

BMO Financial Group

Supplementary Regulatory Capital Information

For the Quarter Ended - April 30, 2026

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Use of this Document

The supplementary information contained in this package is designed to improve the readers' understanding of the capital requirements of BMO Financial Group (the Bank). This information should be used in conjunction with the Bank's Second quarter 2026 Report to Shareholders and the 2025 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 Q2 2026 Supplementary Financial Information and the Q2 2026 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 the bank 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 Disclosure Guideline, including the Total Loss Absorbing Capacity (TLAC) Disclosure Requirements Guideline for domestic systemically important banks (D-SIBs) 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, Total Loss Absorbing Capacity Guideline and Capital and Liquidity Treatment of Crypto-asset Exposures (Banking) Guideline.

Changes

In February 2025, OSFI published the final amendments to the Pillar 3 Disclosure Guidelines for D-SIBs, which incorporate the crypto-asset disclosure requirements that became effective starting 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	Q2 2026 Supplementary Financial Information	Q2 2026 Supplementary Regulatory Capital Information	2025 Annual MD&A	2025 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			58-65, 67-107	
	OV1 - Overview of RWA	Quarterly		16		
Comparison of Modelled & Standardised RWA	CMS1 - Comparison of modelled and standardised RWA at risk level	Quarterly		86-88		
	CMS2 - Comparison of modelled and standardised RWA for credit risk at asset class level	Quarterly		89-91		
Linkages between Financial Statements and Regulatory Exposures	L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly		17		
	L12 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly		18		
	L1A - Explanations of differences between accounting and regulatory exposure amounts	Annual		7, 17-18	108-109	177-184
	PV1 - Prudent valuation adjustments	Annual	Not applicable to BMO			
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	Quarterly	Not applicable to BMO			
Leverage Ratio	TLAC3 - Resolution entity - creditor ranking at legal entity level	Quarterly		14		
	LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure	Quarterly		15		
Credit Risk	LR2 - Leverage ratio common disclosure	Quarterly		15		
	CRA - General qualitative information about credit risk	Annual			70-76	
	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	108	138, 140, 145-152
	CRB - Additional disclosures related to the credit quality of assets - Quantitative disclosures	Quarterly	29-45	19, 51-54		
	CRC - Qualitative disclosure requirements related to credit risk mitigation techniques	Annual			76-78, 82	163, 179
	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	60, 79-80, 101-102	
	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		
CR9 - IRB - Backtesting of probability of default (PD) per portfolio	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 93-94 and 2025 Annual MD&A pages 79-80, 102				
CR10 - IRB (specialized lending and equities under the simple risk-weight method)	Quarterly	Not applicable to BMO				
Counterparty Credit Risk	CCRA - Qualitative disclosure related to counterparty credit risk	Annual			76-78, 93	
	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		
	CCR7 - RWA flow statements of CCR exposures under Internal Model Method (IMM)	Quarterly	Not applicable to BMO			
	CCR8 - Exposures to central counterparties	Quarterly		70		
Securitisation	SECA - Qualitative disclosure requirements related to securitisation exposures	Annual			65-66, 78	138, 141-142, 154-156
	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	Q2 2026 Supplementary Financial Information	Q2 2026 Supplementary Regulatory Capital Information	2025 Annual MD&A	2025 Annual Financial Statements
			Page Reference			
Credit Valuation Adjustment Risk	CVAA - General qualitative disclosure requirements related to CVA	Annual			77	
	CVA1 - The reduced basic approach for CVA (BA-CVA)	Quarterly	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			77	
	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			84-88	
	MR1 - Market risk under standardised approach	Quarterly		82		
	MRB - Qualitative disclosures for banks using the Internal Models Approach (IMA)	Annual	Not applicable to BMO			
	MR2 - Market risk for banks using the Internal Models Approach (IMA)	Quarterly	Not applicable to BMO			
Operational Risk	ORA - General qualitative information on a bank's operational risk framework	Annual			98-102	
	OR1 - Historical losses	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 84-85			
	OR2 - Business indicator and subcomponents	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 84-85			
	OR3 - Minimum required operational risk capital	Annual	Disclosed in the Q4 2025 Supplementary Regulatory Capital Information, pages 84-85			
Interest Rate Risk in the Banking Book	Qualitative disclosures on IRRBB	Annual			86-87	
	Quantitative disclosures on IRRBB	Annual			87	173
Crypto-asset Exposures	CAE1 - Crypto-asset exposures and capital requirements for D-SIBs using the comprehensive approach	Quarterly		84		
	CAE2 - Accounting classification of crypto-assets and crypto-liabilities	Quarterly		85		
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 Q1 2026 Report to Shareholders, page 27.			
Liquidity	LIQA - Liquidity risk management	Annual			89-90, 92-93	
	LIQ1 - Liquidity Coverage Ratio (LCR)	Quarterly	Disclosed in the Q2 2026 Report to Shareholders, pages 38-39			
	LIQ2 - Net Stable Funding Ratio (NSFR)	Quarterly	Disclosed in the Q2 2026 Report to Shareholders, pages 38-39			
Remuneration (1)	REMA - Remuneration policy	Annual	Disclosed in the 2026 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 38, 45-64, 87-88.			
	REM1 - Remuneration awarded during the financial year	Annual	Disclosed in the 2026 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 38, 45-64, 87-88.			
	REM2 - Special payments	Annual	Disclosed in the 2026 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 87-88.			
	REM3 - Deferred remuneration	Annual	Disclosed in the 2026 Notice of Annual Meeting of Shareholders and Management Proxy Circular, pages 87-88.			
Asset Encumbrance	ENC - Asset encumbrance	Quarterly	48		90	

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

KM1 - KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
(\$ millions except as noted)		a	b	c	d	e
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	57,838	57,801	58,286	57,924	57,405
2	Tier 1	65,410	65,425	65,890	66,720	65,107
3	Total capital	74,844	74,890	75,562	76,453	75,981
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	443,711	442,058	437,945	430,134	425,066
4a	Total risk-weighted assets (pre-floor)	443,711	442,058	437,945	430,134	425,066
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.0%	13.1%	13.3%	13.5%	13.5%
5a	CET1 ratio (%) (pre-floor ratio)	13.0%	13.1%	13.3%	13.5%	13.5%
6	Tier 1 ratio (%)	14.7%	14.8%	15.0%	15.5%	15.3%
6a	Tier 1 ratio (%) (pre-floor ratio)	14.7%	14.8%	15.0%	15.5%	15.3%
7	Total capital ratio (%)	16.9%	16.9%	17.3%	17.8%	17.9%
7a	Total capital ratio (%) (pre-floor ratio)	16.9%	16.9%	17.3%	17.8%	17.9%
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 (%)	8.5%	8.6%	8.8%	9.0%	9.0%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,528,717	1,488,813	1,521,813	1,489,621	1,490,551
14	Basel III leverage ratio (%) (row 2 / row 13)	4.3%	4.4%	4.3%	4.5%	4.4%

		Cross Reference (1)	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Common Equity Tier 1 Capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	a+b	23,927	24,087	23,732	23,922	24,097
2	Retained earnings	c	48,053	47,718	47,377	47,554	47,158
3	Accumulated other comprehensive income (and other reserves)	d	5,884	6,194	7,986	6,091	6,753
4	Directly issued capital subject to phase out from CET1	n.a.	-	n.a.	n.a.	n.a.	n.a.
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	-	-	-	-
6	Common Equity Tier 1 Capital before regulatory adjustments		77,864	77,999	79,095	77,567	78,008
Common Equity Tier 1 Capital: regulatory adjustments							
7	Prudential valuation adjustments	-	-	-	-	-	-
8	Goodwill (net of related tax liability)	e+f-g	16,384	16,406	16,579	16,466	16,398
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	h-i	4,198	4,137	3,810	3,823	3,836
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	j-k	47	46	41	49	44
11	Cash flow hedge reserve	l	(477)	131	527	(580)	199
12	Shortfall of provisions to expected losses	m	-	-	-	-	-
13	Securitisation gain on sale	-	-	-	-	-	-
14	Gains or losses due to changes in own credit risk on fair valued liabilities	-	(124)	(422)	(184)	(205)	111
15	Defined benefit pension fund net assets (net of related tax liability)	n-o	974	930	924	871	849
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	p	60	-	-	-	-
17	Reciprocal cross holdings in common equity	-	-	-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)	-	-	-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	-	-	-	-
22	Amount exceeding the 15% threshold	-	-	-	-	-	-
23	of which: significant investments in the common stock financials	-	-	-	-	-	-
24	of which: mortgage servicing rights	-	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	-	-	-	-	-	-
25a	Crypto-asset deduction	-	-	n.a.	n.a.	n.a.	n.a.
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	-	(1,036)	(1,030)	(888)	(781)	(834)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	-	-	-	-
28	Total regulatory adjustments to Common Equity Tier 1 Capital		20,026	20,198	20,809	19,643	20,603
29	Common Equity Tier 1 Capital (CET1)		57,838	57,801	58,286	57,924	57,405
Additional Tier 1 Capital: instruments							
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	q	7,706	7,706	7,706	8,956	7,787
31	of which: classified as equity under applicable accounting standards	-	7,706	7,706	7,706	8,956	7,787
32	of which: classified as liabilities under applicable accounting standards	-	-	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	-	-	-	-
35	of which: instruments issued by subsidiaries subject to phase out	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
36	Additional Tier 1 Capital before regulatory adjustments		7,706	7,706	7,706	8,956	7,787
Additional Tier 1 Capital: regulatory adjustments							
37	Investments in own Additional Tier 1 instruments	r	56	4	24	82	7
38	Reciprocal cross holdings in Additional Tier 1 instruments	-	-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-	-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	s	78	78	78	78	78
41	Other deductions from Tier 1 Capital as determined by OSFI	-	-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	-	-	-	-
43	Total regulatory adjustments applied to Additional Tier 1 Capital		134	82	102	160	85
44	Additional Tier 1 Capital (AT1)		7,572	7,624	7,604	8,796	7,702
45	Tier 1 Capital (T1 = CET1 + AT1)		65,410	65,425	65,890	66,720	65,107
Tier 2 Capital: instruments and provisions							
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	t	8,214	8,290	8,353	8,319	9,593
47	Directly issued capital instruments subject to phase out from Tier 2 Capital	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
48	Tier 2 instruments (and CET1 and AT1 instruments not included in row 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2 Capital)	-	-	-	-	-	-
49	of which: instruments issued by subsidiaries subject to phase out	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
50	Collective Allowances	u	1,221	1,176	1,326	1,425	1,287
51	Tier 2 Capital before regulatory adjustments		9,435	9,466	9,679	9,744	10,880

(1) 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	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Tier 2 Capital: regulatory adjustments							
52	Investments in own Tier 2 instruments	v	1	1	7	11	6
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		-	-	-	-	-
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions		-	-	-	-	-
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, net of eligible short positions	w	-	-	-	-	-
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 Capital		1	1	7	11	6
58	Tier 2 Capital (T2)		9,434	9,465	9,672	9,733	10,874
59	Total Capital (TC = T1 + T2)		74,844	74,890	75,562	76,453	75,981
60	Total Risk-Weighted Assets (1)		443,711	442,058	437,945	430,134	425,066
Capital Ratios							
61	Common Equity Tier 1 (as percentage of risk-weighted assets)		13.0%	13.1%	13.3%	13.5%	13.5%
62	Tier 1 (as percentage of risk-weighted assets)		14.7%	14.8%	15.0%	15.5%	15.3%
63	Total Capital (as percentage of risk-weighted assets)		16.9%	16.9%	17.3%	17.8%	17.9%
64	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%
65	of which: capital conservation buffer		2.5%	2.5%	2.5%	2.5%	2.5%
66	of which: bank specific countercyclical buffer		0.0%	0.0%	0.0%	0.0%	0.0%
67	of which: G-SIB buffer		n.a.	n.a.	n.a.	n.a.	n.a.
67a	of which: D-SIB 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)		8.5%	8.6%	8.8%	9.0%	9.0%
OSFI target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))							
69	Common Equity Tier 1 target ratio		8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio		9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio		11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)							
72	Non-significant investments in the capital and Other TLAC-eligible instruments of other financial entities	a1 - b1	1,237	1,322	840	1,122	835
73	Significant investments in the common stock of financials	c1	3,543	3,425	3,174	3,053	2,952
74	Mortgage servicing rights (net of related tax liability)	d1	134	138	146	150	153
75	Deferred tax assets arising from temporary differences (net of related tax liability)	e1 - f1	3,904	3,734	4,057	4,085	3,938
Applicable caps on the inclusion of provisions in Tier 2							
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		684	776	777	794	847
77	Cap on inclusion of provisions in Tier 2 under standardised approach		684	776	777	794	847
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings based approach (prior to application of cap)		3,517	3,418	3,437	3,402	3,295
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach		538	399	549	631	440

(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 Q2 2025 through Q2 2026.

CC2 - RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)	LINE #	Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation (1)	Cross Reference (2)
		Q2 2026	Q2 2026	(2)		Q2 2026	Q2 2026	(2)
Assets								
Cash and Cash Equivalents	1	63,822	63,424					
Interest Bearing Deposits with Banks	2	3,325	3,261					
Securities	3	444,579	430,349					
Investments in own shares CET1 (if not already netted off paid-in capital on reported balance sheet)	4	-	60	p				
Investments in own Additional Tier 1 instruments not derecognized for accounting purposes	5	-	56	r				
Investments in own Tier 2 instruments not derecognized for accounting purposes	6	-	1	v				
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	7	-	46,463	a1				
Significant investments in the common stock of financials exceeding regulatory thresholds (4)	8	-	-					
Significant investments in the common stock of financials not exceeding regulatory thresholds (4)	9	-	3,543	c1				
Goodwill embedded in significant investments	10	-	57	e				
Significant investments in the Additional Tier 1 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	11	-	78	s				
Significant investments in the Tier 2 instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation	12	-	-	w				
Securities Borrowed or Purchased Under Resale Agreements	13	117,684	118,906					
Loans								
Residential mortgages	14	193,816	193,816					
Consumer instalment and other personal	15	92,380	92,380					
Credit cards	16	11,986	11,986					
Business and government	17	385,632	385,191					
Allowance for credit losses	18	(5,064)	(5,064)					
Allowance reflected in Tier 2 regulatory capital	19	-	1,221	u				
Shortfall of provisions to expected loss	20	-	-	m				
Total net loans	21	678,750	678,309					
Other Assets								
Derivative instruments	22	62,358	62,358					
Customers' liability under acceptances	23	1,195	1,195					
Premises and equipment	24	6,169	6,163					
Goodwill	25	16,596	16,596	f				
Intangible assets	26	5,043	5,043	h				
Current tax assets	27	1,870	1,870					
Deferred tax assets	28	2,776	2,559					
Deferred tax assets excluding those arising from temporary differences	29	-	59	j				
Deferred tax assets arising from temporary differences	30	-	4,923					
of which: exceeding regulatory thresholds	31	-	-					
of which: not exceeding regulatory thresholds	32	-	4,923	e1				
Receivable from brokers, dealers and clients	33	50,333	50,333					
Other	34	45,043	37,809					
Defined-benefit pension fund net assets	35	-	1,355	n				
Mortgage servicing rights	36	-	134					
of which: exceeding regulatory thresholds	37	-	-					
of which: not exceeding regulatory thresholds	38	-	134	d1				
Total Assets	39	1,499,543	1,478,175					
Liabilities and Equity								
Deposits	40	966,901	966,901					
Other Liabilities								
Derivative instruments	41	64,056	63,858					
Acceptances	42	1,195	1,195					
Securities sold but not yet purchased	43	62,947	62,947					
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities (3)	44	-	45,226					b1
Securities lent or sold under repurchase agreements	45	125,684	125,684					
Securitisation and structured entities' liabilities	46	63,537	63,537					
Insurance-related liabilities	47	21,121	-					
Payable to brokers, dealers and clients	48	56,714	56,714					
Other	49	43,435	43,386					
Deferred tax liabilities related to goodwill	50	-	269	g				
Deferred tax liabilities related to intangibles	51	-	845	i				
Deferred tax liabilities related to defined-benefit pension fund net assets	52	-	381	o				
Deferred tax liabilities related to deferred tax assets excluding those arising from temporary differences	53	-	12	k				
Deferred tax liabilities related to deferred tax assets arising from temporary differences	54	-	1,019	f1				
Total other liabilities	56	438,689	417,321					
Subordinated Debt								
Subordinated debt	57	8,336	8,336					
Directly issued qualifying subordinated debt	58	-	8,214	t				
Directly issued subordinated debt subject to phase out	58	-	-					
Equity								
Preferred shares and other equity instruments	59	7,706	7,706					
Directly issued qualifying Additional Tier 1 instruments	60	-	7,706	q				
Directly issued Additional Tier 1 instruments subject to phase out	61	-	-					
Common shares	62	23,537	23,537	a				
Contributed surplus	63	390	390	b				
Retained earnings	64	48,053	48,053	c				
Accumulated other comprehensive income	65	5,884	5,884	d				
of which: Cash flow hedges	66	-	(477)	l				
Total shareholder's equity	67	85,570	85,570					
Non-controlling interest in subsidiaries	68	47	47					
Total Equity	69	85,617	85,617					
Total Liabilities and Equity	70	1,499,543	1,478,175					

(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 (\$22,813 million assets and \$2,560 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 (\$210 million assets and \$131 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 #	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Common Equity Tier 1 Capital						
Opening Balance	1	57,801	58,286	57,924	57,405	59,197
New capital issues	2	22	556	60	30	22
Redeemed capital or Treasury Shares	3	(1,175)	(1,096)	(1,402)	(902)	(967)
Gross dividends and distributions (deduction)	4	(1,309)	(1,260)	(1,318)	(1,231)	(1,290)
Net Income attributable to bank shareholders	5	2,626	2,490	2,288	2,327	1,960
Removal of own credit spread (net of tax)	6	(298)	238	(21)	316	(132)
Movements in other comprehensive income						
Currency translation differences	7	(13)	(1,399)	576	208	(2,458)
Fair value through other comprehensive income securities	8	(44)	189	114	167	(152)
Other (1)	9	356	(186)	98	(258)	118
Goodwill and other intangible assets (deduction, net of related tax liability)	10	(39)	(154)	(100)	(55)	997
Other, including regulatory adjustments						
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	11	(1)	(5)	8	(5)	3
Prudential valuation adjustments	12	-	-	-	-	-
Other (2)	13	(88)	142	59	(78)	107
Closing Balance	14	57,838	57,801	58,286	57,924	57,405
Other non-core Tier 1 (Additional Tier 1) Capital						
Opening Balance	15	7,624	7,604	8,796	7,702	7,652
New non-core tier 1 (Additional Tier 1) eligible capital issues	16	-	-	-	1,369	-
Redeemed capital	17	-	-	(1,250)	(200)	-
Other, including regulatory adjustments	18	(52)	20	58	(75)	50
Closing Balance	19	7,572	7,624	7,604	8,796	7,702
Total Tier 1 Capital	20	65,410	65,425	65,890	66,720	65,107
Tier 2 Capital						
Opening Balance	21	9,465	9,672	9,733	10,874	9,491
New Tier 2 eligible capital issues	22	-	-	-	-	1,250
Redeemed capital	23	-	-	-	(1,250)	-
Amortization adjustments	24	-	-	-	-	-
Other, including regulatory adjustments and eligible allowances	25	(31)	(207)	(61)	109	133
Closing Balance	26	9,434	9,465	9,672	9,733	10,874
Total Regulatory Capital	27	74,844	74,890	75,562	76,453	75,981

- (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.

CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES

	LINE #	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Bank of Montreal Mortgage Corporation						
Common Equity Tier 1 ratio	1	22.8%	22.4%	22.3%	22.0%	21.3%
Tier 1 ratio	2	22.8%	22.4%	22.3%	22.0%	21.3%
Total capital ratio	3	22.8%	22.4%	22.3%	22.0%	21.3%
BMO Bank N.A. (1)						
Tier 1 ratio	4	15.0%	14.8%	14.8%	14.2%	13.7%
Total capital ratio	5	16.3%	16.0%	16.0%	15.8%	15.2%

- (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: March 2026, December 2025, September 2025, June 2025 and March 2025.

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 2026				
		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	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
1	Armenia (AM)	1.50 %	-	-		
2	Australia (AU)	1.00 %	559	212		
3	Belgium (BE)	1.00 %	89	34		
4	Chile (CL)	0.50 %	376	182		
5	Czech Republic (CZ)	1.25 %	-	11		
6	Denmark (DK)	2.50 %	-	9		
7	France (FR)	1.00 %	25	151		
8	Germany (DE)	0.75 %	515	205		
9	Hong Kong (HK)	0.50 %	77	43		
10	Luxembourg (LU)	0.50 %	48	36		
11	Netherlands (NL)	2.00 %	460	91		
12	Norway (NO)	2.50 %	-	-		
13	South Africa (ZA)	1.00 %	64	42		
14	South Korea (KR)	1.00 %	425	122		
15	Spain (ES)	0.50 %	4	9		
16	Sweden (SE)	2.00 %	91	35		
17	United Kingdom (GB)	2.00 %	7,090	2,698		
18	Sum		9,823	3,880		
19	Total		903,770	326,134	0.02%	90

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 2026				
		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	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
1	Armenia (AM)	1.50 %	-	-		
2	Australia (AU)	1.00 %	517	210		
3	Belgium (BE)	1.00 %	146	47		
4	Chile (CL)	0.50 %	295	120		
5	Czech Republic (CZ)	1.25 %	-	8		
6	Denmark (DK)	2.50 %	1	11		
7	France (FR)	1.00 %	44	116		
8	Germany (DE)	0.75 %	497	307		
9	Hong Kong (HK)	0.50 %	64	37		
10	Luxembourg (LU)	0.50 %	81	49		
11	Netherlands (NL)	2.00 %	420	71		
12	Norway (NO)	2.50 %	-	-		
13	South Africa (ZA)	1.00 %	63	59		
14	South Korea (KR)	1.00 %	521	203		
15	Spain (ES)	0.50 %	4	4		
16	Sweden (SE)	2.00 %	89	25		
17	United Kingdom (GB)	2.00 %	5,784	2,513		
18	Sum		8,526	3,780		
19	Total		884,114	321,862	0.02%	86

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 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	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
1	Armenia (AM)	1.50%	-	-		
2	Australia (AU)	1.00%	622	238		
3	Belgium (BE)	1.00%	102	63		
4	Chile (CL)	0.50%	323	136		
5	Czech Republic (CZ)	1.25%	-	6		
6	Denmark (DK)	2.50%	-	8		
7	France (FR)	1.00%	47	83		
8	Germany (DE)	0.75%	298	141		
9	Hong Kong (HK)	0.50%	71	33		
10	Luxembourg (LU)	0.50%	104	51		
11	Netherlands (NL)	2.00%	447	62		
12	Norway (NO)	2.50%	-	-		
13	South Korea (KR)	1.00%	401	184		
14	Spain (ES)	0.50%	4	24		
15	Sweden (SE)	2.00%	43	15		
16	United Kingdom (GB)	2.00%	6,601	2,534		
17	Sum		9,063	3,578		
18	Total		867,439	317,269	0.02%	84

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	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
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%	81

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	Countercyclical capital buffer amount
			Exposure values	RWA		
		a	b	c	d	e
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%	71

KM2 - KEY METRICS – TLAC REQUIREMENTS (1)

(\$ millions except as noted)

	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
	a	b	c	d	e
1 Total loss-absorbing capacity (TLAC) available	128,639	128,454	129,957	126,809	127,265
2 Total RWA at the level of the resolution group	443,711	442,058	437,945	430,134	425,066
3 TLAC Ratio (%): TLAC as a percentage of RWA (row 1 / row 2)	29.0%	29.1%	29.7%	29.5%	29.9%
4 Leverage ratio exposure measure at the level of the resolution group	1,528,717	1,488,813	1,521,813	1,489,621	1,490,551
5 TLAC Leverage Ratio (%): TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4)	8.4%	8.6%	8.5%	8.5%	8.5%
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)

(\$ millions except as noted)		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
		a	b	c	d	e
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	57,838	57,801	58,286	57,924	57,405
2	Additional Tier 1 capital (AT1) before TLAC adjustments	7,572	7,624	7,604	8,796	7,702
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	7,572	7,624	7,604	8,796	7,702
6	Tier 2 capital (T2) before TLAC adjustments	9,434	9,465	9,672	9,733	10,874
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	9,434	9,465	9,672	9,733	10,874
11	TLAC arising from regulatory capital	74,844	74,890	75,562	76,453	75,981
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	53,934	53,652	54,510	50,427	51,424
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	53,934	53,652	54,510	50,427	51,424
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	128,778	128,542	130,072	126,880	127,405
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	(139)	(88)	(115)	(71)	(140)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	128,639	128,454	129,957	126,809	127,265
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	443,711	442,058	437,945	430,134	425,066
24	Leverage exposure measure	1,528,717	1,488,813	1,521,813	1,489,621	1,490,551
TLAC ratios and buffers						
25	TLAC Ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	29.0%	29.1%	29.7%	29.5%	29.9%
26	TLAC Leverage Ratio (as a percentage of leverage exposure)	8.4%	8.6%	8.5%	8.5%	8.5%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	8.5%	8.6%	8.8%	9.0%	9.0%
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB / G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

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

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

(\$ millions)

	Q2 2026						Sum 1 to 6
	Creditor ranking						
	1 (most junior)	2	3	4	5	6 (most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Additional Tier 1 Instruments	Subordinated debt	Bail-in debt (2)	Other liabilities (3)	
2 Total capital and liabilities net of credit risk mitigation	23,537	1,550	6,156	8,671	71,143	-	111,057
3 Subset of row 2 that are excluded liabilities	32	3	51	127	141	-	354
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	23,505	1,547	6,105	8,544	71,002	-	110,703
5 Subset of row 4 that are potentially eligible as TLAC	23,505	1,547	6,105	8,544	56,556	-	96,257
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	-	15,666	-	15,666
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	-	22,145	-	22,145
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	-	6,846	13,282	-	20,128
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	5,447	1,698	5,463	-	12,608
10 Subset of row 5 that is perpetual securities	23,505	1,547	658	-	-	-	25,710

(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)

	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
1 Total consolidated assets as per published financial statements	1,499,543	1,458,132	1,476,802	1,431,553	1,440,269
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(20,331)	(20,512)	(19,815)	(18,402)	(18,691)
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	(46,835)	(40,405)	(34,357)	(32,149)	(34,066)
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	(19,179)	(28,586)	(17,165)	(6,339)	(10,190)
6 Adjustment for securities financing transactions (i.e. repo assets and similar secured lending)	8,919	6,728	4,028	4,756	6,697
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	176,810	173,937	175,554	171,968	171,040
8 Other adjustments	(70,210)	(60,481)	(63,234)	(61,766)	(64,508)
9 Leverage Ratio Exposure Measure	1,528,717	1,488,813	1,521,813	1,489,621	1,490,551

LR2 - LEVERAGE RATIO COMMON DISCLOSURE

(\$ millions except as noted)

		Leverage Ratio Framework				
		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitisation exposures but including collateral)	1,202,222	1,179,345	1,194,811	1,167,548	1,175,201
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)	(8,147)	(7,748)	(7,848)	(6,100)	(7,255)
4	(Asset amounts deducted in determining transitional Tier 1 capital)	(21,320)	(21,732)	(21,987)	(20,788)	(21,410)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	1,172,755	1,149,865	1,164,976	1,140,660	1,146,536
Derivative exposures						
6	Replacement cost associated with all derivative transactions (1)	20,355	19,176	17,814	16,242	19,161
7	Add-on amounts for potential future exposure associated with all derivative transactions (2)	36,078	32,787	33,501	30,542	29,899
8	(Exempted central counterparty-leg of client cleared trade exposures)	(5,107)	(3,404)	(3,482)	(2,827)	(2,269)
9	Adjusted effective notional amount of written credit derivatives	90,058	95,436	90,965	76,911	71,539
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(90,058)	(95,436)	(90,965)	(76,911)	(71,539)
11	Total derivative exposures (sum of lines 6 to 10)	51,326	48,559	47,833	43,957	46,791
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	154,597	142,321	158,361	153,293	141,487
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(38,408)	(34,909)	(30,904)	(26,919)	(24,279)
14	Counterparty credit risk (CCR) exposure for SFTs	11,637	9,040	5,993	6,663	8,976
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	127,826	116,452	133,450	133,037	126,184
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	565,182	555,406	559,473	538,756	532,569
18	(Adjustments for conversion to credit equivalent amounts)	(388,372)	(381,469)	(383,919)	(366,789)	(361,529)
19	Off-balance sheet items (sum of lines 17 and 18)	176,810	173,937	175,554	171,967	171,040
Capital and Total Exposures						
20	Tier 1 capital	65,410	65,425	65,890	66,720	65,107
21	Total Exposures (sum of lines 5, 11, 16 and 19)	1,528,717	1,488,813	1,521,813	1,489,621	1,490,551
Leverage Ratios						
22	Basel III leverage ratio	4.3%	4.4%	4.3%	4.5%	4.4%

(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				
		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Canadian Personal and Commercial Banking	1	124,908	123,090	120,976	119,363	115,304
U.S. Banking	2	157,974	156,294	159,740	158,759	159,170
Wealth Management	3	25,641	25,504	22,780	21,563	20,805
Capital Markets	4	112,093	114,087	110,334	106,143	105,732
Corporate Services, including Technology and Operations	5	23,095	23,083	24,115	24,306	24,055
Total Risk-Weighted Assets	6	443,711	442,058	437,945	430,134	425,066

OV1 - OVERVIEW OF RWA (1)

(\$ millions)		RWA					Minimum capital requirements
		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q2 2026
		a	b	c	d	e	f
1	Credit risk (excluding counterparty credit risk)	317,044	314,063	313,980	305,686	301,387	25,364
2	Of which standardised approach (SA)	59,988	61,130	63,670	64,798	66,614	4,799
3	Of which: foundation internal ratings-based (F-IRB) approach	79,926	77,761	75,384	72,963	70,893	6,394
4	Of which: supervisory slotting approach	-	-	-	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	177,130	175,172	174,926	167,925	163,880	14,170
6	Counterparty credit risk (CCR)	14,812	13,943	13,533	12,269	11,880	1,185
7	Of which standardised approach for counterparty credit risk	9,246	9,052	9,442	8,429	8,535	740
8	Of which: IMM	-	-	-	-	-	-
9	Of which: other CCR	5,566	4,891	4,091	3,840	3,345	445
10	Credit valuation adjustment (CVA)	3,903	4,338	4,347	4,559	5,036	312
11	Equity investments in funds – look-through approach	360	364	497	485	462	29
12	Equity investments in funds – mandate-based approach	3,782	3,685	3,686	3,638	3,519	303
13	Settlement risk	27	4	-	36	-	2
14	Securitisation exposures in banking book	10,477	10,527	11,306	12,695	13,150	838
15	Of which securitisation internal ratings-based approach (SEC-IRBA)	7,898	8,139	8,847	10,196	10,758	632
16	Of which securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	529	500	513	486	431	42
17	Of which securitisation standardised approach (SEC-SA)	2,050	1,888	1,946	2,013	1,961	164
18	Market risk	17,740	21,534	18,672	18,581	19,421	1,419
19	Of which standardised approach (SA)	17,740	21,534	18,672	18,581	19,421	1,419
20	Of which internal model approaches (IMA)	-	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22	Operational risk	55,440	54,140	52,264	52,830	51,483	4,435
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	20,126	19,460	19,660	19,355	18,728	1,610
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	443,711	442,058	437,945	430,134	425,066	35,497

(1) RWA were \$443.7 billion as at April 30, 2026, an increase from \$442.1 billion as at January 31, 2026. RWA increased, due to higher credit and operational risk RWA, partially offset by lower market risk RWA. The increase in credit risk RWA was primarily due to an increase 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.

L1 - DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENTS WITH REGULATORY RISK CATEGORIES

(\$ millions)		Q2 2026							
		LINE #	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation (1)	Carrying values of items:				Not subject to capital requirements or subject to deduction from capital
					Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	
a	b	c	d	e	f	g			
Assets									
Cash and Cash Equivalents	1	63,822	63,424	63,424	-	-	-	-	
Interest Bearing Deposits with Banks	2	3,325	3,261	3,261	-	-	-	-	
Securities	3	444,579	430,349	219,241	-	8,601	160,849	41,658	
Securities Borrowed or Purchased Under Resale Agreements	4	117,684	118,906	-	118,906	-	-	-	
Loans									
Residential mortgages	5	193,816	193,816	193,800	-	16	-	-	
Consumer instalment and other personal	6	92,380	92,380	91,079	-	26	-	1,275	
Credit cards	7	11,986	11,986	8,199	-	-	-	3,787	
Business and government	8	385,632	385,191	348,496	3,320	33,049	6,276	232	
Allowance for credit losses	9	(5,064)	(5,064)	(59)	-	(1)	-	(5,004)	
Other Assets									
Derivative instruments	10	62,358	62,358	-	62,358	-	58,510	-	
Customers' liability under acceptances	11	1,195	1,195	1,195	-	-	-	-	
Premises and equipment	12	6,169	6,163	6,163	-	-	-	-	
Goodwill	13	16,596	16,596	-	-	-	-	16,596	
Intangible assets	14	5,043	5,043	-	-	-	-	5,043	
Current tax assets	15	1,870	1,870	1,870	-	-	-	-	
Deferred tax assets	16	2,776	2,559	2,500	-	-	-	59	
Receivable from brokers, dealers and clients	17	50,333	50,333	1,114	39	-	-	49,180	
Other	18	45,043	37,809	19,611	10,295	-	6,548	1,355	
Total assets	19	1,499,543	1,478,175	959,894	194,918	41,691	232,183	114,181	
Liabilities									
Deposits	20	966,901	966,901	-	-	-	53,455	913,446	
Other Liabilities									
Derivative instruments	21	64,056	63,858	-	63,858	-	61,269	-	
Acceptances	22	1,195	1,195	-	-	-	-	1,195	
Securities sold but not yet purchased	23	62,947	62,947	-	-	-	62,947	-	
Securities lent or sold under repurchase agreements	24	125,684	125,684	-	125,684	-	-	-	
Securitisation and structured entities' liabilities	25	63,537	63,537	-	-	-	-	63,537	
Insurance-related liabilities	26	21,121	-	-	-	-	-	-	
Payable to brokers, dealers and clients	27	56,714	56,714	-	-	-	-	56,714	
Other	28	43,435	43,386	-	-	-	-	43,386	
Subordinated Debt	29	8,336	8,336	-	-	-	-	8,336	
Total liabilities	30	1,413,926	1,392,558	-	189,542	-	177,671	1,086,614	

(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 (\$22,813 million assets and \$2,560 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 (\$210 million assets and \$131 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.

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

(\$ millions)		Q2 2026				
		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)	1,363,994	959,894	194,918	41,691	232,183
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11) (1)	305,944	-	189,542	-	177,671
3	Total net amount under regulatory scope of consolidation	1,058,050	959,894	5,376	41,691	54,512
4	Off-balance sheet amounts	411,603	205,729	176,233	29,641	-
5	Differences due to different netting rules and other adjustments for derivatives, other than those already included in row 2	10,482	1,405	9,077	-	-
6	Differences due to consideration of provisions	1,377	1,377	-	-	-
7	Exposures related to liability repo-style transactions	251,369	-	251,369	-	-
8	Potential future exposure on derivatives	40,110	-	40,110	-	-
9	Differences due to consideration of CRM	(388,917)	-	(385,052)	(3,865)	-
10	Contractual service margins (CSMs) of insurance subsidiaries	1,036	1,036	-	-	-
11	Exposure amounts considered for regulatory purposes (2)	1,385,110	1,169,441	97,113	67,467	54,512

(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 #		Q2 2026							
		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	Net values (a + b - c)
		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	g		
Loans	1	6,476	636,293	4,259	59	585	3,615	638,510	
Debt securities	2	-	209,498	10	-	-	10	209,488	
Off-balance sheet exposures	3	1,783	241,923	663	-	81	582	243,043	
Total	4	8,259	1,087,714	4,932	59	666	4,207	1,091,041	

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

LINE #		Q1 2026							
		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	Net values (a + b - c)
		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	g		
Loans	1	6,506	624,763	4,303	38	677	3,588	626,966	
Debt securities	2	-	198,268	7	-	-	7	198,261	
Off-balance sheet exposures	3	1,755	236,439	634	-	88	546	237,560	
Total	4	8,261	1,059,470	4,944	38	765	4,141	1,062,787	

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

LINE #		Q4 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	Net values (a + b - c)
		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	g		
Loans	1	7,258	625,681	4,212	26	689	3,497	628,727	
Debt securities	2	-	202,993	9	-	-	9	202,984	
Off-balance sheet exposures	3	1,660	239,012	632	-	75	557	240,040	
Total	4	8,918	1,067,686	4,853	26	764	4,063	1,071,751	

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	Net values (a + b - c)
		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	g		
Loans	1	7,061	618,402	4,363	14	704	3,645	621,100	
Debt securities	2	-	197,428	7	-	-	7	197,421	
Off-balance sheet exposures	3	1,594	217,997	579	-	77	502	219,012	
Total	4	8,655	1,033,827	4,949	14	781	4,154	1,037,533	

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	Net values (a + b - c)
		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	g		
Loans	1	6,905	614,205	4,203	16	740	3,447	616,907	
Debt securities	2	-	197,916	6	-	-	6	197,910	
Off-balance sheet exposures	3	1,801	213,811	604	-	92	512	215,008	
Total	4	8,706	1,025,932	4,813	16	832	3,965	1,029,825	

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

(2) The carrying value of our renegotiated loans was \$4,452 million as at April 30, 2026 (\$4,616 million as at January 31, 2026, \$4,076 million as at October 31, 2025, \$4,080 million as at July 31, 2025, and \$3,220 million as at April 30, 2025). Renegotiated loans of \$2,371 million were classified as performing as at April 30, 2026 (\$2,771 million as at January 31, 2026, \$2,324 million as at October 31, 2025, \$2,668 million as at July 31, 2025, and \$1,842 million as at April 30, 2025).

(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)

Q2 2026
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	6,506
2	Loans and debt securities that have defaulted since the last reporting period	1,239
3	Returned to non-defaulted status	(345)
4	Amounts written off	(530)
5	Other charges	(394)
6	Defaulted loans and debt securities at end of the reporting period	6,476

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

(\$ millions)

Q1 2026
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	7,258
2	Loans and debt securities that have defaulted since the last reporting period	1,282
3	Returned to non-defaulted status	(370)
4	Amounts written off	(423)
5	Other charges	(1,241)
6	Defaulted loans and debt securities at end of the reporting period	6,506

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

(\$ millions)

Q4 2025
a

1	Defaulted loans and debt securities at end of the previous financial reporting period	7,061
2	Loans and debt securities that have defaulted since the last reporting period	1,859
3	Returned to non-defaulted status	(265)
4	Amounts written off	(660)
5	Other charges	(737)
6	Defaulted loans and debt securities at end of the reporting period	7,258

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

(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)		Q2 2026				
		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	570,045	68,465	-	68,423	42
2	Debt securities	209,488	-	-	-	-
3	Total	779,533	68,465	-	68,423	42
4	Of which: defaulted	5,607	174	-	174	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q1 2026				
		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	562,874	64,092	-	64,059	33
2	Debt securities	198,261	-	-	-	-
3	Total	761,135	64,092	-	64,059	33
4	Of which: defaulted	5,511	288	-	288	-

CR3 - CREDIT RISK MITIGATION TECHNIQUES - OVERVIEW (1) (2) (3) (4) (5) (\$ millions)		Q4 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	571,265	57,462	-	57,428	34
2	Debt securities	202,984	-	-	-	-
3	Total	774,249	57,462	-	57,428	34
4	Of which: defaulted	5,741	913	-	913	-

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	-

(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		Q2 2026					
		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	-	-	1,088	9	-	-
2	Public sector entities (PSEs)	151	889	153	601	296	39.25%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	4	718	275	38.14%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	46	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	9,240	12,592	9,494	4,370	13,259	96.23%
6a	Of which: securities firms and other financial institutions treated as corporates	544	1,021	566	451	857	84.33%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	5,303	1,146	5,303	459	4,885	84.79%
8	Retail	18,489	6,873	17,989	1,470	14,303	73.50%
9	Real Estate	27,828	6,006	27,048	923	13,980	49.43%
9a	Of which: general RRE	13,845	4,971	13,845	521	4,018	27.97%
9b	Of which: IPRRE	173	-	173	-	61	35.36%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	6,457	622	5,731	237	4,136	69.29%
9e	Of which: IPCRE	7,112	337	7,067	135	5,390	74.84%
9f	Of which: land acquisition, development and construction	241	76	232	30	375	134.01%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	770	214	701	56	932	123.02%
13	Other assets	16,242	-	16,242	-	12,058	74.24%
14	Total	78,023	27,720	78,022	8,606	59,988	69.25%

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

(\$ millions except as noted)

Asset classes		Q1 2026					
		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	-	-	712	9	-	-
2	Public sector entities (PSEs)	149	911	614	613	302	24.62%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	4	848	328	38.51%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	46	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	9,884	12,740	10,193	4,283	13,832	95.85%
6a	Of which: securities firms and other financial institutions treated as corporates	385	1,022	383	458	736	87.54%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	5,090	1,165	5,090	466	4,794	86.28%
8	Retail	18,276	7,078	17,778	1,503	14,162	73.45%
9	Real Estate	28,687	6,148	27,759	896	14,245	49.44%
9a	Of which: general RRE	14,154	5,240	14,153	549	4,170	28.36%
9b	Of which: IPRRE	168	-	167	-	59	35.30%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	6,604	639	5,788	238	4,113	68.24%
9e	Of which: IPCRE	7,542	217	7,486	87	5,639	74.47%
9f	Of which: land acquisition, development and construction	219	52	165	22	264	135.90%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	860	187	796	47	1,053	124.79%
13	Other assets	16,528	-	16,528	-	12,414	75.11%
14	Total	79,474	28,229	79,474	8,665	61,130	69.36%

(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		Q4 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	-	-	808	14	-	-
2	Public sector entities (PSEs)	160	941	601	633	314	25.44%
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	-	-	4	932	360	38.48%
4a	Of which: securities firms and other financial institutions treated as banks	-	-	-	48	19	40.03%
5	Covered Bonds	-	-	-	-	-	-
6	Corporates	10,637	14,789	10,870	4,897	15,168	96.47%
6a	Of which: securities firms and other financial institutions treated as corporates	472	1,147	492	537	926	90.00%
6b	Of which: specialised lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	5,082	1,246	5,082	499	4,925	88.27%
8	Retail	18,801	7,345	18,329	1,544	14,589	73.41%
9	Real Estate	30,912	6,553	29,954	948	15,585	50.17%
9a	Of which: general RRE	15,001	5,587	15,001	585	4,455	28.58%
9b	Of which: IPRRE	91	-	91	-	33	36.38%
9c	Of which: other RRE	-	-	-	-	-	-
9d	Of which: general CRE	7,219	657	6,333	240	4,503	68.51%
9e	Of which: IPCRE	8,418	249	8,361	98	6,320	74.71%
9f	Of which: land acquisition, development and construction	183	60	168	25	274	137.27%
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	828	177	772	44	1,050	128.64%
13	Other assets	16,017	-	16,017	-	11,680	72.92%
14	Total	82,437	31,051	82,437	9,511	63,671	69.25%

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%

(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		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.

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

(\$ millions)

Asset classes		Q2 2026												
		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	1,097		-						-				
2	Public sector entities (PSEs)	3		265						486				
3	Multilateral development banks	-		-						-				
4	Banks			146		207		207		81				
4a	Of which Securities firms and other financial institutions treated as Banks			-		-		46		-				
5	Covered Bonds			-		-		-		-				
6	Corporates			-						7			-	
6a	Of which Securities firms and other financial institutions treated as Corporate			-						-			-	
6b	Of which specialised lending			-		-		-		-			-	
7	Subordinated debt, equity and other capital	1,230		522										
8	Retail		574											
9	Real Estate			5,582	2,168	2,967	2,586	463	38	27	-	4,224	-	6,038
9a	Of which General RRE			5,581	2,168	2,887	2,537	463		21			-	360
9b	Of which IPRRE					80	49		38	6				
9c	Of which Other RRE					-	-		-	-				
9d	Of which General CRE			1		-	-		-	-		4,224	-	
9e	Of which IPCRE													5,678
9f	Of which Land acquisition, development and construction													
10	Reverse Mortgages					-	-		-	-		-	-	
11	Mortgage Backed Securities					-	-		-	-		-	-	
12	Defaulted exposure													
13	Other assets	1,991		2,741										
14	Total	4,321	574	9,256	2,168	3,174	2,586	670	38	601	-	4,224	-	6,038

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

(\$ millions)

Asset classes		Q2 2026														Total credit exposures amount (post-CCF and post-CRM)
		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	aa	
1	Sovereigns and their central banks														1,097	
2	Public sector entities (PSEs)														754	
3	Multilateral development banks														-	
4	Banks	81													722	
4a	Of which Securities firms and other financial institutions treated as Banks	-													46	
5	Covered Bonds														-	
6	Corporates	1,275		2,718		9,614				250					13,864	
6a	Of which Securities firms and other financial institutions treated as Corporate	575		104		338				-					1,017	
6b	Of which specialised lending														-	
7	Subordinated debt, equity and other capital					3,484				19	507				5,762	
8	Retail	18,672				213									19,459	
9	Real Estate	78		949	1,306	827		218		228				272	27,971	
9a	Of which General RRE	77												272	14,366	
9b	Of which IPRRE														173	
9c	Of which Other RRE														-	
9d	Of which General CRE	1		949		793									5,968	
9e	Of which IPCRE				1,306			218							7,202	
9f	Of which Land acquisition, development and construction					34				228					262	
10	Reverse Mortgages														-	
11	Mortgage Backed Securities														-	
12	Defaulted exposure									348					757	
13	Other assets					409									16,242	
14	Total	20,106	-	3,667	1,306	26,057	-	218	-	845	507	-	-	272	86,628	

(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)

		Q2 2026			
Risk Weight		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%	20,795	7,664	19.32%	22,276
2	40-70%	10,712	1,755	53.22%	11,646
3	75-80%	18,282	7,036	25.93%	20,106
4	85%	3,300	1,406	26.14%	3,667
5	90-100%	23,562	9,342	40.68%	27,363
6	105-130%	154	160	40.20%	218
7	150%	710	359	37.43%	845
8	250%	507	-	-	507
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	78,023	27,720	31.04%	86,628

(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)

Asset classes		Q1 2026												
		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	721	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entities (PSEs)	465	-	263	-	-	-	-	-	499	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	167	-	237	-	230	-	128	-	-	-	-
4a	Of which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	46	-	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	5	-	-	-	-
6a	Of which Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	1,231	-	352	-	-	-	-	-	-	-	-	-	-
8	Retail	-	578	-	-	-	-	-	-	-	-	-	-	-
9	Real Estate	-	-	5,587	2,095	2,863	2,710	502	36	27	-	4,412	-	6,390
9a	Of which General RRE	-	-	5,586	2,095	2,785	2,662	502	-	22	-	-	-	393
9b	Of which IPRRE	-	-	-	-	78	48	-	36	5	-	-	-	-
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	-	-	1	-	-	-	-	-	-	-	4,412	-	-
9e	Of which IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	5,997
9f	Of which Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other assets	2,276	-	2,298	-	-	-	-	-	-	-	-	-	-
14	Total	4,693	578	8,667	2,095	3,100	2,710	732	36	659	-	4,412	-	6,390

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

(\$ millions)

Asset classes		Q1 2026												Total credit exposures amount (post-CCF and post-CRM)	
		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	aa
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	721
2	Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	1,227
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	90	-	-	-	-	-	-	-	-	-	-	-	-	852
4a	Of which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	46
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	1,102	-	3,110	-	10,056	-	-	-	203	-	-	-	-	14,476
6a	Of which Securities firms and other financial institutions treated as Corporate	342	-	129	-	370	-	-	-	-	-	-	-	-	841
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	3,461	-	-	-	19	493	-	-	-	5,556
8	Retail	18,511	-	-	-	192	-	-	-	-	-	-	-	-	19,281
9	Real Estate	89	-	988	1,460	655	-	116	-	157	-	-	-	568	28,655
9a	Of which General RRE	89	-	-	-	-	-	-	-	-	-	-	-	568	14,702
9b	Of which IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	167
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	-	-	988	-	625	-	-	-	-	-	-	-	-	6,026
9e	Of which IPCRE	-	-	-	1,460	-	-	116	-	-	-	-	-	-	7,573
9f	Of which Land acquisition, development and construction	-	-	-	-	30	-	-	-	157	-	-	-	-	187
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	425	-	-	-	418	-	-	-	-	843
13	Other assets	-	-	-	-	11,954	-	-	-	-	-	-	-	-	16,528
14	Total	19,792	-	4,098	1,460	26,743	-	116	-	797	493	-	-	568	88,139

(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)

		Q1 2026			
Risk Weight		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%	20,708	8,074	19.41%	22,275
2	40-70%	11,327	2,016	51.47%	12,365
3	75-80%	18,017	7,041	25.21%	19,792
4	85%	3,650	1,602	27.98%	4,098
5	90-100%	24,499	9,151	40.46%	28,203
6	105-130%	111	13	41.63%	116
7	150%	668	332	38.83%	797
8	250%	493	-	-	493
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total	79,473	28,229	30.70%	88,139

(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)

Asset classes	Q4 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	822	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entities (PSEs)	438	-	280	-	-	-	-	516	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	192	-	285	-	212	136	-	-	-	-
4a	Of Which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	48	-	-	-	-	-
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	7	-	-	-	-
6a	Of Which Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	-	-	-
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	1,270	-	221	-	-	-	-	-	-	-	-	-
8	Retail	-	601	-	-	-	-	-	-	-	-	-	-
9	Real Estate	-	-	5,830	2,203	2,946	2,931	561	24	34	-	4,745	7,156
9a	Of which General RRE	-	-	5,829	2,203	2,909	2,906	561	-	29	-	-	457
9b	Of which IPRRE	-	-	-	-	37	25	-	24	5	-	-	-
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	-	-	1	-	-	-	-	-	-	-	4,745	-
9e	Of which IPCRE	-	-	-	-	-	-	-	-	-	-	-	6,699
9f	Of which Land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	-	-	-	-	-	-	-	-
13	Other assets	2,252	-	2,606	-	-	-	-	-	-	-	-	-
14	Total	4,782	601	9,129	2,203	3,231	2,931	773	24	693	-	4,745	7,156

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

(\$ millions)

Asset classes	Q4 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		
	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	822
2	Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	1,234
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Banks	111	-	-	-	-	-	-	-	-	-	-	-	-	936
4a	Of Which Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	48
5	Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	783	-	3,359	-	11,413	-	-	205	-	-	-	-	-	15,767
6a	Of Which Securities firms and other financial institutions treated as Corporate	331	-	135	-	563	-	-	-	-	-	-	-	-	1,029
6b	Of which specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	-	-	-	-	3,527	-	-	54	508	1	-	-	-	5,581
8	Retail	19,092	-	-	-	180	-	-	-	-	-	-	-	-	19,873
9	Real Estate	103	-	1,131	1,526	717	-	234	165	-	-	-	596	-	30,902
9a	Of which General RRE	96	-	-	-	-	-	-	-	-	-	-	596	-	15,586
9b	Of which IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	91
9c	Of which Other RRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9d	Of which General CRE	7	-	1,131	-	689	-	-	-	-	-	-	-	-	6,573
9e	Of which IPCRE	-	-	-	1,526	-	-	234	-	-	-	-	-	-	8,459
9f	Of which Land acquisition, development and construction	-	-	-	-	28	-	-	165	-	-	-	-	-	193
10	Reverse Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Mortgage Backed Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Defaulted exposure	-	-	-	-	348	-	-	468	-	-	-	-	-	816
13	Other assets	-	-	-	-	11,159	-	-	-	-	-	-	-	-	16,017
14	Total	20,089	-	4,490	1,526	27,344	-	234	-	892	508	1	-	596	91,948

(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)

		Q4 2025			
Risk Weight		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%	21,626	8,676	19.63%	23,329
2	40-70%	12,472	2,079	51.20%	13,536
3	75-80%	18,383	6,994	24.40%	20,090
4	85%	3,950	1,877	28.72%	4,489
5	90-100%	24,525	11,035	39.37%	28,870
6	105-130%	217	42	39.33%	234
7	150%	754	349	39.23%	891
8	250%	508	-	-	508
9	400%	1	-	-	1
10	1250%	-	-	-	-
11	Total	82,436	31,052	30.63%	91,948

(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)

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)

Asset classes		Q3 2025													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	
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									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)

		Q3 2025			
Risk Weight		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	30.12%	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)

Asset classes		Q2 2025													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	
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									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)

		Q2 2025			
Risk Weight		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).

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

(\$ millions except as noted)

						Q2 2026											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
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	38,609	11,986	40.81%	54,978	0.06%	3,592	20.58%	3.03	4,901	8.91%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	24,378	13,725	35.42%	28,914	0.19%	4,432	35.62%	1.63	7,590	26.25%	20	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	41,641	24,109	37.88%	48,467	0.32%	7,780	34.91%	1.71	16,850	34.77%	55	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	40,940	18,465	34.11%	40,477	0.55%	6,417	35.84%	1.66	19,090	47.16%	81	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	39,453	16,104	38.31%	44,102	1.17%	7,315	37.45%	1.87	30,506	69.17%	192	
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	11,408	5,295	38.59%	13,249	4.30%	4,628	33.41%	1.75	11,848	89.43%	190	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,174	1,980	37.62%	6,724	15.50%	911	36.76%	1.66	10,813	160.82%	382	
Default	Default	100.00 (Default)	C	C to D	63	3,981	1,132	42.36%	4,293	100.00%	695	41.91%	2.34	11,098	258.51%	1,361	
Sub-total					64	206,584	92,796	37.31%	241,204	2.97%	35,770	32.69%		112,696	46.72%	2,286	2,548
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	241,606	13,709	48.47%	248,258	0.01%	1,827	2.66%	2.57	2,414	0.97%	4	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,004	204	41.50%	2,086	0.19%	144	26.98%	2.28	97	4.66%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	302	170	34.75%	361	0.32%	76	25.23%	1.11	84	23.30%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	350	93	22.21%	370	0.55%	51	23.79%	1.10	110	29.59%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	240	46	46.77%	257	1.03%	52	22.78%	1.21	101	39.56%	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	275	152	36.57%	330	3.22%	297	28.38%	1.17	235	71.04%	3	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	5	2	68.38%	7	15.10%	1	13.16%	1.72	4	61.90%	-	
Default	Default	100.00 (Default)	C	C to D	72	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					73	244,782	14,376	47.91%	251,669	0.02%	2,448	2.82%		3,045	1.21%	8	12
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	-	-	-	1	-	-	-	-	-	-	-	-
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	84	53	35	40.00%	67	0.19%	1	31.00%	0.32	11	15.76%	-	-
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	-	11	10.00%	-	1.69%	1	40.00%	1.00	-	80.21%	-	-
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	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	53	46	32.90%	68	0.19%	2	31.01%		11	15.84%	-	-
Total (all wholesale portfolios)					92	451,419	107,218	38.71%	492,941	1.41%	38,220	17.40%		115,752	23.48%	2,294	2,560

(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)

						Q2 2026											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
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	43,999	109,909	33.90%	89,423	0.08%	1,764	39.73%	2.14	18,943	21.18%	30	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	31,799	48,437	32.29%	46,358	0.19%	1,123	37.01%	2.01	14,785	31.89%	33	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	24,382	24,356	39.58%	32,028	0.32%	1,049	34.21%	2.15	13,670	42.68%	35	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	13,081	14,935	42.03%	17,874	0.54%	687	30.42%	2.39	8,977	50.22%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	14,723	15,626	40.01%	18,451	1.23%	995	27.09%	2.32	10,949	59.34%	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	4,297	6,094	42.81%	6,208	3.36%	840	29.46%	2.57	5,530	89.09%	62	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,165	2,030	50.39%	2,833	14.80%	128	29.32%	2.10	4,173	147.34%	123	
Default	Default	100.00 (Default)	C	C to D	100	814	600	47.01%	1,061	100.00%	72	34.24%	2.43	-	-	363	
Sub-total					101	135,260	221,987	35.58%	214,236	1.06%	6,658	35.99%		77,027	35.95%	735	986
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	7,282	9,347	32.37%	11,723	0.06%	200	32.61%	0.94	1,149	9.80%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	908	5,918	19.01%	1,864	0.19%	97	26.44%	1.16	353	18.93%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	1,270	1,729	25.62%	1,279	0.32%	70	27.91%	0.87	347	27.08%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	257	672	25.13%	365	0.54%	29	31.00%	0.93	152	41.54%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,656	295	19.68%	989	0.93%	28	41.54%	0.67	703	71.15%	7	
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	86	5	20.45%	61	3.61%	18	42.34%	0.47	4	6.35%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					119	11,459	17,966	26.84%	16,281	0.16%	442	32.02%		2,708	16.63%	12	5
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	453	19	10.00%	543	0.08%	9	37.06%	0.21	50	9.22%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	126	127	10.00%	98	0.19%	6	38.48%	0.71	22	22.56%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	31	-	-	12	0.32%	2	40.00%	0.86	4	34.54%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	24	30	10.00%	27	0.54%	2	31.67%	0.25	9	31.93%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	83	41	10.00%	63	1.59%	7	30.44%	0.69	36	56.53%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	125	88	149	10.00%	98	3.78%	5	28.92%	0.42	70	71.72%	2	
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	805	366	10.00%	841	0.66%	31	35.65%		191	22.69%	2	2
Total (all wholesale portfolios)					129	147,524	240,319	-	231,358	-	7,131	-		79,926	-	749	993

(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)

						Q1 2026											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	20,947	-	-	39,781	0.01%	95,250	33.32%		597	1.50%	1	
Very low to Low		0.15 to <0.25			2	6,508	-	-	710	0.15%	23,861	91.88%		216	30.45%	1	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	-
Low		0.50 to <0.75			4	10,632	-	-	437	0.58%	34,662	63.22%		235	53.89%	2	
Medium		0.75 to <2.50			5	1,030	-	-	-	2.42%	3,091	10.00%		-	21.93%	-	-
Medium to High		2.50 to <10.00			6	1,150	-	-	-	-	3,741	-		-	-	-	-
High		10.00 to <100.00			7	505	-	-	-	-	1,685	-		-	-	-	-
Default		100.00 (Default)			8	156	-	-	-	100.00%	618	22.04%		-	-	-	-
Sub-total					9	40,928	-	-	40,928	0.02%	162,908	34.65%		1,048	2.56%	4	7
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	98,895	44,219	28.55%	111,518	0.06%	401,868	15.02%		2,801	2.51%	11	
Very low to Low		0.15 to <0.25			11	19,112	4,194	43.30%	20,928	0.16%	54,321	20.12%		1,460	6.98%	7	
Low		0.25 to <0.50			12	2,823	252	43.99%	2,934	0.41%	7,744	20.80%		414	14.12%	2	
Low		0.50 to <0.75			13	37,352	-	-	37,353	0.59%	76,089	16.89%		5,542	14.84%	37	
Medium		0.75 to <2.50			14	5,002	332	112.70%	5,376	1.96%	10,743	28.77%		2,639	49.09%	26	
Medium to High		2.50 to <10.00			15	5,870	153	55.01%	5,955	4.13%	14,246	19.04%		3,202	53.77%	45	
High		10.00 to <100.00			16	1,745	10	40.19%	1,749	33.09%	3,554	16.77%		1,513	86.50%	99	
Default		100.00 (Default)			17	810	5	46.90%	811	100.00%	1,678	18.77%		1,825	224.71%	13	
Sub-total					18	171,609	49,165	30.54%	186,624	1.14%	570,243	16.62%		19,396	10.39%	240	168
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,868	7,172	66.75%	6,655	0.06%	43,352	37.39%		400	6.02%	2	
Very low to Low		0.15 to <0.25			20	15,176	511	42.27%	15,392	0.18%	16,627	26.94%		1,527	9.92%	7	
Low		0.25 to <0.50			21	1,258	535	59.79%	1,576	0.38%	12,636	40.96%		420	26.61%	2	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	-
Medium		0.75 to <2.50			23	3,843	82	40.92%	3,877	1.00%	5,533	35.38%		1,696	43.76%	14	
Medium to High		2.50 to <10.00			24	519	21	67.17%	534	4.15%	3,959	43.52%		687	128.78%	10	
High		10.00 to <100.00			25	146	2	68.11%	148	24.40%	452	26.78%		197	133.56%	11	
Default		100.00 (Default)			26	171	1	82.36%	170	100.00%	1,939	38.05%		455	267.34%	40	
Sub-total					27	22,981	8,324	64.54%	28,352	1.07%	84,498	31.70%		5,382	18.98%	86	139
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,816	46,941	58.84%	29,435	0.06%	3,368,921	82.97%		996	3.38%	16	
Very low to Low		0.15 to <0.25			29	365	3,544	70.57%	2,866	0.20%	362,034	97.15%		292	10.19%	5	
Low		0.25 to <0.50			30	1,379	8,050	52.10%	5,573	0.37%	660,229	89.56%		890	15.98%	19	
Low		0.50 to <0.75			31	2,116	8,024	43.57%	5,612	0.56%	403,902	64.01%		889	15.84%	21	
Medium		0.75 to <2.50			32	4,937	4,431	58.28%	7,519	1.74%	631,131	82.19%		3,474	46.19%	105	
Medium to High		2.50 to <10.00			33	3,423	1,156	85.62%	4,413	5.59%	468,591	85.73%		4,810	109.00%	209	
High		10.00 to <100.00			34	2,407	478	84.61%	2,812	22.76%	299,685	79.64%		4,988	177.37%	514	
Default		100.00 (Default)			35	208	62	43.52%	235	100.00%	18,099	58.16%		819	348.81%	102	
Sub-total					36	16,651	72,686	57.53%	58,465	2.28%	6,212,592	82.32%		17,158	29.35%	991	1,120
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,300	5,348	59.01%	5,588	0.11%	95,575	56.85%		870	15.56%	3	
Very low to Low		0.15 to <0.25			38	-	2	92.95%	2	0.19%	2,410	91.18%		1	35.60%	-	
Low		0.25 to <0.50			39	150	811	60.66%	642	0.42%	35,260	83.42%		342	53.34%	2	
Low		0.50 to <0.75			40	2,141	359	58.20%	2,318	0.65%	11,507	46.72%		926	39.95%	7	
Medium		0.75 to <2.50			41	2,160	662	55.46%	2,503	1.40%	33,904	58.86%		1,708	68.20%	20	
Medium to High		2.50 to <10.00			42	3,934	336	59.57%	4,109	3.95%	28,182	56.44%		3,370	82.01%	93	
High		10.00 to <100.00			43	1,226	123	61.89%	1,287	21.05%	14,453	54.04%		1,415	109.95%	153	
Default		100.00 (Default)			44	611	12	44.54%	581	100.00%	3,136	54.16%		1,820	313.96%	198	
Sub-total					45	12,522	7,653	58.90%	17,030	6.29%	224,427	56.37%		10,452	61.37%	476	443
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	738	4,539	58.84%	3,900	0.05%	164,512	58.81%		592	15.18%	1	
Very low to Low		0.15 to <0.25			47	2,532	360	52.89%	2,243	0.17%	119,498	72.83%		778	34.70%	3	
Low		0.25 to <0.50			48	1,391	1,035	35.09%	1,754	0.30%	820,759	53.71%		508	28.96%	3	
Low		0.50 to <0.75			49	851	1,897	41.17%	1,627	0.57%	136,411	51.80%		776	47.63%	5	
Medium		0.75 to <2.50			50	2,807	575	49.31%	3,089	1.60%	368,399	59.15%		2,316	74.97%	29	
Medium to High		2.50 to <10.00			51	1,107	56	60.66%	1,138	4.85%	111,630	60.76%		1,092	95.90%	34	
High		10.00 to <100.00			52	459	153	42.21%	522	23.35%	324,020	57.44%		629	120.62%	67	
Default		100.00 (Default)			53	104	1	44.13%	103	100.00%	54,063	47.99%		306	296.30%	40	
Sub-total					54	9,989	8,616	50.92%	14,376	2.39%	2,099,292	59.70%		6,997	48.67%	182	142
Total (all retail portfolios)					55	274,680	146,444	48.55%	345,775	1.49%	9,353,960	34.85%		60,433	17.48%	1,979	2,019

(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 #	Q1 2026											
						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	37,795	10,513	42.33%	53,688	0.06%	3,606	20.10%	3.12	4,683	8.72%	7	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	22,957	12,770	38.51%	27,539	0.19%	4,417	35.94%	1.70	7,278	26.43%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	39,783	22,462	38.87%	46,556	0.32%	7,817	35.00%	1.68	16,176	34.75%	52	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	39,700	19,496	36.02%	39,520	0.55%	6,482	35.90%	1.70	20,027	50.67%	85	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	37,199	16,315	40.54%	42,598	1.16%	7,162	37.26%	1.90	29,221	68.60%	182	
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	11,507	5,913	41.33%	13,613	4.60%	4,565	33.73%	1.75	12,481	91.68%	211	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,312	2,263	41.97%	7,019	15.22%	910	37.91%	1.53	11,438	162.96%	406	
Default	Default	100.00 (Default)	C	C to D	63	3,883	1,198	46.42%	4,290	100.00%	706	40.50%	2.29	10,288	239.82%	1,333	
Sub-total					64	199,136	90,930	39.25%	234,823	3.09%	35,665	32.69%		111,592	47.52%	2,294	2,461
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	234,553	13,307	48.90%	241,069	0.01%	1,858	2.62%	2.54	2,464	1.02%	3	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	2,525	515	44.94%	2,753	0.19%	158	27.32%	1.54	131	4.78%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	404	147	32.35%	452	0.32%	84	25.07%	1.48	116	25.64%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	296	87	16.01%	309	0.55%	43	24.33%	1.15	95	30.78%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	62	42	48.35%	77	1.04%	39	16.64%	1.42	24	31.73%	-	
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	278	106	38.03%	319	2.97%	283	28.64%	1.05	220	69.10%	3	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	72	29	-	-	29	100.00%	3	32.65%	1.93	92	315.44%	2	
Sub-total					73	238,147	14,204	48.30%	245,008	0.03%	2,468	2.79%		3,142	1.28%	9	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	-	-	-	-	-	-	-	-	-	-	-	-
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	10	41	40.00%	26	0.32%	2	31.00%	0.16	6	21.68%	-	
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	-	11	10.00%	-	1.71%	1	40.00%	1.00	-	80.50%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	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	10	52	33.66%	26	0.33%	3	31.04%		6	21.66%	-	-
Total (all wholesale portfolios)					92	437,293	105,186	40.45%	479,857	1.46%	38,136	17.38%		114,740	23.91%	2,303	2,474

(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)

						Q1 2026											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
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	41,083	105,503	34.14%	84,455	0.08%	1,689	39.80%	2.09	17,737	21.00%	28	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	27,648	44,914	32.30%	41,205	0.19%	1,080	37.01%	2.06	13,334	32.36%	29	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	23,772	25,810	39.57%	31,888	0.32%	1,055	34.47%	2.19	13,759	43.15%	35	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	11,459	13,907	40.88%	16,018	0.54%	692	30.03%	2.36	7,902	49.33%	26	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	14,787	14,950	42.00%	18,832	1.23%	1,007	27.25%	2.40	11,328	60.16%	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-	98	4,479	8,253	40.17%	7,206	3.47%	855	31.28%	2.25	6,577	91.27%	78	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,511	1,904	51.85%	3,169	15.25%	131	27.34%	1.96	4,356	137.43%	132	
Default	Default	100.00 (Default)	C	C to D	100	788	563	46.49%	1,014	100.00%	73	35.04%	2.53	-	-	355	
Sub-total					101	126,527	215,804	35.80%	203,787	1.14%	6,582	35.95%		74,993	36.80%	745	963
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	7,169	8,823	31.99%	11,404	0.06%	198	32.79%	0.95	1,107	9.71%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	1,321	4,655	19.33%	2,069	0.19%	94	20.48%	1.03	291	14.06%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	722	2,390	23.10%	1,019	0.32%	71	31.43%	0.76	373	36.61%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	264	598	24.04%	319	0.54%	29	29.07%	0.88	125	39.23%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,873	325	19.82%	1,021	0.93%	28	42.37%	0.67	724	70.89%	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	79	2	88.82%	81	3.38%	17	42.83%	0.67	5	5.83%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	-	-	-	-	-	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	-
Sub-total					119	11,428	16,793	26.71%	15,913	0.16%	437	31.57%		2,625	16.49%	9	3
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	348	19	10.00%	400	0.09%	7	38.19%	0.28	42	10.52%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	77	133	10.00%	51	0.19%	4	36.07%	0.83	11	21.86%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	10	1	10.00%	10	0.32%	3	40.00%	0.47	3	30.93%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	40	1	10.00%	40	0.54%	2	20.00%	0.75	9	22.86%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	61	79	10.00%	63	1.32%	8	30.73%	0.80	33	53.63%	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	67	88	10.00%	71	2.94%	4	28.12%	0.26	45	63.03%	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	17	-	-	18	100.00%	1	25.40%	1.00	-	-	4	
Sub-total					128	620	321	10.00%	653	3.23%	29	34.77%		143	22.06%	6	1
Total (all wholesale portfolios)					129	138,575	232,918	35.11%	220,353	1.08%	7,048	35.65%		77,761	35.29%	760	967

(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 #	Q4 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
Canadian insured residential																	
Exceptionally low to Very low		0.00 to <0.15			1	21,534	-	-	40,557	0.01%	98,916	32.92%		712	1.76%	2	
Very low to Low		0.15 to <0.25			2	6,550	-	-	688	0.22%	24,031	91.89%		273	39.65%	2	
Low		0.25 to <0.50			3	-	-	-	-	-	-	-		-	-	-	
Low		0.50 to <0.75			4	8,651	-	-	269	0.69%	26,442	55.62%		142	52.91%	1	
Medium		0.75 to <2.50			5	2,069	-	-	42	0.83%	8,778	91.50%		43	101.23%	-	
Medium to High		2.50 to <10.00			6	2,140	-	-	-	2.85%	6,810	10.00%		-	24.17%	-	
High		10.00 to <100.00			7	438	-	-	-	-	1,521	-		-	-	-	
Default		100.00 (Default)			8	173	-	-	1	100.00%	669	12.64%		-	-	-	
Sub-total					9	41,555	-	-	41,557	0.02%	167,167	34.10%		1,170	2.81%	5	
Canadian uninsured residential																	
Exceptionally low to Very low		0.00 to <0.15			10	98,881	43,546	33.49%	113,464	0.08%	404,592	14.63%		3,201	2.82%	13	
Very low to Low		0.15 to <0.25			11	19,384	4,225	45.69%	21,315	0.23%	56,387	19.39%		1,864	8.74%	10	
Low		0.25 to <0.50			12	2,831	277	36.46%	2,932	0.46%	7,911	19.21%		413	14.10%	3	
Low		0.50 to <0.75			13	36,895	-	-	36,895	0.69%	75,132	16.35%		5,896	15.98%	42	
Medium		0.75 to <2.50			14	1,314	187	100.00%	1,515	0.95%	3,731	43.55%		805	53.17%	6	
Medium to High		2.50 to <10.00			15	9,088	233	60.03%	9,228	4.21%	21,330	17.99%		4,836	52.40%	69	
High		10.00 to <100.00			16	1,556	8	41.00%	1,559	29.41%	3,264	16.38%		1,360	87.23%	74	
Default		100.00 (Default)			17	809	3	100.00%	812	100.00%	1,694	18.33%		1,801	221.60%	13	
Sub-total					18	170,758	48,479	34.99%	187,720	1.14%	574,041	16.01%		20,176	10.75%	230	
Non-Canadian residential																	
Exceptionally low to Very low		0.00 to <0.15			19	1,893	7,363	66.81%	6,812	0.06%	43,371	37.24%		408	5.99%	2	
Very low to Low		0.15 to <0.25			20	16,041	565	41.53%	16,276	0.18%	17,032	26.54%		1,590	9.77%	8	
Low		0.25 to <0.50			21	1,289	588	59.77%	1,638	0.38%	13,003	41.34%		440	26.85%	3	
Low		0.50 to <0.75			22	-	-	-	-	-	-	-		-	-	-	
Medium		0.75 to <2.50			23	3,996	92	40.81%	4,033	1.02%	5,578	34.22%		1,725	42.77%	14	
Medium to High		2.50 to <10.00			24	500	21	67.46%	514	4.14%	3,930	43.40%		659	128.13%	9	
High		10.00 to <100.00			25	130	1	66.74%	131	22.19%	439	29.76%		192	146.35%	9	
Default		100.00 (Default)			26	175	-	64.92%	174	100.00%	1,972	37.51%		441	252.68%	42	
Sub-total					27	24,024	8,630	64.40%	29,578	1.03%	85,325	31.24%		5,455	18.44%	87	
Qualifying revolving retail																	
Exceptionally low to Very low		0.00 to <0.15			28	1,522	46,386	55.55%	27,291	0.06%	3,339,402	79.74%		894	3.28%	14	
Very low to Low		0.15 to <0.25			29	314	3,599	70.61%	2,855	0.20%	371,162	91.63%		275	9.63%	5	
Low		0.25 to <0.50			30	3,236	15,770	42.51%	9,940	0.32%	981,778	75.49%		1,212	12.20%	25	
Low		0.50 to <0.75			31	173	536	80.81%	606	0.67%	96,104	92.09%		157	25.86%	4	
Medium		0.75 to <2.50			32	5,421	4,766	54.73%	8,029	1.40%	689,872	79.52%		3,144	39.15%	91	
Medium to High		2.50 to <10.00			33	2,914	1,026	91.28%	3,850	5.39%	476,028	83.98%		4,028	104.61%	173	
High		10.00 to <100.00			34	2,093	435	76.55%	2,427	22.86%	265,011	77.59%		4,201	173.12%	436	
Default		100.00 (Default)			35	201	59	37.98%	223	100.00%	17,360	58.41%		785	351.93%	96	
Sub-total					36	15,874	72,577	54.21%	55,221	2.10%	6,236,717	79.81%		14,696	26.61%	844	
Retail small-and-medium-sized entities																	
Exceptionally low to Very low		0.00 to <0.15			37	2,333	5,258	60.55%	5,656	0.09%	95,423	57.27%		739	13.06%	3	
Very low to Low		0.15 to <0.25			38	-	-	-	-	-	-	-		-	-	-	
Low		0.25 to <0.50			39	150	509	70.42%	509	0.27%	34,878	82.58%		207	40.76%	1	
Low		0.50 to <0.75			40	2,198	944	54.61%	2,675	0.64%	39,915	51.90%		1,140	42.62%	9	
Medium		0.75 to <2.50			41	2,050	411	50.27%	2,236	1.60%	17,007	55.33%		1,494	66.79%	20	
Medium to High		2.50 to <10.00			42	3,993	279	58.67%	4,129	4.17%	27,158	55.45%		3,340	80.87%	97	
High		10.00 to <100.00			43	1,227	125	57.78%	1,283	20.21%	10,612	51.95%		1,367	106.55%	140	
Default		100.00 (Default)			44	576	10	42.88%	544	100.00%	2,908	53.02%		1,743	320.73%	175	
Sub-total					45	12,527	7,536	59.77%	17,032	6.07%	227,901	55.95%		10,030	58.89%	445	
Other retail																	
Exceptionally low to Very low		0.00 to <0.15			46	1,935	4,496	55.76%	5,040	0.08%	370,439	55.20%		703	13.95%	2	
Very low to Low		0.15 to <0.25			47	1,576	410	59.01%	1,231	0.19%	42,745	95.90%		526	42.75%	2	
Low		0.25 to <0.50			48	2,283	2,643	30.51%	3,089	0.29%	826,619	51.02%		860	27.83%	5	
Low		0.50 to <0.75			49	884	58	53.00%	910	0.65%	48,245	50.24%		382	41.93%	3	
Medium		0.75 to <2.50			50	2,438	405	41.65%	2,605	1.24%	197,696	60.51%		1,788	68.64%	19	
Medium to High		2.50 to <10.00			51	1,143	168	42.07%	1,212	4.68%	295,515	59.28%		1,078	88.99%	34	
High		10.00 to <100.00			52	453	158	32.08%	502	25.04%	284,445	53.51%		560	111.67%	65	
Default		100.00 (Default)			53	110	2	33.95%	109	100.00%	53,291	47.86%		296	270.92%	46	
Sub-total					54	10,822	8,340	46.48%	14,698	2.32%	2,118,995	58.56%		6,193	42.14%	176	
Total (all retail portfolios)					55	275,560	145,562	48.25%	345,806	1.43%	9,410,146	33.45%		57,720	16.69%	1,787	

(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)

						Q4 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
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	8,471	10,294	45.31%	19,007	0.08%	3,631	33.85%	1.79	2,687	14.14%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	57	20,609	11,995	41.32%	25,445	0.19%	4,462	36.16%	1.69	6,767	26.60%	18	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	58	42,556	24,102	41.08%	50,714	0.32%	7,917	35.18%	1.64	17,724	34.95%	57	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	59	36,894	19,788	37.21%	42,016	0.55%	6,617	35.87%	1.67	19,501	46.41%	83	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	60	36,394	16,919	42.99%	42,664	1.15%	7,238	36.86%	1.95	29,503	69.15%	182	
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	11,270	6,760	45.11%	14,008	4.50%	4,729	34.41%	1.70	13,331	95.17%	219	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	62	6,203	2,311	44.16%	6,967	15.02%	908	37.60%	1.53	11,279	161.88%	394	
Default	Default	100.00 (Default)	C	C to D	63	4,402	1,256	44.19%	4,761	100.00%	728	40.10%	2.29	11,380	239.03%	1,498	
Sub-total					64	166,799	93,425	41.51%	205,582	3.67%	36,230	35.82%		112,172	54.56%	2,456	2,651
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	265,867	13,660	51.28%	277,755	0.01%	1,834	3.39%	2.79	4,269	1.54%	5	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	66	546	470	48.84%	772	0.19%	149	26.59%	1.43	126	16.36%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	67	2,423	139	34.33%	2,471	0.32%	101	24.62%	3.03	236	9.52%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	68	4,814	77	17.55%	244	0.55%	46	25.72%	1.45	84	34.50%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	69	441	52	47.69%	168	0.94%	41	18.49%	1.22	54	32.15%	-	
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	70	220	122	37.66%	267	3.02%	286	29.35%	1.08	190	71.31%	2	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	71	1	-	48.37%	1	15.10%	1	40.71%	1.00	2	185.94%	-	
Default	Default	100.00 (Default)	C	C to D	72	21	-	10.00%	21	100.00%	1	25.00%	1.00	66	311.02%	-	
Sub-total					73	274,333	14,520	50.73%	281,699	0.03%	2,459	3.55%		5,027	1.78%	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	35	40.00%	31	0.32%	2	-	0.26	7	23.17%	-	-
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	35	40.00%	31	0.32%	2	32.00%		7	23.17%	-	-
Total (all wholesale portfolios)																	
					92	441,149	107,980	42.74%	487,312	1.53%	38,691	17.24%		117,206	24.05%	2,465	2,667

(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 BMO Rating PD Scale (%) Moody's Investors Service implied equivalent Standard & Poor's implied equivalent LINE #						Q4 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+	93	41,596	101,658	33.72%	83,518	0.08%	1,652	32.50%	2.09	15,043	18.01%	22	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	94	26,126	45,930	31.43%	39,278	0.19%	1,063	32.49%	2.05	11,656	29.67%	24	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	95	23,821	26,063	38.39%	31,986	0.32%	1,065	33.54%	2.20	13,689	42.80%	34	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	96	12,817	15,620	41.62%	17,953	0.54%	726	29.99%	2.28	8,727	48.61%	29	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	97	15,443	16,772	41.32%	20,205	1.22%	1,051	27.49%	2.32	12,236	60.56%	68	
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	4,894	5,967	40.18%	6,717	3.55%	839	29.67%	2.51	6,103	90.86%	70	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	99	2,775	2,697	48.90%	3,706	15.17%	152	29.07%	2.04	5,354	144.43%	161	
Default	Default	100.00 (Default)	C	C to D	100	887	467	47.66%	1,092	100.00%	61	32.16%	2.30	-	-	389	
Sub-total					101	128,359	215,174	35.36%	204,455	1.26%	6,609	31.79%		72,808	35.61%	797	1,004
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	6,125	8,936	32.67%	10,449	0.06%	193	31.70%	0.94	995	9.52%	2	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	112	485	4,958	18.57%	1,300	0.19%	89	23.55%	1.12	219	16.88%	1	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	113	1,447	2,433	22.10%	1,649	0.32%	75	27.85%	0.86	365	22.17%	1	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	114	305	612	23.55%	341	0.54%	28	34.59%	0.90	208	61.19%	1	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	115	1,639	363	26.19%	880	0.92%	31	43.45%	0.57	649	73.77%	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	116	3	83.01%	118	2.77%	18	40.68%	0.92	5	4.17%	-	
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	117	20	-	-	19	15.10%	1	0.65%	0.99	1	2.87%	-	
Default	Default	100.00 (Default)	C	C to D	118	-	-	-	-	-	-	-	-	-	-	-	
Sub-total					119	10,137	17,305	26.69%	14,756	0.18%	435	31.37%		2,442	16.55%	8	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	322	73	10.00%	398	0.08%	8	35.85%	0.27	37	9.41%	-	
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	121	98	84	10.00%	49	0.19%	5	37.59%	0.76	11	22.32%	-	
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	122	22	-	10.00%	22	0.32%	3	40.00%	0.69	7	33.00%	-	
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	123	55	58	10.00%	55	0.54%	4	24.07%	0.83	16	28.22%	-	
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	124	39	23	10.00%	41	1.12%	6	30.75%	0.52	20	48.81%	-	
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	74	56	10.00%	74	2.77%	4	26.77%	0.33	43	58.57%	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	15	-	-	15	100.00%	1	23.32%	1.00	-	-	4	
Sub-total					128	625	294	10.00%	654	2.86%	31	33.48%		134	20.58%	5	1
Total (all wholesale portfolios)																	
					129	139,121	232,773	34.69%	219,865	1.20%	7,075	31.77%		75,384	34.29%	810	1,009

(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 - 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)

						Q3 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
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.

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 #	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
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)

Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	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
						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)

						Q2 2025											
Risk Profile	BMO Rating	PD Scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Original on-balance sheet gross exposure	Off-balance sheet exposures pre-CCF	Average CCF (4)	EAD post-CRM and post-CCF	Average PD (5)	Number of obligors (6)	Average LGD (7)	Average maturity (years) (8)	RWA	RWA density	EL	Provisions
						a	b	c	d	e	f	g	h	i	j	k	l
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.

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

(\$ millions)

	Q2 2026			Q1 2026		
	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	252,933	61,130	18,281	250,310	63,670	17,880
2 Asset size (3)	4,512	(1,050)	604	2,247	(1,192)	663
3 Asset quality (4)	(316)	(81)	(118)	(892)	(54)	(298)
4 Model updates (5)	-	-	-	893	-	-
5 Methodology and policy (6)	-	-	-	4,582	-	191
6 Acquisitions and disposals	-	-	-	52	28	-
7 Foreign exchange movements	(73)	(11)	(52)	(4,259)	(1,322)	(155)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	257,056	59,988	18,715	252,933	61,130	18,281

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

(\$ millions)

	Q4 2025			Q3 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	240,888	64,798	16,828	234,773	66,614	16,916
2 Asset size (3)	5,203	(1,698)	742	1,137	(1,971)	(96)
3 Asset quality (4)	1,361	38	140	4,004	(34)	28
4 Model updates (5)	223	-	-	391	-	-
5 Methodology and policy (6)	990	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	1,645	532	170	583	189	(20)
8 Other	-	-	-	-	-	-
9 RWA as at end of reporting period	250,310	63,670	17,880	240,888	64,798	16,828

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

(\$ millions)

	Q2 2025		
	Credit risk, of which		Counterparty credit risk (2)
	IRB	Standardised	
a	b	c	
1 RWA as at beginning of reporting period	236,467	71,675	16,713
2 Asset size (3)	3,510	(2,592)	807
3 Asset quality (4)	1,458	46	85
4 Model updates (5)	(197)	-	-
5 Methodology and policy (6)	-	-	-
6 Acquisitions and disposals	-	-	-
7 Foreign exchange movements	(6,465)	(2,515)	(689)
8 Other	-	-	-
9 RWA as at end of reporting period	234,773	66,614	16,916

(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)												
Q2 2026												
(\$ millions except as noted)	LINE #	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
Corporate (incl specialized lending and SMEs treated as corporate)	1	29,067	1,802	215,077	10,137	241,272	12,218	485,416	24,157	5.99%	44.31%	49.70%
Sovereign	2	750	-	-	-	251,669	19	252,419	19	0.30%	-	99.70%
Bank	3	-	-	16,281	2,607	-	-	16,281	2,607	-	100.00%	-
Total Wholesale	4	29,817	1,802	231,358	12,744	492,941	12,237	754,116	26,783	3.95%	30.68%	65.37%
Residential mortgages excluding home equity line of credits (HELOCs)	5	11,504	-	-	-	181,164	35,936	192,668	35,936	5.97%	-	94.03%
HELOCs	6	3,228	-	-	-	76,384	196	79,612	196	4.05%	-	95.95%
Other retail	7	15,091	464	-	-	13,908	396	28,999	860	52.04%	-	47.96%
Qualifying revolving retail	8	935	-	-	-	58,303	-	59,238	-	1.58%	-	98.42%
Retail SMEs	9	4,049	38	-	-	16,789	147	20,838	185	19.43%	-	80.57%
Total Retail	10	34,807	502	-	-	346,548	36,675	381,355	37,177	9.13%	-	90.87%
Other assets	11	16,242	-	-	-	-	-	16,242	-	100.00%	-	-
Equity	12	5,762	-	-	-	-	-	5,762	-	100.00%	-	-
Total Bank	13	86,628	2,304	231,358	12,744	839,489	48,912	1,157,475	63,960	7.48%	19.99%	72.53%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)												
Q1 2026												
(\$ millions except as noted)	LINE #	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
Corporate (incl specialized lending and SMEs treated as corporate)	1	30,296	2,012	204,440	8,910	234,850	12,259	469,586	23,181	6.45%	43.54%	50.01%
Sovereign	2	762	-	-	-	245,008	20	245,770	20	0.31%	-	99.69%
Bank	3	-	-	15,913	2,394	-	-	15,913	2,394	-	100.00%	-
Total Wholesale	4	31,058	2,012	220,353	11,304	479,858	12,279	731,269	25,595	4.59%	29.66%	65.75%
Residential mortgages excluding home equity line of credits (HELOCs)	5	11,807	-	-	-	180,872	36,629	192,679	36,629	6.13%	-	93.87%
HELOCs	6	3,276	-	-	-	75,032	225	78,308	225	4.18%	-	95.82%
Other retail	7	14,839	463	-	-	14,376	492	29,215	955	50.79%	-	49.21%
Qualifying revolving retail	8	960	-	-	-	58,465	-	59,425	-	1.62%	-	98.38%
Retail SMEs	9	4,115	39	-	-	17,030	153	21,145	192	19.46%	-	80.54%
Total Retail	10	34,997	502	-	-	345,775	37,499	380,772	38,001	9.19%	-	90.81%
Other assets	11	16,528	-	-	-	-	-	16,528	-	100.00%	-	-
Equity	12	5,556	-	-	-	-	-	5,556	-	100.00%	-	-
Total Bank	13	88,139	2,514	220,353	11,304	825,633	49,778	1,134,125	63,596	7.77%	19.43%	72.80%

(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) 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 April 30, 2026 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$29 million (a decrease of \$32 million as at January 31, 2026, a decrease of \$36 million as at October 31, 2025, a decrease of \$18 million as at July 31, 2025, and a decrease of \$22 million as at April 30, 2025).

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)

LINE #	Q4 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	
Corporate (incl specialized lending and SMEs treated as corporate)	1	33,198	2,233	205,109	8,934	205,613	11,225	443,920	22,392	7.48%	46.20%	46.32%
Sovereign	2	792	-	-	-	281,699	313	282,491	313	0.28%	-	99.72%
Bank	3	-	-	14,756	2,256	-	-	14,756	2,256	-	100.00%	-
Total Wholesale	4	33,990	2,233	219,865	11,190	487,312	11,538	741,167	24,961	4.59%	29.66%	65.75%
Residential mortgages excluding home equity line of credits (HELOCs)	5	12,450	-	-	-	182,221	37,242	194,671	37,242	6.40%	-	93.60%
HELOCs	6	3,431	-	-	-	76,634	262	80,065	262	4.28%	-	95.72%
Other retail	7	15,250	434	-	-	14,698	599	29,948	1,033	50.92%	-	49.08%
Qualifying revolving retail	8	1,004	-	-	-	55,221	-	56,225	-	1.79%	-	98.21%
Retail SMEs	9	4,226	42	-	-	17,032	162	21,258	204	19.88%	-	80.12%
Total Retail	10	36,361	476	-	-	345,806	38,265	382,167	38,741	9.51%	-	90.49%
Other assets	11	16,017	-	-	-	-	-	16,017	-	100.00%	-	-
Equity	12	5,580	-	-	-	-	-	5,580	-	100.00%	-	-
Total Bank	13	91,948	2,709	219,865	11,190	833,118	49,803	1,144,931	63,702	8.03%	19.20%	72.77%

EXPOSURE COVERED BY CREDIT RISK MITIGATION (1) (2) (3)

LINE #	Q3 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	
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)

LINE #	Q2 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	
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 April 30, 2026 the RWA impact of credit derivatives used as CRM techniques is a decrease of \$29 million (a decrease of \$32 million as at January 31, 2026, a decrease of \$36 million as at October 31, 2025, a decrease of \$18 million as at July 31, 2025, and a decrease of \$22 million as at April 30, 2025).

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q2 2026				Q1 2026			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	171,551	302,160	11,705	485,416	168,802	288,351	12,433	469,586
Sovereign	2	95,585	146,450	10,384	252,419	89,858	147,958	7,954	245,770
Bank	3	2,360	4,031	9,890	16,281	2,025	5,028	8,860	15,913
Total Wholesale	4	269,496	452,641	31,979	754,116	260,685	441,337	29,247	731,269
Residential mortgages excluding home equity line of credits (HELOCs)	5	161,451	31,217	-	192,668	161,136	31,543	-	192,679
HELOCs	6	67,739	11,873	-	79,612	66,416	11,892	-	78,308
Other retail	7	10,819	18,155	25	28,999	11,054	18,140	21	29,215
Qualifying revolving retail	8	55,881	3,357	-	59,238	56,042	3,383	-	59,425
Retail SMEs	9	12,781	8,057	-	20,838	13,138	8,005	2	21,145
Total Retail	10	308,671	72,659	25	381,355	307,786	72,963	23	380,772
Other assets	11	9,398	6,321	523	16,242	9,583	6,562	383	16,528
Equity	12	470	5,233	59	5,762	462	5,034	60	5,556
Total Bank	13	588,035	536,854	32,586	1,157,475	578,516	525,896	29,713	1,134,125

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q4 2025				Q3 2025			
		Canada	U.S.	Other	Total	Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	166,686	264,735	12,499	443,920	160,270	252,787	12,506	425,563
Sovereign	2	95,338	175,963	11,190	282,491	85,581	176,154	5,984	267,719
Bank	3	1,782	4,183	8,791	14,756	1,553	6,090	10,576	18,219
Total Wholesale	4	263,806	444,881	32,480	741,167	247,404	435,031	29,066	711,501
Residential mortgages excluding home equity line of credits (HELOCs)	5	161,469	33,202	-	194,671	160,827	33,941	-	194,768
HELOCs	6	67,807	12,258	-	80,065	66,488	11,431	-	77,919
Other retail	7	10,962	18,965	21	29,948	11,487	17,701	20	29,208
Qualifying revolving retail	8	52,762	3,463	-	56,225	53,224	3,178	-	56,402
Retail SMEs	9	13,242	8,013	3	21,258	13,251	8,031	3	21,285
Total Retail	10	306,242	75,901	24	382,167	305,277	74,282	23	379,582
Other assets	11	8,995	6,639	383	16,017	8,585	6,653	279	15,517
Equity	12	454	5,012	114	5,580	435	4,813	148	5,396
Total Bank	13	579,497	532,433	33,001	1,144,931	561,701	520,779	29,516	1,111,996

CREDIT RISK EXPOSURE BY GEOGRAPHIC REGION (1)

(\$ millions)	LINE #	Q2 2025			
		Canada	U.S.	Other	Total
Corporate (incl specialized lending and SMEs treated as corporate)	1	159,693	251,112	11,686	422,491
Sovereign	2	94,349	172,437	9,977	276,763
Bank	3	1,781	4,007	9,599	15,387
Total Wholesale	4	255,823	427,556	31,262	714,641
Residential mortgages excluding home equity line of credits (HELOCs)	5	159,264	33,132	-	192,396
HELOCs	6	65,615	11,281	-	76,896
Other retail	7	11,727	17,854	23	29,604
Qualifying revolving retail	8	53,297	3,086	-	56,383
Retail SMEs	9	13,153	8,196	1	21,350
Total Retail	10	303,056	73,549	24	376,629
Other assets	11	8,463	7,069	363	15,895
Equity	12	423	2,856	1,893	5,172
Total Bank	13	567,765	511,030	33,542	1,112,337

(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 #	Q2 2026				Q1 2026				Q4 2025	Q3 2025	Q2 2025
		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	366,222	98,072	21,122	485,416	351,064	98,019	20,503	469,586	443,920	425,563	422,491
Sovereign	2	244,932	5,301	2,186	252,419	238,296	5,304	2,170	245,770	282,491	267,719	276,763
Bank	3	11,459	2,744	2,078	16,281	11,428	2,657	1,828	15,913	14,756	18,219	15,387
Total Wholesale	4	622,613	106,117	25,386	754,116	600,788	105,980	24,501	731,269	741,167	711,501	714,641
Residential mortgages excluding home equity line of credits (HELOCs)	5	192,419	224	25	192,668	192,401	252	26	192,679	194,671	194,768	192,396
HELOCs	6	58,709	20,903	-	79,612	57,650	20,658	-	78,308	80,065	77,919	76,896
Other retail	7	23,992	5,003	4	28,999	24,269	4,943	3	29,215	29,948	29,208	29,604
Qualifying revolving retail	8	17,006	42,232	-	59,238	17,018	42,407	-	59,425	56,225	56,402	56,383
Retail SMEs	9	16,087	4,712	39	20,838	16,277	4,826	42	21,145	21,258	21,285	21,350
Total Retail	10	308,213	73,074	68	381,355	307,615	73,086	71	380,772	382,167	379,582	376,629
Other assets	11	16,242	-	-	16,242	16,528	-	-	16,528	16,017	15,517	15,895
Equity	12	5,304	458	-	5,762	5,090	466	-	5,556	5,580	5,396	5,172
Total Bank	13	952,372	179,649	25,454	1,157,475	930,021	179,532	24,572	1,134,125	1,144,931	1,111,996	1,112,337

CREDIT RISK BY RESIDUAL CONTRACT MATURITY BREAKDOWN (1)

(\$ millions)	LINE #	Q2 2026				Q1 2026				Q4 2025	Q3 2025	Q2 2025
		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	393,636	99,804	20,987	514,427	395,646	99,607	19,455	514,708	502,132	483,011	481,568
1 to 5 years	2	419,511	71,571	4,401	495,483	395,177	71,560	5,050	471,787	487,542	475,780	476,760
Greater than 5 years	3	139,225	8,274	66	147,565	139,198	8,365	67	147,630	155,257	153,205	154,009
Total Bank	4	952,372	179,649	25,454	1,157,475	930,021	179,532	24,572	1,134,125	1,144,931	1,111,996	1,112,337

CREDIT RISK EXPOSURE BY INDUSTRY (1)

(\$ millions)	LINE #	Q2 2026				Q1 2026				Q4 2025	Q3 2025	Q2 2025
		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	17,117	2,160	107	19,384	17,295	2,212	118	19,625	19,978	20,067	20,030
Communications	2	1,199	858	298	2,355	1,231	2,400	297	3,928	2,411	2,493	2,357
Construction	3	7,637	4,278	1,151	13,066	6,831	4,024	1,031	11,886	12,239	11,718	11,060
Financial	4	109,026	23,317	5,860	138,203	106,620	22,329	5,617	134,566	108,121	134,684	130,400
Forest products	5	1,503	587	266	2,356	1,213	683	238	2,134	2,021	1,911	1,916
Government	6	238,469	2,911	1,650	243,030	231,227	2,918	1,688	235,833	264,418	222,446	231,808
Individual	7	293,128	67,740	-	360,868	292,745	67,636	-	360,381	361,489	359,063	356,720
Manufacturing	8	34,986	15,963	2,397	53,346	34,940	15,293	1,758	51,991	52,138	50,043	50,765
Mining	9	3,262	4,196	1,013	8,471	2,885	4,020	1,095	8,000	8,382	8,659	8,044
Oil and Gas	10	3,215	2,499	254	5,968	3,412	2,761	272	6,445	7,053	6,757	7,013
Other	11	30,800	6,364	545	37,709	28,076	6,609	856	35,541	37,025	35,216	36,422
Real estate	12	77,591	9,997	1,382	88,970	76,971	10,054	1,279	88,304	87,204	84,155	82,792
Retail trade	13	31,427	3,690	882	35,999	29,510	3,949	845	34,304	34,587	33,524	34,673
Service industries	14	59,589	13,876	2,689	76,154	55,619	13,793	2,696	72,108	76,636	71,653	71,869
Transportation	15	12,337	2,793	1,238	16,368	12,079	3,099	1,224	16,402	16,890	17,020	17,217
Utilities	16	7,511	11,091	4,893	23,495	7,344	10,946	4,812	23,102	23,436	22,484	19,912
Wholesale trade	17	23,575	7,329	829	31,733	22,023	6,806	746	29,575	30,903	30,103	29,339
Total Bank	18	952,372	179,649	25,454	1,157,475	930,021	179,532	24,572	1,134,125	1,144,931	1,111,996	1,112,337

(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)		Q2 2026					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	7,589	25,794		1.4	46,614	9,057
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					32,145	4,796
5	VaR for SFTs					-	-
6	Total						13,853

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

(\$ millions except as noted)		Q1 2026					
		Replacement cost	Potential future exposure	Effective Expected Positive Exposure (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		a	b	c	d	e	f
1	SA-CCR (for derivatives)	8,278	23,533		1.4	44,436	8,884
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					29,238	4,227
5	VaR for SFTs					-	-
6	Total						13,111

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

(\$ millions except as noted)		Q4 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
1	SA-CCR (for derivatives)	8,075	24,177		1.4	45,048	9,294
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)					21,182	3,418
5	VaR for SFTs					-	-
6	Total						12,712

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

(\$ millions except as noted)		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
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)		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
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

(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	Q2 2026														
	LINE	Risk Weight													Total credit exposure
		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	n	
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	9	-	-	-	-	-	-	-	9
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	75	-	-	-	-	75
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	63	-	-	-	-	63
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	9	-	-	-	138	-	-	-	147

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

(\$ millions)

Regulatory portfolio	Q1 2026														
	LINE	Risk Weight													Total credit exposure
		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	n	
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	29	-	-	-	-	-	-	-	29
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	78	-	-	-	-	78
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	1	-	62	-	-	-	-	63
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	1	-	-	29	1	-	140	-	-	-	-	171

(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 #	Q4 2025													Total credit exposure n	
		Risk Weight														
		0% a	10% b	20% c	30% d	40% e	50% f	75% g	80% h	85% i	100% j	130% k	150% l	Others m		
Sovereign	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	4	-	-	-	-	-	19	-	-	-	-	-	-	-	-	19
Securities firms and other financial institutions treated as Banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate	6	-	-	-	-	-	-	-	-	-	143	-	-	-	-	143
of which specialised lending	6a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	7	-	-	-	-	-	-	-	-	-	70	-	1	-	-	71
Regulatory retail portfolios	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10	-	-	-	-	-	19	-	-	-	213	-	1	-	-	233

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

Regulatory portfolio	LINE #	Q3 2025													Total credit exposure n	
		Risk Weight														
		0% a	10% b	20% c	30% d	40% e	50% f	75% g	80% h	85% i	100% j	130% k	150% l	Others m		
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 #	Q2 2025													Total credit exposure n	
		Risk Weight														
		0% a	10% b	20% c	30% d	40% e	50% f	75% g	80% h	85% i	100% j	130% k	150% l	Others m		
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.

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2026						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	336	0.08%	141	28.90%	1.26	34	10.27%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	322	0.19%	226	34.78%	1.90	68	21.21%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	507	0.32%	300	35.31%	1.90	153	30.16%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	514	0.54%	300	35.42%	1.88	230	44.63%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	477	1.00%	659	37.40%	1.75	286	59.84%
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	140	4.43%	106	39.78%	1.82	134	96.14%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	18	14.75%	29	37.29%	2.48	30	164.34%
Default	Default	100.00 (Default)	C	C to D	8	4	100.00%	8	41.74%	1.56	19	521.79%
Sub-total					9	2,318	0.88%	1,769	34.87%		954	41.12%
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	18,458	0.05%	202	24.00%	2.11	851	4.61%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	9	0.19%	4	38.47%	1.37	2	24.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	652	0.32%	11	11.77%	0.09	66	10.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54%	2	25.00%	4.28	-	30.21%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	96	0.91%	12	44.84%	0.07	56	58.14%
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	-	-	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	19,215	0.06%	232	23.70%		975	5.07%
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	21,533	0.14%	2,001	24.80%		1,929	8.96%

(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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2026						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	23,835	0.06%	4,227	44.01%	0.89	2,564	10.76%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,822	0.19%	223	41.25%	1.89	757	26.85%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,923	0.32%	262	42.27%	1.02	792	41.16%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	3,083	0.54%	359	40.96%	1.08	1,642	53.25%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,592	1.01%	237	38.58%	0.82	1,053	66.15%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	842	2.97%	175	41.00%	0.88	799	94.84%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	83	14.05%	16	30.81%	1.81	120	144.15%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	1	40.00%	1.00	1	500.00%
Sub-total					9	34,180	0.28%	5,500	43.04%		7,728	22.61%
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	20,323	0.06%	271	45.00%	1.57	3,061	15.06%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	1,189	0.19%	126	45.00%	0.90	298	25.07%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	457	0.32%	79	45.00%	0.95	176	38.54%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	842	0.54%	30	45.00%	0.29	463	54.98%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	79	0.92%	11	45.00%	0.12	47	59.05%
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	9	2.74%	5	45.00%	0.02	9	98.44%
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	22,899	0.10%	522	45.00%		4,054	17.71%
Total (all wholesale portfolios)					28	57,079	0.21%	6,022	43.83%		11,782	20.64%

(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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2026						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	495	0.08%	146	32.05%	1.20	57	11.58%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	122	0.19%	203	25.00%	0.08	18	13.38%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	301	0.32%	299	33.02%	2.20	92	30.20%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	424	0.54%	297	36.56%	1.90	185	43.73%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	506	1.02%	675	37.47%	1.97	306	60.47%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	116	4.49%	121	41.26%	2.15	128	110.02%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	16	15.59%	31	39.78%	1.79	28	171.85%
Default	Default	100.00 (Default)	C	C to D	8	8	100.00%	12	39.40%	2.27	38	492.50%
Sub-total					9	1,988	1.11%	1,784	35.69%		852	42.85%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	17,889	0.04%	201	21.06%	2.23	708	3.96%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	16	0.19%	7	30.97%	1.01	3	19.68%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	435	0.32%	11	15.77%	0.35	60	13.70%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	-	0.54%	3	39.98%	1.00	-	48.31%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	53	0.91%	10	43.96%	0.03	30	56.72%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	15	-	2.74%	2	50.00%	0.01	-	104.72%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	16	-	-	-	-	-	-	-
Default	Default	100.00 (Default)	C	C to D	17	-	-	-	-	-	-	-
Sub-total					18	18,393	0.05%	234	21.01%		801	4.36%
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	20,381	0.17%	2,018	22.45%		1,653	8.11%

(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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q1 2026						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	18,951	0.06%	3,882	43.87%	0.86	2,059	10.87%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,462	0.19%	199	41.95%	1.93	674	27.37%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	2,347	0.32%	279	41.43%	1.10	922	39.29%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,754	0.54%	343	40.56%	1.14	1,438	52.22%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,384	1.00%	224	35.65%	1.03	829	59.94%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	695	3.39%	163	41.35%	1.11	704	101.24%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	130	14.20%	22	37.86%	1.26	221	169.27%
Default	Default	100.00 (Default)	C	C to D	8	6	100.00%	4	23.42%	1.01	17	292.70%
Sub-total					9	28,729	0.35%	5,116	42.70%		6,864	23.89%
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	20,355	0.06%	270	45.00%	1.43	3,032	14.90%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,658	0.19%	130	45.00%	1.10	740	27.82%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	669	0.32%	81	45.00%	0.93	260	38.81%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	662	0.54%	31	45.00%	0.40	373	56.42%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	46	0.94%	12	45.00%	0.45	30	66.21%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	24	4	2.74%	5	45.00%	0.02	4	94.37%
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	24,394	0.10%	529	45.00%		4,439	18.20%
Total (all wholesale portfolios)					28	53,123	0.24%	5,645	43.76%		11,303	21.28%

(1) Calculated as obligor PD weighted by EAD.

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

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

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

CCR4 - AIRB - CCR EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions except as noted)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	162	0.10%	130	39.89%	2.16	27	16.37%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	449	0.19%	218	37.83%	2.70	98	21.93%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	365	0.32%	317	37.76%	2.59	108	29.54%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	476	0.54%	281	37.88%	1.85	214	44.97%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	540	1.06%	676	37.88%	2.07	333	61.68%
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	113	3.86%	111	37.18%	2.25	108	95.40%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	20	15.44%	33	42.61%	2.01	35	180.78%
Default	Default	100.00 (Default)	C	C to D	8	7	100.00%	12	39.13%	2.72	35	489.10%
Sub-total					9	2,132	1.18%	1,778	38.01%		958	44.92%
Sovereign												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	10	12,300	0.03%	199	12.68%	2.96	313	2.54%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	11	24	0.19%	8	37.85%	1.14	6	24.43%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	12	32	0.32%	6	39.37%	0.50	9	29.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	13	173	0.54%	4	10.61%	0.26	24	13.83%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	14	21	0.91%	11	50.36%	0.19	14	66.29%
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	12,550	0.04%	229	12.83%		366	2.92%
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	14,682	0.21%	2,007	16.47%		1,324	9.01%

(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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q4 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	18,066	0.06%	3,922	43.84%	1.01	2,121	11.74%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	2	2,533	0.19%	187	42.43%	1.50	699	27.59%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	3	1,942	0.32%	267	40.85%	1.32	763	39.29%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	4	2,411	0.54%	337	40.41%	1.19	1,256	52.07%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	5	1,798	1.02%	247	37.40%	0.93	1,165	64.78%
Non-investment grade to Watchlist	S-3, S-4, P-1, P-2	2.50 to <10.00	Ba3 to Caa1	BB- to B-	6	545	2.99%	168	40.22%	1.81	532	97.72%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	7	212	14.18%	25	37.89%	1.24	359	169.29%
Default	Default	100.00 (Default)	C	C to D	8	-	100.00%	1	19.72%	1.00	-	246.51%
Sub-total					9	27,507	0.37%	5,154	42.66%		6,895	25.07%
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	20,120	0.06%	257	45.00%	1.54	3,056	15.19%
Investment grade	I-5, I-6	0.15 to <0.25	Baa1 to Baa2	BBB+ to BBB	20	2,700	0.19%	128	45.00%	1.02	720	26.68%
Investment grade	I-6, I-7	0.25 to <0.50	Baa2 to Baa3	BBB to BBB-	21	401	0.32%	82	45.00%	1.17	149	37.07%
Investment grade to Non-investment grade	I-7, S-1	0.50 to <0.75	Baa3 to Ba1	BBB- to BB+	22	531	0.54%	32	45.00%	0.63	295	55.58%
Non-investment grade	S-1, S-2, S-3	0.75 to <2.50	Ba1 to Ba3	BB+ to BB-	23	51	1.32%	13	45.00%	0.40	45	87.77%
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	6	2.74%	5	45.00%	0.03	5	94.46%
Watchlist	P-2, P-3	10.00 to <100.00	Caa1 to Ca	B- to CC	25	-	15.10%	1	45.00%	1.00	-	300.00%
Default	Default	100.00 (Default)	C	C to D	26	-	-	-	-	-	-	-
Sub-total					27	23,809	0.10%	518	45.00%		4,270	17.94%
Total (all wholesale portfolios)					28	51,316	0.24%	5,672	43.74%		11,165	21.76%

(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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q3 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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)

Risk Profile	BMO Rating	PD scale (%)	Moody's Investors Service implied equivalent	Standard & Poor's implied equivalent	LINE #	Q2 2025						
						EAD post-CRM	Average PD (1)	Number of obligors (2)	Average LGD (3)	Average maturity (years) (4)	RWA	RWA density
						a	b	c	d	e	f	g
Corporate												
Investment grade	I-1, I-2, I-3, I-4, I-5	0.00 to <0.15	Aaa to Baa1	AAA to BBB+	1	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.

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q2 2026					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
Cash – domestic currency	1	-	1,434	7	1,459	46,136	51,620
Cash – other currencies	2	307	6,207	1,058	7,672	123,663	113,628
Domestic sovereign debt	3	1,088	1,478	8	1,238	55,758	52,014
Other sovereign debt	4	4,267	1,479	3,474	928	89,557	107,208
Government agency debt	5	31	781	11	-	11,799	50,692
Corporate bonds	6	1,603	723	-	172	24,648	12,437
Equity securities	7	4,323	2,755	17,111	2,316	65,394	63,063
Other collateral	8	-	-	-	-	-	-
Total	9	11,619	14,857	21,669	13,785	416,955	450,662

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q1 2026					
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
LINE #	a	b	c	d	e	f	
(\$ millions)							
Cash – domestic currency	1	-	1,885	22	849	55,440	59,619
Cash – other currencies	2	343	13,944	784	8,528	121,435	96,322
Domestic sovereign debt	3	1,203	1,246	-	2,485	59,990	58,528
Other sovereign debt	4	1,839	1,634	2,269	992	72,715	92,733
Government agency debt	5	111	980	12	1	12,468	53,269
Corporate bonds	6	1,954	612	-	184	28,189	17,034
Equity securities	7	4,304	1,694	15,259	2,604	52,993	60,371
Other collateral	8	-	-	-	-	-	-
Total	9	9,754	21,995	18,346	15,643	403,230	437,876

CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE (1) (2)		Q4 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		
LINE #	a	b	c	d	e	f	
(\$ millions)							
Cash – domestic currency	1	19	1,270	-	2,347	54,694	63,113
Cash – other currencies	2	754	6,934	522	7,284	120,854	109,364
Domestic sovereign debt	3	1,099	2,037	-	1,661	61,645	58,653
Other sovereign debt	4	2,070	1,017	2,389	779	84,107	98,792
Government agency debt	5	26	171	10	1	13,875	51,633
Corporate bonds	6	2,746	502	-	101	23,944	12,047
Equity securities	7	3,566	1,941	13,937	2,194	58,570	61,271
Other collateral	8	-	-	-	-	-	-
Total	9	10,280	13,872	16,858	14,367	417,689	454,873

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		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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		
LINE #	a	b	c	d	e	f	
(\$ millions)							
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

(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 Suprationals 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		Q2 2026		Q1 2026	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	1,324	516	1,289	392
Index credit default swaps	2	24,142	15,520	33,821	25,953
Total return swaps	3	8,047	394	8,712	353
Credit options	4	801	-	677	68
Other credit derivatives	5	-	-	-	-
Total notionals	6	34,314	16,430	44,499	26,766
Fair values					
Positive fair value (asset)	7	146	68	138	8
Negative fair value (liability)	8	414	44	120	-

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q4 2025		Q3 2025	
		Protection bought	Protection sold	Protection bought	Protection sold
		a	b	c	d
(\$ millions)	LINE #				
Notionals					
Single-name credit default swaps	1	657	398	562	385
Index credit default swaps	2	29,480	23,109	26,997	19,870
Total return swaps	3	9,699	285	8,839	329
Credit options	4	1,623	-	138	-
Other credit derivatives	5	-	-	-	-
Total notionals	6	41,459	23,792	36,536	20,584
Fair values					
Positive fair value (asset)	7	203	5	121	2
Negative fair value (liability)	8	318	-	225	1

CCR6 - CREDIT DERIVATIVES EXPOSURES		Q2 2025	
		Protection bought	Protection sold
		a	b
(\$ millions)	LINE #		
Notionals			
Single-name credit default swaps	1	556	390
Index credit default swaps	2	24,612	17,280
Total return swaps	3	8,792	283
Credit options	4	1,516	138
Other credit derivatives	5	-	-
Total notionals	6	35,476	18,091
Fair values			
Positive fair value (asset)	7	157	1
Negative fair value (liability)	8	154	5

CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q2 2026		Q1 2026		Q4 2025		Q3 2025		Q2 2025		
	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)		959	832		821		865		778	
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:										
3	9,971	203	9,180	186	8,137	165	7,750	157	11,137	226	
4	(i) OTC derivatives										
5	1,883	41	1,758	38	1,942	41	1,495	32	1,965	43	
6	(ii) Exchange-traded derivatives										
7	7,336	147	6,501	130	5,335	107	5,157	103	8,366	167	
8	(iii) Securities financing transactions										
9	752	15	921	18	860	17	1,098	22	806	16	
10	(iv) Netting sets where cross-product netting has been approved										
11	-	-	-	-	-	-	-	-	-	-	
12	Segregated initial margin										
13	3,531		3,234		2,394		2,920		3,220		
14	Non-segregated initial margin										
15	2,840		3,093		2,669		3,166		4,661		
16	Pre-funded default fund contributions (1)										
17	2,011	756	1,844	646	1,860	656	1,874	708	1,851	552	
18	Exposures to non-QCCPs (total)		-	-	-	-	-	-	-	-	
19	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which:										
20	(i) OTC derivatives										
21	-	-	-	-	-	-	-	-	-	-	
22	(ii) Exchange-traded derivatives										
23	-	-	-	-	-	-	-	-	-	-	
24	(iii) Securities financing transactions										
25	-	-	-	-	-	-	-	-	-	-	
26	(iv) Netting sets where cross-product netting has been approved										
27	-	-	-	-	-	-	-	-	-	-	
28	Segregated initial margin										
29	-	-	-	-	-	-	-	-	-	-	
30	Non-segregated initial margin										
31	-	-	-	-	-	-	-	-	-	-	

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

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

(\$ millions)		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
		a				
1	K Reduced	188	203	262	266	256
2	K Hedged	167	181	238	240	230
3	Total	172	187	244	247	236

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

(\$ millions)		Q2 2026		Q1 2026		Q4 2025	
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
		a	b	a	b	a	b
1	Interest rate risk	37		28		26	
2	Foreign exchange risk	43		45		41	
3	Reference credit spread risk	-		-		-	
4	Equity risk	2		2		1	
5	Commodity risk	4		4		4	
6	Counterparty credit spread risk	114		147		117	
7	Total (sum of rows 1 to 6)	200	5,028	226	4,977	189	5,704

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

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

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

(\$ millions)		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
		a				
1	Total RWA for CVA at previous quarter-end	4,338	4,347	4,559	5,036	4,772
2	Total RWA for CVA at end of reporting period	3,903	4,338	4,347	4,559	5,036

DERIVATIVE INSTRUMENTS (\$ millions)	LINE #	Q2 2026				Q1 2026			
		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	16,831,830	1,846	8,457	1,133	16,228,307	2,372	8,781	1,507
Forward rate agreements	2	1,001,089	378	3,918	906	766,421	378	2,974	764
Purchased options	3	460,080	285	686	285	379,032	91	474	332
Written options	4	501,742	4	292	102	431,000	8	219	50
	5	18,794,741	2,513	13,353	2,426	17,804,760	2,849	12,448	2,653
Exchange traded									
Futures	6	1,925,408	142	245	5	1,609,515	85	158	3
Purchased options	7	199,439	6	22	-	251,007	-	7	-
Written options	8	83,653	2	7	-	69,915	1	7	-
	9	2,208,500	150	274	5	1,930,437	86	172	3
Total Interest Rate Contracts	10	21,003,241	2,663	13,627	2,431	19,735,197	2,935	12,620	2,656
Foreign Exchange Contracts									
Over-the-counter									
Swaps	11	1,495,187	1,568	8,569	1,048	1,444,706	2,127	8,852	860
Forward foreign exchange contracts	12	945,150	1,856	11,149	2,126	903,646	1,511	8,875	1,591
Purchased options	13	90,174	91	389	109	99,345	109	374	98
Written options	14	94,154	1	157	41	104,814	2	184	61
	15	2,624,665	3,516	20,264	3,324	2,552,511	3,749	18,285	2,610
Exchange traded									
Futures	16	5,182	-	1	-	9,576	-	3	-
Purchased options	17	4,307	-	1	-	5,167	-	2	-
Written options	18	5,580	-	-	-	5,714	-	-	-
	19	15,069	-	2	-	20,457	-	5	-
Total Foreign Exchange Contracts	20	2,639,734	3,516	20,266	3,324	2,572,968	3,749	18,290	2,610
Commodity Contracts									
Over-the-counter									
Swaps	21	36,569	923	2,752	709	34,497	1,311	4,717	1,199
Purchased options	22	8,115	473	1,234	409	7,841	279	874	385
Written options	23	5,306	23	266	82	4,889	2	285	99
	24	49,990	1,419	4,252	1,200	47,227	1,592	5,876	1,683
Exchange traded									
Futures	25	41,932	417	1,221	24	41,452	185	608	12
Purchased options	26	16,007	12	106	2	19,769	251	395	8
Written options	27	17,803	9	143	3	21,478	7	65	1
	28	75,742	438	1,470	29	82,699	443	1,068	21
Total Commodity Contracts	29	125,732	1,857	5,722	1,229	129,926	2,035	6,944	1,704
Equity Contracts									
Over-the-counter	30	234,955	392	10,377	2,119	244,031	226	9,423	1,966
Exchange traded	31	305,749	2,849	5,588	112	281,352	2,738	5,255	105
Total Equity Contracts	32	540,704	3,241	15,965	2,231	525,383	2,964	14,678	2,071
Credit Contracts	33	42,303	42	253	30	62,200	5	163	11
Total	34	24,351,714	11,319	55,833	9,245	23,025,674	11,688	52,695	9,052

(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 #	Q4 2025				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)	Notional Amount	Replacement Cost	Credit Risk Equivalent	Risk-weighted Assets (1)
Interest Rate Contracts													
Over-the-counter													
Swaps (2)	1	14,660,067	1,839	7,493	1,501	14,067,734	1,762	6,914	1,181	14,100,250	2,493	8,047	1,540
Forward rate agreements	2	841,547	391	3,448	858	847,831	261	2,599	611	1,182,852	458	3,035	736
Purchased options	3	369,216	511	1,066	452	295,473	28	278	196	312,640	126	463	305
Written options	4	385,166	8	245	66	297,607	9	199	66	320,950	6	174	59
	5	16,255,996	2,749	12,252	2,877	15,508,645	2,060	9,990	2,054	15,916,692	3,083	11,719	2,640
Exchange traded													
Futures	6	1,738,061	9	49	1	1,608,342	178	295	6	1,610,733	470	716	14
Purchased options	7	130,231	2	7	-	171,507	28	57	1	172,362	41	61	1
Written options	8	54,221	2	5	-	61,935	22	34	1	57,979	32	48	1
	9	1,922,513	13	61	1	1,841,784	228	386	8	1,841,074	543	825	16
Total Interest Rate Contracts	10	18,178,509	2,762	12,313	2,878	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	1,371,507	1,927	8,407	779	1,249,008	1,935	7,959	846	1,154,718	1,885	8,017	922
Forward foreign exchange contracts	12	940,640	1,838	9,399	1,672	895,640	2,427	10,053	1,792	736,080	2,034	8,310	1,441
Purchased options	13	98,391	119	476	139	96,097	118	442	110	113,690	158	500	129
Written options	14	107,570	1	155	38	106,081	-	142	34	123,247	3	151	37
	15	2,518,108	3,885	18,437	2,628	2,346,826	4,480	18,596	2,782	2,127,735	4,080	16,978	2,529
Exchange traded													
Futures	16	10,864	-	1	-	20,746	-	1	-	13,231	-	2	-
Purchased options	17	6,800	-	2	-	3,520	-	-	-	4,633	-	-	-
Written options	18	5,645	-	-	-	3,270	-	-	-	5,396	-	-	-
	19	23,309	-	3	-	27,536	-	1	-	23,260	-	2	-
Total Foreign Exchange Contracts	20	2,541,417	3,885	18,440	2,628	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	22,128	1,165	4,822	1,228	19,631	794	3,960	1,154	19,434	860	3,916	1,072
Purchased options	22	6,706	205	688	308	6,706	99	620	215	7,116	163	589	217
Written options	23	4,090	4	366	140	3,879	2	360	148	5,257	2	358	140
	24	32,924	1,374	5,876	1,676	30,216	895	4,940	1,517	31,807	1,025	4,863	1,429
Exchange traded													
Futures	25	38,470	246	1,028	21	39,120	300	1,304	26	38,765	344	1,180	24
Purchased options	26	25,126	28	178	4	33,097	20	197	4	40,957	182	364	7
Written options	27	26,830	15	157	3	34,863	23	205	4	42,195	30	172	3
	28	90,426	289	1,363	28	107,080	343	1,706	34	121,917	556	1,716	34
Total Commodity Contracts	29	123,350	1,663	7,239	1,704	137,296	1,238	6,646	1,551	153,724	1,581	6,579	1,463
Equity Contracts													
Over-the-counter													
Exchange traded													
	30	187,831	306	10,247	2,132	142,665	346	9,133	1,905	134,953	186	8,330	1,718
	31	256,701	2,036	3,909	78	250,069	1,437	3,063	61	226,024	2,722	5,822	116
Total Equity Contracts	32	444,532	2,342	14,156	2,210	392,734	1,783	12,196	1,966	360,977	2,908	14,152	1,834
Credit Contracts	33	55,267	24	177	22	47,952	58	308	68	44,887	59	348	53
Total	34	21,343,075	10,676	52,325	9,442	20,302,773	12,254	50,603	8,535	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.

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

Q2 2026																	
(\$ millions)																	
		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	17,876	9,252	-	17,876	-	-	-	-	5,421	5,395	-	5,421
2	Residential mortgage (3)	-	-	-	-	5,661	1,232	-	5,661	-	-	-	-	27	1	-	27
3	Credit card	-	-	-	-	1,350	248	-	1,350	-	-	-	-	-	-	-	-
4	Other retail exposures	26	-	-	26	10,865	7,772	-	10,865	-	-	-	-	5,394	5,394	-	5,394
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	5,574	-	31,995	37,569	8,725	6,719	-	8,725	-	-	-	-	1,717	-	-	1,717
7	Loans to corporates	5,281	-	31,995	37,276	1,039	-	-	1,039	-	-	-	-	1,623	-	-	1,623
8	Commercial mortgage	293	-	-	293	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,943	4,976	-	5,943	-	-	-	-	47	-	-	47
10	Other wholesale	-	-	-	-	1,743	1,743	-	1,743	-	-	-	-	47	-	-	47
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Q1 2026																	
(\$ millions)																	
		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	16,266	8,188	-	16,266	-	-	-	-	5,693	5,667	-	5,693
2	Residential mortgage (3)	-	-	-	-	4,636	670	-	4,636	-	-	-	-	28	2	-	28
3	Credit card	-	-	-	-	1,358	222	-	1,358	-	-	-	-	-	-	-	-
4	Other retail exposures	26	-	-	26	10,272	7,296	-	10,272	-	-	-	-	5,665	5,665	-	5,665
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	5,500	-	35,310	40,810	7,667	6,228	-	7,667	-	-	-	-	1,550	-	-	1,550
7	Loans to corporates	5,224	-	35,310	40,534	565	-	-	565	-	-	-	-	1,448	-	-	1,448
8	Commercial mortgage	276	-	-	276	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,373	4,499	-	5,373	-	-	-	-	55	-	-	55
10	Other wholesale	-	-	-	-	1,729	1,729	-	1,729	-	-	-	-	47	-	-	47
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 April 30, 2026, \$nil securitisations were capitalized under the Credit Risk framework (\$nil for Q2 2025 through Q1 2026).

(2) The table excludes securitisation-related assets of \$46,835 million at April 30, 2026 (\$40,405 million at January 31, 2026, \$34,357 million at October 31, 2025, \$32,149 million at July 31, 2025, and \$34,066 million at April 30, 2025) 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)

		Q4 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
1	Retail (total) - of which	26	-	-	26	16,425	8,118	-	16,425	-	-	-	-	6,154	6,137	-	6,154
2	Residential mortgage (3)	-	-	-	-	4,920	685	-	4,920	-	-	-	-	18	1	-	18
3	Credit card	-	-	-	-	1,099	224	-	1,099	-	-	-	-	-	-	-	-
4	Other retail exposures	26	-	-	26	10,406	7,209	-	10,406	-	-	-	-	6,136	6,136	-	6,136
5	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	6,078	-	39,854	45,932	7,943	6,199	-	7,943	-	-	-	-	1,520	-	-	1,520
7	Loans to corporates	5,794	-	39,854	45,648	803	-	-	803	-	-	-	-	1,444	-	-	1,444
8	Commercial mortgage	284	-	-	284	-	-	-	-	-	-	-	-	-	-	-	-
9	Lease and receivables	-	-	-	-	5,452	4,511	-	5,452	-	-	-	-	48	-	-	48
10	Other wholesale	-	-	-	-	1,688	1,688	-	1,688	-	-	-	-	28	-	-	28
11	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

		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
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)

		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
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	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- 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 April 30, 2026, \$nil securitisations were capitalized under the Credit Risk framework (\$nil for Q2 2025 through Q1 2026).
- The table excludes securitisation-related assets of \$46,835 million at April 30, 2026 (\$40,405 million at January 31, 2026, \$34,357 million at October 31, 2025, \$32,149 million at July 31, 2025, and \$34,066 million at April 30, 2025) that are not subject to capital requirements but consolidated on the balance sheet for accounting purposes.
- Excludes mortgage-backed securities that do not involve the tranching of credit risk (e.g. NHA MBS) which are not considered securitisations as per OSFI's CAR Guideline.

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q2 2026											
		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:	-	-	-	-	-	-	-	-	924	-	-	924
2	Residential mortgage	-	-	-	-	-	-	-	-	535	-	-	535
3	Credit card	-	-	-	-	-	-	-	-	18	-	-	18
4	Auto loans/leases	-	-	-	-	-	-	-	-	110	-	-	110
5	Student loans	-	-	-	-	-	-	-	-	25	-	-	25
6	Other retail exposures	-	-	-	-	-	-	-	-	230	-	-	230
7	Re-securitisation	-	-	-	-	-	-	-	-	6	-	-	6
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	662	-	-	662
9	Loans to corporates	-	-	-	-	-	-	-	-	193	-	-	193
10	Commercial mortgage	-	-	-	-	-	-	-	-	418	-	-	418
11	Lease and receivables	-	-	-	-	-	-	-	-	42	-	-	42
12	Auto floorplan	-	-	-	-	-	-	-	-	1	-	-	1
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	8	-	-	8
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q1 2026											
		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:	-	-	-	-	-	-	-	-	745	-	-	745
2	Residential mortgage	-	-	-	-	-	-	-	-	512	-	-	512
3	Credit card	-	-	-	-	-	-	-	-	18	-	-	18
4	Auto loans/leases	-	-	-	-	-	-	-	-	44	-	-	44
5	Student loans	-	-	-	-	-	-	-	-	9	-	-	9
6	Other retail exposures	-	-	-	-	-	-	-	-	128	-	-	128
7	Re-securitisation	-	-	-	-	-	-	-	-	34	-	-	34
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	484	-	-	484
9	Loans to corporates	-	-	-	-	-	-	-	-	166	-	-	166
10	Commercial mortgage	-	-	-	-	-	-	-	-	266	-	-	266
11	Lease and receivables	-	-	-	-	-	-	-	-	40	-	-	40
12	Auto floorplan	-	-	-	-	-	-	-	-	1	-	-	1
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	11	-	-	11
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-

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

SEC2 - SECURITISATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)		Q4 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:	-	-	-	-	-	-	-	-	-	-	-	636	-	-	636
2	Residential mortgage	-	-	-	-	-	-	-	-	-	-	-	416	-	-	416
3	Credit card	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9
4	Auto loans/leases	-	-	-	-	-	-	-	-	-	-	-	87	-	-	87
5	Student loans	-	-	-	-	-	-	-	-	-	-	-	17	-	-	17
6	Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	100	-	-	100
7	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	7	-	-	7
8	Wholesale (total) of which:	-	-	-	-	-	-	-	-	-	-	-	614	-	-	614
9	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	255	-	-	255
10	Commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	288	-	-	288
11	Lease and receivables	-	-	-	-	-	-	-	-	-	-	-	55	-	-	55
12	Auto floorplan	-	-	-	-	-	-	-	-	-	-	-	4	-	-	4
13	Insurance premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Other wholesale	-	-	-	-	-	-	-	-	-	-	-	12	-	-	12
15	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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.

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

(\$ millions)		Q2 2026																
		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	56,283	3,706	208	118	15	49,248	628	10,454	-	8,138	195	1,730	-	631	15	121	-
2	Traditional securitisation	28,154	3,706	208	118	15	21,119	628	10,454	-	3,806	195	1,730	-	284	15	121	-
3	Of which securitisation	28,154	3,706	208	118	15	21,119	628	10,454	-	3,806	195	1,730	-	284	15	121	-
4	Of which retail underlying	17,298	557	-	47	-	10,148	623	7,131	-	1,319	184	874	-	104	15	70	-
5	Of which STC	9,252	-	-	-	-	5,123	-	4,129	-	512	-	415	-	40	-	33	-
6	Of which wholesale	10,856	3,149	208	71	15	10,971	5	3,323	-	2,487	11	856	-	180	-	51	-
7	Of which STC	6,719	-	-	-	-	5,190	-	1,529	-	544	-	153	-	41	-	12	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	28,129	-	-	-	-	28,129	-	-	-	4,332	-	-	-	347	-	-	-
10	Of which securitisation	28,129	-	-	-	-	28,129	-	-	-	4,332	-	-	-	347	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	28,129	-	-	-	-	28,129	-	-	-	4,332	-	-	-	347	-	-	-
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)		Q1 2026																
		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	56,576	3,828	220	113	12	51,079	624	9,046	-	8,344	209	1,540	-	650	16	106	-
2	Traditional securitisation	25,535	3,576	220	113	12	19,786	624	9,046	-	3,600	209	1,540	-	271	16	106	-
3	Of which securitisation	25,535	3,576	220	113	12	19,786	624	9,046	-	3,600	209	1,540	-	271	16	106	-
4	Of which retail underlying	15,851	383	10	46	-	9,133	617	6,540	-	1,191	182	808	-	95	15	65	-
5	Of which STC	8,188	-	-	-	-	4,571	-	3,617	-	457	-	364	-	36	-	29	-
6	Of which wholesale	9,684	3,193	210	67	12	10,653	7	2,506	-	2,409	27	732	-	176	1	41	-
7	Of which STC	6,228	-	-	-	-	5,046	-	1,182	-	530	-	118	-	41	-	9	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	31,041	252	-	-	-	31,293	-	-	-	4,744	-	-	-	379	-	-	-
10	Of which securitisation	31,041	252	-	-	-	31,293	-	-	-	4,744	-	-	-	379	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	31,041	252	-	-	-	31,293	-	-	-	4,744	-	-	-	379	-	-	-
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)		Q4 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	61,429	4,263	246	142	1	56,102	778	9,201	-	9,096	220	1,555	-	707	17	107	-
2	Traditional securitisation	25,821	4,263	246	142	1	20,494	778	9,201	-	3,838	220	1,555	-	286	17	107	-
3	Of which securitisation	25,821	4,263	246	142	1	20,494	778	9,201	-	3,838	220	1,555	-	286	17	107	-
4	Of which retail underlying	15,830	554	16	51	-	9,272	590	6,589	-	1,261	170	810	-	100	14	65	-
5	Of which STC	8,117	-	-	-	-	4,423	-	3,694	-	442	-	371	-	35	-	30	-
6	Of which wholesale	9,991	3,709	230	91	1	11,222	188	2,612	-	2,577	50	745	-	186	3	42	-
7	Of which STC	6,180	-	8	11	-	4,973	181	1,045	-	508	36	105	-	39	3	8	-
8	Of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	35,608	-	-	-	-	35,608	-	-	-	5,258	-	-	-	421	-	-	-
10	Of which securitisation	35,608	-	-	-	-	35,608	-	-	-	5,258	-	-	-	421	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	35,608	-	-	-	-	35,608	-	-	-	5,258	-	-	-	421	-	-	-
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 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.

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

(\$ millions)		Q2 2026																
		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	7,124	5	8	-	-	64	1,693	5,381	-	9	340	538	-	1	27	43	-
2	Traditional securitisation	7,124	5	8	-	-	64	1,693	5,381	-	9	340	538	-	1	27	43	-
3	Of which securitisation	7,124	5	8	-	-	64	1,693	5,381	-	9	340	538	-	1	27	43	-
4	Of which retail underlying	5,421	-	-	-	-	14	26	5,381	-	1	5	538	-	-	-	43	-
5	Of which STC	5,395	-	-	-	-	14	-	5,382	-	1	-	538	-	-	-	43	-
6	Of which wholesale	1,703	5	8	-	-	50	1,667	-	-	8	335	-	1	27	-	-	-
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)		Q1 2026																
		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	7,238	5	-	-	-	73	1,524	5,646	-	11	303	564	-	1	24	45	-
2	Traditional securitisation	7,238	5	-	-	-	73	1,524	5,646	-	11	303	564	-	1	24	45	-
3	Of which securitisation	7,238	5	-	-	-	73	1,524	5,646	-	11	303	564	-	1	24	45	-
4	Of which retail underlying	5,693	-	-	-	-	21	26	5,646	-	2	5	564	-	-	-	45	-
5	Of which STC	5,667	-	-	-	-	21	-	5,646	-	2	-	565	-	-	-	45	-
6	Of which wholesale	1,545	5	-	-	-	52	1,498	-	-	9	298	-	1	24	-	-	-
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)		Q4 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	7,674	1	-	-	-	62	1,505	6,108	-	8	299	611	-	1	24	49	-
2	Traditional securitisation	7,674	1	-	-	-	62	1,505	6,108	-	8	299	611	-	1	24	49	-
3	Of which securitisation	7,674	1	-	-	-	62	1,505	6,108	-	8	299	611	-	1	24	49	-
4	Of which retail underlying	6,155	-	-	-	-	30	17	6,108	-	3	3	611	-	-	-	49	-
5	Of which STC	6,138	-	-	-	-	30	-	6,108	-	3	-	611	-	-	-	49	-
6	Of which wholesale	1,519	1	-	-	-	32	1,488	-	-	5	296	-	1	24	-	-	-
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 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.

MR1 - MARKET RISK UNDER THE STANDARDISED APPROACH

		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
		Capital requirement in standardised approach				
(\$ millions)		a				
1	General interest rate risk	242	522	359	260	316
2	Equity risk	267	213	176	235	253
3	Commodity risk	109	97	71	50	41
4	Foreign exchange risk	39	69	64	150	136
5	Credit spread risk – non-securitisations	276	297	229	220	217
6	Credit spread risk – securitisations (non-correlation trading portfolio)	46	33	34	31	35
7	Credit spread risk – securitisation (correlation trading portfolio)	-	-	-	-	-
8	Crypto-asset risk (Group 2a)	4	11	n.a.	n.a.	n.a.
9	Default risk – non-securitisations	60	76	186	151	155
10	Default risk – securitisations (non-correlation trading portfolio)	157	197	206	227	243
11	Default risk – securitisations (correlation trading portfolio)	-	-	-	-	-
12	Residual risk add-on	219	209	168	162	158
13	Total	1,419	1,724	1,493	1,486	1,554

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

(\$ millions)	LINE					
	#	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Market Risk RWA, beginning of quarter	1	21,534	18,672	18,581	19,421	18,729
Movement in risk levels (1)	2	(3,794)	3,187	91	(840)	692
Model updates (2)	3	-	-	-	-	-
Methodology and policy (3)	4	-	(325)	-	-	-
Acquisition and disposals	5	-	-	-	-	-
Foreign exchange movement and others	6	-	-	-	-	-
Market Risk RWA, end of quarter	7	17,740	21,534	18,672	18,581	19,421

(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					
	#	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Operational Risk RWA, beginning of quarter	1	54,140	52,264	52,830	51,483	52,788
Business growth (1)	2	900	1,864	(998)	1,556	(1,881)
Methodology and policy	3	-	-	-	-	-
Acquisitions and disposals (2)	4	-	400	-	-	-
Movement in risk levels (3)	5	400	(388)	432	(209)	576
Operational Risk RWA, end of quarter	6	55,440	54,140	52,264	52,830	51,483

(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.

CAE1 - CRYPTO-ASSET EXPOSURES AND CAPITAL REQUIREMENTS FOR D-SIBS USING THE COMPREHENSIVE APPROACH

(\$ millions)		Q2 2026						
		Credit risk			Market risk (1)			Capital deduction
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
		a	b	c	d	e	f	g
1	Group 1a	-	-	-	-	-	-	-
2	Group 1b	-	-	-	-	-	-	-
3	Group 2a	-	-	-	9	9	5	-
3.i	Of which: Crypto-asset Bitcoin	-	-	-	2	3	1	-
3.ii	Of which: Crypto-asset CCCX	-	-	-	1	-	1	-
3.iii	Of which: Crypto-asset CMCX	-	-	-	1	-	1	-
3.iv	Of which: Crypto-asset ETC	-	-	-	-	-	-	-
3.v	Of which: Crypto-asset Ether	-	-	-	4	5	2	-
3.vi	Of which: Crypto-asset Solana	-	-	-	-	-	-	-
3.vii	Of which: Crypto-asset XRP	-	-	-	1	1	-	-
4	Group 2b	-	-	-	-	-	-	-
5	Total	-	-	-	9	9	5	-

CAE1 - CRYPTO-ASSET EXPOSURES AND CAPITAL REQUIREMENTS FOR D-SIBS USING THE COMPREHENSIVE APPROACH

(\$ millions)		Q1 2026						
		Credit risk			Market risk (1)			Capital deduction
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	
		a	b	c	d	e	f	g
1	Group 1a	-	-	-	-	-	-	-
2	Group 1b	-	-	-	-	-	-	-
3	Group 2a	-	-	-	24	23	10	-
3.i	Of which: Crypto-asset Bitcoin	-	-	-	8	8	3	-
3.ii	Of which: Crypto-asset CCCX	-	-	-	1	-	1	-
3.iii	Of which: Crypto-asset CMCX	-	-	-	-	-	-	-
3.iv	Of which: Crypto-asset ETC	-	-	-	-	-	-	-
3.v	Of which: Crypto-asset Ether	-	-	-	10	10	4	-
3.vi	Of which: Crypto-asset Solana	-	-	-	-	-	-	-
3.vii	Of which: Crypto-asset XRP	-	-	-	5	5	2	-
4	Group 2b	-	-	-	-	-	-	-
5	Total	-	-	-	24	23	10	-

(1) The long/short positions are reported based on aggregated long/short position of a given crypto asset from a given exchange.

Crypto-assets Definitions

Group 1a - Crypto assets that digitally represent traditional financial instruments (e.g., bonds, loans, deposits, commodities) using distributed ledger the same legal rights and risks as the non tokenized version.

Group 1b - Crypto assets with an effective and ongoing stabilization mechanism designed to maintain a stable value relative to a specified reference asset or pool of assets.

Group 2a - Crypto assets that do not meet Group 1 classification conditions, but meet OSFI's hedging recognition criteria.

Group 2b - All other crypto assets that fail both the Group 1 classification conditions and the Group 2a hedging recognition criteria.

Refer to OSFI's Capital and Liquidity Treatment of Crypto-asset Exposures (Banking) Guideline for more details.

CAE2 - ACCOUNTING CLASSIFICATION OF CRYPTO-ASSET AND CRYPTO-LIABILITIES

(\$ millions)		Q2 2026				
		Carrying values as reported in published financial statements (a) & Carrying values under scope of regulatory consolidation (b)	Comprehensive approach			
			Group 1a	Group 1b	Group 2a	Group 2b
			a & b	c	d	e
Assets						
	Securities	305	-	-	305	-
	Securities borrowed or purchased under resale agreements	16	-	-	16	-
	Derivative instruments	2	-	-	2	-
Total assets		323	-	-	323	-
Liabilities						
	Derivative instruments	32	-	-	32	-
	Securities sold but not yet purchased	24	-	-	24	-
	Securities lent or sold under repurchase agreements	2	-	-	2	-
Total liabilities		58	-	-	58	-

CAE2 - ACCOUNTING CLASSIFICATION OF CRYPTO-ASSET AND CRYPTO-LIABILITIES

(\$ millions)		Q1 2026				
		Carrying values as reported in published financial statements (a) & Carrying values under scope of regulatory consolidation (b)	Comprehensive approach			
			Group 1a	Group 1b	Group 2a	Group 2b
			a & b	c	d	e
Assets						
	Securities	245	-	-	245	-
	Securities borrowed or purchased under resale agreements	45	-	-	45	-
	Derivative instruments	18	-	-	18	-
Total assets		308	-	-	308	-
Liabilities						
	Derivative instruments	-	-	-	-	-
	Securities sold but not yet purchased	67	-	-	67	-
	Securities lent or sold under repurchase agreements	2	-	-	2	-
Total liabilities		69	-	-	69	-

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

Q2 2026				
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)	257,056	59,988	317,044	517,006
2 Counterparty credit risk	13,711	1,101	14,812	43,027
3 Credit valuation adjustment		3,903	3,903	3,903
4 Securitisation exposures in the banking book	7,898	2,579	10,477	18,741
5 Market risk	-	17,740	17,740	17,740
6 Operational risk		55,440	55,440	55,440
7 Residual RWA (2)		24,295	24,295	24,295
8 Total	278,665	165,046	443,711	680,152

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

Q1 2026				
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)	252,933	61,130	314,063	504,113
2 Counterparty credit risk	12,956	987	13,943	38,428
3 Credit valuation adjustment		4,338	4,338	4,338
4 Securitisation exposures in the banking book	8,139	2,388	10,527	17,598
5 Market risk	-	21,534	21,534	21,534
6 Operational risk		54,140	54,140	54,140
7 Residual RWA (2)		23,512	23,512	23,511
8 Total	274,028	168,029	442,057	663,662

(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)

Q4 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)	250,310	63,670	313,980	503,832
2 Counterparty credit risk	12,489	1,044	13,533	36,241
3 Credit valuation adjustment		4,347	4,347	4,347
4 Securitisation exposures in the banking book	8,847	2,459	11,306	20,107
5 Market risk	-	18,672	18,672	18,672
6 Operational risk		52,264	52,264	52,264
7 Residual RWA (2)		23,843	23,843	23,842
8 Total	271,646	166,299	437,945	659,305

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

(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)

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.

CM2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q2 2026			
		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	3,045	296	3,341	2,315
1a	Of which: categorised as MDB/PSE in SA	2,735	296	3,031	2,243
2	Banks and other financial institutions	2,707	-	2,707	5,405
3	Covered Bonds	-	-	-	-
4	Equity	-	4,885	4,885	4,885
5	Purchased receivables	202	265	467	986
6	Corporates	161,708	17,946	179,654	311,393
6a	Of which: F-IRB is applied	77,028	-	77,028	166,679
6b	Of which: A-IRB is applied	84,680	-	84,680	126,769
7	Retail	61,378	18,729	80,107	117,954
7a	Of which: qualifying revolving retail	17,154	357	17,511	16,758
7b	Of which: other retail	17,155	14,100	31,255	32,371
7c	Of which: retail residential mortgages	27,069	4,272	31,341	68,826
8	Specialised lending	28,016	5,809	33,825	62,009
8a	Of which: income-producing real estate and high volatility commercial real estate	25,568	5,809	31,377	55,994
9	Others	-	12,058	12,058	12,059
10	Total	257,056	59,988	317,044	517,006

CM2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q1 2026			
		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	3,142	302	3,444	2,584
1a	Of which: categorised as MDB/PSE in SA	2,731	302	3,033	2,452
2	Banks and other financial institutions	2,624	-	2,624	5,216
3	Covered Bonds	-	-	-	-
4	Equity	-	4,794	4,794	4,794
5	Purchased receivables	150	264	414	820
6	Corporates	157,851	18,606	176,457	300,467
6a	Of which: F-IRB is applied	74,993	-	74,993	159,079
6b	Of which: A-IRB is applied	82,858	-	82,858	122,781
7	Retail	60,432	18,786	79,218	117,725
7a	Of which: qualifying revolving retail	17,158	373	17,531	16,905
7b	Of which: other retail	17,448	13,967	31,415	32,628
7c	Of which: retail residential mortgages	25,826	4,446	30,272	68,192
8	Specialised lending	28,734	5,965	34,699	60,094
8a	Of which: income-producing real estate and high volatility commercial real estate	26,356	5,965	32,321	54,931
9	Others	-	12,413	12,413	12,413
10	Total	252,933	61,130	314,063	504,113

(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.

CM2 – COMPARISON OF MODELLED AND STANDARDISED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (1) (2)

(\$ millions)		Q4 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	5,026	313	5,340	2,621
1a	Of which: categorised as MDB/PSE in SA	4,607	313	4,920	2,476
2	Banks and other financial institutions	2,443	-	2,443	4,801
3	Covered Bonds	-	-	-	-
4	Equity	-	4,925	4,925	4,925
5	Purchased receivables	142	305	447	843
6	Corporates	157,154	20,357	177,511	301,461
6a	Of which: F-IRB is applied	72,806	-	72,806	160,671
6b	Of which: A-IRB is applied	84,348	-	84,348	120,433
7	Retail	57,720	19,447	77,167	118,737
7a	Of which: qualifying revolving retail	14,696	392	15,088	16,481
7b	Of which: other retail	16,223	14,364	30,587	33,528
7c	Of which: retail residential mortgages	26,801	4,691	31,492	68,728
8	Specialised lending	27,824	6,643	34,467	58,764
8a	Of which: income-producing real estate and high volatility commercial real estate	25,408	6,643	32,051	53,677
9	Others	-	11,680	11,680	11,680
10	Total	250,310	63,670	313,980	503,832

CM2 – 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

(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)		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.

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q2 2026						Q1 2026					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.17%	0.80%	32.20%	20.20%	1,549	1,425	1.20%	0.82%	32.23%	23.48%	1,512	1,392
Sovereign	2	0.39%	-	14.87%	-	-	-	0.36%	-	15.41%	-	-	-
Bank	3	0.29%	-	41.45%	-	-	-	0.29%	-	41.49%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.69%	0.57%	14.02%	2.10%	-	-	0.70%	0.57%	13.86%	2.33%	-	-
HELOCs	5	0.25%	0.21%	27.81%	10.62%	92	89	0.25%	0.21%	27.93%	10.30%	102	97
Qualifying revolving retail (QRR)	6	1.91%	2.06%	87.69%	81.74%	1,525	1,441	1.91%	2.04%	87.88%	81.98%	1,512	1,427
Other retail (excl. SMEs)	7	5.48%	5.43%	87.73%	85.05%	47	46	5.33%	5.41%	88.07%	85.03%	45	45
Retail SMEs	8	2.59%	2.42%	75.28%	65.08%	226	207	2.64%	2.36%	75.47%	66.25%	218	200

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q4 2025						Q3 2025					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6) (7)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual	Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale													
Corporate	1	1.13%	0.85%	32.38%	15.81%	2,349	2,075	1.09%	0.84%	32.51%	6.52%	2,711	2,297
Sovereign	2	0.36%	-	15.00%	-	-	-	0.35%	-	15.15%	-	-	-
Bank	3	0.26%	-	41.58%	-	-	-	0.27%	-	43.23%	-	-	-
Retail													
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.74%	0.57%	13.36%	2.08%	-	-	0.76%	0.51%	13.13%	1.97%	-	-
HELOCs	5	0.29%	0.21%	26.54%	9.69%	109	106	0.29%	0.21%	29.63%	8.70%	103	101
Qualifying revolving retail (QRR)	6	1.76%	2.04%	85.17%	81.13%	1,470	1,417	1.73%	1.99%	84.46%	76.72%	1,386	1,349
Other retail (excl. SMEs)	7	4.65%	5.20%	86.02%	84.37%	41	43	4.91%	5.10%	86.16%	83.34%	39	42
Retail SMEs	8	2.14%	2.42%	75.42%	67.04%	230	215	2.14%	2.44%	75.05%	65.35%	213	198

ESTIMATED AND ACTUAL LOSS PARAMETERS UNDER IRB APPROACH

(\$ millions except as noted)

Risk Profile	LINE #	Q2 2025					
		PD (1) (2) (3)		LGD (1) (4) (5)		EAD (6)	
		Average estimated	Actual	Average estimated	Actual	Estimated	Actual
Wholesale							
Corporate	1	1.08%	0.86%	33.42%	5.82%	3,189	2,471
Sovereign	2	0.33%	-	15.16%	-	-	-
Bank	3	0.25%	-	42.40%	-	-	-
Retail							
Residential mortgages excluding home equity line of credits (HELOCs) - Uninsured only (8)	4	0.75%	0.53%	13.07%	1.75%	-	-
HELOCs	5	0.28%	0.21%	28.35%	9.10%	102	101
Qualifying revolving retail (QRR)	6	1.56%	1.92%	84.59%	76.50%	1,296	1,273
Other retail (excl. SMEs)	7	4.88%	4.92%	79.38%	80.23%	35	38
Retail SMEs	8	2.18%	2.46%	74.65%	65.14%	208	195

(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. 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.

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, defined benefit pension fund 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 fair value adjustments to capture counterparty credit risk in our derivative valuations.

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

Exposure at Default (EAD): Represents an estimate of the outstanding amount of a credit exposure at the time a default may occur. EAD for undrawn and other off-balance sheet are estimated using Credit Conversion Factors (CCFs).

Expected Loss (EL): A measure of the loss that is expected to incur in the normal course of business in a given period of time. EL is calculated as a function of PD, EAD and LGD.

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.

Loss Given Default (LGD): A measure of economic loss, such as 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 over a one-year time horizon.

Qualifying Central Counterparty (QCCP): A Qualifying Central Counterparty 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 adjusted by a regulatory risk-weighted factor to a comparable risk level, in accordance with guidelines issued by OSFI.

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.