weighting is based on off-balance sheet exposure (pre-CCF).

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3) (4)

Asset classes		Q1 2025												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	1,003		-						-				
2	Public sector entities (PSEs)	464		417						115				
3	Multilateral development banks	-		-						-				
4	Banks			219		501		367		78				
4a	Of Which Securities firms and other financial institutions treated as Banks			-		-		49		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						8				
6a	Of Which Securities firms and other financial institutions treated as Corporate			-						-				
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,313		228										
8	Retail		793											
9	Real Estate			6,395	2,451	4,177	3,130	398	25	49	-	4,990	-	8,204
9a	Of which General RRE			6,394	2,451	4,138	3,105	398		42			-	548
9b	Of which IPRRE					39	25		25	7				
9c	Of which Other RRE					-	-		-					
9d	Of which General CRE			1		-		-		-		4,990	-	
9e	Of which IPCRE													7,656
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-		-	-	-
12	Defaulted exposure													
13	Other assets	2,331		2,646										
14	Total	5,111	793	9,905	2,451	4,678	3,130	765	25	250	-	4,990	-	8,204

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (CONTINUED)

(\$ millions)		Q1 2025														Total credit exposures amount (post-CCF and post-CRM)
		Risk Weight														
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
Asset classes		n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
1	Sovereigns and their central banks					-				-				-	1,003	
2	Public sector entities (PSEs)					73				-				-	1,069	
3	Multilateral development banks									-				-	-	
4	Banks	87				1				-				-	1,253	
4a	Of Which Securities firms and other financial institutions treated as Banks	-				-				-				-	49	
5	Covered Bonds	-								-				-	-	
6	Corporates	850	-	3,899		13,972			-	538				-	19,267	
6a	Of Which Securities firms and other financial institutions treated as Corporate	316		197		606				-				-	1,119	
6b	Of which specialised lending	-	-			-			-	156				-	156	
7	Subordinated debt, equity and other capital					3,316				-	486	1		-	5,344	
8	Retail	19,332				188		-						-	20,313	
9	Real Estate	129		1,741	2,133	1,016	-	486		397				657	36,378	
9a	Of which General RRE	119		-		-				-				657	17,852	
9b	Of which IPRRE	-						-		-				-	96	
9c	Of which Other RRE	-						-		-				-	-	
9d	Of which General CRE	10		1,741		823				-				-	7,565	
9e	Of which IPCRE				2,133			486		-				-	10,275	
9f	Of which Land acquisition, development and construction					193				397				-	590	
10	Reverse Mortgages					-				-				-	-	
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-	
12	Defaulted exposure					318				820				-	1,138	
13	Other assets					11,767							-	-	16,744	
14	Total	20,398	-	5,640	2,133	30,651	-	486	-	1,755	486	1	-	657	102,509	

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 standardised risk weights based on guidelines issued by OSFI.

(4) Balances are grouped by the guarantor's asset class, where applicable.

CR5 - EXPOSURE AMOUNTS AND CCFs APPLIED TO OFF-BALANCE SHEET EXPOSURES, CATEGORIZED BASED ON RISK BUCKET OF CONVERTED EXPOSURES (CONTINUED) (1)

(\$ millions except as noted)

Risk Weight		Q1 2025			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	24,303	10,907	21.17%	26,611
2	40-70%	13,498	1,964	43.29%	14,348
3	75-80%	18,492	7,859	24.25%	20,398
4	85%	4,945	2,250	30.88%	5,640
5	90-100%	27,548	13,117	39.92%	32,784
6	105-130%	447	99	39.84%	486
7	150%	1,470	658	43.25%	1,755
8	250%	487	-	-	487
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	91,190	36,854	30.71%	102,509

(1) Presented net of stage 3 allowances.

(2) Weighting is based on off-balance sheet exposure (pre-CCF).

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3) (4)

Asset classes		Q4 2024												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	993		-						-				
2	Public sector entities (PSEs)	430		542						124				
3	Multilateral development banks	-		-						-				
4	Banks			-		542		360		238				
4a	Of Which Securities firms and other financial institutions treated as Banks			-		-		47		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						9			-	
6a	Of Which Securities firms and other financial institutions treated as Corporate			-						-				
6b	Of which specialised lending			-						-				
7	Subordinated debt, equity and other capital	1,258		263										
8	Retail		799											
9	Real Estate			6,177	2,353	3,991	3,149	400	24	51	-	4,986	-	7,808
9a	Of which General RRE			6,176	2,353	3,954	3,123	400		44			-	549
9b	Of which IPRRE					37	26		24	7				
9c	Of which Other RRE					-	-		-					
9d	Of which General CRE			1		-		-		-		4,986	-	
9e	Of which IPCRE													7,259
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-					
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	2,273		2,275										
14	Total	4,954	799	9,257	2,353	4,533	3,149	760	24	422	-	4,986	-	7,808

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (CONTINUED)

(\$ millions)		Q4 2024														Total credit exposures amount (post-CCF and post-CRM) aa
		Risk Weight														
		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
		n	o	p	q	r	s	t	u	v	w	x	y	z		
Asset classes																
1	Sovereigns and their central banks					-				-				-	993	
2	Public sector entities (PSEs)					-				-				-	1,096	
3	Multilateral development banks					-				-				-	-	
4	Banks	123				-				-				-	1,263	
4a	Of Which Securities firms and other financial institutions treated as Banks	-				-				-				-	47	
5	Covered Bonds	-				-				-				-	-	
6	Corporates	954	-	4,227		13,921		-		383				-	19,494	
6a	Of Which Securities firms and other financial institutions treated as Corporate	288		195		506				-				-	989	
6b	Of which specialised lending	-	-			-				-				-	-	
7	Subordinated debt, equity and other capital					3,207				14	454	-		-	5,196	
8	Retail	18,612			-	182		-						-	19,593	
9	Real Estate	118		1,853	2,045	987	-	581		1,153				648	36,324	
9a	Of which General RRE	108		-		-				-				648	17,355	
9b	Of which IPRRE	-								-				-	94	
9c	Of which Other RRE	-								-				-	-	
9d	Of which General CRE	10		1,853		868				-				-	7,718	
9e	Of which IPCRE				2,045			581		-				-	9,885	
9f	Of which Land acquisition, development and construction					119				1,218				-	1,337	
10	Reverse Mortgages					-				-				-	-	
11	Mortgage Backed Securities	-		-	-		-	-		-				-	-	
12	Defaulted exposure					335				483				-	818	
13	Other assets					11,024							-	-	15,572	
14	Total	19,807	-	6,080	2,045	29,656	-	581	-	2,033	454	-	-	648	100,349	

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 standardised risk weights based on guidelines issued by OSFI.

(4) Balances are grouped by the guarantor's asset class, where applicable.



CR5 - EXPOSURE AMOUNTS AND CCFs APPLIED TO OFF-BALANCE SHEET EXPOSURES, CATEGORIZED BASED ON RISK BUCKET OF CONVERTED EXPOSURES (CONTINUED) (1)

(\$ millions except as noted)

Risk Weight		Q4 2024			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	23,390	10,432	20.92%	25,572
2	40-70%	13,134	2,299	42.90%	14,120
3	75-80%	17,888	7,924	24.23%	19,808
4	85%	5,357	2,276	31.76%	6,080
5	90-100%	26,441	13,113	40.11%	31,701
6	105-130%	537	112	38.90%	581
7	150%	1,713	764	41.85%	2,033
8	250%	454	-	-	454
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	88,914	36,920	30.97%	100,349

(1) Presented net of stage 3 allowances.

(2) Weighting is based on off-balance sheet exposure (pre-CCF).

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (1) (2) (3) (4)

(\$ millions)

(\$ millions)

Asset classes		Q3 2024												
		Risk Weight												
		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
		a	b	c	d	e	f	g	h	i	j	k	l	m
1	Sovereigns and their central banks	1,013		-						-				
2	Public sector entities (PSEs)	441		494						123				
3	Multilateral development banks	-		-						-				
4	Banks			-		532		264		285				
4a	Of Which Securities firms and other financial institutions treated as Banks			-		-		-		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						14			-	
6a	Of Which Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-						-			-	
7	Subordinated debt, equity and other capital	1,248		416										
8	Retail		850									-		-
9	Real Estate			6,162	2,377	3,233	3,936	427	24	57	-	5,196	-	8,140
9a	Of which General RRE			6,161	2,377	3,199	3,908	427		49			-	549
9b	Of which IPRRE					34	28		24	8		-		
9c	Of which Other RRE					-	-		-		-	-		
9d	Of which General CRE			1		-		-		-	-	5,196	-	
9e	Of which IPCRE													7,591
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-			-		
11	Mortgage Backed Securities			-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure									-				
13	Other assets	2,276		1,953										
14	Total	4,978	850	9,025	2,377	3,765	3,936	691	24	479	-	5,196	-	8,140

CR5 - STANDARDISED APPROACH - EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS (CONTINUED)

(\$ millions)

(\$ millions)		Q3 2024													Total credit exposures amount (post-CCF and post-CRM) aa
		Risk Weight													
		75% n	80% o	85% p	90% q	100% r	105% s	110% t	130% u	150% v	250% w	400% x	1250% y	Others z	
Asset classes															
1	Sovereigns and their central banks					-				-				-	1,013
2	Public sector entities (PSEs)					-				-				-	1,058
3	Multilateral development banks					-				-				-	-
4	Banks	116				-				-				-	1,197
4a	Of Which Securities firms and other financial institutions treated as Banks	-				-				-				-	-
5	Covered Bonds					-				-				-	-
6	Corporates	929	-	4,423		14,525			-	334				-	20,225
6a	Of Which Securities firms and other financial institutions treated as Corporate	339		193		578				-				-	1,110
6b	Of which specialised lending	-	-			-			-					-	-
7	Subordinated debt, equity and other capital					3,045				13	439	-		-	5,161
8	Retail	18,216			-	163		-						-	19,229
9	Real Estate	118		1,786	2,165	1,177	-	546		1,451				688	37,483
9a	Of which General RRE	112		-		-				-				688	17,470
9b	Of which IPRRE	-					-			-				-	94
9c	Of which Other RRE	-					-			-				-	-
9d	Of which General CRE	6		1,786		916				-				-	7,905
9e	Of which IPCRE				2,165			546		-				-	10,302
9f	Of which Land acquisition, development and construction					261				1,451				-	1,712
10	Reverse Mortgages					-				-				-	-
11	Mortgage Backed Securities	-		-	-	-	-	-		-				-	-
12	Defaulted exposure					385				470				-	855
13	Other assets					11,462							-	-	15,691
14	Total	19,379	-	6,209	2,165	30,757	-	546	-	2,268	439	-	-	688	101,912

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 standardised risk weights based on guidelines issued by OSFI.

(4) Balances are grouped by the guarantor's asset class, where applicable.

CR5 - EXPOSURE AMOUNTS AND CCFs APPLIED TO OFF-BALANCE SHEET EXPOSURES, CATEGORIZED BASED ON RISK BUCKET OF CONVERTED EXPOSURES (CONTINUED) (1)

(\$ millions except as noted)

Risk Weight		Q3 2024			
		On-balance sheet Exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF (2)	Exposure (post-CCF and post-CRM)
		a	b	c	d
1	Less than 40%	23,317	10,706	20.31%	25,491
2	40-70%	13,682	2,311	42.21%	14,657
3	75-80%	17,563	7,629	23.80%	19,379
4	85%	5,462	2,462	30.34%	6,209
5	90-100%	27,479	13,628	39.94%	32,922
6	105-130%	519	70	38.85%	546
7	150%	1,863	981	41.41%	2,269
8	250%	438	-	-	438
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	90,323	37,787	30.67%	101,911

(1) Presented net of stage 3 allowances.

(2) Weighting is based on off-balance sheet exposure (pre-CCF).

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (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 #	balance sheet	sheet	Average CCF (4)	EAD post-	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						gross exposure	exposures pre-CCF		CRM and post-CCF								
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	21,876	-	-	40,777	0.01%	102,117	32.53%		717	1.76%	2	
Very low to Low		2			6,713	-	-	698	0.22%	24,503	91.80%	277		39.64%	1		
Low		3			-	-	-	-	-	-	-	-		-	-		
Low		4			8,314	-	-	233	0.69%	26,136	58.99%	131		56.26%	1		
Medium		5			2,163	-	-	40	0.83%	9,136	91.69%	40		101.43%	-		
Medium to High		6			2,091	-	-	-	3.65%	6,834	10.00%	-		27.27%	-		
High		7			459	-	-	-	-	1,607	-	-		-	-		
Default		8			134	-	-	1	100.00%	562	16.15%	-		-	-		
Sub-total					9	41,750	-	-	41,749	0.02%	170,895	33.72%		1,165	2.79%	4	6
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	97,938	43,035	33.51%	112,361	0.08%	403,005	14.49%		3,146	2.80%	12	
Very low to Low		11			19,676	3,860	42.73%	21,326	0.23%	58,216	19.07%	1,833		8.60%	9		
Low		12			2,852	272	37.01%	2,953	0.46%	8,064	18.94%	411		13.90%	3		
Low		13			36,275	-	-	36,274	0.69%	74,564	15.97%	5,669		15.62%	40		
Medium		14			977	105	100.00%	1,090	0.94%	3,264	40.67%	539		49.45%	4		
Medium to High		15			9,188	241	61.22%	9,336	4.20%	21,711	17.72%	4,815		51.57%	69		
High		16			1,551	8	42.07%	1,554	30.41%	3,286	16.10%	1,313		84.49%	76		
Default		17			666	4	90.60%	670	100.00%	1,438	17.95%	1,437		214.40%	14		
Sub-total					18	169,123	47,525	34.59%	185,564	1.06%	573,548	15.72%		19,163	10.32%	227	177
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,824	7,208	58.95%	6,073	0.05%	43,843	43.60%		367	6.05%	1	
Very low to Low		20			14,759	556	40.00%	14,982	0.21%	16,902	22.21%	1,301		8.68%	7		
Low		21			1,235	586	48.88%	1,522	0.40%	12,867	44.46%	452		29.73%	3		
Low		22			-	-	-	-	-	-	-	-		-	-		
Medium		23			3,570	75	40.11%	3,600	0.96%	4,845	31.84%	1,404		38.99%	11		
Medium to High		24			1,066	23	49.21%	1,078	3.63%	4,675	36.92%	1,106		102.59%	15		
High		25			130	1	60.95%	130	25.24%	453	24.87%	166		127.38%	9		
Default		26			192	-	35.50%	192	100.00%	1,968	34.34%	481		249.73%	41		
Sub-total					27	22,776	8,449	56.81%	27,577	1.21%	85,553	29.88%		5,277	19.14%	87	141
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,598	46,231	55.61%	27,308	0.06%	3,345,619	79.02%		895	3.28%	14	
Very low to Low		29			340	3,122	75.14%	2,686	0.19%	348,053	90.80%	253		9.42%	5		
Low		30			3,331	15,883	41.59%	9,937	0.30%	991,175	72.77%	1,080		10.87%	22		
Low		31			192	543	82.32%	639	0.67%	95,295	91.95%	165		25.85%	4		
Medium		32			5,561	4,891	55.11%	8,256	1.37%	707,560	77.32%	3,096		37.50%	89		
Medium to High		33			3,205	1,106	92.87%	4,233	5.40%	523,256	83.92%	4,427		104.59%	191		
High		34			1,866	392	65.15%	2,121	24.58%	225,359	76.08%	3,725		175.61%	409		
Default		35			194	55	38.19%	214	100.00%	16,755	62.89%	777		361.33%	97		
Sub-total					36	16,287	72,223	54.15%	55,394	2.06%	6,253,072	78.57%		14,418	26.03%	831	997
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,311	5,215	60.46%	5,612	0.09%	94,393	57.32%		732	13.05%	3	
Very low to Low		38			-	-	-	-	-	-	-	-		-	-		
Low		39			151	534	71.90%	535	0.27%	36,093	82.58%	218		40.75%	1		
Low		40			2,173	952	54.77%	2,653	0.64%	40,696	52.25%	1,139		42.93%	8		
Medium		41			2,061	416	50.48%	2,251	1.60%	17,609	55.04%	1,495		66.41%	20		
Medium to High		42			4,022	281	58.64%	4,154	4.16%	28,078	55.48%	3,356		80.80%	98		
High		43			1,217	116	59.70%	1,270	20.79%	10,690	51.45%	1,342		105.63%	141		
Default		44			548	8	47.12%	513	100.00%	2,844	52.40%	1,740		338.94%	153		
Sub-total					45	12,483	7,522	59.90%	16,988	5.94%	230,403	55.98%		10,022	58.99%	424	387
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,546	2,048	43.85%	3,167	0.09%	239,037	43.30%		363	11.45%	1	
Very low to Low		47			2,358	2,692	58.67%	3,228	0.20%	191,065	76.25%	1,255		38.88%	5		
Low		48			2,383	2,604	31.10%	3,192	0.29%	833,838	46.52%	798		24.98%	4		
Low		49			1,087	61	53.46%	1,114	0.66%	54,258	51.94%	481		43.16%	4		
Medium		50			2,445	422	41.65%	2,620	1.26%	205,221	57.21%	1,717		65.55%	19		
Medium to High		51			1,140	166	44.26%	1,210	4.70%	327,226	55.85%	1,004		83.01%	32		
High		52			482	146	33.90%	530	25.82%	279,949	55.97%	624		117.79%	77		
Default		53			128	2	33.48%	128	100.00%	52,205	55.00%	338		265.20%	49		
Sub-total					54	11,569	8,141	44.45%	15,189	2.36%	2,182,799	55.54%		6,580	43.32%	191	166
Total (all retail portfolios)					55	273,988	143,860	47.59%	342,461	1.41%	9,496,270	33.00%		56,625	16.53%	1,764	1,874

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

(2) Columns "a", "b", "c" 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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

CR6 - WHOLESALE - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (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 2025											
						Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,440	9,905	44.09%	18,806	0.08%	3,698	34.16%	1.88	2,784	14.80%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	18,753	11,377	38.59%	23,064	0.19%	4,538	36.37%	1.66	6,112	26.50%	16	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	39,623	21,631	40.41%	46,105	0.32%	7,997	35.09%	1.65	15,897	34.48%	52	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,771	18,769	37.46%	41,962	0.55%	6,660	35.63%	1.65	19,669	46.87%	83	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	33,376	16,247	43.37%	39,289	1.15%	7,278	36.49%	2.00	27,121	69.03%	166	
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	11,393	5,316	43.98%	13,419	4.41%	4,815	34.62%	1.77	12,812	95.46%	208	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,545	1,949	40.54%	7,138	15.18%	956	36.24%	1.58	11,238	157.43%	392	
Default	Default	100.00 (Default)	C	C to D	63	4,043	1,076	41.78%	4,316	100.00%	704	40.80%	2.19	10,575	245.04%	1,382	
Sub-total					64	158,944	86,270	40.75%	194,099	3.59%	36,646	35.70%		106,208	54.72%	2,304	2,565
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	249,597	14,705	52.04%	262,949	0.01%	1,815	3.07%	2.88	4,335	1.65%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	380	448	50.77%	603	0.19%	151	27.00%	1.46	121	20.05%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	2,921	100	44.86%	2,966	0.32%	88	27.28%	3.10	227	7.66%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	5,643	118	38.93%	230	0.55%	41	27.75%	1.28	83	36.16%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	417	68	29.97%	202	0.96%	44	22.95%	1.39	81	39.97%	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	203	119	40.98%	252	3.36%	257	27.89%	1.12	176	69.97%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	45.05%	1	15.10%	1	40.73%	1.00	2	186.06%	-	
Default	Default	100.00 (Default)	C	C to D	72	21	-	-	21	100.00%	1	25.00%	1.00	65	312.50%	-	
Sub-total					73	259,183	15,558	51.68%	267,224	0.03%	2,398	3.24%		5,090	1.91%	9	16
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	-	17	40.00%	7	0.32%	2	32.00%	0.67	2	26.20%	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	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-	88	-	-	-	-	-	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	-	17	40.00%	7	0.32%	2	32.00%		2	26.20%	-	-
Total (all wholesale portfolios)					92	418,127	101,845	42.41%	461,330	1.51%	39,046	17.02%		111,300	24.13%	2,313	2,581

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

(2) Columns "a", "b", "c" 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 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)

(\$ millions except as noted)

CR6 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q3 2025											
						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 (9)	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	42,706	90,910	33.91%	80,853	0.08%	1,669	31.70%	2.11	14,473	17.90%	21	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	24,403	43,603	30.27%	36,292	0.19%	1,065	32.60%	2.05	10,943	30.15%	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	19,212	23,630	38.35%	26,519	0.32%	1,052	33.16%	2.17	11,207	42.26%	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,147	15,703	41.49%	18,324	0.54%	782	29.06%	2.36	8,838	48.23%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,792	16,209	40.83%	20,526	1.20%	1,030	26.75%	2.37	12,112	59.01%	66	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	6,690	6,429	41.15%	8,678	3.78%	888	29.00%	2.54	7,916	91.22%	94	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,575	1,945	53.48%	3,256	15.38%	144	30.01%	1.97	4,863	149.37%	148	
Default	Default	100.00 (Default)	C	C to D	100	869	381	48.52%	1,041	100.00%	60	34.58%	2.56	-	-	360	
Sub-total					101	125,394	198,810	35.26%	195,489	1.25%	6,690	31.16%		70,352	35.99%	769	1,044
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	10,009	8,502	34.32%	14,500	0.05%	192	31.31%	0.87	1,233	8.51%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	565	4,938	17.96%	1,334	0.19%	86	24.38%	1.12	232	17.36%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	664	2,955	22.98%	990	0.32%	79	24.77%	0.84	287	29.02%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	260	208	31.75%	221	0.54%	31	37.17%	0.81	80	36.01%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,840	224	32.72%	917	0.94%	34	42.29%	0.60	584	63.75%	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-	116	254	5	84.42%	257	2.74%	20	34.74%	2.10	27	10.30%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	-	-	18.23%	1	45.00%	0.50	-	212.47%	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					119	13,592	16,832	27.49%	18,219	0.15%	443	31.05%		2,443	13.41%	9	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	356	66	10.00%	431	0.08%	10	35.89%	0.32	39	9.09%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	110	81	10.00%	60	0.19%	5	37.87%	0.85	14	23.22%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	58	1	10.00%	59	0.32%	3	40.00%	0.91	21	35.04%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	39	55	10.00%	39	0.54%	2	22.94%	1.00	11	27.72%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	104	6	10.00%	105	0.99%	5	24.54%	0.57	39	37.47%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	53	55	10.00%	53	3.87%	4	34.85%	0.47	44	83.06%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	127	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					128	720	264	10.00%	747	0.53%	29	34.03%		168	22.49%	1	-
Total (all wholesale portfolios)					129	139,706	215,906	34.62%	214,455	1.16%	7,162	31.17%		72,963	34.02%	779	1,048

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

(2) Columns "a", "b", "c" 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.

(9) The Bank updated best estimate of expected loss (BEEL) methodology in Q4'24 to ensure no double count between allowance shortfall capital deduction and RWA.

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

(\$ millions except as noted)

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3) (\$ millions except as noted)						Q2 2025												
						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	
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #													
Canadian insured residential																		
Exceptionally low to Very low		0.00 to <0.15			1	21,999	-	-	40,219	0.01%	104,322	32.32%		731	1.82%	2		
Very low to Low		0.15 to <0.25			2	6,839	-	-	706	0.22%	24,931	92.10%		281	39.77%	2		
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-		
Low		0.50 to <0.75			4	7,879	-	-	660	0.69%	26,380	56.69%		184	27.83%	1		
Medium		0.75 to <2.50			5	2,225	-	-	39	0.83%	9,412	92.01%		40	101.78%	-		
Medium to High		2.50 to <10.00			6	2,106	-	-	-	3.40%	7,086	10.00%		-	26.27%	-		
High		10.00 to <100.00			7	450	-	-	-	-	1,615	-		-	-	-		
Default		100.00 (Default)			8	126	-	-	1	100.00%	558	20.52%		-	-	-		
Sub-total					9	41,624	-	-	41,625	0.02%	174,304	33.50%		1,236	2.97%	5	9	
Canadian uninsured residential																		
Exceptionally low to Very low		0.00 to <0.15			10	96,950	42,961	33.50%	111,341	0.08%	403,460	14.47%		3,116	2.80%	12		
Very low to Low		0.15 to <0.25			11	19,328	3,850	42.65%	20,970	0.23%	57,888	19.09%		1,804	8.60%	9		
Low		0.25 to <0.50			12	3,022	270	36.91%	3,122	0.46%	8,445	19.01%		436	13.96%	3		
Low		0.50 to <0.75			13	35,213	-	-	35,213	0.69%	74,127	15.73%		5,416	15.38%	38		
Medium		0.75 to <2.50			14	985	90	100.00%	1,082	0.93%	3,811	38.80%		508	46.95%	4		
Medium to High		2.50 to <10.00			15	9,238	238	58.19%	9,377	4.16%	22,138	17.91%		4,844	51.66%	69		
High		10.00 to <100.00			16	1,531	7	42.36%	1,534	29.86%	3,326	15.82%		1,281	83.48%	71		
Default		100.00 (Default)			17	611	4	99.74%	615	100.00%	1,430	17.90%		1,317	214.21%	13		
Sub-total					18	166,878	47,420	34.53%	183,254	1.04%	574,625	15.66%		18,722	10.22%	219	163	
Non-Canadian residential																		
Exceptionally low to Very low		0.00 to <0.15			19	1,725	7,125	59.00%	5,929	0.05%	43,857	43.56%		359	6.05%	1		
Very low to Low		0.15 to <0.25			20	15,160	480	40.00%	15,352	0.21%	16,868	23.37%		1,492	9.72%	8		
Low		0.25 to <0.50			21	1,201	543	48.40%	1,464	0.40%	12,840	44.55%		435	29.75%	3		
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-		
Medium		0.75 to <2.50			23	3,217	77	40.11%	3,248	0.96%	4,727	32.39%		1,293	39.76%	10		
Medium to High		2.50 to <10.00			24	1,027	26	47.83%	1,039	3.58%	4,632	38.82%		1,109	106.76%	15		
High		10.00 to <100.00			25	124	2	59.84%	125	28.27%	444	23.50%		146	116.36%	9		
Default		100.00 (Default)			26	227	-	52.27%	227	100.00%	1,989	33.09%		573	252.71%	43		
Sub-total					27	22,681	8,253	56.98%	27,384	1.36%	85,357	30.61%		5,407	19.74%	89	159	
Qualifying revolving retail																		
Exceptionally low to Very low		0.00 to <0.15			28	1,370	46,117	56.28%	27,323	0.06%	3,342,339	79.36%		908	3.32%	14		
Very low to Low		0.15 to <0.25			29	294	2,805	75.81%	2,420	0.17%	309,502	90.95%		202	8.35%	4		
Low		0.25 to <0.50			30	3,435	16,552	43.04%	10,559	0.28%	1,059,256	73.68%		1,113	10.54%	22		
Low		0.50 to <0.75			31	12	141	86.33%	134	0.57%	32,401	92.15%		31	22.83%	1		
Medium		0.75 to <2.50			32	5,484	5,189	55.38%	8,358	1.25%	722,027	77.32%		2,888	34.56%	81		
Medium to High		2.50 to <10.00			33	3,081	1,238	90.09%	4,197	4.79%	537,913	83.73%		3,993	95.15%	166		
High		10.00 to <100.00			34	1,882	402	67.77%	2,154	24.59%	235,055	76.13%		3,789	175.93%	413		
Default		100.00 (Default)			35	199	52	38.01%	219	100.00%	17,276	62.82%		808	369.43%	96		
Sub-total					36	15,757	72,496	54.63%	55,364	2.01%	6,255,769	78.65%		13,732	24.80%	797	954	
Retail small-and-medium-sized entities																		
Exceptionally low to Very low		0.00 to <0.15			37	2,248	5,141	60.70%	5,529	0.09%	93,204	57.14%		718	12.98%	3		
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-		
Low		0.25 to <0.50			39	154	563	72.25%	560	0.27%	37,352	82.58%		228	40.75%	1		
Low		0.50 to <0.75			40	2,180	947	55.08%	2,657	0.64%	42,154	52.20%		1,138	42.84%	9		
Medium		0.75 to <2.50			41	2,034	444	51.15%	2,237	1.61%	17,986	55.68%		1,506	67.30%	20		
Medium to High		2.50 to <10.00			42	4,046	336	61.56%	4,217	4.19%	28,626	55.86%		3,434	81.44%	101		
High		10.00 to <100.00			43	1,213	117	61.05%	1,270	20.86%	10,939	51.93%		1,355	106.69%	142		
Default		100.00 (Default)			44	524	16	47.39%	492	100.00%	2,820	52.51%		1,699	345.38%	145		
Sub-total					45	12,399	7,564	60.31%	16,962	5.85%	233,081	56.17%		10,078	59.41%	421	399	
Other retail																		
Exceptionally low to Very low		0.00 to <0.15			46	1,681	2,014	44.08%	3,344	0.09%	236,083	43.36%		389	11.64%	2		
Very low to Low		0.15 to <0.25			47	2,268	2,562	57.87%	2,991	0.20%	186,188	77.61%		1,169	39.08%	4		
Low		0.25 to <0.50			48	2,477	2,527	30.90%	3,257	0.28%	820,834	45.32%		780	23.94%	4		
Low		0.50 to <0.75			49	1,243	59	51.85%	1,267	0.66%	60,994	51.60%		543	42.86%	4		
Medium		0.75 to <2.50			50	2,064	409	41.37%	2,232	1.20%	220,437	56.38%		1,417	63.49%	16		
Medium to High		2.50 to <10.00			51	1,369	181	41.73%	1,440	4.24%	341,743	55.65%		1,178	81.77%	34		
High		10.00 to <100.00			52	446	171	32.14%	499	26.09%	305,692	55.63%		579	115.96%	72		
Default		100.00 (Default)			53	123	2	35.35%	122	100.00%	52,233	56.29%		366	301.24%	56		
Sub-total					54	11,671	7,925	43.94%	15,152	2.33%	2,224,204	54.88%		6,421	42.38%	192	195	
Total (all retail portfolios)						55	271,010	143,658	47.84%	339,741	1.39%	9,547,340	33.12%		55,596	16.36%	1,723	1,879

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

(2) Columns "a", "b", "c" 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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

CR6 - WHOLESALE - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q2 2025											
						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
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,337	9,993	42.16%	18,255	0.08%	3,761	32.77%	1.82	2,746	15.04%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	21,546	12,097	37.41%	25,997	0.19%	4,599	35.50%	1.66	6,821	26.24%	17	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	36,949	22,226	40.18%	43,730	0.32%	8,024	34.64%	1.66	14,948	34.18%	49	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	35,953	19,188	39.23%	41,766	0.55%	6,692	35.16%	1.69	19,318	46.25%	81	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	34,950	15,614	43.11%	40,497	1.16%	7,270	35.78%	2.03	27,556	68.04%	169	
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	10,658	5,459	44.82%	12,815	4.56%	4,869	33.35%	1.69	11,670	91.06%	197	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,366	1,938	40.94%	7,017	15.36%	940	36.61%	1.57	11,072	157.80%	394	
Default	Default	100.00 (Default)	C	C to D	63	3,558	1,180	42.42%	3,910	100.00%	659	39.84%	2.39	9,125	233.36%	1,312	
Sub-total					64	158,317	87,695	40.67%	193,987	3.40%	36,814	35.02%		103,256	53.23%	2,224	2,378
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	258,870	13,710	55.98%	266,554	0.01%	1,823	3.03%	2.81	4,394	1.65%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	1,971	398	55.28%	2,187	0.19%	136	26.51%	1.62	125	5.73%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	242	131	48.11%	305	0.32%	74	24.33%	1.29	73	24.07%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	5,801	123	34.72%	5,844	0.55%	43	27.34%	1.90	108	1.84%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	1,108	82	31.22%	1,128	1.05%	49	22.51%	1.51	99	8.79%	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	171	106	42.00%	215	3.29%	241	29.22%	1.12	158	73.45%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	44.66%	1	15.10%	1	40.81%	1.00	2	186.42%	-	
Default	Default	100.00 (Default)	C	C to D	72	21	-	-	21	100.00%	1	25.00%	1.00	65	312.50%	-	
Sub-total					73	268,185	14,550	55.47%	276,255	0.02%	2,368	3.18%		5,024	1.82%	8	15
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	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-	88	-	34	10.00%	3	2.74%	1	59.00%	1.00	4	106.49%	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	-	34	10.00%	3	2.74%	1	58.96%		4	106.37%	-	-
Total (all wholesale portfolios)					92	426,502	102,279	42.76%	470,245	1.40%	39,183	16.71%		108,284	23.03%	2,232	2,393

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

(2) Columns "a", "b", "c" 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 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)

(\$ millions except as noted)

CR6 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q2 2025											
						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 (9)	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	40,396	87,031	33.52%	76,660	0.08%	1,664	31.76%	2.09	13,513	17.63%	20	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	24,988	40,718	30.24%	35,927	0.19%	1,015	32.22%	1.93	10,413	28.98%	22	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	18,525	24,703	38.70%	26,495	0.32%	1,124	32.94%	2.15	10,889	41.10%	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,499	15,388	41.00%	18,495	0.54%	792	29.34%	2.22	8,845	47.82%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,314	15,073	41.41%	19,816	1.20%	998	26.62%	2.32	11,426	57.66%	63	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	6,305	6,238	44.08%	8,356	3.60%	860	29.80%	2.56	7,713	92.30%	90	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,015	2,094	52.96%	3,798	15.11%	157	29.46%	1.91	5,557	146.33%	168	
Default	Default	100.00 (Default)	C	C to D	100	1,073	598	49.19%	1,319	100.00%	65	32.28%	2.30	-	-	426	
Sub-total					101	123,115	191,843	35.32%	190,866	1.44%	6,675	31.11%		68,356	35.81%	846	992
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,093	8,241	34.74%	11,391	0.06%	195	29.94%	0.93	922	8.09%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	587	5,092	17.07%	1,365	0.19%	97	26.56%	0.93	247	18.06%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	792	2,410	19.26%	1,042	0.32%	76	27.61%	0.74	370	35.43%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	580	349	28.26%	427	0.54%	37	40.23%	0.73	206	48.19%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,706	193	34.34%	894	0.94%	30	41.76%	0.63	578	64.66%	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-	116	258	7	64.81%	263	2.78%	21	41.94%	2.03	33	12.60%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	10.00%	-	16.51%	2	45.00%	0.79	1	208.81%	-	
Default	Default	100.00 (Default)	C	C to D	118	5	-	-	5	100.00%	1	45.00%	2.07	-	-	2	
Sub-total					119	11,021	16,292	26.79%	15,387	0.20%	459	30.52%		2,357	15.31%	10	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	338	44	10.00%	390	0.08%	10	35.52%	0.30	36	9.34%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	53	93	10.00%	15	0.19%	4	32.75%	0.46	2	16.73%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	57	-	10.00%	57	0.32%	2	40.00%	0.89	20	34.86%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	28	-	-	28	0.54%	2	21.15%	1.00	7	25.56%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	111	4	10.00%	112	1.01%	5	37.28%	0.60	63	56.16%	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-	125	26	-	-	26	2.74%	1	40.00%	0.07	22	84.41%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	18	-	-	17	14.14%	1	38.41%	1.00	30	171.57%	1	
Default	Default	100.00 (Default)	C	C to D	127	16	-	-	16	100.00%	1	26.50%	1.00	-	-	4	
Sub-total					128	647	141	10.00%	661	3.13%	26	35.57%		180	27.32%	6	1
Total (all wholesale portfolios)					129	134,783	208,276	34.63%	206,914	1.36%	7,160	31.09%		70,893	34.26%	862	997

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

(2) Columns "a", "b", "c" 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.

(9) The Bank updated best estimate of expected loss (BEEL) methodology in Q4'24 to ensure no double count between allowance shortfall capital deduction and RWA.

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (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 #	Balance sheet gross exposure	Sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	22,487	-	-	41,106	0.01%	107,534	31.93%		733	1.78%	2	
Very low to Low		0.15 to <0.25			2	6,875	-	-	709	0.22%	25,095	92.26%		282	39.79%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,047	-	-	474	0.69%	26,832	59.06%		154	32.55%	1	
Medium		0.75 to <2.50			5	2,287	-	-	41	0.83%	9,627	92.47%		41	102.29%	-	
Medium to High		2.50 to <10.00			6	2,060	-	-	-	4.61%	6,983	10.00%		-	30.95%	-	
High		10.00 to <100.00			7	453	-	-	-	-	1,694	-		-	-	-	
Default		100.00 (Default)			8	121	-	-	1	100.00%	559	29.09%		-	-	-	
Sub-total					9	42,330	-	-	42,331	0.02%	178,324	33.12%		1,210	2.86%	4	9
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	95,762	42,760	33.51%	110,089	0.08%	402,982	14.36%		3,065	2.78%	12	
Very low to Low		0.15 to <0.25			11	18,347	3,646	43.75%	19,942	0.23%	56,052	19.15%		1,756	8.80%	9	
Low		0.25 to <0.50			12	2,748	267	35.99%	2,844	0.46%	8,041	19.35%		413	14.52%	3	
Low		0.50 to <0.75			13	35,715	-	-	35,715	0.69%	74,403	15.58%		5,529	15.48%	38	
Medium		0.75 to <2.50			14	1,016	88	100.00%	1,111	0.93%	3,914	38.69%		556	50.04%	4	
Medium to High		2.50 to <10.00			15	8,877	198	53.58%	8,984	4.18%	21,365	17.36%		4,594	51.14%	64	
High		10.00 to <100.00			16	1,488	12	47.26%	1,494	30.59%	3,368	15.67%		1,257	84.15%	73	
Default		100.00 (Default)			17	552	3	100.00%	555	100.00%	1,322	17.22%		1,118	201.41%	13	
Sub-total					18	164,505	46,974	34.55%	180,734	1.01%	571,447	15.53%		18,288	10.12%	216	143
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,750	7,363	59.05%	6,098	0.05%	43,847	43.51%		368	6.04%	1	
Very low to Low		0.15 to <0.25			20	15,295	542	40.00%	15,512	0.21%	16,607	24.52%		1,582	10.20%	8	
Low		0.25 to <0.50			21	1,202	571	48.62%	1,480	0.40%	12,643	44.42%		438	29.46%	3	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,529	74	40.07%	3,558	0.96%	4,979	34.38%		1,501	42.18%	12	
Medium to High		2.50 to <10.00			24	1,077	21	50.12%	1,087	3.57%	4,549	39.53%		1,180	108.52%	16	
High		10.00 to <100.00			25	118	5	48.85%	120	27.39%	455	23.92%		145	120.35%	9	
Default		100.00 (Default)			26	198	-	44.65%	198	100.00%	1,991	36.07%		485	244.38%	48	
Sub-total					27	23,169	8,576	56.96%	28,053	1.23%	85,071	31.60%		5,699	20.31%	97	169
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,309	46,111	57.74%	27,936	0.07%	3,332,009	78.80%		926	3.31%	15	
Very low to Low		0.15 to <0.25			29	305	2,953	77.95%	2,607	0.17%	318,312	90.08%		217	8.33%	4	
Low		0.25 to <0.50			30	3,470	17,069	43.70%	10,930	0.28%	1,070,467	73.87%		1,156	10.57%	23	
Low		0.50 to <0.75			31	16	161	87.61%	157	0.57%	36,422	91.33%		35	22.57%	1	
Medium		0.75 to <2.50			32	5,589	5,351	57.21%	8,650	1.25%	720,642	77.49%		2,988	34.55%	84	
Medium to High		2.50 to <10.00			33	3,107	1,417	90.29%	4,386	4.76%	550,220	84.01%		4,168	95.03%	172	
High		10.00 to <100.00			34	1,834	409	67.39%	2,110	24.92%	227,850	75.88%		3,722	176.42%	407	
Default		100.00 (Default)			35	182	49	40.41%	202	100.00%	15,854	62.67%		751	371.30%	88	
Sub-total					36	15,812	73,520	55.99%	56,978	1.94%	6,271,776	78.44%		13,963	24.51%	794	916
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,243	5,105	60.92%	5,525	0.09%	91,657	59.86%		747	13.52%	3	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	152	592	73.34%	586	0.27%	38,824	96.31%		279	47.52%	1	
Low		0.50 to <0.75			40	2,253	947	55.35%	2,731	0.64%	42,524	52.44%		1,172	42.90%	9	
Medium		0.75 to <2.50			41	2,038	441	49.14%	2,231	1.63%	18,067	56.61%		1,531	68.62%	21	
Medium to High		2.50 to <10.00			42	4,102	303	58.54%	4,238	4.16%	28,437	56.28%		3,471	81.90%	101	
High		10.00 to <100.00			43	1,288	119	59.48%	1,339	20.88%	11,256	52.54%		1,441	107.61%	153	
Default		100.00 (Default)			44	515	17	41.94%	480	100.00%	2,802	53.31%		1,717	357.46%	141	
Sub-total					45	12,591	7,524	60.34%	17,130	5.82%	233,567	57.86%		10,358	60.46%	429	418
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,885	2,076	45.34%	3,637	0.10%	258,618	43.93%		434	11.93%	2	
Very low to Low		0.15 to <0.25			47	2,328	2,616	58.24%	3,058	0.20%	187,100	77.62%		1,178	38.53%	5	
Low		0.25 to <0.50			48	2,774	2,566	31.90%	3,592	0.28%	830,450	44.03%		828	23.05%	4	
Low		0.50 to <0.75			49	1,448	59	51.13%	1,473	0.66%	67,875	51.32%		629	42.68%	5	
Medium		0.75 to <2.50			50	2,190	447	43.51%	2,382	1.23%	223,821	55.90%		1,518	63.75%	17	
Medium to High		2.50 to <10.00			51	1,474	170	42.79%	1,540	4.27%	313,392	55.07%		1,250	81.12%	36	
High		10.00 to <100.00			52	486	165	33.58%	541	27.26%	291,078	55.06%		628	116.13%	82	
Default		100.00 (Default)			53	118	4	43.82%	118	100.00%	52,522	56.03%		331	279.87%	55	
Sub-total					54	12,703	8,103	44.89%	16,341	2.36%	2,224,856	54.23%		6,796	41.59%	206	205
Total (all retail portfolios)																	
					55	271,110	144,697	48.69%	341,567	1.36%	9,565,041	33.52%		56,314	16.48%	1,746	1,860

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

(2) Columns "a", "b", "c" 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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

CR6 - WHOLESALE - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q1 2025											
						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
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	7,916	10,277	41.88%	18,048	0.08%	3,802	32.96%	1.77	2,490	13.79%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	21,945	13,894	39.43%	27,009	0.19%	4,589	35.59%	1.66	6,915	25.60%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	35,808	21,859	39.28%	42,161	0.32%	8,246	34.99%	1.71	14,554	34.52%	47	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	40,454	18,426	38.42%	46,253	0.55%	6,647	35.13%	1.70	18,780	40.60%	79	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	36,201	16,278	42.33%	41,757	1.16%	7,315	36.06%	2.09	28,199	67.53%	172	
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	10,841	5,626	47.63%	13,253	4.54%	4,755	34.28%	1.70	12,384	93.44%	208	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,293	1,763	40.89%	6,861	15.04%	1,057	37.11%	1.76	11,007	160.41%	384	
Default	Default	100.00 (Default)	C	C to D	63	3,536	984	41.16%	3,795	100.00%	643	39.88%	2.38	8,766	230.99%	1,239	
Sub-total					64	162,994	89,107	40.56%	199,137	3.35%	37,054	35.26%		103,095	51.77%	2,152	2,259
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	269,989	13,731	55.94%	277,680	0.01%	1,826	3.10%	2.88	4,362	1.57%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,422	484	55.37%	2,686	0.19%	128	26.03%	1.59	133	4.94%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	328	178	40.71%	401	0.32%	88	26.29%	1.33	103	25.68%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	203	120	35.64%	246	0.55%	51	26.74%	1.99	99	40.30%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	201	78	29.43%	218	1.11%	50	22.55%	1.61	90	41.44%	1	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	128	85	41.31%	163	3.48%	214	28.99%	1.12	120	73.90%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	-	1	15.10%	1	41.14%	1.00	2	187.93%	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	273,272	14,676	55.35%	281,395	0.02%	2,358	3.25%		4,909	1.74%	8	10
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	-	-	-	-	0.32%	2	32.00%	1.00	-	28.71%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	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-	88	-	36	57.16%	21	2.74%	1	59.00%	1.00	22	106.49%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					91	-	36	57.16%	21	2.74%	3	58.99%		22	106.47%	-	-
Total (all wholesale portfolios)					92	436,266	103,819	42.64%	480,553	1.33%	39,415	16.61%		108,026	22.47%	2,160	2,269

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

(2) Columns "a", "b", "c" 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 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)

(\$ millions except as noted)

Risk Profile						Q1 2025											
						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 (9)	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #													
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	43,616	95,504	32.91%	82,030	0.08%	1,701	32.01%	2.03	14,436	17.60%	21	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	26,217	38,919	31.01%	37,108	0.19%	992	31.85%	1.83	10,479	28.24%	23	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	18,098	25,832	37.48%	26,175	0.32%	1,195	32.10%	2.21	10,525	40.21%	27	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	14,332	17,285	41.77%	20,083	0.54%	805	29.45%	2.25	9,626	47.93%	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	16,125	16,283	41.15%	21,007	1.17%	998	26.48%	2.41	12,304	58.57%	66	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,976	5,432	43.42%	6,748	3.91%	772	28.68%	2.33	6,113	90.59%	77	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,224	2,111	52.84%	4,042	15.31%	156	28.32%	1.86	5,559	137.53%	175	
Default	Default	100.00 (Default)	C	C to D	100	1,102	738	48.29%	1,432	100.00%	63	32.27%	2.15	-	-	462	
Sub-total					101	127,690	202,104	35.10%	198,625	1.45%	6,682	30.97%		69,042	34.76%	883	835
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	8,363	8,483	34.86%	13,163	0.06%	205	33.02%	0.90	1,213	9.22%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	781	5,245	17.93%	1,619	0.19%	93	23.01%	0.93	254	15.66%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	1,294	2,836	17.82%	1,482	0.32%	76	30.62%	0.69	416	28.08%	2	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	784	283	29.63%	445	0.54%	35	40.81%	0.61	205	46.02%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	2,073	195	34.53%	1,140	0.93%	31	42.50%	0.54	767	67.25%	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-	116	275	8	65.06%	280	2.84%	22	41.84%	2.06	35	12.40%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	1	-	10.00%	1	16.74%	2	45.00%	0.74	1	209.19%	-	
Default	Default	100.00 (Default)	C	C to D	118	3	-	-	3	100.00%	1	45.00%	1.00	-	-	2	
Sub-total					119	13,574	17,050	26.74%	18,133	0.19%	465	32.76%		2,891	15.94%	12	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	354	52	10.00%	385	0.09%	10	37.17%	0.35	38	9.99%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	79	142	10.00%	67	0.19%	6	38.85%	0.89	16	24.19%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	71	181	10.00%	90	0.32%	4	40.00%	0.93	32	35.22%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	66	36	10.00%	70	0.54%	3	24.82%	1.00	21	29.99%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	54	65	10.00%	60	1.06%	4	39.69%	0.73	38	62.22%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	20	73	10.00%	27	2.74%	2	40.00%	0.32	23	87.19%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	15	-	-	15	14.14%	1	38.98%	1.00	26	174.08%	1	
Default	Default	100.00 (Default)	C	C to D	127	13	-	-	13	100.00%	1	23.24%	1.00	-	-	3	
Sub-total					128	672	549	10.00%	727	2.41%	31	36.59%		194	26.77%	5	-
Total (all wholesale portfolios)						129	141,936	219,703	34.39%	217,485	1.35%	7,178	31.13%		72,127	33.16%	900 839

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

(2) Columns "a", "b", "c" 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.

(9) The Bank updated best estimate of expected loss (BEEL) methodology in Q4'24 to ensure no double count between allowance shortfall capital deduction and RWA.

CR6 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (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 #	balance sheet	sheet	Average CCF (4)	EAD post-	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						gross exposure	exposures pre-CCF		CRM and post-CCF								
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	22,430	-	-	41,183	0.01%	108,603	31.63%		731	1.77%	2	
Very low to Low		0.15 to <0.25			2	6,945	-	-	711	0.22%	25,279	92.52%		284	39.87%	2	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,951	-	-	360	0.69%	27,331	63.53%		150	41.63%	1	
Medium		0.75 to <2.50			5	2,342	-	-	42	0.83%	9,876	92.79%		43	102.64%	-	
Medium to High		2.50 to <10.00			6	2,083	-	-	-	5.10%	7,124	10.00%		-	32.85%	-	
High		10.00 to <100.00			7	431	-	-	-	-	1,625	-		-	-	-	
Default		100.00 (Default)			8	115	-	-	1	100.00%	537	47.53%		-	-	-	
Sub-total					9	42,297	-	-	42,297	0.02%	180,375	32.86%		1,208	2.86%	5	9
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	93,304	41,922	33.52%	107,358	0.08%	397,555	14.03%		2,980	2.78%	11	
Very low to Low		0.15 to <0.25			11	18,821	3,824	43.40%	20,481	0.23%	58,005	18.78%		1,794	8.76%	9	
Low		0.25 to <0.50			12	2,883	276	35.84%	2,982	0.46%	8,459	18.77%		429	14.40%	3	
Low		0.50 to <0.75			13	36,835	-	-	36,835	0.69%	76,472	15.08%		5,703	15.48%	38	
Medium		0.75 to <2.50			14	901	60	100.00%	965	0.92%	3,800	36.37%		469	48.55%	3	
Medium to High		2.50 to <10.00			15	8,814	253	56.17%	8,956	4.14%	21,797	16.89%		4,568	51.01%	62	
High		10.00 to <100.00			16	1,372	8	49.79%	1,376	30.23%	3,183	15.20%		1,138	82.66%	63	
Default		100.00 (Default)			17	449	5	69.49%	452	100.00%	1,194	16.73%		885	195.73%	12	
Sub-total					18	163,379	46,348	34.58%	179,405	0.94%	570,465	15.15%		17,966	10.01%	201	154
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,647	6,892	59.04%	5,715	0.05%	43,758	43.48%		345	6.03%	1	
Very low to Low		0.15 to <0.25			20	14,170	132	100.00%	14,303	0.21%	16,593	23.94%		1,421	9.93%	7	
Low		0.25 to <0.50			21	1,140	507	49.02%	1,388	0.40%	12,449	44.17%		407	29.44%	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,115	63	100.00%	3,178	0.96%	5,033	34.26%		1,340	42.16%	11	
Medium to High		2.50 to <10.00			24	1,000	26	63.46%	1,017	3.58%	4,430	37.77%		1,056	103.85%	14	
High		10.00 to <100.00			25	118	1	32.22%	118	27.14%	472	23.70%		139	117.38%	9	
Default		100.00 (Default)			26	187	-	85.00%	188	100.00%	1,999	35.86%		443	236.03%	46	
Sub-total					27	21,377	7,621	59.44%	25,907	1.24%	84,734	31.14%		5,151	19.88%	90	146
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,296	44,891	57.29%	27,013	0.06%	3,284,281	78.66%		891	3.30%	14	
Very low to Low		0.15 to <0.25			29	292	2,907	78.13%	2,563	0.17%	319,735	90.05%		214	8.35%	4	
Low		0.25 to <0.50			30	3,448	16,957	43.52%	10,827	0.28%	1,080,420	73.29%		1,135	10.48%	23	
Low		0.50 to <0.75			31	22	167	88.19%	169	0.56%	38,472	91.59%		38	22.38%	1	
Medium		0.75 to <2.50			32	5,506	5,318	57.77%	8,578	1.25%	725,564	77.30%		2,958	34.48%	83	
Medium to High		2.50 to <10.00			33	2,950	1,388	90.12%	4,201	4.74%	548,961	83.82%		3,976	94.63%	164	
High		10.00 to <100.00			34	1,725	392	67.74%	1,991	24.11%	222,073	75.68%		3,484	175.06%	371	
Default		100.00 (Default)			35	167	46	40.76%	186	100.00%	14,590	62.35%		690	370.78%	81	
Sub-total					36	15,406	72,066	55.67%	55,528	1.85%	6,234,096	78.20%		13,386	24.11%	741	849
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	374	2,756	60.00%	2,214	0.07%	75,562	67.41%		273	12.31%	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,395	2,462	47.87%	2,537	0.39%	54,987	47.08%		688	27.11%	4	
Low		0.50 to <0.75			40	1,869	926	49.93%	2,305	0.65%	44,246	47.42%		890	38.61%	7	
Medium		0.75 to <2.50			41	2,985	576	47.83%	3,229	1.90%	22,425	45.29%		1,854	57.42%	27	
Medium to High		2.50 to <10.00			42	2,801	160	64.15%	2,874	4.47%	24,315	54.37%		2,277	79.22%	71	
High		10.00 to <100.00			43	1,018	96	54.19%	1,052	28.90%	10,167	51.70%		1,145	108.83%	156	
Default		100.00 (Default)			44	487	20	48.30%	452	100.00%	2,737	55.99%		2,126	470.02%	120	
Sub-total					45	10,929	6,996	53.38%	14,663	6.63%	234,439	51.84%		9,253	63.10%	386	396
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,957	1,919	44.30%	3,676	0.10%	268,702	43.08%		437	11.89%	2	
Very low to Low		0.15 to <0.25			47	2,343	2,516	58.94%	2,978	0.20%	188,838	78.60%		1,151	38.64%	5	
Low		0.25 to <0.50			48	3,090	2,595	32.13%	3,920	0.28%	825,696	43.70%		904	23.06%	5	
Low		0.50 to <0.75			49	1,616	59	44.97%	1,639	0.66%	76,004	50.90%		699	42.69%	6	
Medium		0.75 to <2.50			50	2,448	448	42.12%	2,634	1.25%	227,815	54.81%		1,631	61.91%	18	
Medium to High		2.50 to <10.00			51	1,185	154	45.46%	1,248	4.26%	333,926	54.59%		1,062	85.07%	33	
High		10.00 to <100.00			52	520	142	33.46%	565	27.58%	270,783	54.82%		658	116.54%	85	
Default		100.00 (Default)			53	108	3	46.33%	108	100.00%	52,151	56.12%		279	257.57%	53	
Sub-total					54	13,267	7,836	44.68%	16,768	2.33%	2,243,915	53.53%		6,821	40.68%	207	206
Total (all retail portfolios)																	
					55	266,655	140,867	48.21%	334,568	1.30%	9,548,024	32.64%		53,785	16.08%	1,630	1,760

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

(2) Columns "a", "b", "c" 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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

CR6 - WHOLESALE - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q4 2024											
						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
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	8,689	11,227	41.47%	18,668	0.08%	4,022	33.74%	1.72	2,710	14.52%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	19,563	13,002	39.85%	24,652	0.19%	4,870	34.98%	1.66	6,295	25.53%	16	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	36,218	21,526	38.78%	42,376	0.32%	8,976	35.21%	1.70	14,625	34.51%	48	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,459	17,389	37.39%	44,752	0.55%	7,258	34.99%	1.72	18,759	41.92%	78	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	33,006	16,325	43.57%	38,794	1.16%	7,997	36.13%	2.00	25,934	66.85%	161	
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	10,747	5,515	49.92%	13,282	4.35%	5,094	35.31%	1.76	12,485	94.01%	207	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	5,716	1,657	38.60%	6,188	15.12%	1,019	36.75%	1.70	9,824	158.76%	344	
Default	Default	100.00 (Default)	C	C to D	63	3,307	798	34.02%	3,499	100.00%	613	40.05%	2.42	7,956	227.37%	1,139	
Sub-total					64	156,705	87,439	40.56%	192,211	3.19%	39,849	35.32%		98,588	51.29%	1,998	1,982
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	263,903	12,978	54.96%	271,045	0.01%	1,814	3.13%	2.91	4,054	1.50%	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	378	564	52.32%	670	0.19%	145	25.60%	1.60	129	19.29%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	2,544	291	38.34%	2,655	0.32%	85	24.71%	1.49	131	4.92%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	244	176	31.75%	299	0.55%	44	24.27%	1.93	108	36.01%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	82	39	28.83%	87	1.43%	45	26.13%	1.35	44	50.85%	-	
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	155	117	40.65%	203	3.34%	217	28.53%	1.14	146	72.00%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	46.11%	1	15.10%	1	40.78%	1.00	2	186.29%	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	267,307	14,165	54.03%	274,960	0.02%	2,351	3.28%		4,614	1.68%	8	15
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	8	-	-	8	0.32%	2	32.00%	1.00	2	28.71%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	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-	88	-	34	56.93%	20	2.74%	1	59.00%	1.00	21	106.49%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					91	8	34	56.93%	28	2.07%	3	51.58%		23	85.11%	-	-
Total (all wholesale portfolios)					92	424,020	101,638	42.42%	467,199	1.27%	42,203	16.56%		103,225	22.09%	2,006	1,997

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

(2) Columns "a", "b", "c" 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 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)

(\$ millions except as noted)

CR6 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3) (\$ millions except as noted)						Q4 2024											
						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
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	a	b	c	d	e	f	g	h	i	j	k	l
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	39,910	93,209	34.60%	78,797	0.08%	1,686	32.16%	2.03	13,916	17.66%	21	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	25,997	36,959	29.29%	35,629	0.19%	1,063	31.76%	1.85	10,082	28.30%	21	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	19,612	23,891	38.49%	26,938	0.32%	1,169	31.96%	2.13	10,667	39.60%	28	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	14,510	16,922	41.95%	20,444	0.54%	829	29.17%	2.23	9,696	47.43%	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,812	15,736	39.66%	20,306	1.16%	1,009	26.99%	2.43	11,966	58.93%	63	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,160	4,902	41.93%	5,898	4.36%	754	27.86%	2.17	5,192	88.02%	70	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,434	2,413	52.12%	4,354	15.16%	148	29.15%	1.99	6,175	141.83%	192	
Default	Default	100.00 (Default)	C	C to D	100	800	445	50.30%	1,018	100.00%	50	33.02%	2.16	-	-	338	
Sub-total					101	124,235	194,477	35.56%	193,384	1.29%	6,708	31.00%		67,694	35.01%	765	733
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					110	-	-	-	-	-	-	-	-	-	-	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	8,980	8,090	37.28%	13,773	0.06%	196	34.05%	0.88	1,381	10.03%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	775	4,925	18.49%	1,592	0.19%	106	25.50%	0.99	287	18.00%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	698	2,310	16.82%	799	0.32%	76	27.84%	0.79	327	40.98%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	756	277	25.14%	400	0.54%	35	39.89%	0.59	182	45.46%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	2,036	117	81.20%	1,161	0.94%	29	41.56%	0.59	794	68.35%	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-	116	328	8	63.44%	333	2.84%	22	41.86%	2.10	74	22.33%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	10.00%	-	15.10%	1	45.00%	1.00	1	205.56%	-	
Default	Default	100.00 (Default)	C	C to D	118	3	-	-	3	100.00%	1	45.00%	1.00	-	-	1	
Sub-total					119	13,576	15,727	28.52%	18,061	0.18%	466	33.56%		3,046	16.86%	12	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	292	35	10.00%	312	0.09%	9	40.26%	0.38	36	11.40%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	226	24	10.00%	228	0.19%	8	35.25%	0.71	48	21.14%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	16	175	10.00%	33	0.32%	3	40.00%	0.85	11	34.48%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	68	-	-	69	0.54%	3	24.06%	0.95	20	28.54%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	47	90	10.00%	56	1.08%	4	38.50%	0.71	34	60.83%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	37	70	10.00%	27	2.74%	3	40.00%	0.31	23	87.02%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	5	-	-	5	14.16%	1	40.00%	1.00	10	178.71%	1	
Default	Default	100.00 (Default)	C	C to D	127	15	-	-	15	100.00%	1	40.00%	1.00	-	-	6	
Sub-total					128	706	394	10.00%	745	2.40%	32	37.07%		182	24.44%	7	-
Total (all wholesale portfolios)					129	138,517	210,598	34.98%	212,190	1.20%	7,206	31.24%		70,922	33.42%	784	737

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

(2) Columns "a", "b", "c" 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 - RETAIL - AIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (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 #	Balance sheet	Sheet	Average CCF (4)	EAD post-	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						gross exposure	exposures pre-CCF		CRM and post-CCF								
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	23,195	-	-	41,637	0.01%	111,526	31.33%		735	1.77%	2	
Very low to Low		0.15 to <0.25			2	6,798	-	-	697	0.22%	24,959	92.30%		277	39.81%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	7,792	-	-	271	0.69%	27,558	65.83%		135	49.71%	1	
Medium		0.75 to <2.50			5	2,372	-	-	38	0.83%	10,071	92.45%		39	102.27%	-	
Medium to High		2.50 to <10.00			6	1,955	-	-	-	3.26%	6,917	10.00%		-	25.74%	-	
High		10.00 to <100.00			7	424	-	-	-	-	1,681	-		-	-	-	
Default		100.00 (Default)			8	108	-	-	1	100.00%	512	34.06%		-	-	1	
Sub-total					9	42,644	-	-	42,644	0.02%	183,224	32.54%		1,186	2.78%	5	10
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	91,019	41,601	33.53%	104,965	0.08%	392,978	13.94%		2,931	2.79%	11	
Very low to Low		0.15 to <0.25			11	18,923	3,901	43.59%	20,623	0.23%	59,006	18.82%		1,820	8.83%	9	
Low		0.25 to <0.50			12	2,851	294	38.19%	2,963	0.46%	8,528	18.61%		427	14.40%	3	
Low		0.50 to <0.75			13	35,675	-	-	35,675	0.69%	74,463	14.90%		5,594	15.68%	37	
Medium		0.75 to <2.50			14	835	53	107.98%	892	0.92%	3,736	34.56%		408	45.76%	3	
Medium to High		2.50 to <10.00			15	8,547	268	59.57%	8,707	4.13%	21,544	17.11%		4,558	52.35%	61	
High		10.00 to <100.00			16	1,348	9	49.38%	1,352	31.12%	3,240	15.27%		1,146	84.71%	65	
Default		100.00 (Default)			17	396	3	74.40%	398	100.00%	1,125	16.52%		756	189.72%	11	
Sub-total					18	159,594	46,129	34.65%	175,575	0.92%	564,620	15.06%		17,640	10.05%	200	168
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,579	6,772	59.15%	5,584	0.05%	43,804	43.42%		337	6.03%	1	
Very low to Low		0.15 to <0.25			20	12,831	109	100.00%	12,940	0.21%	15,991	23.29%		1,250	9.66%	6	
Low		0.25 to <0.50			21	1,072	495	49.32%	1,315	0.40%	12,291	44.08%		387	29.54%	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,055	61	100.33%	3,117	0.96%	4,933	33.67%		1,288	41.33%	10	
Medium to High		2.50 to <10.00			24	879	26	66.38%	897	3.58%	4,211	36.90%		914	101.88%	12	
High		10.00 to <100.00			25	118	1	80.52%	119	26.13%	475	22.71%		138	116.19%	8	
Default		100.00 (Default)			26	190	1	79.77%	191	100.00%	1,985	35.40%		434	227.65%	49	
Sub-total					27	19,724	7,465	59.47%	24,163	1.31%	83,690	30.93%		4,748	19.65%	88	134
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,277	43,904	56.90%	26,257	0.06%	3,237,638	78.48%		863	3.29%	14	
Very low to Low		0.15 to <0.25			29	274	2,789	77.45%	2,434	0.17%	314,299	89.98%		203	8.34%	4	
Low		0.25 to <0.50			30	3,387	16,683	43.34%	10,618	0.28%	1,068,845	72.95%		1,107	10.43%	22	
Low		0.50 to <0.75			31	23	173	88.10%	175	0.56%	38,656	91.33%		39	22.30%	1	
Medium		0.75 to <2.50			32	5,380	5,276	57.88%	8,434	1.25%	724,452	77.38%		2,916	34.57%	82	
Medium to High		2.50 to <10.00			33	2,816	1,516	89.30%	4,170	4.70%	549,858	84.09%		3,938	94.45%	162	
High		10.00 to <100.00			34	1,614	393	67.09%	1,878	23.89%	214,705	75.67%		3,283	174.80%	345	
Default		100.00 (Default)			35	148	43	41.10%	166	100.00%	13,416	61.88%		595	358.99%	71	
Sub-total					36	14,919	70,777	55.40%	54,132	1.80%	6,161,869	78.07%		12,944	23.91%	701	727
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	369	2,727	59.75%	2,198	0.07%	73,923	65.81%		264	12.00%	1	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	1,356	2,463	48.25%	2,505	0.39%	55,115	47.17%		678	27.08%	4	
Low		0.50 to <0.75			40	1,860	934	50.42%	2,304	0.65%	45,138	47.31%		887	38.50%	7	
Medium		0.75 to <2.50			41	2,943	569	46.79%	3,174	1.90%	22,969	45.26%		1,821	57.38%	27	
Medium to High		2.50 to <10.00			42	2,982	166	60.67%	3,053	4.47%	25,370	53.83%		2,398	78.54%	74	
High		10.00 to <100.00			43	1,113	99	53.42%	1,139	28.36%	10,403	51.87%		1,259	110.49%	167	
Default		100.00 (Default)			44	472	19	50.18%	440	100.00%	3,263	55.53%		2,102	478.22%	109	
Sub-total					45	11,095	6,977	53.29%	14,813	6.65%	236,181	51.53%		9,409	63.52%	389	366
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	2,166	1,861	44.40%	3,940	0.10%	263,856	42.96%		475	12.05%	2	
Very low to Low		0.15 to <0.25			47	2,380	2,374	63.30%	2,958	0.20%	189,661	79.52%		1,144	38.68%	5	
Low		0.25 to <0.50			48	3,351	2,565	31.88%	4,166	0.28%	799,443	43.11%		943	22.64%	5	
Low		0.50 to <0.75			49	1,954	58	45.60%	1,976	0.66%	84,063	51.01%		812	41.10%	6	
Medium		0.75 to <2.50			50	2,314	433	40.98%	2,488	1.25%	226,207	54.27%		1,522	61.15%	16	
Medium to High		2.50 to <10.00			51	1,576	161	42.01%	1,636	4.26%	347,408	53.97%		1,293	79.03%	38	
High		10.00 to <100.00			52	543	142	32.75%	588	27.46%	296,614	54.89%		690	117.33%	88	
Default		100.00 (Default)			53	128	3	44.48%	128	100.00%	50,301	56.24%		388	304.27%	58	
Sub-total					54	14,412	7,597	45.63%	17,880	2.28%	2,257,553	53.29%		7,267	40.65%	218	195
Total (all retail portfolios)																	
					55	262,388	138,945	48.09%	329,207	1.30%	9,487,137	32.57%		53,194	16.16%	1,601	1,600

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

(2) Columns "a", "b", "c" 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, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

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

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

(\$ millions except as noted)

						Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	balance sheet gross exposure	sheet exposures pre-CCF	Average CCF (4)	post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
Risk Profile	BMO Rating	PD Scale (%)							a	b	c	d	e	f	g	h	i	j	k	l
Corporate																				
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	56	10,870	12,269	41.04%	21,077	0.08%	4,253	35.46%	1.73	3,277	15.55%	6				
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	23,483	11,489	38.50%	28,029	0.19%	4,833	34.99%	1.75	7,205	25.71%	18				
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	33,916	21,261	38.37%	39,903	0.32%	9,213	35.32%	1.69	14,021	35.14%	46				
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	37,433	17,130	39.15%	42,649	0.55%	7,206	35.06%	1.71	18,083	42.40%	76				
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	32,732	16,330	43.24%	38,624	1.15%	8,415	36.59%	1.98	26,183	67.79%	162				
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	9,311	4,587	48.89%	11,316	4.17%	4,706	34.79%	1.86	10,595	93.63%	166				
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	4,870	1,415	38.10%	5,271	15.05%	1,004	36.73%	1.69	8,384	159.04%	292				
Default	Default	100.00 (Default)	C	C to D	63	3,085	571	38.98%	3,220	100.00%	604	40.12%	2.49	9,250	287.31%	828				
Sub-total					64	155,700	85,052	40.43%	190,089	2.92%	40,234	35.59%		96,998	51.03%	1,594				1,602
Sovereign																				
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	65	262,616	13,311	56.09%	270,089	0.01%	1,791	3.05%	2.92	3,970	1.47%	4				
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	1,755	516	54.88%	2,038	0.19%	138	25.96%	1.69	128	6.28%	-				
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	388	253	32.64%	470	0.32%	85	24.99%	1.53	120	25.51%	1				
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	165	63	28.58%	183	0.55%	48	22.41%	1.97	65	35.38%	-				
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	60	24	36.08%	62	1.30%	41	26.30%	1.46	32	50.75%	-				
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	159	152	37.91%	217	3.32%	200	27.40%	1.06	148	68.50%	2				
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	38.19%	1	15.10%	1	40.92%	1.00	2	186.90%	-				
Default	Default	100.00 (Default)	C	C to D	72	1	-	5.00%	1	100.00%	2	37.18%	1.00	3	464.74%	-				
Sub-total					73	265,145	14,319	55.28%	273,061	0.02%	2,306	3.19%		4,468	1.64%	7				13
Bank																				
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased Receivables																				
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	83	2	-	-	2	0.11%	1	59.00%	0.03	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	85	12	-	-	12	0.32%	2	32.00%	1.00	3	28.71%	-				
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	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-	88	6	34	57.16%	25	2.74%	2	59.00%	0.78	29	110.70%	-				
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	90	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					91	20	34	57.16%	39	1.89%	5	50.81%		32	81.78%	-				-
Total (all wholesale portfolios)					92	420,865	99,405	42.56%	463,189	1.17%	42,545	16.54%		101,498	21.91%	1,601				1,611

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

(2) Columns "a", "b", "c" 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 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)

(\$ millions except as noted)

CR6 - WHOLESALE - FIRB - CREDIT RISK EXPOSURE BY PORTFOLIO AND PD RANGE (1) (2) (3)						Q3 2024											
						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
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #												
Corporate																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	93	44,310	90,725	34.74%	82,264	0.08%	1,718	31.94%	2.03	14,502	17.63%	22	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	25,703	35,053	29.82%	34,789	0.19%	1,115	32.72%	1.90	10,125	29.10%	22	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	18,141	23,570	39.25%	25,403	0.32%	1,077	33.00%	2.10	10,466	41.20%	27	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,814	16,172	42.50%	19,706	0.54%	816	29.76%	2.28	9,567	48.55%	32	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,000	13,446	40.62%	19,010	1.19%	1,018	26.78%	2.33	11,254	59.20%	60	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	98	4,071	5,725	47.41%	6,317	4.43%	749	29.93%	2.07	5,932	93.90%	80	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	3,240	1,958	43.77%	3,919	15.06%	130	30.18%	2.13	5,744	146.56%	178	
Default	Default	100.00 (Default)	C	C to D	100	782	180	83.22%	926	100.00%	42	37.38%	2.91	1,851	199.79%	343	
Sub-total					101	125,061	186,829	36.01%	192,334	1.22%	6,665	31.41%		69,441	36.10%	764	699
Sovereign																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	102	47	-	-	47	0.07%	6	20.00%	1.00	3	6.41%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	103	-	-	-	-	-	-	-	-	-	-	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	104	-	-	-	-	-	-	-	-	-	-	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	105	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	106	-	-	-	-	-	-	-	-	-	-	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	107	-	-	-	-	-	-	-	-	-	-	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	108	-	-	-	-	-	-	-	-	-	-	-	
Default	Default	100.00 (Default)	C	C to D	109	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					110	47	-	-	47	0.07%	6	20.00%		3	6.41%	-	-
Bank																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	111	7,634	7,963	37.57%	11,735	0.06%	209	37.29%	0.95	1,384	11.79%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	739	5,456	18.31%	1,657	0.19%	116	27.92%	1.14	339	20.45%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	703	2,075	19.49%	903	0.32%	76	31.90%	0.79	410	45.42%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	384	176	17.00%	247	0.54%	29	41.82%	0.45	106	43.10%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,507	95	92.60%	946	0.93%	32	42.82%	0.58	669	70.74%	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-	116	357	9	74.10%	356	2.79%	22	44.45%	1.79	102	28.66%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	1	1	10.00%	1	15.09%	2	44.62%	1.03	1	204.10%	-	
Default	Default	100.00 (Default)	C	C to D	118	3	-	-	3	100.00%	1	45.00%	1.00	19	562.50%	2	
Sub-total					119	11,328	15,775	28.65%	15,848	0.19%	487	36.36%		3,030	19.12%	13	4
Purchased Receivables																	
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	120	304	5	10.00%	335	0.09%	11	41.02%	0.36	37	11.19%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	188	53	10.00%	193	0.19%	9	34.08%	0.57	38	19.56%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	4	172	10.00%	21	0.32%	2	40.00%	1.00	8	35.89%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	58	-	-	60	0.54%	4	31.93%	0.89	22	37.45%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	33	155	10.00%	49	1.59%	5	36.48%	0.62	33	66.52%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	62	69	10.00%	37	4.26%	4	40.00%	0.62	39	104.88%	1	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	126	17	-	-	17	14.16%	1	40.00%	1.00	31	178.71%	1	
Default	Default	100.00 (Default)	C	C to D	127	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					128	666	454	10.00%	712	0.82%	36	37.95%		208	29.10%	2	-
Total (all wholesale portfolios)					129	137,102	203,058	35.38%	208,941	1.14%	7,194	31.80%		72,682	34.79%	779	703

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

(2) Columns "a", "b", "c" 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)

		Q3 2025			Q2 2025		
		Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
		IRB	Standardised		IRB	Standardised	
		a	b	c	d	e	f
1	RWA as at beginning of reporting period	234,773	66,614	16,916	236,467	71,675	16,713
2	Asset size (3)	1,137	(1,971)	(96)	3,510	(2,592)	807
3	Asset quality (4)	4,004	(34)	28	1,458	46	85
4	Model updates (5)	391	-	-	(197)	-	-
5	Methodology and policy (6)	-	-	-	-	-	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	583	189	(20)	(6,465)	(2,515)	(689)
8	Other	-	-	-	-	-	-
9	RWA as at end of reporting period	240,888	64,798	16,828	234,773	66,614	16,916

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

(\$ millions)

		Q1 2025			Q4 2024		
		Credit risk, of which		Counterparty credit risk (2)	Credit risk, of which		Counterparty credit risk (2)
		IRB	Standardised		IRB	Standardised	
		a	b	c	d	e	f
1	RWA as at beginning of reporting period	227,932	70,582	14,977	227,374	72,241	15,194
2	Asset size (3)	1,496	(1,253)	1,153	1,214	(2,131)	(356)
3	Asset quality (4)	1,368	149	32	1,169	75	(52)
4	Model updates (5)	290	-	-	-	-	-
5	Methodology and policy (6)	-	-	-	(2,873)	-	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	5,381	2,197	551	1,048	397	191
8	Other	-	-	-	-	-	-
9	RWA as at end of reporting period	236,467	71,675	16,713	227,932	70,582	14,977

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

(\$ millions)

		Q3 2024		
		Credit risk, of which		Counterparty credit risk (2)
		IRB	Standardised	
		a	b	c
1	RWA as at beginning of reporting period	218,200	74,237	13,904
2	Asset size (3)	7,452	(2,075)	1,116
3	Asset quality (4)	1,289	(52)	87
4	Model updates (5)	-	-	-
5	Methodology and policy (6)	82	-	-
6	Acquisitions and disposals	-	-	-
7	Foreign exchange movements	351	131	87
8	Other	-	-	-
9	RWA as at end of reporting period	227,374	72,241	15,194

- (1) Credit Risk excludes RWA for Securitisation, 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)		Q3 2025										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
			Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives			
(\$ millions except as noted)	LINE #	EAD post-CRM and post-CCF		EAD post-CRM and post-CCF		EAD post-CRM and post-CCF		EAD post-CRM and post-CCF		Standardised	FIRB	AIRB
Corporate (incl specialized lending and SMEs treated as corporate)	1	35,221	2,122	196,236	8,491	194,106	12,307	425,563	22,920	8.28%	46.11%	45.61%
Sovereign	2	495	-	-	-	267,224	254	267,719	254	0.19%	-	99.81%
Bank	3	-	-	18,219	2,529	-	-	18,219	2,529	-	100.00%	-
Total Wholesale	4	35,716	2,122	214,455	11,020	461,330	12,561	711,501	25,703	5.02%	30.14%	64.84%
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,314	-	-	-	180,454	37,259	194,768	37,259	7.35%	-	92.65%
HELOCs	6	3,483	-	-	-	74,436	298	77,919	298	4.47%	-	95.53%
Other retail	7	14,019	449	-	-	15,189	724	29,208	1,173	48.00%	-	52.00%
Qualifying revolving retail	8	1,008	-	-	-	55,394	-	56,402	-	1.79%	-	98.21%
Retail SMEs	9	4,297	41	-	-	16,988	173	21,285	214	20.19%	-	79.81%
Total Retail	10	37,121	490	-	-	342,461	38,454	379,582	38,944	9.78%	-	90.22%
Other assets	11	15,517	-	-	-	-	-	15,517	-	100.00%	-	-
Equity	12	5,396	-	-	-	-	-	5,396	-	100.00%	-	-
Total Bank	13	93,750	2,612	214,455	11,020	803,791	51,015	1,111,996	64,647	8.43%	19.29%	72.28%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)		Q2 2025										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
			Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives		Of which exposure amount covered by guarantees or credit derivatives			
(\$ millions except as noted)	LINE #	EAD post-CRM and post-CCF		EAD post-CRM and post-CCF		EAD post-CRM and post-CCF		EAD post-CRM and post-CCF		Standardised	FIRB	AIRB
Corporate (incl specialized lending and SMEs treated as corporate)	1	36,974	2,371	191,527	8,253	193,990	6,462	422,491	17,086	8.75%	45.33%	45.92%
Sovereign	2	508	-	-	-	276,255	24	276,763	24	0.18%	-	99.82%
Bank	3	-	-	15,387	2,305	-	-	15,387	2,305	-	100.00%	-
Total Wholesale	4	37,482	2,371	206,914	10,558	470,245	6,486	714,641	19,415	5.24%	28.95%	65.80%
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,473	-	-	-	178,923	36,580	192,396	36,580	7.00%	-	93.00%
HELOCs	6	3,556	-	-	-	73,340	313	76,896	313	4.62%	-	95.38%
Other retail	7	14,452	479	-	-	15,152	777	29,604	1,256	48.82%	-	51.18%
Qualifying revolving retail	8	1,019	-	-	-	55,364	-	56,383	-	1.81%	-	98.19%
Retail SMEs	9	4,388	44	-	-	16,962	183	21,350	227	20.55%	-	79.45%
Total Retail	10	36,888	523	-	-	339,741	37,853	376,629	38,376	9.79%	-	90.21%
Other assets	11	15,895	-	-	-	-	-	15,895	-	100.00%	-	-
Equity	12	5,172	-	-	-	-	-	5,172	-	100.00%	-	-
Total Bank	13	95,437	2,894	206,914	10,558	809,986	44,339	1,112,337	57,791	8.58%	18.60%	72.82%

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 and FIRB exposures and risk weights for exposures under the Standardised Approach.

(3) As at July 31, 2025 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$18 million (a decrease of \$22 million as at April 30, 2025, a decrease of \$24 million as at January 31, 2025, a decrease of \$25 million as at October 31, 2024, a decrease of \$28 million as at July 31, 2024).

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)												
(\$ millions except as noted)		Q1 2025										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		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	Standardised	FIRB	AIRB
LINE #												
Corporate (incl specialized lending and SMEs treated as corporate)	1	40,684	2,548	199,352	8,024	199,158	6,543	439,194	17,115	9.26%	45.39%	45.35%
Sovereign	2	606	-	-	-	281,395	25	282,001	25	0.21%	-	99.79%
Bank	3	8	-	18,133	2,632	-	-	18,141	2,632	0.05%	99.95%	-
Total Wholesale	4	41,298	2,548	217,485	10,656	480,553	6,568	739,336	19,772	5.59%	29.42%	65.00%
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,363	-	-	-	178,866	37,351	193,229	37,351	7.43%	-	92.57%
HELOCs	6	3,787	-	-	-	72,252	322	76,039	322	4.98%	-	95.02%
Other retail	7	15,025	459	-	-	16,341	811	31,366	1,270	47.90%	-	52.10%
Qualifying revolving retail	8	1,371	-	-	-	56,978	-	58,349	-	2.35%	-	97.65%
Retail SMEs	9	4,577	48	-	-	17,130	198	21,707	246	21.09%	-	78.91%
Total Retail	10	39,123	507	-	-	341,567	38,682	380,690	39,189	10.28%	-	89.72%
Other assets	11	16,744	-	-	-	-	-	16,744	-	100.00%	-	-
Equity	12	5,344	-	-	-	-	-	5,344	-	100.00%	-	-
Total Bank	13	102,509	3,055	217,485	10,656	822,120	45,250	1,142,114	58,961	8.98%	19.04%	71.98%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)												
(\$ millions except as noted)		Q4 2024										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		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	Standardised	FIRB	AIRB
LINE #												
Corporate (incl specialized lending and SMEs treated as corporate)	1	41,020	2,455	194,129	7,958	192,239	6,010	427,388	16,423	9.60%	45.42%	44.98%
Sovereign	2	665	-	-	-	274,960	32	275,625	32	0.24%	-	99.76%
Bank	3	43	-	18,061	2,172	-	-	18,104	2,172	0.24%	99.76%	-
Total Wholesale	4	41,728	2,455	212,190	10,130	467,199	6,042	721,117	18,627	5.79%	29.43%	64.79%
Residential mortgages excluding home equity line of credits (HELOCs)	5	13,948	-	-	-	176,251	37,312	190,199	37,312	7.33%	-	92.67%
HELOCs	6	3,692	-	-	-	71,358	337	75,050	337	4.92%	-	95.08%
Other retail	7	14,278	426	-	-	16,768	868	31,046	1,294	45.99%	-	54.01%
Qualifying revolving retail	8	1,359	-	-	-	55,528	-	56,887	-	2.39%	-	97.61%
Retail SMEs	9	4,576	48	-	-	14,663	188	19,239	236	23.78%	-	76.22%
Total Retail	10	37,853	474	-	-	334,568	38,705	372,421	39,179	10.16%	-	89.84%
Other assets	11	15,572	-	-	-	-	-	15,572	-	100.00%	-	-
Equity	12	5,196	-	-	-	-	-	5,196	-	100.00%	-	-
Total Bank	13	100,349	2,929	212,190	10,130	801,767	44,747	1,114,306	57,806	9.01%	19.04%	71.95%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)												
(\$ millions except as noted)		Q3 2024										
		Standardised		FIRB		AIRB		Total		In percentage of Total EAD		
		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	Standardised	FIRB	AIRB
LINE #												
Corporate (incl specialized lending and SMEs treated as corporate)	1	42,764	2,333	193,046	7,790	190,128	6,158	425,938	16,281	10.04%	45.32%	44.64%
Sovereign	2	615	-	47	-	273,061	33	273,723	33	0.22%	-	99.76%
Bank	3	41	-	15,848	1,409	-	-	15,889	1,409	0.26%	99.74%	-
Total Wholesale	4	43,420	2,333	208,941	9,199	463,189	6,191	715,550	17,723	6.07%	29.20%	64.73%
Residential mortgages excluding home equity line of credits (HELOCs)	5	14,001	-	-	-	171,680	37,691	185,681	37,691	7.54%	-	92.46%
HELOCs	6	3,766	-	-	-	70,702	353	74,468	353	5.06%	-	94.94%
Other retail	7	13,889	437	-	-	17,880	948	31,769	1,385	43.72%	-	56.28%
Qualifying revolving retail	8	1,395	-	-	-	54,132	-	55,527	-	2.51%	-	97.49%
Retail SMEs	9	4,588	50	-	-	14,813	202	19,401	252	23.65%	-	76.35%
Total Retail	10	37,639	487	-	-	329,207	39,194	366,846	39,681	10.26%	-	89.74%
Other assets	11	15,691	-	-	-	-	-	15,691	-	100.00%	-	-
Equity	12	5,162	-	-	-	-	-	5,162	-	100.00%	-	-
Total Bank	13	101,912	2,820	208,941	9,199	792,396	45,385	1,103,249	57,404	9.24%	18.94%	71.82%

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 and FIRB exposures and risk weights for exposures under the Standardised Approach.

(3) As at July 31, 2025 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$18 million (a decrease of \$22 million as at April 30, 2025, a decrease of \$24 million as at January 31, 2025, a decrease of \$25 million as at October 31, 2024, a decrease of \$28 million as at July 31, 2024).

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		Q3 2025				Q2 2025			
(\$ millions)	LINE #	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	160,270	252,787	12,506	425,563	159,693	251,112	11,686	422,491
Sovereign	2	85,581	176,154	5,984	267,719	94,349	172,437	9,977	276,763
Bank	3	1,553	6,090	10,576	18,219	1,781	4,007	9,599	15,387
Total Wholesale	4	247,404	435,031	29,066	711,501	255,823	427,556	31,262	714,641
Residential mortgages excluding home equity line of credits (HELOCs)	5	160,827	33,941	-	194,768	159,264	33,132	-	192,396
HELOCs	6	66,488	11,431	-	77,919	65,615	11,281	-	76,896
Other retail	7	11,487	17,701	20	29,208	11,727	17,854	23	29,604
Qualifying revolving retail	8	53,224	3,178	-	56,402	53,297	3,086	-	56,383
Retail SMEs	9	13,251	8,031	3	21,285	13,153	8,196	1	21,350
Total Retail	10	305,277	74,282	23	379,582	303,056	73,549	24	376,629
Other assets	11	8,585	6,653	279	15,517	8,463	7,069	363	15,895
Equity	12	435	4,813	148	5,396	423	2,856	1,893	5,172
Total Bank	13	561,701	520,779	29,516	1,111,996	567,765	511,030	33,542	1,112,337

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		Q1 2025				Q4 2024			
(\$ millions)	LINE #	Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	161,096	266,314	11,784	439,194	158,532	256,589	12,267	427,388
Sovereign	2	82,979	191,711	7,311	282,001	86,429	179,737	9,459	275,625
Bank	3	2,061	4,388	11,692	18,141	2,033	4,918	11,153	18,104
Total Wholesale	4	246,136	462,413	30,787	739,336	246,994	441,244	32,879	721,117
Residential mortgages excluding home equity line of credits (HELOCs)	5	158,717	34,512	-	193,229	157,730	32,469	-	190,199
HELOCs	6	64,346	11,693	-	76,039	63,972	11,078	-	75,050
Other retail	7	12,444	18,900	22	31,366	12,742	18,287	17	31,046
Qualifying revolving retail	8	54,566	3,783	-	58,349	53,277	3,610	-	56,887
Retail SMEs	9	13,035	8,672	-	21,707	10,672	8,567	-	19,239
Total Retail	10	303,108	77,560	22	380,690	298,393	74,011	17	372,421
Other assets	11	9,347	7,072	325	16,744	8,365	6,874	333	15,572
Equity	12	432	2,918	1,994	5,344	406	2,838	1,952	5,196
Total Bank	13	559,023	549,963	33,128	1,142,114	554,158	524,967	35,181	1,114,306

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)		Q3 2024			
(\$ millions)	LINE #	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	156,570	256,934	12,434	425,938
Sovereign	2	80,718	185,196	7,809	273,723
Bank	3	1,963	3,708	10,218	15,889
Total Wholesale	4	239,251	445,838	30,461	715,550
Residential mortgages excluding home equity line of credits (HELOCs)	5	154,693	30,988	-	185,681
HELOCs	6	63,526	10,942	-	74,468
Other retail	7	13,267	18,489	13	31,769
Qualifying revolving retail	8	51,974	3,553	-	55,527
Retail SMEs	9	10,688	8,713	-	19,401
Total Retail	10	294,148	72,685	13	366,846
Other assets	11	8,360	6,989	342	15,691
Equity	12	388	2,724	2,050	5,162
Total Bank	13	542,147	528,236	32,866	1,103,249

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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 #	Q3 2025				Q2 2025				Q1 2025	Q4 2024	Q3 2024
		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	314,024	91,654	19,885	425,563	312,301	89,512	20,678	422,491	439,194	427,388	425,938
Sovereign	2	259,341	6,060	2,318	267,719	268,353	6,020	2,390	276,763	282,001	275,625	273,723
Bank	3	13,592	2,739	1,888	18,219	11,021	2,597	1,769	15,387	18,141	18,104	15,889
Total Wholesale	4	586,957	100,453	24,091	711,501	591,675	98,129	24,837	714,641	739,336	721,117	715,550
Residential mortgages excluding home equity line of credits (HELOCs)	5	194,483	258	27	194,768	192,139	229	28	192,396	193,229	190,199	185,681
HELOCs	6	56,368	21,551	-	77,919	55,460	21,436	-	76,896	76,039	75,050	74,468
Other retail	7	25,016	4,190	2	29,208	25,493	4,109	2	29,604	31,366	31,046	31,769
Qualifying revolving retail	8	16,670	39,732	-	56,402	16,151	40,232	-	56,383	58,349	56,887	55,527
Retail SMEs	9	16,429	4,826	30	21,285	16,413	4,910	27	21,350	21,707	19,239	19,401
Total Retail	10	308,966	70,557	59	379,582	305,656	70,916	57	376,629	380,690	372,421	366,846
Other assets	11	15,517	-	-	15,517	15,895	-	-	15,895	16,744	15,572	15,691
Equity	12	4,876	520	-	5,396	4,617	555	-	5,172	5,344	5,196	5,162
Total Bank	13	916,316	171,530	24,150	1,111,996	917,843	169,600	24,894	1,112,337	1,142,114	1,114,306	1,103,249

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

(\$ millions)	LINE #	Q3 2025				Q2 2025				Q1 2025	Q4 2024	Q3 2024
		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	367,006	97,277	18,728	483,011	365,258	96,664	19,646	481,568	496,579	481,831	477,214
1 to 5 years	2	404,073	66,365	5,342	475,780	406,478	65,109	5,173	476,760	487,657	476,470	468,113
Greater than 5 years	3	145,237	7,888	80	153,205	146,107	7,827	75	154,009	157,878	156,005	157,922
Total Bank	4	916,316	171,530	24,150	1,111,996	917,843	169,600	24,894	1,112,337	1,142,114	1,114,306	1,103,249

CREDIT RISK EXPOSURE BY INDUSTRY (1)

(\$ millions)	LINE #	Q3 2025				Q2 2025				Q1 2025	Q4 2024	Q3 2024
		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	17,142	2,799	126	20,067	17,309	2,565	156	20,030	20,431	20,058	19,710
Communications	2	1,291	890	312	2,493	1,156	870	331	2,357	2,847	2,269	2,367
Construction	3	6,912	3,822	984	11,718	6,395	3,741	924	11,060	10,991	10,883	11,147
Financial	4	108,107	20,805	5,772	134,684	104,233	20,275	5,892	130,400	138,596	128,222	128,299
Forest products	5	992	738	181	1,911	1,143	588	185	1,916	1,924	1,928	1,868
Government	6	217,510	3,217	1,719	222,446	226,735	3,285	1,788	231,808	242,702	235,136	236,630
Individual	7	293,965	65,098	-	359,063	291,404	65,316	-	356,720	359,905	354,038	348,089
Manufacturing	8	34,211	14,320	1,512	50,043	34,050	15,082	1,633	50,765	51,827	50,854	50,636
Mining	9	3,792	3,806	1,061	8,659	3,553	3,499	992	8,044	8,228	7,821	7,481
Oil and Gas	10	3,410	2,769	578	6,757	3,561	2,904	548	7,013	7,188	6,813	6,552
Other	11	27,803	6,679	734	35,216	27,961	6,916	1,545	36,422	36,838	39,466	33,880
Real estate	12	73,914	8,975	1,266	84,155	73,107	8,442	1,243	82,792	82,789	79,285	79,170
Retail trade	13	28,592	4,081	851	33,524	29,804	4,115	754	34,673	35,384	35,509	35,373
Service industries	14	55,883	12,815	2,955	71,653	55,896	12,975	2,998	71,869	73,396	71,454	70,861
Transportation	15	13,061	2,688	1,271	17,020	13,244	2,722	1,251	17,217	18,036	17,625	17,774
Utilities	16	6,815	11,543	4,126	22,484	6,396	9,646	3,870	19,912	20,695	23,182	24,089
Wholesale trade	17	22,916	6,485	702	30,103	21,896	6,659	784	29,339	30,337	29,763	29,323
Total Bank	18	916,316	171,530	24,150	1,111,996	917,843	169,600	24,894	1,112,337	1,142,114	1,114,306	1,103,249

(1) Credit Risk excludes Counterparty Credit Risk, Securitisation, 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)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q3 2025					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
(\$ millions except as noted)							
1	SA-CCR (for derivatives)	7,585	22,117		1.4	41,471	8,294
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					19,612	3,110
5	VaR for SFTs					-	-
6	Total						11,404

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q2 2025					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
(\$ millions except as noted)							
1	SA-CCR (for derivatives)	8,093	20,747		1.4	40,272	8,325
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					18,339	2,777
5	VaR for SFTs					-	-
6	Total						11,102

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q1 2025					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
(\$ millions except as noted)							
1	SA-CCR (for derivatives)	9,076	22,008		1.4	43,415	8,454
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)					17,858	2,668
5	VaR for SFTs					-	-
6	Total						11,122

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q4 2024					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
(\$ millions except as noted)							
1	SA-CCR (for derivatives)	8,274	20,452		1.4	40,105	7,686
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					18,782	2,597
5	VaR for SFTs					-	-
6	Total						10,283

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

(\$ millions except as noted)

CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH (1)		Q3 2024					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
(\$ millions except as noted)							
1	SA-CCR (for derivatives)	6,710	18,793		1.4	35,607	6,922
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)					20,484	3,294
5	VaR for SFTs					-	-
6	Total						10,216

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

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

(\$ millions)

Regulatory portfolio	LINE	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
	#	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	19	-	-	-	-	-	-	-	19
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	65	-	-	-	65
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	59	-	-	-	59
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	1	-	-	19	-	-	-	124	-	-	-	144

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

(\$ millions)

Regulatory portfolio	LINE	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
	#	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	7	-	-	-	-	-	-	-	7
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	93	-	-	-	93
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	1	-	-	61	-	-	-	62
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	7	1	-	-	154	-	-	-	162

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

CCR3 - STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY
PORTFOLIO AND RISK WEIGHTS (1)
(\$ millions)

PORTFOLIO AND RISK WEIGHTS (1) (\$ millions)		Q1 2025													
		Risk Weight													Total credit exposure
	LINE	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	
Regulatory portfolio	#	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	4	2	-	-	-	-	-	-	6
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	55	-	-	-	55
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	52	-	-	-	52
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	4	2	-	-	107	-	-	-	113

CCR3 - STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY
PORTFOLIO AND RISK WEIGHTS (1)
(\$ millions)

PORTFOLIO AND RISK WEIGHTS (1) (\$ millions)		Q4 2024														
		Risk Weight													Total credit exposure	
		LINE	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%		Others
		#	a	b	c	d	e	f	g	h	i	j	k	l		m
Regulatory portfolio																
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank	4	-	-	-	-	-	6	4	-	-	-	-	-	-	10	
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporate	6	-	-	-	-	-	-	-	-	-	70	-	7	-	77	
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	49	-	-	-	49	
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	10	-	-	-	-	-	6	4	-	-	119	-	7	-	136	

CCR3 - STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY
PORTFOLIO AND RISK WEIGHTS (1)
(\$ millions)

(\$ millions)		Q3 2024													
		Risk Weight													Total credit exposure
	LINE	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	
Regulatory portfolio	#	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	12	10	-	-	-	-	-	-	22
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	2	83	-	1	-	86
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	55	-	-	-	55
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	12	10	-	2	138	-	1	-	163

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	204	0.10%	137	40.71%	2.64	34	16.74%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	191	0.19%	213	36.75%	2.52	43	22.61%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	222	0.32%	319	37.26%	2.81	75	33.86%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	388	0.54%	298	37.88%	2.09	176	45.24%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	834	1.28%	638	38.10%	1.56	561	67.28%
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	79	4.40%	101	37.63%	2.50	79	98.38%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	15	16.54%	29	43.35%	2.06	28	192.95%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	8	42.39%	1.68	12	529.89%
Sub-total					9	1,935	1.09%	1,743	38.08%		1,008	52.08%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,391	0.03%	188	13.64%	2.97	310	2.73%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	37	0.19%	7	38.30%	1.09	9	24.72%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	30	0.32%	6	43.40%	0.56	10	33.54%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	170	0.54%	6	19.71%	0.18	37	21.62%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	11	0.91%	11	52.79%	0.07	8	68.09%
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	-	-	-	-
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	11,639	0.04%	219	13.93%		374	3.22%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	13,574	0.20%	1,962	17.53%		1,382	10.18%

(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 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2025						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	17,189	0.06%	3,688	43.74%	1.01	2,024	11.78%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,373	0.19%	197	41.84%	1.62	636	26.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,751	0.32%	248	40.71%	1.30	697	39.78%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,558	0.54%	332	41.63%	1.05	1,383	54.04%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,029	1.05%	230	36.16%	1.10	649	63.07%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	473	3.02%	156	38.67%	1.92	441	93.18%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	139	14.32%	23	38.15%	1.22	237	170.69%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	25,512	0.31%	4,874	42.72%		6,067	23.78%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-		-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	18,595	0.06%	249	45.00%	1.48	2,800	15.06%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,194	0.19%	130	45.00%	1.06	538	24.50%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	609	0.32%	74	45.00%	0.97	217	35.66%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	437	0.54%	38	45.00%	0.72	249	57.02%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	11	1.09%	10	45.00%	1.68	10	89.41%
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%	4	45.00%	0.02	7	94.38%
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	21,853	0.09%	505	45.00%		3,821	17.49%
Total (all wholesale portfolios)					28	47,365	0.21%	5,379	43.77%		9,888	20.88%

(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 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q2 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	191	0.10%	128	39.53%	2.62	30	15.64%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	356	0.19%	216	35.79%	2.50	66	18.51%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	382	0.32%	301	36.75%	2.91	118	30.84%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	339	0.54%	321	36.18%	2.70	145	42.68%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	719	1.22%	622	37.02%	1.78	461	64.19%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	100	4.04%	119	38.25%	2.37	97	97.05%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	16	14.39%	24	44.36%	1.75	29	181.81%
Default	Default	100.00 (Default)	C	C to D	8	4	100.00%	6	41.24%	1.73	18	515.47%
Sub-total					9	2,107	1.10%	1,737	37.02%		964	45.78%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,490	0.03%	187	13.21%	2.73	316	2.75%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	7	0.19%	5	34.04%	1.67	1	21.97%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	33	0.32%	7	40.48%	0.80	11	32.72%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	176	0.54%	6	18.04%	0.27	37	21.08%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	17	0.91%	10	53.98%	0.07	12	69.65%
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	-	-	-	-
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	11,723	0.04%	216	13.43%		377	3.22%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	13,830	0.20%	1,953	16.86%		1,341	9.70%

(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 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q2 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	15,696	0.06%	3,703	43.82%	1.07	1,876	11.95%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,671	0.19%	187	41.68%	1.92	708	26.51%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,984	0.32%	249	41.72%	1.31	795	40.04%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,335	0.54%	351	41.68%	0.82	1,265	54.18%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,147	1.12%	240	34.22%	1.35	698	60.84%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	533	3.13%	161	38.04%	1.95	493	92.39%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	166	14.17%	21	37.87%	1.36	280	169.22%
Default	Default	100.00 (Default)	C	C to D	8	-	-	1	-	-	-	-
Sub-total					9	24,532	0.36%	4,913	42.60%		6,115	24.93%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-		-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	17,504	0.06%	260	45.00%	1.62	2,662	15.20%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,570	0.19%	130	45.00%	0.77	391	24.91%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	840	0.32%	88	45.00%	0.89	319	37.99%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	76	0.54%	32	45.00%	0.70	42	55.71%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	81	0.92%	7	45.00%	0.99	56	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-	24	16	2.74%	5	45.00%	0.21	17	101.38%
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	20,087	0.09%	522	45.00%		3,487	17.36%
Total (all wholesale portfolios)					28	44,619	0.24%	5,435	43.68%		9,602	21.52%

(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 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q1 2025						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	145	0.10%	133	38.36%	2.58	23	15.60%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	464	0.19%	255	38.15%	1.54	95	20.47%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	383	0.32%	292	37.50%	2.65	115	30.08%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	528	0.54%	315	36.23%	1.74	227	43.05%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	732	1.15%	631	36.52%	1.64	451	61.58%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	225	3.81%	138	39.00%	1.60	223	98.82%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	20	15.47%	24	39.06%	1.18	33	171.77%
Default	Default	100.00 (Default)	C	C to D	8	2	100.00%	3	39.87%	1.87	11	498.38%
Sub-total					9	2,499	1.07%	1,791	37.28%		1,178	47.14%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,840	0.03%	182	11.70%	2.75	282	2.38%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	21	0.19%	6	38.25%	1.20	5	24.68%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	25	0.32%	8	28.71%	0.44	5	21.13%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	192	0.54%	5	21.41%	0.16	44	22.84%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	5	0.91%	7	25.00%	0.16	2	32.45%
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	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	12,083	0.04%	209	11.94%		338	2.80%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	14,582	0.22%	2,000	16.30%		1,516	10.40%

(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 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q1 2025						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,208	0.07%	3,502	43.56%	0.99	1,932	11.92%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,492	0.19%	201	41.55%	1.85	674	27.04%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,483	0.32%	246	40.05%	1.35	585	39.45%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,258	0.54%	341	42.34%	0.71	1,258	55.72%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	954	1.14%	244	34.89%	1.17	596	62.48%
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	349	3.56%	155	39.15%	1.43	340	97.27%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	113	14.18%	23	34.13%	1.31	172	152.57%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	3	40.00%	1.00	1	500.00%
Sub-total					9	23,857	0.30%	4,715	42.56%		5,558	23.30%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-		-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	20,410	0.06%	251	45.00%	1.53	3,120	15.29%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,301	0.19%	134	45.00%	0.96	329	25.30%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	744	0.32%	83	45.00%	0.69	308	41.43%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	141	0.54%	30	45.00%	1.79	78	55.10%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	103	1.11%	7	45.00%	0.75	80	77.72%
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	22	2.74%	4	45.00%	0.02	21	94.32%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	22,721	0.09%	509	45.00%		3,936	17.32%
Total (all wholesale portfolios)					28	46,578	0.20%	5,224	43.75%		9,494	20.38%

(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 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2024						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	122	0.10%	141	40.69%	2.59	21	16.76%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	344	0.19%	230	36.87%	2.58	71	20.74%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	241	0.32%	289	36.55%	2.86	69	28.68%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	280	0.54%	297	37.48%	1.82	124	44.25%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	617	1.18%	619	36.38%	1.74	380	61.62%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	161	3.58%	122	39.98%	1.78	161	100.21%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	21	15.07%	26	38.60%	1.34	37	173.40%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	2	32.00%	1.01	-	400.00%
Sub-total					9	1,786	1.11%	1,726	37.32%		863	48.34%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	11,358	0.03%	182	11.07%	2.64	258	2.27%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	17	0.19%	11	36.82%	1.46	4	23.76%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	28	0.32%	9	24.78%	0.42	5	17.76%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	171	0.54%	5	19.37%	0.15	36	21.01%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	1	0.91%	6	25.00%	0.02	-	32.16%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	1	-	-	-	-
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	11,575	0.04%	214	11.27%		303	2.62%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	13,361	0.18%	1,940	14.65%		1,166	8.73%

(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 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q4 2024						
						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
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,957	0.06%	3,518	41.99%	0.85	1,847	10.89%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,048	0.19%	201	42.01%	1.84	558	27.23%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,996	0.32%	231	41.43%	1.22	803	40.25%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,642	0.54%	302	41.56%	0.79	904	55.06%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,294	1.07%	258	35.96%	1.16	804	62.10%
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	358	2.93%	152	40.08%	1.45	338	94.26%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	118	14.19%	25	33.57%	1.48	176	150.09%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	1	22.45%	1.00	-	280.63%
Sub-total					9	24,413	0.29%	4,688	41.53%		5,430	22.24%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	-	-	-	-		-	-
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	19,044	0.06%	258	45.00%	1.40	2,903	15.25%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,108	0.19%	137	45.00%	0.99	294	26.54%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	671	0.32%	77	45.00%	0.61	258	38.46%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	102	0.54%	25	45.00%	1.37	57	55.18%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	44	1.08%	10	45.00%	1.01	33	74.91%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	8	2.74%	5	45.00%	0.04	7	94.56%
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	20,977	0.08%	512	45.00%		3,552	16.94%
Total (all wholesale portfolios)					28	45,390	0.19%	5,200	43.13%		8,982	19.79%

(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 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2024						
						EAD post- CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	191	0.10%	161	41.32%	2.82	33	17.34%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	81	0.19%	221	36.52%	2.67	10	11.98%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	245	0.32%	283	36.99%	2.86	74	30.24%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	232	0.54%	310	37.08%	1.87	102	43.93%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	617	1.16%	603	36.97%	1.79	385	62.51%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	301	3.70%	115	38.51%	1.76	273	90.85%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	16	15.64%	23	37.82%	1.48	27	170.09%
Default	Default	100.00 (Default)	C	C to D	8	-	-	-	-	-	-	-
Sub-total					9	1,683	1.08%	1,716	37.61%		904	53.76%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	9,914	0.03%	178	12.92%	2.95	265	2.68%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	68	0.19%	10	39.23%	1.17	17	25.32%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	16	0.32%	9	22.63%	0.54	3	15.95%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	124	0.54%	6	23.67%	0.14	31	24.76%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	7	0.91%	6	25.02%	0.03	2	32.27%
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	-	-	-	-
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	10,129	0.04%	210	13.25%		318	3.14%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	-	-	-	-	-	-	-
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
Total (all wholesale portfolios)					28	11,812	0.18%	1,926	16.56%		1,222	10.35%

(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 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

CCR4 - FIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE (\$ millions except as noted)						Q3 2024						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #							
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	16,128	0.06%	3,461	43.76%	0.91	1,793	11.12%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	1,775	0.19%	210	42.44%	1.20	481	27.10%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,469	0.32%	222	39.90%	1.35	557	37.93%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	1,286	0.54%	323	42.26%	0.89	729	56.68%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,759	1.07%	247	37.62%	0.96	1,151	65.46%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	307	3.12%	154	40.67%	1.56	300	97.76%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	90	14.22%	16	32.80%	1.63	133	146.65%
Default	Default	100.00 (Default)	C	C to D	8	-	-	1	-	-	-	-
Sub-total					9	22,814	0.29%	4,634	42.76%		5,144	22.55%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	1	0.05%	3	45.00%	1.00	-	11.22%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	-	-	-	-	-	-	-
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	-	0.32%	1	45.00%	1.00	-	40.38%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	-	-	-	-	-	-
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	-	-	-	-	-	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	-	-	-	-	-	-
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	1	0.06%	4	45.00%		-	11.85%
Bank												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	19	18,280	0.06%	257	44.97%	1.38	2,749	15.04%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,770	0.19%	139	44.73%	0.61	459	25.93%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	1,114	0.32%	75	45.00%	0.46	398	35.74%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	95	0.54%	22	45.00%	0.87	52	54.60%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	37	1.34%	11	45.00%	0.50	33	86.96%
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	5	2.74%	3	45.00%	0.04	5	94.61%
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	21,301	0.09%	507	44.95%		3,696	17.34%
Total (all wholesale portfolios)					28	44,116	0.20%	5,145	43.82%		8,840	20.04%

(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)**

		Q3 2025					
		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		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,463	7	1,905	45,145	58,574
Cash – other currencies	2	390	6,453	847	8,400	116,617	109,400
Domestic sovereign debt	3	808	2,006	-	1,371	55,633	51,932
Other sovereign debt	4	1,901	575	2,176	857	76,720	86,980
Government agency debt	5	410	42	6	1	14,515	45,243
Corporate bonds	6	2,548	408	-	87	23,884	11,440
Equity securities	7	2,790	1,813	12,280	2,636	54,625	55,648
Other collateral	8	-	-	-	-	-	-
Total	9	8,847	12,760	15,316	15,257	387,139	419,217

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

		Q2 2025					
		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		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,331	-	1,752	39,623	52,611
Cash – other currencies	2	4	5,795	733	8,763	111,906	100,769
Domestic sovereign debt	3	526	2,110	16	1,798	52,713	47,227
Other sovereign debt	4	3,073	565	1,693	856	71,167	83,702
Government agency debt	5	325	72	7	1	13,197	44,013
Corporate bonds	6	1,065	333	-	81	22,750	10,455
Equity securities	7	2,814	1,454	12,576	3,994	50,575	49,220
Other collateral	8	-	-	-	-	-	-
Total	9	7,807	11,660	15,025	17,245	361,931	387,997

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

		Q1 2025					
		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		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	53	1,284	14	4,728	38,741	46,738
Cash – other currencies	2	1	4,846	19	7,037	118,210	97,935
Domestic sovereign debt	3	719	3,917	17	1,234	51,055	51,021
Other sovereign debt	4	2,416	331	1,845	879	63,839	79,909
Government agency debt	5	187	74	13	1	13,574	45,676
Corporate bonds	6	1,676	384	-	71	25,210	11,458
Equity securities	7	3,094	140	13,200	6,192	49,634	52,516
Other collateral	8	-	-	-	-	-	-
Total	9	8,146	10,976	15,108	20,142	360,263	385,253

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

		Q4 2024					
		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		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,317	22	3,513	40,941	49,512
Cash – other currencies	2	4	5,704	-	9,804	103,473	95,446
Domestic sovereign debt	3	664	4,173	21	1,105	54,098	51,999
Other sovereign debt	4	3,705	472	2,481	1,134	65,802	75,182
Government agency debt	5	306	76	-	1	13,277	40,536
Corporate bonds	6	1,996	326	137	90	23,692	10,646
Equity securities	7	2,660	295	13,856	2,460	45,841	47,745
Other collateral	8	-	-	-	-	-	-
Total	9	9,335	12,363	16,517	18,107	347,124	371,066

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

		Q3 2024					
		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		
(\$ millions)	LINE #	a	b	c	d	e	f
Cash – domestic currency	1	-	1,161	-	3,452	37,003	46,965
Cash – other currencies	2	171	4,087	1,294	7,694	114,453	100,135
Domestic sovereign debt	3	960	4,199	77	1,764	54,932	51,355
Other sovereign debt	4	2,650	445	1,510	792	68,792	84,672
Government agency debt	5	199	102	-	20	14,216	40,954
Corporate bonds	6	1,718	304	507	41	24,916	9,354
Equity securities	7	2,086	199	12,245	770	49,612	53,585
Other collateral	8	-	-	-	-	-	-
Total	9	7,784	10,497	15,633	14,533	363,924	387,020

(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		Q3 2025		Q2 2025	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	562	385	556	390
Index credit default swaps	2	26,997	19,870	24,612	17,280
Total return swaps	3	8,839	329	8,792	283
Credit options	4	138	-	1,516	138
Other credit derivatives	5	-	-	-	-
Total notionals	6	36,536	20,584	35,476	18,091
Fair values					
Positive fair value (asset)	7	121	2	157	1
Negative fair value (liability)	8	225	1	154	5

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q1 2025		Q4 2024	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	559	392	585	388
Index credit default swaps	2	24,457	13,939	22,000	15,406
Total return swaps	3	10,019	296	9,583	70
Credit options	4	145	73	765	417
Other credit derivatives	5	-	-	-	-
Total notionals	6	35,180	14,700	32,933	16,281
Fair values					
Positive fair value (asset)	7	88	8	124	9
Negative fair value (liability)	8	177	1	111	1

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q3 2024	
		Protection bought	Protection sold
		a	b
(\$ millions)	LINE #		
Notionals			
Single-name credit default swaps	1	579	250
Index credit default swaps	2	20,896	14,335
Total return swaps	3	7,395	20
Credit options	4	924	621
Other credit derivatives	5	-	-
Total notionals	6	29,794	15,226
Fair values			
Positive fair value (asset)	7	118	17
Negative fair value (liability)	8	136	8

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)

		Q3 2025		Q2 2025		Q1 2025		Q4 2024		Q3 2024	
		EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
		a	b	c	d	e	f	g	h	i	j
1	Exposures to QCCPs (total)		865		778		819		801		723
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:	7,750	157	11,137	226	8,539	174	7,086	145	7,002	162
3	(i) OTC derivatives	1,495	32	1,965	43	1,799	40	2,317	50	3,601	94
4	(ii) Exchange-traded derivatives	5,157	103	8,366	167	5,971	119	4,155	83	2,822	56
5	(iii) Securities financing transactions	1,098	22	806	16	769	15	614	12	579	12
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7	Segregated initial margin	2,920		3,220		2,794		3,061		2,798	
8	Non-segregated initial margin	3,166		4,661		3,651		2,414		1,653	
9	Pre-funded default fund contributions (1)	1,874	708	1,851	552	1,644	645	1,790	656	1,513	561
10	Exposures to non-QCCPs (total)		-		-		-		-		-
11	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:	-	-	-	-	-	-	-	-	-	-
12	(i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
13	(ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
14	(iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
15	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
16	Segregated initial margin	-		-		-		-		-	
17	Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-

(1) Where RWA cap is not binding and amounts are not deducted from Capital.

CVA2 - THE FULL BASIC APPROACH FOR CVA (BA-CVA)

		Q3 2025	Q2 2025	Q1 2025	Q4 2024
(\$ millions)		a			
1	K Reduced	266	256	267	230
2	K Hedged	240	230	239	202
3	Total	247	236	246	209

CVA3 - THE STANDARDISED APPROACH FOR CVA (SA-CVA)

		Q3 2025		Q2 2025		Q1 2025		Q4 2024	
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
(\$ millions)		a	b	a	b	a	b	a	b
1	Interest rate risk	31		41		33		34	
2	Foreign exchange risk	39		42		36		25	
3	Reference credit spread risk	-		-		-		0	
4	Equity risk	1		1		1		1	
5	Commodity risk	3		4		2		3	
6	Counterparty credit spread risk	130		161		150		114	
7	Total (sum of rows 1 to 6)	204	5,505	249	5,514	222	5,609	177	5,470

CVA4 - RWA FLOW STATEMENTS OF CVA RISK EXPOSURES UNDER SA-CVA

		Q3 2025	Q2 2025	Q1 2025	Q4 2024
(\$ millions)		a			
1	Total RWA for CVA at previous quarter-end	5,036	4,772	3,893	4,255
2	Total RWA for CVA at end of reporting period	4,559	5,036	4,772	3,893

DERIVATIVE INSTRUMENTS		Q3 2025				Q2 2025			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
(\$ millions)		LINE #							
Interest Rate Contracts									
Over-the-counter									
Swaps (2)	1	14,067,734	1,762	6,914	1,181	14,100,250	2,493	8,047	1,540
Forward rate agreements	2	847,831	261	2,599	611	1,182,852	458	3,035	736
Purchased options	3	295,473	28	278	196	312,640	126	463	305
Written options	4	297,607	9	199	66	320,950	6	174	59
	5	15,508,645	2,060	9,990	2,054	15,916,692	3,083	11,719	2,640
Exchange traded									
Futures	6	1,608,342	178	295	6	1,610,733	470	716	14
Purchased options	7	171,507	28	57	1	172,362	41	61	1
Written options	8	61,935	22	34	1	57,979	32	48	1
	9	1,841,784	228	386	8	1,841,074	543	825	16
Total Interest Rate Contracts	10	17,350,429	2,288	10,376	2,062	17,757,766	3,626	12,544	2,656
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	1,249,008	1,935	7,959	846	1,154,718	1,885	8,017	922
Forward foreign exchange contracts	12	895,640	2,427	10,053	1,792	736,080	2,034	8,310	1,441
Purchased options	13	96,097	118	442	110	113,690	158	500	129
Written options	14	106,081	-	142	34	123,247	3	151	37
	15	2,346,826	4,480	18,596	2,782	2,127,735	4,080	16,978	2,529
Exchange traded									
Futures	16	20,746	-	1	-	13,231	-	2	-
Purchased options	17	3,520	-	-	-	4,633	-	-	-
Written options	18	3,270	-	-	-	5,396	-	-	-
	19	27,536	-	1	-	23,260	-	2	-
Total Foreign Exchange Contracts	20	2,374,362	4,480	18,597	2,782	2,150,995	4,080	16,980	2,529
Commodity Contracts									
Over-the-counter									
Swaps	21	19,631	794	3,960	1,154	19,434	860	3,916	1,072
Purchased options	22	6,706	99	620	215	7,116	163	589	217
Written options	23	3,879	2	360	148	5,257	2	358	140
	24	30,216	895	4,940	1,517	31,807	1,025	4,863	1,429
Exchange traded									
Futures	25	39,120	300	1,304	26	38,765	344	1,180	24
Purchased options	26	33,097	20	197	4	40,957	182	364	7
Written options	27	34,863	23	205	4	42,195	30	172	3
	28	107,080	343	1,706	34	121,917	556	1,716	34
Total Commodity Contracts	29	137,296	1,238	6,646	1,551	153,724	1,581	6,579	1,463
Equity Contracts									
Over-the-counter	30	142,665	346	9,133	1,905	134,953	186	8,330	1,718
Exchange traded	31	250,069	1,437	3,063	61	226,024	2,722	5,822	116
Total Equity Contracts	32	392,734	1,783	12,196	1,966	360,977	2,908	14,152	1,834
Credit Contracts		33	47,952	58	308	44,887	59	348	53
Total	34	20,302,773	9,847	48,123	8,429	20,468,349	12,254	50,603	8,535

(1) Risk-weighted assets are reported after the impact of master netting agreements.

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

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q1 2025				Q4 2024				Q3 2024			
		Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts													
Over-the-counter													
Swaps (2)	1	14,257,712	2,076	7,508	1,083	16,845,977	2,404	7,797	1,125	14,599,531	2,095	7,045	969
Forward rate agreements	2	1,440,093	333	2,209	647	3,414,449	650	2,696	600	2,173,864	496	2,699	566
Purchased options	3	265,798	179	565	254	253,694	42	338	188	209,273	17	281	175
Written options	4	278,322	6	252	92	255,721	2	211	78	206,411	2	197	74
	5	16,241,925	2,594	10,534	2,076	20,769,841	3,098	11,042	1,991	17,189,079	2,610	10,222	1,784
Exchange traded													
Futures	6	1,886,930	266	449	9	1,736,921	122	279	6	1,858,505	52	160	3
Purchased options	7	143,667	33	58	1	136,796	8	19	-	70,423	-	2	-
Written options	8	35,735	3	10	-	26,468	-	1	-	19,982	-	2	-
	9	2,066,332	302	517	10	1,900,185	130	299	6	1,948,910	52	164	3
Total Interest Rate Contracts	10	18,308,257	2,896	11,051	2,086	22,670,026	3,228	11,341	1,997	19,137,989	2,662	10,386	1,787
Foreign Exchange Contracts													
Over-the-counter													
Swaps	11	1,106,418	2,302	8,596	978	1,002,323	1,559	7,218	825	956,131	1,525	6,713	763
Forward foreign exchange contracts	12	761,680	3,355	12,617	2,433	679,927	2,709	9,643	1,764	650,008	1,997	9,511	1,808
Purchased options	13	98,962	273	702	237	76,576	142	447	142	77,052	129	426	124
Written options	14	107,625	1	151	35	88,210	1	119	27	87,412	2	133	29
	15	2,074,685	5,931	22,066	3,683	1,847,036	4,411	17,427	2,758	1,770,603	3,653	16,783	2,724
Exchange traded													
Futures	16	11,673	-	2	-	1,751	-	1	-	9,084	-	-	-
Purchased options	17	3,652	-	4	-	3,572	-	3	-	3,126	-	-	-
Written options	18	3,703	-	1	-	3,248	-	-	-	2,589	-	-	-
	19	19,028	-	7	-	8,571	-	4	-	14,799	-	-	-
Total Foreign Exchange Contracts	20	2,093,713	5,931	22,073	3,683	1,855,607	4,411	17,431	2,758	1,785,402	3,653	16,783	2,724
Commodity Contracts													
Over-the-counter													
Swaps	21	20,389	445	1,739	498	20,328	993	4,256	1,035	17,735	489	1,584	422
Purchased options	22	5,055	75	487	183	5,495	155	484	182	5,695	147	541	215
Written options	23	3,840	5	341	121	4,268	10	246	86	4,255	17	237	81
	24	29,284	525	2,567	802	30,091	1,158	4,986	1,303	27,685	653	2,362	718
Exchange traded													
Futures	25	40,319	373	1,236	25	36,071	176	594	12	36,710	197	726	15
Purchased options	26	46,143	75	252	5	43,931	179	319	6	44,267	218	399	8
Written options	27	47,573	29	186	4	45,440	-	73	1	45,366	7	112	2
	28	134,035	477	1,674	34	125,442	355	986	19	126,343	422	1,237	25
Total Commodity Contracts	29	163,319	1,002	4,241	836	155,533	1,513	5,972	1,322	154,028	1,075	3,599	743
Equity Contracts													
Over-the-counter	30	137,925	377	9,750	1,896	138,514	199	8,625	1,645	124,443	134	8,640	1,714
Exchange traded	31	310,990	1,561	3,772	75	333,126	675	2,899	58	268,828	125	1,422	28
Total Equity Contracts	32	448,915	1,938	13,522	1,971	471,640	874	11,524	1,703	393,271	259	10,062	1,742
Credit Contracts	33	39,564	6	298	37	39,561	103	309	39	37,605	620	1,200	76
Total	34	21,053,768	11,773	51,185	8,613	25,192,367	10,129	46,577	7,819	21,508,295	8,269	42,030	7,072

(1) Risk-weighted assets are reported after the impact of master netting agreements.

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

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

(\$ millions)		Q3 2025															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p		
1	Retail (total) - of which	26	-	-	26	14,651	7,804	-	14,651	-	-	-	-	6,439	6,411	-	6,439
2	Residential mortgage (3)	-	-	-	-	3,191	807	-	3,191	-	-	-	-	35	7	-	35
3	Credit card	-	-	-	-	1,164	332	-	1,164	-	-	-	-	-	-	-	-
4	Other retail exposures	26	-	-	26	10,296	6,665	-	10,296	-	-	-	-	6,404	6,404	-	6,404
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	5,921	-	54,551	60,472	7,696	6,032	-	7,696	-	-	-	-	1,381	-	-	1,381
7	Loans to corporates	5,672	-	54,551	60,223	829	-	-	829	-	-	-	-	1,318	-	-	1,318
8	Commercial mortgage	249	-	-	249	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,323	4,488	-	5,323	-	-	-	-	36	-	-	36
10	Other wholesale	-	-	-	-	1,544	1,544	-	1,544	-	-	-	-	27	-	-	27
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2025															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p		
1	Retail (total) - of which	28	-	-	28	14,468	7,739	-	14,468	-	-	-	-	6,780	6,752	-	6,780
2	Residential mortgage (3)	-	-	-	-	3,211	898	-	3,211	-	-	-	-	37	9	-	37
3	Credit card	-	-	-	-	1,123	316	-	1,123	-	-	-	-	-	-	-	-
4	Other retail exposures	28	-	-	28	10,134	6,525	-	10,134	-	-	-	-	6,743	6,743	-	6,743
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	6,054	1	58,877	64,931	7,377	5,954	-	7,377	-	-	-	-	1,173	-	-	1,173
7	Loans to corporates	5,825	1	58,877	64,702	642	-	-	642	-	-	-	-	1,120	-	-	1,120
8	Commercial mortgage	229	-	-	229	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,182	4,401	-	5,182	-	-	-	-	32	-	-	32
10	Other wholesale	-	-	-	-	1,553	1,553	-	1,553	-	-	-	-	21	-	-	21
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The amounts disclosed represent the carrying value of securitisation exposures in the banking book, including securitisation exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At July 31, 2025, \$nil securitisations were capitalized under the Credit Risk framework (\$nil for Q3 2024 through Q2 2025).

(2) The table excludes securitisation-related assets of \$32,149 million at July 31, 2025 (\$34,066 million at April 30, 2025, \$29,321 million at January 31, 2025, \$24,120 million at October 31, 2024, and \$20,301 million at July 31, 2024) 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 securitisations as per OSFI's CAR Guideline.

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

(\$ millions)		Q1 2025															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p		
1	Retail (total) - of which	40	-	-	40	13,486	7,877	-	13,486	-	-	-	-	7,550	7,520	-	7,550
2	Residential mortgage (3)	-	-	-	-	2,418	967	-	2,418	-	-	-	-	43	13	-	43
3	Credit card	-	-	-	-	1,248	316	-	1,248	-	-	-	-	-	-	-	-
4	Other retail exposures	40	-	-	40	9,820	6,594	-	9,820	-	-	-	-	7,507	7,507	-	7,507
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	6,534	-	64,138	70,672	7,611	6,167	-	7,611	-	-	-	-	1,185	-	-	1,185
7	Loans to corporates	6,300	-	64,138	70,438	668	-	-	668	-	-	-	-	1,125	-	-	1,125
8	Commercial mortgage	234	-	-	234	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,383	4,607	-	5,383	-	-	-	-	38	-	-	38
10	Other wholesale	-	-	-	-	1,560	1,560	-	1,560	-	-	-	-	22	-	-	22
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q4 2024															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p		
1	Retail (total) - of which	44	-	-	44	11,885	7,906	-	11,885	-	-	-	-	7,641	7,582	-	7,641
2	Residential mortgage (3)	-	-	-	-	985	985	-	985	-	-	-	-	71	12	-	71
3	Credit card	-	-	-	-	1,188	313	-	1,188	-	-	-	-	-	-	-	-
4	Other retail exposures	44	-	-	44	9,712	6,608	-	9,712	-	-	-	-	7,570	7,570	-	7,570
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	6,042	-	62,540	68,582	7,519	6,120	-	7,519	-	-	-	-	1,176	-	-	1,176
7	Loans to corporates	5,818	-	62,540	68,358	613	-	-	613	-	-	-	-	1,111	-	-	1,111
8	Commercial mortgage	224	-	-	224	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,362	4,576	-	5,362	-	-	-	-	43	-	-	43
10	Other wholesale	-	-	-	-	1,544	1,544	-	1,544	-	-	-	-	22	-	-	22
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		Q3 2024															
		Bank acts as originator				Bank acts as sponsor				Bank acts as originator/sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
(\$ millions)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	Retail (total) - of which	44	-	-	44	12,074	8,102	-	12,074	-	-	-	-	8,056	7,967	-	8,056
2	Residential mortgage (3)	-	-	-	-	1,044	1,044	-	1,044	-	-	-	-	110	21	-	110
3	Credit card	-	-	-	-	1,167	313	-	1,167	-	-	-	-	-	-	-	-
4	Other retail exposures	44	-	-	44	9,863	6,745	-	9,863	-	-	-	-	7,946	7,946	-	7,946
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	5,696	-	62,526	68,222	7,227	5,798	-	7,227	-	-	-	-	1,050	-	-	1,050
7	Loans to corporates	5,472	-	62,526	67,998	614	-	-	614	-	-	-	-	996	-	-	996
8	Commercial mortgage	224	-	-	224	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,101	4,286	-	5,101	-	-	-	-	50	-	-	50
10	Other wholesale	-	-	-	-	1,512	1,512	-	1,512	-	-	-	-	4	-	-	4
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- (1) The amounts disclosed represent the carrying value of securitisation exposures in the banking book, including securitisation exposures where the criteria for recognition of risk transference are not met and where capital is not calculated under OSFI's CAR guideline. At July 31, 2025, \$nil securitisations were capitalized under the Credit Risk framework (\$nil for Q3 2024 through Q2 2025).
- (2) The table excludes securitisation-related assets of \$32,149 million at July 31, 2025 (\$34,066 million at April 30, 2025, \$29,321 million at January 31, 2025, \$24,120 million at October 31, 2024, and \$20,301 million at July 31, 2024) 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 securitisations as per OSFI's CAR Guideline.

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2025											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i	j	k	l
1	Retail (total) of which:	-	-	-	-	-	-	-	-	750	-	-	750
2	Residential mortgage	-	-	-	-	-	-	-	-	434	-	-	434
3	Credit card	-	-	-	-	-	-	-	-	13	-	-	13
4	Auto loans/leases	-	-	-	-	-	-	-	-	161	-	-	161
5	Student loans	-	-	-	-	-	-	-	-	28	-	-	28
6	Other retail exposures	-	-	-	-	-	-	-	-	95	-	-	95
7	Re-securitisation	-	-	-	-	-	-	-	-	19	-	-	19
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	543	-	-	543
9	Loans to corporates	-	-	-	-	-	-	-	-	199	-	-	199
10	Commercial mortgage	-	-	-	-	-	-	-	-	242	-	-	242
11	Lease and receivables	-	-	-	-	-	-	-	-	71	-	-	71
12	Auto floorplan	-	-	-	-	-	-	-	-	17	-	-	17
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	14	-	-	14
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q2 2025											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i	j	k	l
1	Retail (total) of which:	-	-	-	-	-	-	-	-	720	-	-	720
2	Residential mortgage	-	-	-	-	-	-	-	-	384	-	-	384
3	Credit card	-	-	-	-	-	-	-	-	45	-	-	45
4	Auto loans/leases	-	-	-	-	-	-	-	-	95	-	-	95
5	Student loans	-	-	-	-	-	-	-	-	50	-	-	50
6	Other retail exposures	-	-	-	-	-	-	-	-	117	-	-	117
7	Re-securitisation	-	-	-	-	-	-	-	-	29	-	-	29
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	550	-	-	550
9	Loans to corporates	-	-	-	-	-	-	-	-	161	-	-	161
10	Commercial mortgage	-	-	-	-	-	-	-	-	300	-	-	300
11	Lease and receivables	-	-	-	-	-	-	-	-	66	-	-	66
12	Auto floorplan	-	-	-	-	-	-	-	-	9	-	-	9
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	14	-	-	14
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

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

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q1 2025											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i	j	k	l
1	Retail (total) of which:	-	-	-	-	-	-	-	-	622	-	-	622
2	Residential mortgage	-	-	-	-	-	-	-	-	411	-	-	411
3	Credit card	-	-	-	-	-	-	-	-	37	-	-	37
4	Auto loans/leases	-	-	-	-	-	-	-	-	105	-	-	105
5	Student loans	-	-	-	-	-	-	-	-	14	-	-	14
6	Other retail exposures	-	-	-	-	-	-	-	-	35	-	-	35
7	Re-securitisation	-	-	-	-	-	-	-	-	20	-	-	20
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	601	-	-	601
9	Loans to corporates	-	-	-	-	-	-	-	-	169	-	-	169
10	Commercial mortgage	-	-	-	-	-	-	-	-	375	-	-	375
11	Lease and receivables	-	-	-	-	-	-	-	-	56	-	-	56
12	Auto floorplan	-	-	-	-	-	-	-	-	1	-	-	1
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 2024											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i	j	k	l
1	Retail (total) of which:	-	-	-	-	-	-	-	-	514	-	-	514
2	Residential mortgage	-	-	-	-	-	-	-	-	267	-	-	267
3	Credit card	-	-	-	-	-	-	-	-	79	-	-	79
4	Auto loans/leases	-	-	-	-	-	-	-	-	79	-	-	79
5	Student loans	-	-	-	-	-	-	-	-	50	-	-	50
6	Other retail exposures	-	-	-	-	-	-	-	-	21	-	-	21
7	Re-securitisation	-	-	-	-	-	-	-	-	18	-	-	18
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	446	-	-	446
9	Loans to corporates	-	-	-	-	-	-	-	-	151	-	-	151
10	Commercial mortgage	-	-	-	-	-	-	-	-	247	-	-	247
11	Lease and receivables	-	-	-	-	-	-	-	-	41	-	-	41
12	Auto floorplan	-	-	-	-	-	-	-	-	7	-	-	7
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q3 2024											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
		a	b	c	d	e	f	g	h	i	j	k	l
1	Retail (total) of which:	-	-	-	-	-	-	-	-	484	-	-	484
2	Residential mortgage	-	-	-	-	-	-	-	-	262	-	-	262
3	Credit card	-	-	-	-	-	-	-	-	63	-	-	63
4	Auto loans/leases	-	-	-	-	-	-	-	-	77	-	-	77
5	Student loans	-	-	-	-	-	-	-	-	57	-	-	57
6	Other retail exposures	-	-	-	-	-	-	-	-	12	-	-	12
7	Re-securitisation	-	-	-	-	-	-	-	-	13	-	-	13
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	371	-	-	371
9	Loans to corporates	-	-	-	-	-	-	-	-	142	-	-	142
10	Commercial mortgage	-	-	-	-	-	-	-	-	200	-	-	200
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Auto floorplan	-	-	-	-	-	-	-	-	16	-	-	16
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	13	-	-	13
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(\$ millions)		Q3 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	72,588	4,393	242	126	1	67,136	764	9,450	-	10,347	216	1,591	-	815	17	110	-
2	Traditional securitisation	23,532	4,393	242	126	1	18,080	764	9,450	-	3,169	216	1,591	-	241	17	110	-
3	Of which securitisation	23,532	4,393	242	126	1	18,080	764	9,450	-	3,169	216	1,591	-	241	17	110	-
4	Of which retail underlying	13,869	742	16	51	-	7,166	588	6,924	-	984	169	864	-	78	14	69	-
5	Of which STC	7,805	-	-	-	-	4,174	-	3,631	-	417	-	366	-	32	-	29	-
6	Of which wholesale	9,663	3,651	226	75	1	10,914	176	2,526	-	2,185	47	727	-	163	3	41	-
7	Of which STC	6,013	-	7	11	-	4,857	169	1,005	-	490	34	101	-	38	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	49,056	-	-	-	-	49,056	-	-	-	7,178	-	-	-	574	-	-	-
10	Of which securitisation	49,056	-	-	-	-	49,056	-	-	-	7,178	-	-	-	574	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	49,056	-	-	-	-	49,056	-	-	-	7,178	-	-	-	574	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	79,850	1,135	233	118	1	71,787	703	8,847	-	10,888	212	1,479	-	861	15	103	-
2	Traditional securitisation	26,439	1,135	233	118	1	18,376	703	8,847	-	3,065	212	1,479	-	235	15	103	-
3	Of which securitisation	26,439	1,135	233	118	1	18,376	703	8,847	-	3,065	212	1,479	-	235	15	103	-
4	Of which retail underlying	13,676	756	16	47	-	7,317	539	6,639	-	1,003	155	831	-	79	12	66	-
5	Of which STC	7,739	-	-	-	-	4,397	-	3,342	-	440	-	336	-	34	-	27	-
6	Of which wholesale	12,763	379	217	71	1	11,059	164	2,208	-	2,062	57	648	-	156	3	37	-
7	Of which STC	5,937	-	8	10	-	4,850	157	948	-	490	31	95	-	38	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	53,411	-	-	-	-	53,411	-	-	-	7,823	-	-	-	626	-	-	-
10	Of which securitisation	53,411	-	-	-	-	53,411	-	-	-	7,823	-	-	-	626	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	53,411	-	-	-	-	53,411	-	-	-	7,823	-	-	-	626	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitisation exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guideline.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the K_{IRB} cap.

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

(\$ millions)		Q1 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	85,260	432	236	135	2	76,612	717	8,736	-	11,632	216	1,697	-	920	16	103	-
2	Traditional securitisation	26,908	389	236	135	2	18,217	717	8,736	-	2,973	216	1,697	-	227	16	103	-
3	Of which securitisation	26,908	389	236	135	2	18,217	717	8,736	-	2,973	216	1,697	-	227	16	103	-
4	Of which retail underlying	13,448	-	12	63	2	6,606	533	6,386	-	843	153	1,022	-	66	12	65	-
5	Of which STC	7,878	-	-	-	-	4,508	-	3,370	-	451	-	546	-	35	-	27	-
6	Of which wholesale	13,460	389	224	72	-	11,611	184	2,350	-	2,130	63	675	-	161	4	38	-
7	Of which STC	6,148	-	8	11	-	4,927	177	1,063	-	498	35	106	-	37	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	58,352	43	-	-	-	58,395	-	-	-	8,659	-	-	-	693	-	-	-
10	Of which securitisation	58,352	43	-	-	-	58,395	-	-	-	8,659	-	-	-	693	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	58,352	43	-	-	-	58,395	-	-	-	8,659	-	-	-	693	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q4 2024																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	81,577	611	232	88	2	73,488	694	8,328	-	11,096	164	1,646	-	877	12	99	-
2	Traditional securitisation	24,601	568	232	88	2	16,469	694	8,328	-	2,625	164	1,646	-	199	12	99	-
3	Of which securitisation	24,601	568	232	88	2	16,469	694	8,328	-	2,625	164	1,646	-	199	12	99	-
4	Of which retail underlying	11,872	14	16	26	2	5,326	516	6,088	-	651	103	985	-	51	8	62	-
5	Of which STC	7,907	-	-	-	-	4,699	-	3,208	-	470	-	530	-	36	-	26	-
6	Of which wholesale	12,729	554	216	62	-	11,143	178	2,240	-	1,974	61	661	-	148	4	37	-
7	Of which STC	6,103	-	7	11	-	4,937	171	1,013	-	494	34	101	-	37	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	56,976	43	-	-	-	57,019	-	-	-	8,471	-	-	-	678	-	-	-
10	Of which securitisation	56,976	43	-	-	-	57,019	-	-	-	8,471	-	-	-	678	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	56,976	43	-	-	-	57,019	-	-	-	8,471	-	-	-	678	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 2024																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	81,648	203	206	106	2	73,356	686	8,123	-	11,091	176	1,562	-	873	12	95	-
2	Traditional securitisation	24,568	160	206	106	2	16,233	686	8,123	-	2,616	176	1,562	-	195	12	95	-
3	Of which securitisation	24,568	160	206	106	2	16,233	686	8,123	-	2,616	176	1,562	-	195	12	95	-
4	Of which retail underlying	12,062	13	-	42	2	5,360	513	6,246	-	695	103	1,001	-	54	8	64	-
5	Of which STC	8,103	-	-	-	-	4,738	-	3,365	-	474	-	546	-	36	-	27	-
6	Of which wholesale	12,506	147	206	64	-	10,873	173	1,877	-	1,921	73	561	-	141	4	31	-
7	Of which STC	5,781	-	7	10	-	4,879	165	754	-	488	33	75	-	37	3	6	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	57,080	43	-	-	-	57,123	-	-	-	8,475	-	-	-	678	-	-	-
10	Of which securitisation	57,080	43	-	-	-	57,123	-	-	-	8,475	-	-	-	678	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	57,080	43	-	-	-	57,123	-	-	-	8,475	-	-	-	678	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitisation exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guideline.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the K_{IRB} cap.

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

(\$ millions)		Q3 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC- IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC- IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC- IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	7,820	-	-	-	-	56	1,384	6,380	-	7	276	638	-	1	22	51	-
2	Traditional securitisation	7,820	-	-	-	-	56	1,384	6,380	-	7	276	638	-	1	22	51	-
3	Of which securitisation	7,820	-	-	-	-	56	1,384	6,380	-	7	276	638	-	1	22	51	-
4	Of which retail underlying	6,439	-	-	-	-	31	28	6,380	-	3	6	638	-	-	-	51	-
5	Of which STC	6,411	-	-	-	-	31	-	6,380	-	3	-	638	-	-	-	51	-
6	Of which wholesale	1,381	-	-	-	-	25	1,356	-	-	4	270	-	-	1	22	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q2 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	7,952	-	-	-	-	52	1,182	6,718	-	6	236	671	-	-	19	54	-
2	Traditional securitisation	7,952	-	-	-	-	52	1,182	6,718	-	6	236	671	-	-	19	54	-
3	Of which securitisation	7,952	-	-	-	-	52	1,182	6,718	-	6	236	671	-	-	19	54	-
4	Of which retail underlying	6,780	-	-	-	-	34	28	6,718	-	3	6	671	-	-	1	54	-
5	Of which STC	6,753	-	-	-	-	34	-	6,718	-	3	-	672	-	-	-	54	-
6	Of which wholesale	1,172	-	-	-	-	18	1,154	-	3	230	-	-	-	-	18	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitisation exposures where the risk transference recognition criteria are met in accordance with OSFI's CAR Guideline.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the K_{IRB} cap.

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

(\$ millions)		Q1 2025																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	8,732	3	-	-	-	70	1,195	7,470	-	8	238	747	-	-	19	60	-
2	Traditional securitisation	8,732	3	-	-	-	70	1,195	7,470	-	8	238	747	-	-	19	60	-
3	Of which securitisation	8,732	3	-	-	-	70	1,195	7,470	-	8	238	747	-	-	19	60	-
4	Of which retail underlying	7,550	-	-	-	-	51	30	7,470	-	5	6	747	-	-	-	60	-
5	Of which STC	7,521	-	-	-	-	51	-	7,470	-	5	-	747	-	-	-	60	-
6	Of which wholesale	1,182	3	-	-	-	19	1,165	-	-	3	232	-	-	-	19	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q4 2024																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	8,813	4	-	-	-	60	1,213	7,544	-	7	240	837	-	-	19	67	-
2	Traditional securitisation	8,813	4	-	-	-	60	1,213	7,544	-	7	240	837	-	-	19	67	-
3	Of which securitisation	8,813	4	-	-	-	60	1,213	7,544	-	7	240	837	-	-	19	67	-
4	Of which retail underlying	7,641	-	-	-	-	38	59	7,544	-	4	11	837	-	-	1	67	-
5	Of which STC	7,583	-	-	-	-	38	-	7,544	-	4	-	837	-	-	-	67	-
6	Of which wholesale	1,172	4	-	-	-	22	1,154	-	3	229	-	-	-	-	18	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3 2024																
		Exposure values by RW bands (2)					Exposure values by regulatory approach (2)				RWA by regulatory approach (3)				Capital charge after cap			
		<= 20% RW	> 20% to 50% RW	> 50% to 100% RW	> 100% to < 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA, including IAA	SEC-SA	1250%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Total exposures	9,102	4	-	-	-	56	1,127	7,923	-	6	223	879	-	-	18	70	-
2	Traditional securitisation	9,102	4	-	-	-	56	1,127	7,923	-	6	223	879	-	-	18	70	-
3	Of which securitisation	9,102	4	-	-	-	56	1,127	7,923	-	6	223	879	-	-	18	70	-
4	Of which retail underlying	8,056	-	-	-	-	45	88	7,923	-	4	17	879	-	-	1	70	-
5	Of which STC	7,968	-	-	-	-	45	-	7,923	-	4	-	879	-	-	-	70	-
6	Of which wholesale	1,046	4	-	-	-	11	1,039	-	-	2	206	-	-	-	17	-	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Only includes securitisation exposures where the risk transferance recognition criteria are met in accordance with OSFI's CAR Guideline.

(2) Exposure amounts are net of collateral.

(3) RWA before application of the K_{IRB} cap.

MR1 - MARKET RISK UNDER THE STANDARDISED APPROACH

				Q3 2025	Q2 2025	Q1 2025	Q4 2024
				Capital requirement in standardised approach			
(\$ millions)				a			
1	General interest rate risk			260	316	261	287
2	Equity risk			235	253	202	216
3	Commodity risk			50	41	78	78
4	Foreign exchange risk			150	136	62	85
5	Credit spread risk – non-securitisations			220	217	364	198
6	Credit spread risk – securitisations (non-correlation trading portfolio)			31	35	22	19
7	Credit spread risk – securitisation (correlation trading portfolio)			-	-	-	-
8	Default risk – non-securitisations			151	155	143	161
9	Default risk – securitisations (non-correlation trading portfolio)			227	243	219	197
10	Default risk – securitisations (correlation trading portfolio)			-	-	-	-
11	Residual risk add-on			162	158	147	182
12	Total			1,486	1,554	1,498	1,423

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

(\$ millions)	LINE		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
	#						
Market Risk RWA, beginning of quarter	1		19,421	18,729	17,797	18,420	16,569
Movement in risk levels (1)	2		(840)	692	932	(623)	1,851
Model updates (2)	3		-	-	-	-	-
Methodology and policy (3)	4		-	-	-	-	-
Acquisition and disposals	5		-	-	-	-	-
Foreign exchange movement and others	6		-	-	-	-	-
Market Risk RWA, end of quarter	7		18,581	19,421	18,729	17,797	18,420

(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.

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

(\$ millions)	LINE		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
	#						
Operational Risk RWA, beginning of quarter	1		51,483	52,788	52,780	59,626	58,712
Business growth (1)	2		1,556	(1,881)	593	1,547	944
Methodology and policy	3		-	-	-	-	-
Acquisitions and disposals (2)	4		-	-	-	-	-
Movement in risk levels (3) (4)	5		(209)	576	(585)	(8,393)	(30)
Operational Risk RWA, end of quarter	6		52,830	51,483	52,788	52,780	59,626

(1) Reflects changes in the Business Indicator (BI), a financial proxy for operational risk exposure under Basel III Standardised Approach (SA).

(2) Reflects changes related to business acquisitions or disposals.

(3) Reflects changes in the ten-year average operational loss experience relative to BI.

(4) Reduction in Q4 2024 risk levels driven by the reversal of a fiscal 2022 legal provision, including accrued interest, associated with a predecessor bank, M&I Marshal and Ilsley Bank.

CMS1 – COMPARISON OF MODELLED AND STANDARDISED RWA AT RISK LEVEL (1)

Q3 2025				
RWA				
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
(\$ millions)	a	b	c	d
1 Credit risk (excluding counterparty credit risk)	240,888	64,798	305,686	487,432
2 Counterparty credit risk	11,269	1,000	12,269	33,596
3 Credit valuation adjustment		4,559	4,559	4,559
4 Securitisation exposures in the banking book	10,196	2,499	12,695	17,625
5 Market risk	-	18,581	18,581	18,581
6 Operational risk		52,830	52,830	52,830
7 Residual RWA (2)		23,514	23,514	23,513
8 Total	262,353	167,781	430,134	638,136

CMS1 – COMPARISON OF MODELLED AND STANDARDISED RWA AT RISK LEVEL (1)

Q2 2025				
RWA				
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
(\$ millions)	a	b	c	d
1 Credit risk (excluding counterparty credit risk)	234,773	66,614	301,387	485,071
2 Counterparty credit risk	10,943	937	11,880	32,054
3 Credit valuation adjustment		5,036	5,036	5,036
4 Securitisation exposures in the banking book	10,758	2,392	13,150	18,763
5 Market risk	-	19,421	19,421	19,421
6 Operational risk		51,483	51,483	51,483
7 Residual RWA (2)		22,709	22,709	22,709
8 Total	256,474	168,592	425,066	634,537

(1) Differences between the standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

(2) Residual RWA include Equity investment in funds, DvPs, and amounts below the thresholds for capital deduction that are subject to 250% risk weight.

CMS1 – COMPARISON OF MODELLED AND STANDARDISED RWA AT RISK LEVEL (1)

Q1 2025				
RWA				
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
(\$ millions)	a	b	c	d
1 Credit risk (excluding counterparty credit risk)	236,467	71,675	308,142	498,208
2 Counterparty credit risk	11,010	931	11,941	31,849
3 Credit valuation adjustment		4,772	4,772	4,772
4 Securitisation exposures in the banking book	11,505	2,471	13,976	20,721
5 Market risk	-	18,729	18,729	18,729
6 Operational risk		52,788	52,788	52,788
7 Residual RWA (2)		23,596	23,596	23,596
8 Total	258,982	174,962	433,944	650,663

CMS1 – COMPARISON OF MODELLED AND STANDARDISED RWA AT RISK LEVEL (1)

Q4 2024				
RWA				
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
(\$ millions)	a	b	c	d
1 Credit risk (excluding counterparty credit risk)	227,932	70,582	298,514	489,928
2 Counterparty credit risk	10,148	936	11,084	30,790
3 Credit valuation adjustment		3,893	3,893	3,893
4 Securitisation exposures in the banking book	10,963	2,462	13,425	20,203
5 Market risk	-	17,797	17,797	17,797
6 Operational risk		52,780	52,780	52,780
7 Residual RWA (2)		23,345	23,345	23,345
8 Total	249,043	171,795	420,838	638,736

(1) Differences between the standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

(2) Residual RWA include Equity investment in funds, DvPs, and amounts below the thresholds for capital deduction that are subject to 250% risk weight.

CMS1 – COMPARISON OF MODELLED AND STANDARDISED RWA AT RISK LEVEL (1)

Q3 2024				
RWA				
	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
(\$ millions)	a	b	c	d
1 Credit risk (excluding counterparty credit risk)	227,374	72,241	299,615	488,656
2 Counterparty credit risk	10,062	877	10,939	29,711
3 Credit valuation adjustment		4,255	4,255	4,255
4 Securitisation exposures in the banking book	10,911	2,438	13,349	20,128
5 Market risk	-	18,420	18,420	18,420
6 Operational risk		59,626	59,626	59,626
7 Residual RWA (2)		22,656	22,656	22,656
8 Total	248,347	180,513	428,860	643,452

(1) Differences between the standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

(2) Residual RWA include Equity investment in funds, DvPs, and amounts below the thresholds for capital deduction that are subject to 250% risk weight.

CMS2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q3 2025			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	5,091	167	5,258	2,638
1a	Of which: categorised as MDB/PSE in SA	4,756	167	4,923	2,524
2	Banks and other financial institutions	2,443	-	2,443	5,162
3	Covered Bonds	-	-	-	-
4	Equity	-	4,711	4,711	4,711
5	Purchased receivables	170	342	512	943
6	Corporates	150,047	21,385	171,432	288,441
6a	Of which: F-IRB is applied	70,353	-	70,353	152,378
6b	Of which: A-IRB is applied	79,695	-	79,695	114,678
7	Retail	56,624	19,295	75,919	118,293
7a	Of which: qualifying revolving retail	14,419	397	14,816	16,755
7b	Of which: other retail	16,602	13,514	30,116	33,097
7c	Of which: retail residential mortgages	25,602	5,384	30,986	68,441
8	Specialised lending	26,513	7,392	33,905	55,738
8a	Of which: income-producing real estate and high volatility commercial real estate	24,354	7,392	31,746	51,267
9	Others	-	11,506	11,506	11,506
10	Total	240,888	64,798	305,686	487,432

CMS2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q2 2025			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	5,024	160	5,184	2,654
1a	Of which: categorised as MDB/PSE in SA	4,712	160	4,872	2,532
2	Banks and other financial institutions	2,355	-	2,355	4,796
3	Covered Bonds	-	-	-	-
4	Equity	-	4,428	4,428	4,428
5	Purchased receivables	184	357	541	917
6	Corporates	146,456	22,532	168,988	287,889
6a	Of which: F-IRB is applied	68,357	-	68,357	150,020
6b	Of which: A-IRB is applied	78,099	-	78,099	115,337
7	Retail	55,597	19,286	74,883	117,332
7a	Of which: qualifying revolving retail	13,733	407	14,140	16,551
7b	Of which: other retail	16,499	13,859	30,358	33,375
7c	Of which: retail residential mortgages	25,365	5,021	30,386	67,406
8	Specialised lending	25,157	7,833	32,990	55,037
8a	Of which: income-producing real estate and high volatility commercial real estate	23,042	7,833	30,875	50,938
9	Others	-	12,018	12,018	12,018
10	Total	234,773	66,614	301,387	485,071

(1) Differences between the standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

(2) This table is grouped by obligor asset class as defined under the IRB approach.

CMS2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q1 2025			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	4,910	215	5,125	2,822
1a	Of which: categorised as MDB/PSE in SA	4,574	215	4,789	2,636
2	Banks and other financial institutions	2,890	6	2,896	5,990
3	Covered Bonds	-	-	-	-
4	Equity	-	4,579	4,579	4,579
5	Purchased receivables	217	508	725	1,138
6	Corporates	147,331	25,358	172,689	298,859
6a	Of which: F-IRB is applied	69,042	-	69,042	157,422
6b	Of which: A-IRB is applied	78,289	-	78,289	116,080
7	Retail	56,313	20,355	76,668	119,569
7a	Of which: qualifying revolving retail	13,964	553	14,517	16,911
7b	Of which: other retail	17,153	14,456	31,609	34,851
7c	Of which: retail residential mortgages	25,196	5,346	30,542	67,807
8	Specialised lending	24,806	8,358	33,164	52,955
8a	Of which: income-producing real estate and high volatility commercial real estate	22,931	8,358	31,289	49,027
9	Others	-	12,296	12,296	12,296
10	Total	236,467	71,675	308,142	498,208

CMS2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q4 2024			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	4,614	170	4,784	2,728
1a	Of which: categorised as MDB/PSE in SA	4,092	170	4,262	2,575
2	Banks and other financial institutions	3,045	32	3,077	6,351
3	Covered Bonds	-	-	-	-
4	Equity	-	4,415	4,415	4,415
5	Purchased receivables	205	521	726	1,185
6	Corporates	142,939	26,409	169,348	296,297
6a	Of which: F-IRB is applied	67,694	-	67,694	154,818
6b	Of which: A-IRB is applied	75,244	-	75,244	115,070
7	Retail	53,785	19,662	73,447	117,587
7a	Of which: qualifying revolving retail	13,386	540	13,926	16,483
7b	Of which: other retail	16,074	13,912	29,986	33,347
7c	Of which: retail residential mortgages	24,325	5,210	29,535	67,757
8	Specialised lending	23,344	7,894	31,238	49,886
8a	Of which: income-producing real estate and high volatility commercial real estate	21,791	7,894	29,685	46,473
9	Others	-	11,479	11,479	11,479
10	Total	227,932	70,582	298,514	489,928

(1) Differences between the standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

(2) This table is grouped by obligor asset class as defined under the IRB approach.

CMS2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q3 2024			
		RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (ie RWA which D-SIBs report as current requirements) (a+b)	RWA calculated using full standardised approach (ie used in the base of the output floor)
		a	b	c	d
1	Sovereign	4,471	160	4,631	3,224
1a	Of which: categorised as MDB/PSE in SA	3,256	160	3,416	2,716
2	Banks and other financial institutions	3,031	31	3,062	5,765
3	Covered Bonds	-	-	-	-
4	Equity	-	4,245	4,245	4,245
5	Purchased receivables	240	619	859	1,279
6	Corporates	144,330	27,812	172,142	295,944
6a	Of which: F-IRB is applied	69,440	-	69,440	155,422
6b	Of which: A-IRB is applied	74,889	-	74,889	112,711
7	Retail	53,193	19,462	72,655	116,727
7a	Of which: qualifying revolving retail	12,944	536	13,480	16,042
7b	Of which: other retail	16,676	13,624	30,300	33,926
7c	Of which: retail residential mortgages	23,574	5,303	28,877	66,758
8	Specialised lending	22,109	8,059	30,168	49,619
8a	Of which: income-producing real estate and high volatility commercial real estate	20,378	8,059	28,437	46,062
9	Others	-	11,853	11,853	11,853
10	Total	227,374	72,241	299,615	488,656

(1) Differences between the standardised and IRB approaches are driven by methodology prescribed in OSFI's CAR Guidelines.

(2) This table is grouped by obligor asset class as defined under the IRB approach.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2025						Q2 2025					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3) (9)		LGD (1) (4) (5) (9)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.09%	0.84%	32.51%	6.52%	2,711	2,297	1.08%	0.86%	33.42%	5.82%	3,189	2,471
Sovereign	2	0.35%	-	15.15%	-	-	-	0.33%	-	15.16%	-	-	-
Bank	3	0.27%	-	43.23%	-	-	-	0.25%	-	42.40%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.76%	0.51%	13.13%	1.97%	-	-	0.75%	0.53%	13.07%	1.75%	-	-
HELOCs	5	0.29%	0.21%	29.63%	8.70%	103	101	0.28%	0.21%	28.35%	9.10%	102	101
Qualifying revolving retail (QRR)	6	1.73%	1.99%	84.46%	76.72%	1,386	1,349	1.56%	1.92%	84.59%	76.50%	1,296	1,273
Other retail (excl. SMEs)	7	4.91%	5.10%	86.16%	83.34%	39	42	4.88%	4.92%	79.38%	80.23%	35	38
Retail SMEs	8	2.14%	2.44%	75.05%	65.35%	213	198	2.18%	2.46%	74.65%	65.14%	208	195

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q1 2025						Q4 2024					
		PD (1) (2) (3) (9)		LGD (1) (4) (5) (9)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.05%	0.88%	34.13%	4.30%	3,467	2,677	1.09%	0.82%	34.23%	9.31%	2,622	1,957
Sovereign	2	0.32%	-	15.22%	-	-	-	0.25%	-	16.12%	-	-	-
Bank	3	0.24%	-	42.44%	-	-	-	0.27%	-	40.19%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.75%	0.50%	13.89%	1.73%	-	-	0.74%	0.48%	14.21%	2.47%	-	-
HELOCs	5	0.30%	0.21%	27.60%	7.44%	97	96	0.29%	0.22%	27.71%	8.08%	86	92
Qualifying revolving retail (QRR)	6	1.49%	1.82%	84.75%	76.30%	1,205	1,186	1.44%	1.72%	84.97%	75.93%	1,095	1,080
Other retail (excl. SMEs)	7	4.77%	4.89%	80.00%	82.90%	34	37	4.63%	4.65%	79.87%	79.79%	34	37
Retail SMEs	8	2.18%	2.47%	80.19%	66.52%	205	197	2.14%	2.59%	74.83%	57.62%	175	170

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q3 2024					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate	1	1.04%	0.69%	33.70%	7.13%	2,168	1,647
Sovereign	2	0.30%	-	20.41%	-	-	-
Bank	3	0.26%	-	39.98%	-	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.72%	0.44%	14.15%	2.54%	-	-
HELOCs	5	0.29%	0.21%	27.27%	7.29%	86	88
Qualifying revolving retail (QRR)	6	1.35%	1.62%	84.81%	75.52%	998	990
Other retail (excl. SMEs)	7	4.50%	4.45%	80.09%	80.78%	32	34
Retail SMEs	8	2.06%	2.52%	73.62%	59.44%	167	161

(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 borrower count simple average. There have been no Bank or Sovereign defaults in the period reflected above.

(3) Retail PDs are based on account weighted average, with the exception of BMO's residential Combined Loan Plan (part of Canadian uninsured residential) which is at the property level and Retail small business which is at borrower level.

(4) Wholesale LGDs are expressed as an exposure weighted average. LGD actual is based on all resolved facilities in past 12 months.

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

(6) Wholesale and Retail EAD represents predicted vs realized comparison for defaults in the previous 12 months.

(7) Defaults where IRB EAD approach is applicable have been included. Starting Q3 2024, IRB EAD parameters are not assigned to non-revolving undrawn amounts in the Wholesale portfolio. Retail IRB EAD parameters apply to non-term loan exposures.

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

(9) Revisions to the Small Business portfolio definition are reflected in Retail and Wholesale results starting Q1 2025.

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.

Capital Floor: Under the Basel III Reforms, a capital floor is measured based on the standardised approach for credit risk, operational risk and market risk, applied with an adjustment factor.

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): Comprises of common shareholders' equity, including applicable contractual service margin, net of deductions for goodwill, intangible assets, pension assets, certain deferred tax assets and other items, which may include a portion of expected credit loss provisions or a shortfall in allowances or other specified items.

Countercyclical Capital Buffer (CCyB): Calculated as the weighted average of the buffers in effect in the jurisdictions to which banks have a private sector credit exposure.

Credit Valuation Adjustment (CVA): CVA represents the adjustment of default risk-free prices of derivatives due to a potential default of the counterparty.

Drawn: The amount of funds invested or advanced to a customer.

Foundation Internal Ratings Based (FIRB) Approach: The FIRB approach is a modelled approach that allows banks to provide their own estimates of PD and their own calculation of maturity while relying on supervisory estimates for other risk components.

Exposure at Default (EAD): EAD for on-balance sheet amounts represents outstanding exposures, gross of allowance 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): A Qualifying Central Counterparty (QCCP) is a CCP prudentially regulated by domestic rules and regulations adhering to the CPSS-IOSCO Principles for Financial Market Infrastructures.

Risk-Weighted Assets (RWA): A measure of a bank's on- and off-balance sheet 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.

Standardised Approach (SA): An approach that allows banks to measure capital requirements by multiplying exposures by OSFI-prescribed risk weights based on product and counterparty type, level of collateral, external credit rating (if applicable), and other risk attributes.

STC securitisations: Securitisations that meet the OSFI definition of being Simple, Transparent and Comparable and are therefore eligible for preferential capital treatment.

Total Loss Absorbing Capacity (TLAC): Comprises Total Capital and senior unsecured debt subject to the Canadian Bail-In Regime, less regulatory deductions, in accordance with guidelines issued by OSFI.

Undrawn Commitments: The unutilized authorizations associated with the drawn loans, including those which are unconditionally cancellable.